

Fraternally Yours®

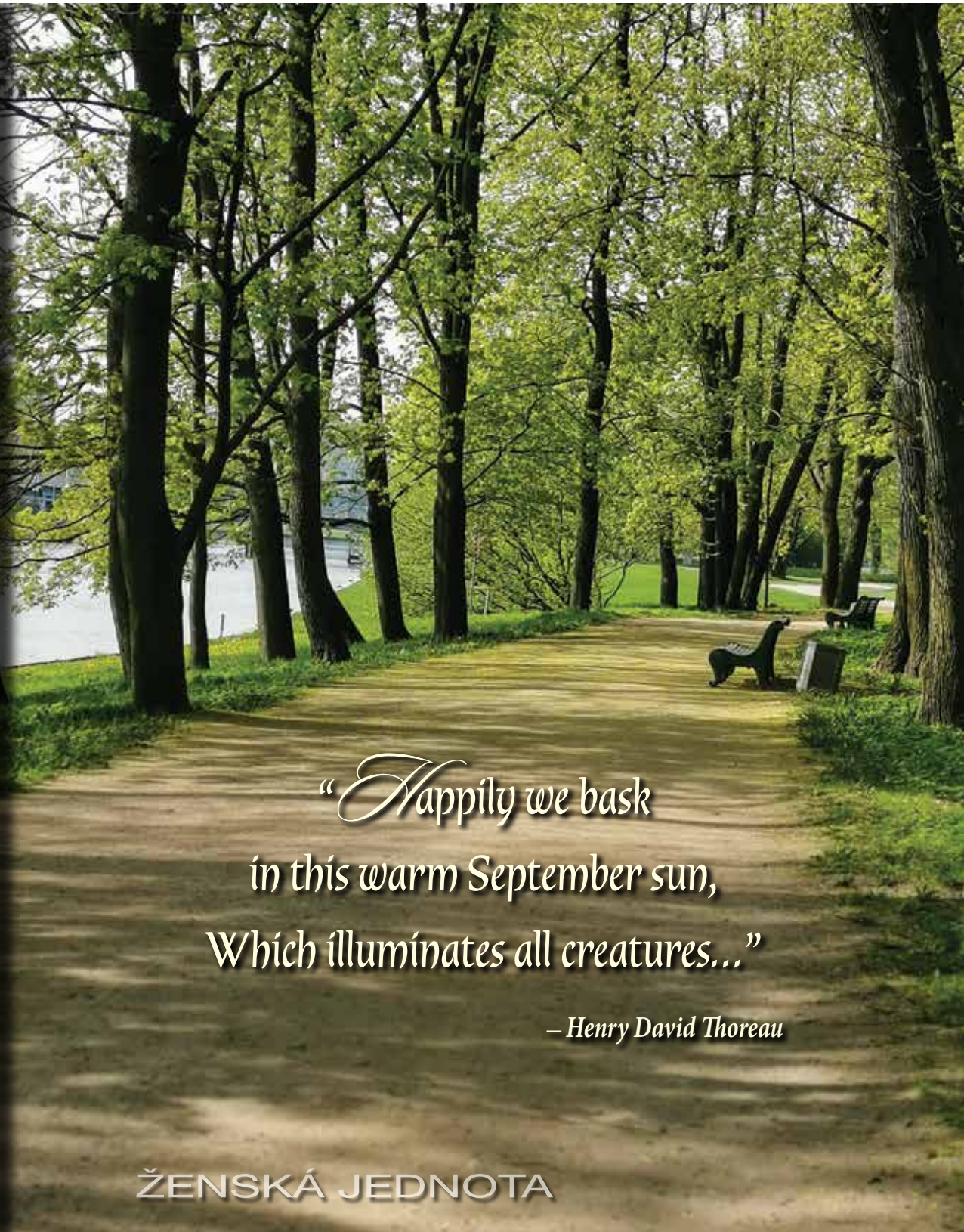


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First Catholic Slovak Ladies Association

SEPTEMBER 2023



*"Happily we bask
in this warm September sun,
Which illuminates all creatures..."*

— Henry David Thoreau

ŽENSKÁ JEDNOTA

ISSN 0897-2958

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Die Living ...

When asked what he wanted to be remembered for when his life was over Leo Buscaglia. replied: "I want to be remembered as somebody who lived life fully and with passion. I've been asked to write my epitaph and I have always thought that the perfect one for my tombstone would be, 'Here lies Leo who died living.'"

I want to die living. And I want to be remembered as one who lived with passion, purpose, and joy. I want to spend my time learning what goes into a whole and happy life, then building that life the best I can.

Sociologist Tony Campolo told about a study in which fifty people over the age of ninety were asked to reflect upon their lives. "If you had it to do over again," they were asked, "what would you do differently?" There was a multiplicity of answers, but three responses dominated. Here they are.

I would reflect more. Do you ever feel that too much time is spent in "doing," and not enough spent thinking about what you are doing and why you are doing it?

I would risk more. Do you think that important opportunities either have been or might be forfeited because of your fear to take a necessary risk?

I would do more things that would live on after I died. Do you feel that you are immersed in something bigger and more enduring than your own existence?

So Reflect more Risk more Leave a legacy!

These are what our elders say they would do differently the second time around. But why wait for a second time around? Remember that every new day is a second chance!

Dear Friends,

This month reflect more — it will reveal to you what is truly important. Risk more — take a chance on making that dream come alive. Get involved with something that makes a difference in this world— and you will leave a beautiful legacy behind.

Until next Month,
Warmly, Carolyn

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.

Reflections

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

My dear Sisters and Brothers in Christ,

As you are all aware, the First Catholic Slovak Ladies Association will be celebrating its Forty-third Quadrennial Convention on October 2023 in Indianapolis, Indiana. Our National President, Cynthia M. Maleski, asked me as the National Chaplain to visit the hotel where the proceedings will take place and the Convention Masses and prayer service will be celebrated. I drove to and stayed overnight at the JW Marriott Hotel on 10 South West Street. The structure employs a completely greenish-window façade that has thirty-four floors, 376 feet high, just over a thousand guest rooms, and is the tallest hotel in the State of Indiana. There are ample elevator/escalator provisions and I believe that our delegates and guests will be kindly served! Included are some of the pictures of our “home away from home” during the Convention days.

I ask all of our delegates and members of FCSLA to pray that the Holy Spirit will guide us in these days of Convention. As we celebrate our one hundred thirtieth anniversary, we all know that the Holy Spirit has guided us through the good times

as well as the not so good. Below is the traditional prayer to the Holy Spirit. I implore you to begin praying to the Holy Spirit for the members of the Convention to make the right decisions that will guide us in the next four years. Please pray it daily, starting today, and especially during the convention itself. Through the Father, Jesus Christ, the Holy Spirit, the Blessed Virgin Mary, and our patroness, Saint Ann, may we be blessed in our deliberations!

Prayer to the Holy Spirit

Come, Holy Spirit, fill the hearts of Your faithful and kindle in them the fire of Your love! Send forth Your Spirit, and they shall be created. And You shall renew the face of the earth.

O God, Who taught the hearts of the faithful by the light of the Holy Spirit, grant that, by the gift of the same Spirit, we may be always truly wise, and ever rejoice in His consolation. We ask this through Christ our Lord. Amen. *Our Father, Hail Mary, Glory be.*



Message from our National President

CYNTHIA M. MALESKI



Dear fellow members,

September is Life Insurance Awareness Month. The recent global pandemic again raised awareness of how fragile life is and the importance of preparing for the unexpected. About 70% of Americans say they need coverage, so the potential market for our specific mission, to provide financial security to our members and their families, is huge.

Even though many people understand the value of life insurance, there is still a large gap between how many need coverage and how many actually have it. In fact, there is a general decline with the numbers of adults in the United States who have any sort of life insurance. According to LIMRA, 52% of American adults own life insurance.

A purchase of life insurance requires planning in advance. One in three families report that they would have financial issues within a month if a primary wage earner died. Even so, almost half of Americans are completely without coverage and many of those do not have enough insurance. Calculating your needs is a good place to start. Make sure to include enough for day-to-day expenses, pay off debts, save up for family education needs and other essential needs.

Once you have coverage, it is good to evaluate and update your needs annually, check if your beneficiary information is current and that those closest to you know where your life insurance policies are and contact information to obtain their death benefits.

So don't wait, call us at the FCSLA Life home office

or your local producer to start your updated planning today! At FCSLA Life, you have the advantage of the fraternal difference, all of our great fraternal benefits designed to help you and those around you make our part of the world – OUR NEIGHBORHOOD – a better place.

We are here to serve you and thank you in advance for doing business with us!



Wreath Laying Ceremony at Home Office

St. Anne's Day at the Home Office was honored with a wreath laying ceremony at the statue of St Anne on our grounds. Shown in the photo L-R are Cynthia Maleski, National President/CEO; Rev. Father Michael Brunovsky, O.S.B., St. Andrew Abbey; Kim Graham, National Secretary/COO; Frank Rando, Interim National Treasurer/CFO.



PLEASE NOTE

FCSLA Life is a trade name and service mark of First Catholic Slovak Ladies Association of the United States of America. Our association has not changed its legal name which remains First Catholic Slovak Ladies Association of the United States of America.

We have adopted and may use FCSLA Life as a trade name for our organization and as a mark for services that we render.

***My Special Invitation and Call
to All Credentialed Delegates:***

**Our 43rd Quadrennial Convention
of the
First Catholic Slovak Ladies Association
of the United States of America
will be held October 5 – 8, 2023
at the JW Marriott Indianapolis, Indiana
convening at 9:00 a.m.
on Friday, October 6th, 2023
in the Marriott White River F-J**

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



FCSLA Annuity Rates

Rates for our deferred Elite Annuities:

**SILVER ELITE (5 YEAR)
3.75% APY***

**GOLD ELITE (7 YEAR)
3.85% APY***

**PLATINUM ELITE (10 YEAR)
4.00% APY***

***These rates are effective 7/1/2023**

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%.

 **Find us on
Facebook**
FCSLA Life

NOTIFICATION OF BYLAW CHANGE

- III. Leadership and Governance Structure (page 8-9, most current bylaw book)

Board of Directors

A. Roles and Responsibilities

6. If applicable federal or state law imposes new requirements, the Board of Directors shall have the authority to make appropriate changes to the Bylaws between Quadrennial Conventions subjected to an outlined process. Such law must be codified in a federal or state statute or published in a federal or state regulation. The membership shall be notified of such changes in a timely manner after implementation of the new Bylaws.

Given the authority granted above, a change was made to Article V. Convention, Court of Appeals and Parliamentary Authority to insert a number 5. This was approved at the June 27, 2023, Quarterly Board meeting.

Insert a new 5.

5. As required by section 3921.102(B)(1) of the Ohio revised Code, these Bylaws state that any transfer of assets and liabilities by the Association pursuant to section 3921.102(A) of the Ohio Revised Code (which section generally pertains to insolvency-related matters) shall be considered fully approved upon a majority vote of the Board of Directors, any contrary provision of these Bylaws notwithstanding.

FCSLA LIFE 2023 PHOTO CONTEST

Send Us Your Best Photos!



HOMETOWN PRIDE



PRIZED POSSESSION



SPORTING EVENT OR CONCERT



WEATHER IN ACTION



BODIES IN MOTION

Categories

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

Description

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

Category Prizes

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

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

Contest Eligibility

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

Contest Rules

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

Entry Deadline

Friday, September 15, 2023

Emailed entries not accepted

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

Questions?

fraternal@fcsla.com
or (800) 464-4642 x1025

FCSLA Life 2023 Photo Contest

Entry must be received by Friday, September 15, 2023

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

PLEASE PRINT

Name _____ Branch# _____

Complete mailing address _____

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

PHOTO CATEGORY (check one)

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

Date taken _____ Brief description of photo if separated from entry form _____

National Youth of the Year

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

Guidelines

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



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

National Fraternalist of the Year

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

Guidelines

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





On behalf of FCSLA Life Branch S011, we extend our warmest appreciation for your heartfelt contribution to our matching fundraising event benefiting the Wounded Warrior Project (WWP) held the entire month of July 2023. The fundraiser was a success as we managed to raise

Branch S011 President and 2023 candidate for National Director, Kristina Menke, honors veterans and thanks FCSLA Life members in attendance for their donations to the Wounded Warrior Project fundraising event that culminated at the Pittsburgh District Meeting on July 30, 2023.



Pittsburgh District Meeting goes patriotic thanks to the officers of Branch S011.

\$2,400 with events like Slovak Day at Kennywood, the Pittsburgh District Meeting and additional events hosted by Branch S011 President, Kristina Menke, in Florida. Donations were also received from multiple branches, multiple members, individuals in the surrounding communities, as well as, a few corporate donations out of Florida. This meant that with FCSLA Life's home office contribution for the matching funds event and the donations we totaled \$3,000 for



Branch S011 donation table on Slovak Day at Kennywood.

this worthy cause. Your generosity and compassion have made a significant impact on the lives of our wounded veterans, and we are immensely grateful for your support. These thoughtful donations reflect the commitment to making a positive difference in the lives of those who have served and sacrificed for our nation. Thanks to your kind contribution, the Wounded Warrior Project can continue providing crucial programs and services to empower wounded veterans and their families on their journey to recovery.

FCSLA Life Branch S011 deeply values community involvement and helping those in need. Your participation in our fundraiser exemplifies the spirit of unity and compassion that defines our organization's mission. Branch S011 would like to acknowledge the individuals who donated to the WWP fundraiser as well as Branches S408, S475, and S481 in Ohio and Branches S044, S077, S090, S200, S233, S424, and S433 in PA. Also, we send special thanks to DSC Sales,

Continued on facing page

Spring Sacraments for Three Members of Branch W130

Warren and Bev Colvin from Branch W130 of Clutier, IA had 3 of their 15 grandchildren receive the sacraments of First Communion and Confirmation this spring. All are members of Branch W130.



Jacob Wright, son of Andrew and Carissa Wright, received his First Communion on April 30th at Sacred Heart Catholic Church in West Des Moines, IA.



Jamie Poland, daughter of Chris and Andrea Poland, received the sacrament of Confirmation on April 16th at St. Thomas Aquinas in Ames, IA.



Vivian Colvin, daughter of Mark and Abby Colvin, received her First Communion on May 7th at Resurrection Catholic Church in Dubuque, IA.

Inc. in Oldsmar FL and Cotherman's Distillery in Dunedin FL for their donations. Once again, thank you for your unwavering commitment to the Wounded Warrior Project, and for making a difference in the lives of our brave heroes. Your generosity leaves a lasting legacy, fostering hope and resilience in those who have served our country with honor.



Patriotic theme at Antonelli's Event Center for the District Meeting.



Branch S011 hosted the July 30, 2023 District Meeting in Pittsburgh, PA and thanked all those who donated to the WWP by presenting two delicious cakes – FCSLA Life District meeting and WWP thank you cake.



Branch S011 President Kristina Menke accepts a corporate donation from Rocky Lipsey CEO of DSC Sales, Inc. in Oldsmar, FL (top photo), and from Tara and Mike Cotherman, owners of Cotherman's Distillery in Dunedin, FL (bottom photo).

Magdalen I. Iskra District National and District Scholarship Awards Luncheon

The Magdalen I. Iskra District held a luncheon on July 22, 2023, to honor the seven National scholarship recipients, two District scholarship recipients, and the recipient of the Magdalen I. Iskra scholarship. There were 40 adults in attendance. The luncheon was held at the Amber Palace in Wilkes-Barre, PA.

Anna M. Hudock, District Treasurer served as Master of Ceremonies. Diane F. Gregor, District Auditor led the Pledge of Allegiance and the singing of the National Anthems of the United States of America and Slovakia. Magdalen I. Iskra, District President extended greetings to all in attendance. Martha A. Iskra, District Vice-President gave the invocation. A delicious family style lunch was served.

After lunch, Anna M. Hudock introduced the Branch and District officers in attendance. Each scholarship recipient then introduced their family members present. The District

Scholarships were presented. Monetary gifts were presented to the National Scholarship recipients from their branches. The Magdalen I. Iskra Scholarship was also presented. Everyone in attendance received gifts, compliments of FCSLA Life.

After the awarding of the scholarships and gifts, Jacqueline M. Barkus, District Trustee gave the benediction. The program ended with singing of *God Bless America*.

The district officers would like to congratulate all the scholarship recipients. We are so proud of you.



Welcome Address given by Magdalen I. Iskra, District President.

Scenes from the Scholarship Awards Luncheon 2022



L-R: District Officers – Jacqueline Barkus, Trustee; Martha A. Iskra, Vice-President; Magdalen I. Iskra, President; Ann M. Kwak, Assistant; Rita R. Kcenich, Secretary; Diane F. Gregor, Auditor; and Anna M. Hudock, Treasurer.



L-R: Branch Officers – Front Row: Martha A. Iskra, Treasurer, Branch S172 & President J362; Magdalen I. Iskra, President Branch S172; Ann M. Kwak, President, S615 & J526; Rita R. Kcenich, President S350 & J207; Diane F. Gregor, President/Secretary, S178 & J042; and Loree Gerich, Secretary, S615 & J526. Back Row: Robert Gregor, Treasurer, Branch S178 & J042 and Patricia Bryk, Treasurer, Branch S615 & J526.



Loree Gerich (right) presenting a gift to Karen Guth, mother of Kristina M. Guth, recipient of the National College Graduate Award.



Ann M. Kwak presenting the District College Scholarship to James Blazes, father of Christian J. Blazes.



Magdalen I. Iskra presenting the Magdalen I. Iskra Scholarship to Patricia Bryk, grandmother of Megan Marie Bryk.



L-R: Seated – Rita R. Kcenich, Rita Kopcho, Magdalen I. Iskra and Martha A. Iskra. Standing: Jeffrey Pehala, Christine Pehala, Alexandra Lane Pehala, and Matthew Pehala.



L-R: Seated – Anna M. Hudock, Mary Sims, Abigail Faith Sims, John Gerich, and Loree Gerich. Standing: Jacqueline M. Barkus, Patricia Bryk, and David Bryk.



L-R: Seated – Francis Ceklosky, Ann M. Kwak, James Blazes, William Blazes and Jean Bonn. Standing: Kevin Ceklosky, Noah Michael Ceklosky, and Heidi Ceklosky.



L-R: Seated – Lillian Brodosky, Donna Christy, Dylan M. Christy and Nevin Christy. Standing: Karen Guth, Thomas Guth, Alina Guth, and Rachael Christy.



L-R: Seated – Diane F. Gregor and Eugene Wallace. Standing: Jack Wright, Robert Gregor, Maryann Wright, Michelle Hummel, Noah J. Hummel, and Jim Hummel.

Scholarship Recipients with Magdalen I. Iskra, District President



DYLAN M. CHRISTY, Duquesne University,
National College Junior Award



NOAH MICHAEL CEKLOSKY, Misericordia University,
National College Freshman Award



ALEXANDRA LANE PEHALA, Misericordia University,
National College Freshman Award



ABIGAIL FAITH SIMS, Luzerne County Community College,
National College Freshman Award



MAGDALEN I. ISKRA, District President



NOAH J. HUMMEL, Holy Redeemer High School,
National High School Freshman Award

Recipients unable to attend were: Kristina M. Guth, Baylor University, National College Graduate Award; Peter J. George, Temple University, National College Sophomore Award; Christian J. Blazes, Shepherd University, District College Scholarship; Alexis H. Goldman, Parkwood Prep School, District Early Elementary Scholarship; and Megan Marie Bryk, Widener University, the Magdalen I. Iskra Scholarship.

2023

INDEPENDENT COMPARATIVE REPORT



FIRST CATHOLIC SLOVAK LADIES ASSOCIATION OF THE USA

Beachwood, Ohio

STRENGTH & STABILITY

This report prepared by
Standard Analytical Service, Inc.
Analysts of the Insurance Industry since 1932

Standard Analytical
Service, Inc.

Publishers of Independent
Insurance Reports Since 1932



FACTUAL ANALYSES OF SIGNIFICANCE

Standard Analytical Service, Inc. is independent of any insurance company or companies, and we do not sell any kind of insurance. Our financial reports and comparisons, reprints of which are paid for by the companies, are based on statutory financial statements filed with the state insurance departments.

This report should not be interpreted as an analysis of the stock value of a capital stock company, nor is it intended to imply that the company featured will be as successful or is better than the companies making up the aggregate averages, nor is it a recommendation or analysis of the specific policy provisions, rates or claims practices of the organization featured. Its use for all companies, stock, mutual or fraternal, is intended to serve as a guide with respect to the current financial responsibility of the individual company featured herein, based upon the current statutory financial statements on file with the state insurance departments where they are available for public inspection.

Standard Analytical Service, Inc.
111 Westport Plaza Drive
Suite 600
St. Louis, MO 63146

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FINANCIAL STABILITY

The financial condition of a life insurance organization is an important factor in public confidence. In this regard we prepared the following report on:

FIRST CATHOLIC LADIES ASSOCIATION OF THE USA

featuring a comparative analysis of key financial ratios comparing this company with 25 of the leading Life Insurance Companies in the United States.

These 25 leading Life Insurance Companies have been in business for an average of over 100 years and own a major portion of the invested assets and life insurance in force of all the companies. Thus, a favorable comparison of the financial ratios for the company featured herein with 25 of the leading companies can be indicative of the company's financial stability.

KEY FINANCIAL RATIOS - DERIVED FROM THE ANNUAL STATEMENTS AS OF DECEMBER 31, 2022
(The 25 leading companies are determined by the amount of Admitted Assets as of December 31, 2022)

SOLVENCY

Assets for each \$100 of Liabilities

A high ratio of Assets over Liabilities is a significant safety factor. This indicates that a company has enough assets to cover its liabilities and to meet all obligations as they become due.

Assets for each \$100 of Liabilities as of Dec. 31, 2022

American National Insurance Company, TX	\$116.56
Ameritas Life Insurance Corporation, NE	108.11
Connecticut General Life Ins. Co., CT	148.17
Equitable Financial Life Ins. Co., NY	102.67
Everlake Life Insurance Company, IL	107.26
Guardian Life Ins. Co. of America, NY	113.17
John Hancock Life Insurance Co., (USA), MA	104.80
Life Ins. Co. of the Southwest, VT	106.63
Lincoln National Life Ins. Co., IN	103.06
Massachusetts Mutual Life Ins. Co., MA	109.89
Metropolitan Life Insurance Co., NY	103.07
Midland National Life Insurance Co., IA.....	106.96
Minnesota Life Insurance Co., MN	105.95
Nationwide Life Insurance Co., OH	106.74
New York Life Insurance Company, NY	112.01
Northwestern Mutual Life Ins. Co., WI.....	109.62
Ohio National Life Insurance Company, OH	109.00
Pacific Life Insurance Company, NE	107.00
Penn Mutual Life Insurance Company, PA.....	110.46
Protective Life Insurance Company, TN.....	107.27
Prudential Insurance Co. of America, NJ.....	104.92
RiverSource Life Insurance Company, MN	103.26
State Farm Life Insurance Company, IL.....	121.64
Symetra Life Insurance Company, IA	105.35
United Of Omaha Life Insurance Co., NE.....	106.27
AVERAGE OF 25 OF THE LEADING LIFE CO'S.....	\$107.00

FIRST CATHOLIC SLOVAK LADIES \$110.71

LIQUID INVESTED ASSETS

Assets in Bonds, Stocks, Cash and Short-Term Investments for each \$100 of Liabilities

This ratio measures a company's ability to meet its anticipated obligations to policyholders. A high ratio indicates a more liquid investment position with which an insurer can meet unforeseen emergency cash requirements that may arise.

AVERAGE OF 25 OF THE LEADING LIFE CO'S..... \$47.54

FIRST CATHOLIC SLOVAK LADIES \$106.61

ADDITIONAL SOCIETY STRENGTH

The following ratios are Per \$1000 of Life Insurance in Force. They show further proof of financial strength and stability:

	This Society	Average 25 of the Leading Life Companies
Assets per \$1000	\$1,014.25	\$149.03
Reserves per \$1000	870.77	63.69
Surplus per \$1000	98.12	9.75

FINANCIAL STATEMENT SUMMARY AS OF DECEMBER 31, 2022

Admitted Assets	Benefits to Policyowners
\$1,127,543,564	\$61,345,803
Policy Reserves	Net Investment Income
\$ 968,035,320	\$50,623,178
Total Liabilities	Total Income
\$1,018,468,083	\$88,076,186
Gross Surplus (Incl. Capital, if any)	Insurance Issued
\$ 109,075,475	\$ 9,235,000
Insurance in Force	
\$1,111,705,000	

CONCLUSION: Based on the financial results achieved in the year ended 2022, the comparative analysis made of the organization featured herein is **favorable** when compared to the aggregate averages of 25 of the LEADING LIFE INSURANCE COMPANIES.

District 11 of Nebraska Holds Annual Picnic in North Bend

Nebraska, District 11 held their annual picnic at the park in North Bend, NE. Attendees enjoyed a picnic meal, and an informative presentation by regional sales manager Amy Hull. The afternoon included accordion music, socializing, door prizes and swimming at the local pool, all compliments of District 11.



ATTENTION CONVENTION ATTENDEES

All convention attendees, whether you are a delegate or guest, will be able to participate in our Fraternal Activity. The activity will begin with registration at our FCS-LA Life Quadrennial Convention and end on Saturday evening.



The Philanthropic and Scholarship Committee has chosen the Indianapolis, IN "Paws & Think, Inc.". This local charity was approved by the Board of Directors as our Fraternal Activity at our convention, urging all our delegates, guests, districts, branches and members not attending the convention to become involved. If you are not attending the convention you may contact a delegate from your branch and send your donation with them.

Why was this charity chosen? After reading through several lists of causes in the Indianapolis, IN area this one has little overhead (money for administrated use) and is near and dear to our hearts. "Paws and Think, Inc." uses positive reinforcement methods to train dogs in their programs. Their mission is, "Improving lives through the power of the human-dog connection". One of our board members has a service dog. A dog in this program can be trained to assist a child, young adult or senior to overcome serious mental health issues and other medical issues.

There will be a representative from "Paws and Think, Inc.", who will do a presentation during lunch on Friday, October 6th, at the convention. If you would like to read more about this amazing organization go to www.pawsandthink.org/about/mission-vision/.

A running total will be kept as the donations are put in the container. All participants (not amounts) will be announced in our "Fraternally Yours" magazine.

With our appreciation for your consideration,
**The Philanthropic & Scholarship Committee
of the Board of Directors**



Scholarship Photo Correction

We apologize for the wrong photo being associated with Morganne Evans in the August issue. The correct photo appears below. Congratulations!



College Freshman
MORGANNE KATHERINE EVANS
Branch S030 – Youngstown, Ohio
Youngstown State University

Four Generations of Branch W001 Members



Four generations recently gathered in honor of Thomas James Simon's baptism at St. Wenceslaus Catholic Church in New Prague. Pictured are Thomas; his mother, Megan Simon; his great-grandmother, Mary Ann Maruska; and his grandpa, Paul Maruska. All four are members of Branch W001 in New Prague, MN.

Branch W187 Honors Scholarship Winners at Annual Picnic

Branch W187, Valparaiso, NE recently held their adult fraternal activity. More than thirty members attended a picnic, where special guests, included seven new youth members. The branch also honored their scholarship winners.



Members enjoying the food and conversation.



It's hard to decide – burger or brat?



Newest member of W187, 3 week-old Logan Curtis Masek.



So much good food to enjoy.

Celebrates 50th Wedding Anniversary

On June 16, 1973, Bob and Margie Hladik (Branch W018) were married at St. Cecilia's Cathedral in Omaha, NE.



Bob and Margie Hladik on June 16, 1973 after the marriage ceremony.

This year they returned to their honeymoon destination – Colorado. However, in 2023 they were not alone.

Their four children and spouses, five grandchildren and three dogs traveled with them to Granby, Rocky Mountain National Park, and Estes Park for hiking, golfing, sightseeing, fishing, and Mass at Our Lady of the Snow in

Granby. Heartfelt thanks to Bob, Katelin, Jen, Jay, Christine, Greg and Cody for making this trip possible and special! Thanks to R.J., Cooper, Mara, Max, and Millie for their joy, laughter and entertainment! We love you all!



Bob and Margie with their children, grandchildren and the pups in Colorado, 2023.

JOB OPPORTUNITIES AT FCSLA LIFE

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

Branch W018 Annual Branch Picnic and Scholarship Recognition

Omaha, NE Branch W018 held its annual Branch Picnic and Scholarship recognition on Sunday, June 25th at Mahoney State Park. About 75 youth and adult members enjoyed a potluck lunch, the scholarship presentation and park activities. "Admission" to the picnic was a canned or non-perishable food item for the St. Vincent de Paul Food Pantry. The generosity of Branch members is amazing! They donated 130 food items!

Congratulations to all the 2023-24 scholarship winners from Branch W018! The Branch scholarship winners were announced at the picnic. They are:

Elementary K-4: Millie Hladik and Ethan Pecha; Elementary 5-8: Easton Dineen and Joseph Towell; High School: Cooper Dineen and Thomas Towell; College: Olivia Adamek and Jake Zealand.

In 2015, Branch W018 established The Tom and Jean Jelinek Memorial Scholarship for students who attend Daniel J. Gross Catholic High School and have a need for financial assistance. Tom and Jean sent four of their children to Gross Catholic and volunteered many hours at the school. The 2023-24 winners are Junior Tony Digny and Senior Ayla Lee.

Branch W018 National scholarship winners are: High School Freshman Emma Rice and College Freshmen Sofia Fulton, Megan Hiykel, Emma Kahnk, and Benedict Rice.



Branch vice-president Tom Jelinek with his daughter, Branch Board member Laura Tworek and her family.



Julianne Popelka, Branch scholarship chairperson, and Branch President Bob Hladik present a Branch scholarship winner his certificate.

Branch S630 Competed in Home Office Challenge



It "Pays" to complete a Home Office challenge. John Gonsiorek, President, and Leonhard Hoeglmeier, Secretary/Treasurer, proudly display the bonus that Branch S630, Buffalo, NY, received by bringing in new members to our FCSLA Family.



One proud Branch scholarship winner and his parents.

Christmas in July for those Young at Heart

It's never too early to celebrate Christmas. On July 13th, members from the Frances Jakabcin district celebrated Christmas in July at Knoebels Amusement Park. The district had their own pavilion for the day. Over 200 children and adults came out for our district event. Members young and young at heart were given \$20 in tickets, a gift from their branch good for food and rides. Besides



the tickets, the district also had on hand snacks to munch on as well as cold water to combat the sweltering heat. Members were also allowed to purchase more tickets at a 10% discount. This event was a great way for families to see each other and friends to reconnect.

The district has already scheduled next year's Knoebel's event for July 11, 2024. Mark your calendars today.



MATCHING FUNDS ACTIVITIES

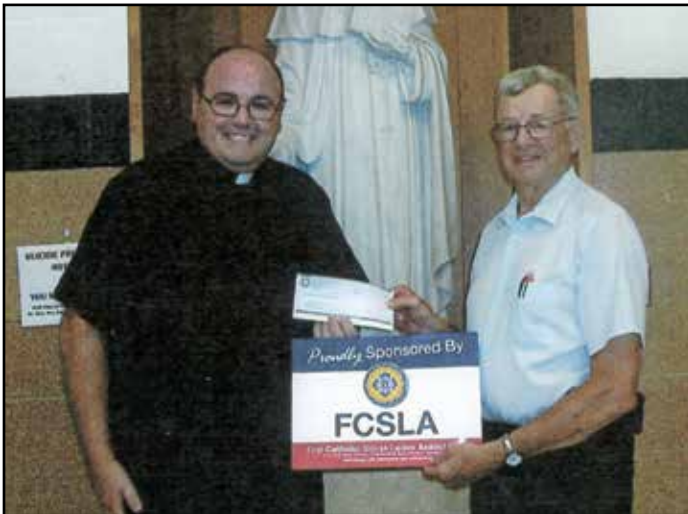
Branch J540

Fun-Raising Event

FCSLA Life Branch J540, David City, NE, teamed up with St. Mary's fun-raising committee to present "Wild, Wild, Midwest, the Not-So-Ok Coral" on April 15, 2023, at Aquinas High School. The night started with a catered dinner followed by a night of songs, jokes, and entertainment provided by the priests, students, and members of the congregation. A raffle with, "everyone a winner" was also held. The "Long Branch Saloon" served drinks and popcorn. A variety of entertainment was provided for a crowd of about 250. The FCSLA matching funds goes to the Guardian Angel Fund which awards scholarships to students of families in need. The fund provided 30 families with scholarships totaling \$35,000 for the 2022-2023 school year. We would like to recognize members, Cadence Smaus (S621) a college freshman, and Guinnessa Brichacek, a 1st grader (J540), for being awarded FCSLA Life scholarships.



Father Holmes and students performing a Sony & Cher song.



Jim Masek presenting the matching funds check to Father Ventre.



Students Wes, Luke and Josiah dancing to little swans.



Jim Masek, FCSLA Life member and Deb Dinkelman, fund-raising chairman selling raffle tickets.



Members of the fun-raising committee.

Scholarship Winner Bella Rizzuto Honored by Branch S088

Branch S088 of Monessen recently sponsored a scholarship dinner for winner Bella Rizzuto and her parents. Bella is Valedictorian of the Class of 2023 at Monessen High School and has been accepted to Duquesne University's Forensic Science and Law program for the Fall semester. A 5.0 GPA Highest Honors Student, she devoted a great deal of time and effort to her studies and extracurricular activities.

She represented her fellow students for four years as class secretary and served as vice president for both the National Honor Society and Students Against Destructive Decisions, and held the position of president for the Future Business Leaders of America. In 2022 she qualified and competed at the FBA National Leader Conference in Chicago. In addition, she served as secretary for both the Spanish National Honor Society and the Monessen Leo Club. Bella was also a member of the Communities That Care Program, Spanish Club, Yearbook Club and the group for the Performing Arts where she served as the stage manager. Bella played the goalie position on the girls varsity soccer team and worked part-time at Kristen's Beauty Salon as a receptionist.

In addition to the FCSLA Scholarship, she has also received the following awards/accolades – Daughters of



the American Revolution Good Citizen's Award, The John D. Husher Scholarship, Monessen Class of '68 Scholarship, The Monessen Knights of Columbus Scholarship, Monessen Lions Club Margaret Conroy Scholarship and the MHS Scholar Athlete Award. Alongside of her school activities, Bella has been an alter server for twelve years at The Epiphany of Our Lord Catholic Church in Monessen and volunteers at the Church's annual events and fundraisers.

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.

Pittsburgh District Holds Spring Meeting

The Spring Meeting of the Pittsburgh District was held on April 30 at Salvatores in Pittsburgh hosted by Branch 424. Vice President Jerry LaFrankie opened the meeting. He sadly announced the loss suffered by two of our members. District President Virginia Holmes lost her son, Jimmy, and National Auditor Dorothy Urbanowicz lost her husband, Chuck. Vice President Jerry asked the members to keep both Virginia's and Dorothy's families in their prayers.

Father Ed Mazich led the opening prayer and National President Cynthia Maleski led the singing of the Star-Spangled Banner. Following the luncheon Vice President Jerry presented Jim Dubina, President of Branch 424, a check for the District's contribution to the luncheon and a Mass for his members. Jim introduced his officers and spoke about this branch.

District Recording Secretary Linda Killeen took roll and read the minutes of the October meeting. Financial Secretary Marian Gatto read the financial report. Marian thanked Monica LaFrankie, Branch S177, for her years of serving as the District's photographer and presented her with a gift from the District.

Tom Figura, District Auditor, was not able to attend the meeting in October when District Officers were sworn in. National President Cynthia Maleski administered the oath of office to Tom.

Marian Gatto gave details for the bus that the District is hiring for the convention. More information will be available at the July Meeting.

Larry Golofski gave information for the Pennsylvania Fraternal Alliance scholarship available to residents of Pennsylvania.

National President Cynthia Maleski addressed the membership. She expressed her sadness at the loss of Jimmy and Chuck. She discussed the growth enjoyed by FCSLALife, our surplus and Slovak Day and convention preparations.

The District conducted drawings for share the wealth and Lottery Tree, and Branch 424 conducted drawings for their beautiful centerpieces and other prizes. The meeting was closed and Father Ed conducted the closing prayer, and President Maleski led *Hej Slovaci*.



District, Branch 424 and National Officers: Sitting – Dorothy Dubina, Cynthia Maleski, Marian Gatto. Standing – Martin Hanyak, Linda Killeen, Jim Dubina, Debbie Dubina, Father Ed Mazich, Larry Golofski, Jerry LaFrankie, Flora Funtal, Tom Figura.



REPORT OF THE FCSLA NATIONAL TREASURER

BALANCE SHEET AS OF MARCH 31, 2023

ASSETS

Cash & Short Term Investments	\$ 19,053,063
Bonds	1,070,153,117
Preferred Stock	2,018,924
Common Stock	7,133,588
Investment Income Due & Accrued	14,454,205
Property Plant & Equipment, Net	4,737,180
Certificate Loans & Accrued Interest	1,805,317
Other Assets	740,841
TOTAL ASSETS	\$ 1,120,096,235

LIABILITIES

Life Reserves	\$ 305,758,504
Annuity Reserves	680,468,171
Death Claims Payable	3,051,809
Unearned Premiums	403,060
Matured Endowments	361,113
Provision for Dividends Payable	1,400,000
Accumulated Dividends & Interest	5,145,444
Accrued Convention Donations	525,000
Provision for Future Conventions	605,678
Asset Valuation Reserve	11,641,376
Interest Maintenance Reserve	425,982
Other Liabilities	1,929,484
TOTAL LIABILITIES	\$ 1,011,715,622
Surplus	\$ 108,380,613
TOTAL LIABILITIES AND SURPLUS FUNDS	\$ 1,120,096,235

The balance sheet above is recorded on an adjusted statutory accounting basis and includes \$689,110 in prepaid assets (and surplus) that are not recognized for purposes of statutory accounting.

INCOME STATEMENT For Year Ended March 31, 2023

REVENUE

Insurance Premiums	\$ 1,064,232
Annuity Premiums	6,857,401
Investment Income	12,828,690
Amortization of Interest Maintenance Reserve	25,991
Rental Income	90,988
Other Revenue	9,544
TOTAL REVENUE	\$ 20,876,845

EXPENSE

Increase in Reserves — Life	\$ (2,199,037)
Increase in Reserves — Annuity	(3,472,909)
Insurance Benefits	2,436,837
Annuity Benefits	16,505,092
Commission Expense	224,562
Surrender Benefits	2,984,447
Matured Endowments	(13,150)
Interest Expense	151,784
Salaries — Employees	183,552

Payroll Tax Expense	15,030
Underwriting Expense	10,692
LIFE AND ANNUITY EXPENSES	\$ 16,826,899

Revenue Less Life and Annuity Expenses

Revenue Less Life and Annuity Expenses	\$ 4,049,946
Bank Service Charges	32,913
IT Expenses	87,320
Accounting Fees	40,540
Actuarial Fees	68,344
Legal Fees	32,323
Consulting Fees	30,000
Employee Benefits	195,985
Fees — Directors	48,943
Salaries — Employees	408,255
Salaries — Officers	177,456
Temporary Office Expenses	27,274
Payroll Tax Expense	50,533
Depreciation Expense	55,232
Utility Expense	30,826
Postage and Printing	133,813
Advertising & Marketing	94,902
Travel Expense	10,528
Insurance Department Fees	22,358
Sales Related Expense	96,428
Rental Expense	90,988
Building Expense	31,311
Insurance Expense	15,831
Office Related Expense	34,176
Dues & Subscriptions	23,995
Human Resources	14,364
Other Expense	3,282
Investment Expense	172,433

SALES & OPERATING EXPENSES

SALES & OPERATING EXPENSES	\$ 2,030,352
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Revenue Less Sales & Operating Expenses

Revenue Less Sales & Operating Expenses	\$ 2,019,594
Post Mortem Benefits	475,338
Misc. Member Benefits	16,310
Donation Expenses	37,809
Change in Accrued Convention Donations	37,500
Convention Expenses	43,761
Branch and District Funding	183,999
Fraternal Activities	67,305
Official Publications	165,834
Scholarship Awards	142,500

DIRECT FRATERNAL EXPENSES

DIRECT FRATERNAL EXPENSES	\$ 1,170,356
Income (Loss) from Operations	\$ 849,238
Dividends to Members	346,676
Subtotal Income (Loss)	\$ 502,563
Capital Gains (Loss)	89,219
NET INCOME (Loss)	\$ 591,782

Tabor, South Dakota Czech Days Celebration



Branch W093 participated in Tabor, SD Czech Days celebration, June 16, 2023, "FCSLA rooted for generations".

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



Outdoor Entertaining Ideas

GRILLED SALMON

(4) 6-8 ounce skin-on salmon fillets, (about 1-inch thick)
2 tablespoons grape seed oil, or an extra virgin olive oil
2 teaspoons kosher salt
2 teaspoons freshly ground black pepper
1 lemon, cut into wedges
Prepare the grill for direct cooking over high heat, 450-550 degrees. Brush the cooking grates clean and close the lid to heat.

Generously coat the flesh side of the salmon fillets with oil and season evenly with kosher salt and black pepper. Grill the salmon skin side down over direct high heat with the lid closed, for about 6-8 minutes or until the fish lightens in color, becomes more firm to the touch and you can lift the fillets off the cooking grates without them sticking.

Turn the salmon over, close the lid, and cook to 130 degrees or about 2-4 minutes for medium rare or longer to desired doneness. Transfer to a platter to rest for 1-2 minutes. Slide the salmon skin from the fillets and serve with wedges of lemon or tartar sauce.

TASTY TARTAR SAUCE

1 cup mayonnaise
2 tablespoons dill pickle, minced
2 tablespoons dill pickle juice
2 tablespoons buttermilk
2 tablespoons yellow or white onion, minced
1 tablespoon capers, drained and minced
1 tablespoon flat leaf parsley, minced
½ lemon, juiced
½ teaspoon white pepper
¼ teaspoon kosher salt

In a small mixing bowl, combine all of the ingredients and mix well to blend.

Cover with plastic wrap and refrigerate for at least 30 minutes before serving.

Note: Be sure to mince the tartar sauce ingredients finely for the best melding of the flavors.

STRAWBERRY SPINACH SALAD

8 ounce fresh spinach washed, and drained
1 cup strawberries cut in small pieces
5 cocktail tomatoes cut in quarters
1 red bell pepper cut in thin slices

Dressing

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

To make the dressing, whisk together the dressing ingredients in a small bowl. Set aside for while cleaning the spinach.

In a large bowl mix the spinach, strawberries, tomatoes and red pepper.

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

JALAPEÑO POPPER GRILLED CORN SALAD

8 ears of corn, olive oil, salt, pepper
2 jalapeños, seeds & stems removed, finely chopped

1 cup chopped cooked bacon
2 ounces cream cheese, softened
¼ cup sour cream
1 cup grated cheddar cheese
salt/pepper to taste

Prepare grill and briquettes.

Remove silk from corn while leaving husks attached. Coat each corn cob with olive oil, salt and pepper. Wrap completely with foil. Place foil wrapped corn cobs on grill, cover. Grill 15-20 minutes, rotate every 2-3 minutes. Open foil slightly during the last 2 minutes to allow the smoky flavor to develop. Remove from grill and allow to cool for 10 minutes. Remove husks then cut kernels off of cobs. (should yield approx 6 cups)

Mix kernels with chopped jalapeños, bacon pieces, cream cheese and sour cream. Stir in shredded cheese, salt and pepper.

BLT DIP

2 cups sour cream
2 cups mayo
(½) 1 oz. package of Ranch Seasoning Mix
½ cup chopped lettuce (plus more to garnish)
5 strips of bacon, cooked & chopped (plus more to garnish)
½ cup chopped tomatoes (plus more to garnish)

Add sour cream, mayo and ranch seasoning to a large mixing bowl. Mix well until fully blended.

Add in the chopped bacon, lettuce and tomatoes. Mix until evenly distributed.

Cover and chill dip in the refrigerator for 30 minutes before serving.

Top with chopped lettuce, tomatoes, and bacon.

GRANDMA'S PEACH COBBLER

3 pounds fresh peaches
¼ cup brown sugar
½ teaspoon cinnamon
½ teaspoon nutmeg
1 cup all-purpose flour
1 cup granulated sugar
½ cup melted butter, plus 1 tablespoon butter for preparing the pan
1 egg
1 teaspoon baking powder
½ teaspoon salt

Preheat the oven to 375 degrees. Prepare a 9 x 13 baking dish with 1 tablespoon of soft butter, spreading to coat the insides of the dish.

First, prepare the peaches. Bring a medium pot of water to a boil. Add a few of the peaches to the water (don't crowd the pot) and boil for 30-45 seconds or until the skin softens and easily pulls away. The time will vary depending on how ripe the peaches are. Use a slotted spoon to remove the peaches from the pot to a cutting board. Cool the peaches until you can handle, then gently rub the skin from the fruit, or use a paring knife to peel the skin from the peaches. Slice the peaches in half and remove the pit, then slice into ¼-inch pieces.

Layer the peaches in the baking sheet and toss with the brown sugar, cinnamon and nutmeg. Bake in the oven for 15 minutes, then remove.

While the peaches are baking, in a large mixing bowl, use a fork or whisk to mix the flour, sugar, egg, melted butter, baking powder and salt until the mixture is similar in texture to cookie dough. Drop the dough onto the top of the baked peaches, gently spreading to cover.

Bake for 35-40 minutes or until the cobbler is bubbly and the crust is golden, crisped, and cooked through. Serve warm or at room temperature. Refrigerate for up to 3 days.

The background of the entire slide is a photograph of a paved path lined with tall, leafy trees. The path leads into the distance, creating a sense of perspective. The foliage is dense, with green and some yellowing leaves visible. At the top of the image, there is a white rectangular box containing the word 'PERIODICAL' and a date '9/23' in the bottom left corner.

PERIODICAL

9/23

The FCSLA Life Mission Statement

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

The FCSLA Life Vision is to:

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