

Fraternally Yours®



ISSN 0897-2958

VOL. 110, NO. 4

First Catholic Slovak Ladies Association

JANUARY 2024

20
24

HAPPY
NEW
YEAR



ZENSKÁ JEDNOTA

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

P.O. Box 1617, Reading, PA 19603

E-mail: zjbazik@comcast.net

Phone (610) 373-2743 • Fax (610) 375-8333

FCSLA LIFE

24950 Chagrin Boulevard, Beachwood, Ohio 44122

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

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

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

BOARD OF DIRECTORS**NATIONAL CHAPLAIN:**Very Reverend Monsignor Peter M. Polando,
Saint Paul Church, 935 E. State Street, Salem, OH
44460. Residence: (330) 332-0336. Ext. 311.
Email: ppolando@youngstowndiocese.org.**NATIONAL PRESIDENT/CEO & CHAIR OF THE BOARD:**Cynthia M. Maleski, Esq., 24950 Chagrin Boulevard,
Beachwood, OH 44122. (800) 464-4642. Ext. 1011.**NATIONAL DIRECTORS:**Jeanette E. Palanca, 304 W. Exchange Street,
Crete, IL 60417. Residence: (847) 770-3508.
Email: jeanetteeve@outlook.com.Joann Skvarek Banvich, 24950 Chagrin Boulevard,
Beachwood, OH 44122. (800) 464-4642.Lawrence M. Golofski, 24950 Chagrin Boulevard,
Beachwood, OH 44122. (800) 464-4642.Patrick Braun, P.O. Box 628, Whitewater, WI 53190.
Residence: (262) 473-1850.Email: patbraun11345@gmail.com.**NATIONAL TRUSTEES:**Suzanne V. Strohl, 4619C 28th Road South,
Arlington, VA 22206. Residence: (703) 379-1148.
Email: svstrohl@msn.com.Sue Ann M. Seich, 1433 Saxony Circle, NW,
Canton, OH 44708. (330) 478-2949.
Email: sams330@aol.com.**NATIONAL AUDITORS:**Dorothy L. Urbanowicz, 27 Crescent Drive,
Monessen, PA 15062. Residence: (724) 684-8243.
Email: doty8613@gmail.com.Barbara A. Sekerak, 24950 Chagrin Boulevard,
Beachwood, OH 44122. (800) 464-4642.Dennis L. Povondra, 102 South Janda Avenue,
Tabor, SD 57063. Residence: (605) 463-2571.
Email: povondra@hcinet.net.**COURT OF APPEALS:**Cynthia Oresik
Flora J. Funtal
Susan Moynihan
Melanie L. Leonard
Bonnita Vavruska

A New Years Prayer...

Jesus, You are the light in our darkness.

You bring grace in our sinfulness, peace in our strife, joy in our sadness,
hope in times of despair and courage in our weakness.

We thank you for Christmas.

Your coming showed us your tender loving care for us.

As we move into this new year we acknowledged that we have fears,
questions and uncertainties.We acknowledge unfinished business
in our lives,tasks we had hoped to complete
that we have left undone,
strained relationships that need healing,
mistakes we have made this past year
we do not want to repeat.We need your strength to journey
towards new beginnings.Humble us afresh so that we may receive your forgiveness and welcome
you afresh into our lives.As we look back on this past year we also thank you for all your blessings.
Just as you have always gone before us preparing the way,
and stood beside us, guiding us, and urging us on,
help us to trust you now.In you we live and move and have our being,
All our times are in your hands.
All our beginnings and ending
are known to you.Take our lives into your keeping that we may begin and continue this year
in the hope, peace, joy and love that comes from you.

Amen!

Dear Friends,

We can't always choose the destination, or even the road we take, but we can
choose, every day of this new year, to travel with hope.
May this New Year be a truly blessed time for us all.Happy New Year!
Warmly, **Carolyn**

Happy New Year Message

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

My dear Sisters and Brothers in Christ,

It is my hope that all of you had a very beautiful Christmas celebration and now that we are entering into the New Year, may the blessings of almighty God be upon you and your families with good health and grace. As I was reflecting upon the scriptural readings in the seasons of advent and Christmas, I was reminded of many other biblical personalities that are brought to my attention during the other celebrations of the liturgical year. In the first readings of the Sundays the prophets proclaimed the actions Yahweh. They were blessings upon them in so far that they relied on Yahweh's promise to someday bring forth a Messiah that would redeem them. They had many times that were good but also had days and years of warfare and strife, which led them to the downfall of even Jerusalem. They were led into Babylonian captivity for the next fifty years. The prophets attempted to give the people hope. Because the period of the Exile was not going to last forever, they yearned for a reality of a building up of Jerusalem, knowing that they would have to rebuild it from the bottom up. The prophets were the ones to give the people hope!

When we look at the person of John the Baptist, the person to herald the coming of Jesus Christ, his cousin, he gave hope to the people of Israel, a sense of forgiveness and a reality that was soon to take place. John told the crowds that the person was so great that even he was not able to unstrap the thongs of His sandals.

Here we are on the footsteps of a New Year where we have a sense of hope and forgiveness. We are like the prophets and the Baptist looking forward to something that may give us a better understanding of who we are as followers of Jesus Christ. As I have stated many times, we can align ourselves with various characters in the Sacred Scriptures to be like them. We can be like one of the prophets or one of the persons in the Christian Scriptures, like John, or like one of the apostles, or one of the persons healed by Jesus, Himself, we must be the modern-day witnesses and proclaimers of the Good News.

My hope for all of us is that during this New Year, we may take on that hope in our lives, to be more attentive to who Jesus is, so that we may be Jesus to one another, and know that Jesus lives among us. He is the newness of life that brings us to a sense of who we should be as His followers – people of forgiveness and hope. In this New Year, may our lives be aligned with Him and always go forth and witness the love that He has given to us by His preachings, His passion, His death, His resurrection, and His ascension into Paradise. **God bless all of you!**



Life is a Precious Gift

Join FCSLA Life for a *Virtual*
Pro-Life Prayer Service

Thursday, January 18, 2024, 12:00-1:00 EST

Led by FCSLA National Chaplain
Monsignor Peter Polando

More information will be available soon at fcsla.com!

Message from our National President

CYNTHIA M. MALESKI



Happy New Year to our valued members,

We ring in 2024 with hope for peace in our world and in our hearts. Our future at FCSLA Life is bright as we move forward with our incoming board of directors and a refreshed long-term strategic plan, moving us forward financially, and fraternally.

In mid-January we will hold our transition meetings with the outgoing board and the incoming board, to provide for an orderly transition between them. We plan for an onboarding process for newly elected board members including presentations on topics such as tools for financial oversight, fiduciary responsibilities of board members, and education on conflict of interest and other board policies. We will also conduct a tour of the home office, introduce staff members and provide opportunities for informal fellowship among members of the board.

The outgoing board will meet for a brief transition meeting, as well. We plan to host a dinner in their honor, where we will recognize their longstanding service and dedication as members of the board and leaders of First Catholic Slovak Ladies Association for many, many years. We wish all of them good health and happiness in their journeys in life. We hope they will continue to serve FCSLA Life in 2024 and beyond.

As we wind down 2023, many of us were fortunate to present monetary donation checks to those churches and charities in our communities which the convention awarded. Our 43rd Quadrennial Convention awarded substantial donations totaling \$600,000 to 84 worthwhile charities and churches in various parts of our nation, demonstrating benevolence and outreach in many neighborhoods through a vetted donation process. In this way, we continue our longstanding tradition of reaching out to others in our communities, serving the common good and promoting peace in our world. Ours is a noble cause.

We pray for continued good health, prosperity and happiness in 2024!

**Cynthia M. Maleski,
National President**

We honored retired Bishop Roger Gries, OSB at our board Christmas dinner in December, 2023. He is shown here at Saint Andrew's Abbey Vilija Supper in early December, 2023 with Mary Ann Johaneck (past National President), National President/CEO Cynthia Maleski and Irene Drotleff (past National Secretary).



Dancers from Lucina Dance Troupe, who performed at the Vilija.



United Slovak Societies Offer Scholarship Grants in Lorain, Ohio

The United Slovak Societies of Lorain, Ohio will again make available non-renewable, \$1,000.00 scholarship awards, to eligible high school seniors who will graduate in 2024. Applicants must maintain a GPA of 3.5 or better and enjoy membership of at least 5 years in any of the local Slovak Fraternal Lodges in Lorain.

The lodges include Wreath 111 of the Slovak Catholic Sokol, First Catholic Slovak Union, First Catholic Slovak Ladies Association, and the National Slovak Society.

To obtain rules and an application, please visit www.americanslovakclub.com or contact the scholarship coordinator, Sue Naelitz, at snaelitz@hotmail.com. Deadline for applications is May 30, 2024.

SPRING BRUNCH HONORS 50-YEAR MEMBERS

Branch W080 held its annual Spring Brunch on May 21, 2023. The mothers and students of St. John Neumann School again prepared a delicious egg/sausage casserole plus fruit cups and a large assortment of baked goods. All donations were given to support the school.

A brief meeting with reports from the secretary and treasurer were followed by President Ron Bos acknowledging our branch's 50-year members: Denise Cech, Debra Buresh, Tammy Brabec and Joe Svik. Congrats to all!

At the close of the meeting, Fr. Matt Gutowski led the group in prayer. Door prizes were then awarded to Denise Cech, Bill Gall, Orin Brabec, Gerald Brabec, and Joe Konicek.



Branch S030, Youngstown, Ohio Honors Scholarship Winners



Pictured L-R are Jeanette Kalman, branch vice-president; Morganne Evans and Lauren DeProfio, scholarship recipients; and Mary Lou DiPillo, branch president.

2024 PRE-LENTEN DANCE/FASIANGY IN MILWAUKEE WI

The Milwaukee Fasiangy (Pre-Lenten Dance) sponsored by Slovak League of America, Milwaukee Assembly 20 will be held on **Sunday, February 4, 2024 at 1:00 p.m. at Sacred Heart Church Hall, 917 N. 49th Street Milwaukee, Wisconsin.** Slovak food and bakery will be available. A live band will provide music for dancing and your listening pleasure. The Tatra Slovak Dancers will have a performance at 3:00 p.m. Donation is \$5.00 per person. For more information, contact Betty at 414-425-6137 or Ellen at 262-893-7483.

2023 Servant Leadership Award

On October 29, 2023, the Sisters of Saints Cyril and Methodius in Danville, PA awarded the Servant Leadership Award to 20 outstanding high school Juniors and Seniors from the Diocese of Harrisburg PA. The ceremony took place at the Basilica of Saints Cyril and Methodius in Danville. Over the past 21 years, the Sisters of Saints Cyril and Methodius have honored over 1,350 teens in the Dioceses of Bridgeport (CT), Charleston (SC), Chicago (IL), Gary (IN), Harrisburg (PA), Milwaukee (WI), Pittsburgh (PA), St. Louis (MO), Scranton (PA), Syracuse (NY), and Trenton (NJ) with the Servant Leadership Award.

The Servant Leadership Award recognizes distinguished high school Juniors and Seniors who are joyful witnesses, compassionate proclaimers, and enthusiastic builders of the Kingdom of God. The focus of the award is on teens who remain active in their faith and parish beyond Confirmation, and who actively serve in their parish, school and community.

Receiving the award in the ceremony were: Brady Backhaus, Hannah Bartholomew, Victoria Bartholomew, Ethan Brown, Luke Campbell (J440), Julie Desciak, Lillian Grace Dessecker, Anna Garpstas, Meredith Hickey, Alyson Lender, Emily Maag, Alexa Michele Maher, Gabrielle Marie Marciniak, Paige J. Mattucci, Landon Mark Mazur, Kaiden Daniel Miller, Yeilyn Alicia Malara Ramirez, Jessa Robert, Anastasia Schlegelmilch, and Georgiana Elizabeth Snyder.

Each teen was given the opportunity to select one person as a mentor who has encouraged them to generously use their time and talents as a follower of Jesus. The mentors selected were parents, grandparents, teachers, coaches, youth ministers, scout leaders, Deacons, Sisters and Priests, who have been role models for the teens. Mentors recognized by the teens have made a difference in their lives by modeling servant leadership as a way of life in their family, parish, and community.

At the ceremony the Sisters of Saints Cyril and Methodius also honored six adults who received the Father Matthew Jankola Lifetime Servant Leadership Award in the ministries of evangelization, education, elder care, justice and peace and ecumenism. Father Jankola was a priest from the Diocese of Scranton who was instrumental in recognizing the need for



Pictured: Sister Barbara Sable, SS.C.M. General Superior of the Sisters of Saints Cyril and Methodius, Sister Maria Theresa Hronec, SS.C.M. - Award for Ecumenism; Sister Suzanne Duzen, SS.C.M. Award for Education, Dorothy Grimm Award for Justice and Peace and Care for Creation, Mary Kay Bartel, accepting the Award for Evangelization for Reverend Andrew Stahmer.

Religious Sisters to educate children, and founded the Sisters of Saints Cyril and Methodius in 1909.

The 2023 Father Matthew Jankola Lifetime Servant Leadership Awards went to:

Evangelization—Reverend Andrew Stahmer

Reverend Andrew Stahmer was the recipient of the Father Matthew Jankola Lifetime Servant Leadership Award for Evangelization. Reverend Stahmer began his ministry as a teacher in the Baltimore City Schools, and later as a loving care-taker for his mother. Over the last 19 years he has served as a priest in the Diocese of Harrisburg, freely invited everyone to his parish, the Church of the Holy Angles in Kulpmont, evangelizing every generation and faith tradition, even accompanying youth from his parish to World Youth Day. His service to his parish, is primarily about the people there. One can see Father Stahmer with First Communicants, Parishioners, preaching – all the elements of a good evangelizer. He is clearly someone whose life demonstrates servant leadership; someone who would be the first to offer others his chair, his jacket, or his ready smile, rather than a long sermon. His mind and heart have always been open to the breath of the Spirit and proclaiming the Good News.



2023 recipients of the 2023 Servant Leadership Award

Education— Sister Suzanne Duzen, SS.C.M.

Sister Suzanne Duzen, SS.C.M. was the recipient of the Father Matthew Jankola Lifetime Servant Leadership Award for Education. Sister Suzanne has served for over fifty years in education, primarily as an elementary school principal, and also as a Religious Education Program Director and teacher. Sister Suzanne has been not only an inspiring teacher and administrator, but someone who is able to tap talents and empower children, youth, colleagues, and families to be active participants in mission. She has encouraged both students and teachers to be Problem Solvers. She has also shared with all her passion for Social Justice, involving teachers, students and families in Liturgies, prayers services and many Peace and Justice activities, making it a point in every parish she served to educate all about our responsibility for each other and for the Common Good. Sister Suzanne currently serves at Saint Columba School in Bloomsburg as Librarian and Religious Education Teacher.

Elder-care— Cynthia Hornberger and Vicki James

Cynthia Hornberger and Vicki James were the recipients of the Father Matthew Jankola Lifetime Servant Leadership Award for Elder Care. They have served in the Food Service Division of Maria Joseph Manor in Danville for a combined total of over 70 years. Maria Joseph Manor is a ministry of the Sisters of Saints Cyril and Methodius offering personal care, and the opportunity to live in a cheerful, spiritual environment. Both Cynthia and Vicki offer all residents a strong sense of hospitality, service and love, and provide a warm welcoming presence to residents and their visitors at Maria Joseph Man-

or. They take the time to know the residents and understand their likes and their preferences, serving the elderly with respect and compassion.

Justice and Peace – Care for Creation – Dorothy Grimm

Dorothy Grimm was the recipient of the Father Mathew Jankola Lifetime Servant Leadership Award for Justice and Peace and Care for Creation. Dorothy has been a promoter of the care of creation long before environmental justice and preserving our planet were in the news. For the past 50 years she has seen the need to do whatever it takes to

promote awareness of the care and preservation of God's gifts of creation. She has modeled a renewed sense of the sacredness of everyday things we use and too often take for granted, and has worked to bring about change in laws and social policies concerning the environment and care for the poor and most vulnerable members of our society. Through her membership in the Harrisburg Chapter of Pax Christi since its establishment in 2000 she has been an avid promoter of Earth consciousness, and a Promoter of Peace,

Ecumenism—Sister Maria Theresa Hronec, SS.C.M. (S289)

Sister Maria Theresa Hronec was the recipient of the Father Mathew Jankola Lifetime Servant Leadership Award for Ecumenism. Sister Maria Theresa has served for more than 60 years, as a nurse, teacher and chaplain in hospitals and hospices and prison, and in doing so she has spent a lifetime ministering to individuals of all faiths. In serving as a bereavement Counselor and Multiple Sclerosis support group facilitator she used every opportunity to reach out to others, no matter their faith. Through her membership in national organizations, she has helped other healthcare professionals extend the healing presence, through their work. Most recently, for the last 20 years, Sister Maria Theresa has reached out to the national community, by her translations of traditional Slovak religious hymns, and the reflections she wrote about these hymns, published monthly in the national Jednota newspaper and Sokol magazine. These translations continue the spiritual legacy of Saints Cyril and Methodius, who were master teachers and translators.

BRANCH W137 CHRISTMAS PARTY

On Sunday, December 3rd, 12 members of FCSLA Life Branch W137, Cedar Rapids, Iowa, went Christmas caroling to Branch W137 members in the community. Each person visited received a plate of cookies, Christmas stocking and candy cane.

Members caroled and took song requests from Catherine Sheka, Theresa and Leroy Wieser and Dennis Drahozal.



Yuhas 70th Wedding Anniversary Celebration

Eugene and Rosemarie Yuhas of Struthers (S156) celebrated their 70th wedding anniversary with a Mass Aug. 12, 2023, at Christ Our Savior / St. Nicholas Church in Struthers, where a special blessing was bestowed on the couple by Pastor Philip Rogers.

Mr. Yuhas and the former Rosemarie Wittenauer were married Aug. 8, 1953, at St. Patrick Church in Hubbard.

Eugene had previously worked at Anderson Suburban Delivery and retired from Republic Steel.

Rosemarie had worked previously at Westinghouse Electric in Sharon, Pa., and retired after working as a secretary at Holy Trinity School and then Center Street School, both in Struthers.

The couple have four children, Beth (Steve) Budd of Dayton, Bobbi (Tim) McCoy of New Middletown and Kevin (Antoinette) of London. One son, Steve is deceased. They also have six grandchildren and one great-granddaughter.



GERARD JOSEPH ONDREY GRADUATES

Gerard Joseph Ondrey (S248, Chicago, IL) graduated from University of Minnesota Medical School in May 2023. He is doing a psychiatry residency at Temple University of Philadelphia. He was inducted into the Alpha omega Alpha honor society for Medicine while a student. He is pictured with his father, Frank Ondrey, MD, PhD, a professor of otolaryngology (ENT) at the University of Minnesota.

FCSLA W16 Brainard, Nebraska Dinner Party and Meeting

Branch W16 held their 6th annual dinner meeting on November 12, 2023 in the Brainard Holy Trinity Klein Center with 31 members and guests attending. Members gathered for a social time prior to the 12:30 pm catered meal of smoked pork chops, roasted potatoes, garden fresh corn, a fruit salad and pumpkin pie was enjoyed.

The business reports were read and approved. The officers: President/Secretary, Mary Lou Meister; Vice President, Joyce Rezac; and Treasurer Carolyn Dvorak were re-elected. An invitation for the December District Advent/Christmas Party was read with directions for the RSVP. Father Steven Snitily reported repair needs of Brainard's Holy Trinity Parish, and Tom Pesek, member of the Brainard, NE Town Board, reported about repairs and upkeep for the 50-year-old Brainard Swimming Pool. Motions were made and passed to donate \$500 toward the Brainard Holy Trinity Klein Center Repair fund and to the Brainard, NE Community Swimming Pool repair fund. Scholarship winners from Branch W16 were recognized. Kolbe Pytlik and Marian Pytlik were introduced and gave a brief report of their school accomplishments. The afternoon closed with drawings for door prizes and a trivia and dice game played. As members left, they expressed their appreciation for the activities and events the branch sponsors.



Brainard, Nebraska W16 dinner meeting members and guests



Brainard, Nebraska W16 scholarship winners: Marian Pytlik and Kolbe Pytlik



W16 dinner meeting guests enjoying meal.



Helen Weber Confirmed

Helen Weber received the Sacrament of Confirmation by Bishop Robert McClory of the Diocese of Gray Indiana on October 4, 2023 at St. Elizabeth Seton Parish. Surrounding her is her grandmother Mary Weber, financial secretary of S289 (Gary, Indiana), her father George Weber, brother Henry and aunts Michele & Jean Weber. All are proud FCSAL Life members of S289.



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.

MATCHING FUNDS ACTIVITIES

JR. BRANCH 157 OF MONESSEN, PA

Supports Turkey Bingo at Epiphany of Our Lord Parish

Jr. Branch 157 of Monessen, PA recently participated in a matching funds project of a Turkey Bingo at Epiphany of Our Lord Parish in Monessen. The afternoon of Bingo resulted in a profit of \$2,777.00 profit plus the \$600.00 that they will receive from FCSLA Life.



MCKEESPORT BRANCH S077

Supports Kane Foundation "Joan Burns Fun Walk 4 Kane"

On September 16, 2023 McKeesport Branch S077 participated in the Kane Foundation "Joan Burns Fun Walk 4 Kane". The purpose of the Kane Foundation, a non-profit charity, is to enhance the lives of residents of Allegheny County's skilled nursing and rehabilitation centers through special events and extracurricular activities. The annual fun walk includes wheelchair walks for the residents, a picnic lunch and entertainment and is enjoyed by residents and participants alike.



FCSLA LIFE BRANCH S484

Two Basket Party Events

October and November were busy months for FCSLA Life Branch S484 with two Basket Party matching funds events. October for Holy Trinity Catholic Church, Whitehall, PA, and November for St. Nicholas Catholic Church, Walnutport, PA. Both events were well attended and a huge success for both parishes.



MATCHING FUNDS ACTIVITIES

FCSLA LIFE BRANCH S011

The Electronics Bash benefits the Appalachia Work Camp

On December 2, 2023, FCSLA Life's National Director and Sr. Branch 011 President, Kristina Menke, along with S011 Branch Secretary/Treasurer, Jim Deak, held a matching funds event at St. Maximilian Kolbe Church during the annual Electronics Bash event. The Electronics Bash benefits the Appalachia Work Camp where young members of the diocese, as well as their leaders, organizers and volunteers donate their time, effort, and skills for two weeks in West Virginia, building homes for those in need. Father Dan Sweeny has spearheaded this project for many years, and he, along with his staff of volunteers, and the dedicated and passionate youth members of the diocese, have helped multiple families. It is a remarkable and impressive endeavor and FCSLA Life National Director and Branch President Kristina Menke, Branch Officer Jim Deak and S011 branch members felt blessed to participate and support this wonderful cause.



Pictured above left to right: Sr. 011 Secretary/Treasurer, Jim Deak, (sisters) Catrissie Lesutis and Deanna Lesutis, FCSLA Life's National Director and Sr. 011 President Kristina Menke, holding the 50/50 raffle barrel during the Electronic Bash. Hats off to the Lesutis sisters who did a fantastic job selling tickets during the 4-hour event and collecting over \$1200.



Convention Check Presentation - FCSLA Life's National Director Kristina Menke presents the \$9,000 convention donation check to Father Dan Sweeney for St. Thomas the Apostle/Holy Trinity Church on December 2, 2023.

Below are miscellaneous pictures of the Matching Funds event.



FCSLA LIFE BRANCH S44, MT. PLEASANT, PA Supports Visitation Church

Officers and members of S44, Mt. Pleasant, PA, held their first matching funds project - a spaghetti and cavatelli dinner in the church social hall to benefit Visitation Church. Thank you to the 40 volunteers who helped to make the event a huge success, raising about \$4,000.



L-R: Seated Elizabeth Butler, Agnes Farcosky, Loretta Hunker; Standing L-R; Barb Golabish, Kathy Janesko, Barbara Sandzimier, and Patsy Sofranko.

Branch 029 Annual Christmas Celebration

St. Ann's Lodge, Senior Branch 030, and St. Helen's Lodge, Junior Branch 029, held their annual Christmas Celebration in conjunction with Okres Maria E. Grega on Sunday, November 12, 2023. The dinner and meeting were held at the Sulmona Valley Club in Struthers, Ohio. Approximately 48 members enjoyed fellowship and a delicious dinner. Tickets were sold for door prizes and a 50/50 raffle. Attendees sang a few Christmas carols and everyone had a wonderful time together during this beautiful season of the year.



Branch S077 Intersection 2023



The Intersection in McKeesport PA provides meals and clothing to the homeless in the city. Branch S077 supports this worthy cause and provides annual donations. This year, Branch President Jerry Holmes delivered much needed women's undergarments and men's wool sock to Sister Claudia.



Cameron Breedlove, (J066) was baptized in August of 2023 at St. Francis Xavier Catholic Church on Marine Corps Base Camp Lejeune, NC. Her mother, Kathleen (S156) said that although they have no local branch, they are so proud to continue living their fraternal catholic life in NC and through their first child, Cameron.

Noah and Hudson Betza

were recently baptized at St. Louise deMarillac Church, Pittsburgh, PA. Family members attending included four generations of FCSLA Life members.



Hudson Gio & Noah Jace



Pictured above are: L-R Duke Walker, Shalynn and Stephen Betza, parents, holding the twins, and Rosemary and Bob Betza, great grandparents. Rosemary served as Financial Secretary of J157 for many years prior to her retirement. 2nd row: Dale Walker, Donna and Ken Betza, grandparents, holding Eli, the twins brother, Maura Walker holding her daughter, Molly, and Robin Betza. Last row: Chris, Robbie and Bob Betza.



Celebrating Abby's Graduation

In May 2023, Abigail Rose Kolessar happily graduated Summa Cum Laude from Arcadia University. Pictured in the photo is her proud family. Celebrating are Abby's parents, Mike and Cathy; grandmother, Catherine (Cookie) Trzcinski; sister Nicole, an Archivist; and brother Michael; an Environmental Coordinator. Abby is presently studying at Lund University in Sweden pursuing her graduate studies.

All are members of Branch S-615. The Kolessar children have received numerous scholarships from FCSLA and are grateful to the FCSLA Organization. Missing from the photo is proud grandpa, Jude Trzcinski.

Congratulations to all the Kolessar children and their accomplishments!

FCSLA Sr. Branch 111 Christmas Party

The Sr. Branch 111 of Charleroi, PA, held their annual Christmas Party and meeting on Sunday December 3, 2023. Twenty-three guests were included, eighteen are pictured. The party included appetizers, lunch and dessert. A gift from the FCSLA was presented to each member as well as door prizes. The meeting included 2023 matching funds events and recaps of projects. All members were encouraged to take part in FCSLA events.



Branch W033 Hosts District 12 Annual Meeting

Branch W033 in Spillville, IA hosted the District 12 Annual Meeting at the Spillville Library, Sunday, October 22, 2023. Registration was from 9 - 10 a.m. with refreshments, kolaches, kobliha, and zelnicky. Other branch members attending were W137 (St. Ludmila, Cedar Rapids, IA); W45 (Cadets of St. George, Cedar Rapids, IA); W130 (Clutier/Vining, IA); and W51 (Duncan, IA). The meeting opened at 10:30 a.m. with prayer and the Pledge of Allegiance. Prayer before lunch was by Deacon Jim Zajicek at noon. Members enjoyed pork cutlets, mashed potatoes, gravy, sauerkraut, honey

glazed carrots and blueberry cheese cake for dessert. The meeting reconvened after the meal. Scholarship applications were discussed by committee and winners were Jacob Lowe, Riley Pecinovsky, and Jack Pecinovsky. The meeting was informative and it was good to meet in person and catch up with other branches. The meeting adjourned with a closing prayer. Nine door prizes were awarded and everyone was wished a safe journey home. Thank you to all the District Officers for attending.



District 12 treasurer, Karen Connor, wins a ring of Polashek's bologna at the District 12 meeting in Spillville, IA. Easy supper!



Branch W033 Secretary Rebecca Kuhn is pictured with Bernie Drahozal and Elaine Samek, from W137 in Cedar Rapids, IA



Branch FCSLA banner made by Mary Phillips



Kobliha, Kolaches & Zelnicky waiting to be enjoyed by members in attendance at the District 12 meeting.



District 12 officers - seated - Karen Connor, Treasurer; L-R; Michelle Gjerda, Vice-President; Dawn Medved, Secretary; and Salley Hejlik, President



Pictured are Members attending the District 12 meeting



Branch W033 Secretary, Rebecca Kuhn, at the registration table



Pictured are Members attending the District 12 meeting

FCSLA BRANCHES S-101 & J011

Honors Veterans for Veteran's Day



On this past Veterans Day in our church, the FCSLA Branches S-101 & J011 (St. Louis, Mo.) gathered to honor those who have rendered the highest service any American can offer to this nation: Those who have fought for our freedom and stood sentry over our security. In our church we reflected on this solemn remembrance, and at gravesites and veterans' halls and in proud parades all across America, we joined as one people to appreciate a debt we can never fully repay.

Every American who ever put on this nation's uniform in war or peace has assumed risks and made sacrifices on our common behalf. That day belonged to all of them -- to all who have protected our land we love over all the decades, and now, over two centuries of our existence.

From the Minutemen who won our independence, to the warriors who turned back aggression in Operation Desert Storm. It belongs to those who fell in battle and those who stood ready to do so. To those who were wounded and those who treated their wounds. To those who returned from the service to friends and families, and to the far too many who remain missing.

One of the greatest honors we paid to our veterans on this past Veterans Day was to act with the sufficient wisdom necessary to preserve the gains they have won through their hard service and great sacrifice. To honor those who served in Europe and Korea and Vietnam and the Persian Gulf, in scores of posts at home and abroad, we resolved to not stray from the responsibilities necessary to keep our nation secure and our people prosperous.

The FCSLA Branches S-101 & J011 also honored our veterans by noting the outstanding service being rendered around the world at this moment by the most talented and the best prepared group of men and women who have ever worn our nation's uniform. The recipients each received a thunderous applause.

As spoken to the congregation, "our humble words on Veterans Day can never do justice to the sacrifices made by our veterans: by those who returned and those who did not; by those who live among us today and those who live only in our memories. We know we can never repay the debt, but still we try because we know their sacrifices should be in our hearts every day."

A grateful nation remembers!



Senior Branch 88 Annual Christmas Party

Senior Branch 88 of Monessen recently celebrated their Annual Christmas Party at the Clubhouse Grille at Cedarbrook Country Club.

Dorothy Urbanowicz, president welcomed members on the beautiful day and Flora Funtal provided the invocation. Following dinner Dorothy thanked the officers for their services throughout the past year. She then thanked Robert Funtal for his generous donation of wine to be used for door prizes.

Dorothy remedied members of our current rates and that the J157 Breakfast with Santa will be held on December 10 at Epiphany of Our Lord Church. She announced the past year scholarships were awarded to members: Gabrielle Leadbitter, Bella Rizzuto and Patrick Kovach. She reminded members to apply for scholarships and that scholarships are now available for trade schools. 50 year members were honored and

they are: Christopher Kruppa, Pauline Andrews, Mary Ann Rudella, Lorree Lockard, Catherine Mazzei, Karen Mazzei, Jean Williamson, Jason Puskar, Scott Slate, Noelle Obryan and Karen Rosamilia. Matching Funds projects this year were: Veterans, Epiphany car Show, Mon Valley Paws and Epiphany Turkey Bingo.

A surprise announcement was then made, honoring member Dolores Harhai for her 100th birthday. The members, sang Happy Birthday to Dolores, and she was then presented with a cake and flowers from the branch. Two of her sons: John and Ted and daughter Kathleen all members were present for the celebration.

Door prizes were then distributed and everyone present won a prize.

Cindy Pawelec gave the benediction and Dorothy wished all members a Healthy and Holiday.

BRANCH W001 OF NEW PRAGUE, MN RECENTLY AWARDED COLLEGE SCHOLARSHIPS TO THEIR MEMBERS.

THE WINNERS ARE:



Xander Jurewicz,
attending
Normandale
Community College



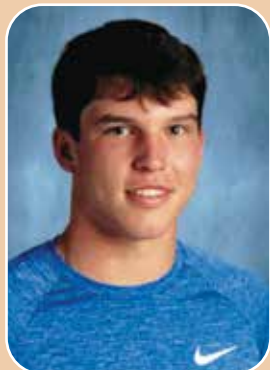
Colby Kokojan,
attending Oklahoma
State University



Danny McBroom,
attending University
of South Dakota



**John Patrick
McBroom,**
attending University
of Wisconsin, River
Falls



Edwad Sirck,
attending St. John's
University



FCSLA Life

ANNUITY ANNOUNCEMENT

**Holiday Annuity Special
for \$50 Minimum Deposit
...is Over...**

You can *still* open an annuity
with a Minimum of **\$250!**

Subsequent deposits on existing annuities
can be as low as \$100.

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 Life please email us a
photo and short article
about their special achievements!

E-mail: zjbazik@comcast.net




FCSLA Life

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.

Single Premium Whole Life Plus – *A Wise Choice for You and Your Family*

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



I have previously written articles about the Single Premium Whole Life* policies from FCSLA Life and each time I do I get a lot of responses and calls from our members asking for more information. I thought since it is the start of a new year, I would revisit this popular subject. Specifically, I am going to discuss what I think is the best value in life insurance, which is the Single Premium Whole Life Plus product.

First, a quick definition of what Single Premium Whole Life is. When we think of life insurance, we think of paying premium over several years or for our entire lives. Single Premium Whole Life takes all those years of premium and condenses them into one single payment. Once that payment is made the policy is fully paid up and no additional premiums are due.

Single Premium Whole Life Plus is a great choice for people that have money accumulated that may be sitting in accounts, such as a bank deposit account, that are either not providing a good return on their investment and/or not providing tax-deferred growth. What this kind of account does provide though is safety and liquidity, and so does Single Premium Whole Life Plus from FCSLA Life.

The two primary criteria people have for money they have accumulated as a financial cushion is safety and easy access to the funds. FCSLA Life provides safety through our very strong financial position (\$1.2 Billion in assets) and an A- Excellent rating from AM Best.

Single Premium Whole Life Plus has a high and early cash value feature that often provides for more money in the cash value of the policy than premium paid, even in the first year of the policy. This provides the liquidity factor* that is part of the criteria for these funds.

If you have money that you wish you could do more with yet keep it safe and accessible you should consider Single Premium Whole Life Plus from FCSLA Life.



Contact one of the FCSLA Life Regional Sales Managers today for more information, go to:
<https://www.fcsla.com/about/rsm/>

Or scan this
QR code:



**Policy Form ICC12-SPWL0412*

***Single Premium Whole Life is a Modified Endowment Contract. Under IRS rules, if cash value is accessed tax-deferred growth beyond paid premium would be treated as Last-In/First-Out.*

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%.

PHOTO CAPTION CORRECTION NOVEMBER 2023 - YOUNGSTOWN DISTRICT HONORS SCHOLARSHIP WINNERS



Seated L-R: Mathew Brooke, District President Bernadette Demechko, Anna Brooke; Standing L-R: Madeline Piscarcik, Leah Hunter, Lauren DeProfio, and Morganne Evans.

ANNUAL SAINTS CYRIL AND METHODIUS APPEAL UPDATE

The mailing for the 46th Annual Saints Cyril and Methodius Appeal will be going out in January to clergy of Slovak heritage, national and local leaders of our Slovak Catholic Fraternal Benefit Societies, members of the Slovak Catholic Federation, previous donors, and personal parishes of Slovak ancestry. The Appeal raises money to assist the Pontifical Slovak College of Saints Cyril and Methodius in Rome with its day to day operations.

Thank you to the Home Office and all the Branches, Districts and Members of the First Catholic Slovak Ladies Association who made donations to the 45th Annual Appeal. The final totals will not be known for a few weeks, but **as of November 15, 2023, the Appeal has received \$24,675.51 from 197 donors.** Money raised goes to assist the Pontifical Slovak College of Saints Cyril and Methodius in Rome with its day to day operations. On behalf of the Pontifical College, thank you everyone for your continued generosity and support.

Anyone wishing to donate to the 2024 Appeal is asked to fill out the information in the box at the bottom of this article and mail it along with a check payable to the **Slovak Catholic Federation** to the address provided. Donations in any amount are deeply appreciated and are acknowledged. **The 46th Annual Appeal runs from December 1, 2023 to November 30, 2024. Gifts received after November 30, 2024 will be credited to the 2025 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, Harvey's 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 Parish, Penndel, PA, serves as First Vice President of the Federation and is the Appeal Coordinator.

46th 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, Penndel, PA 19047-4052



IN MEMORIAM

James “Jim” Sowa, S, U258



James “Jim” Sowa, 69, a longtime resident of Naperville, IL, passed away on August 31, 2023. He bravely fought a battle with esophageal cancer after being diagnosed on July 20, 2023. Jim was born on June 8, 1954, in Chicago, IL. Beloved husband of 45 years of Linda Sowa (nee Acierno) who he married on July 9, 1978, at St.

Barbara’s Church in Brookfield, IL. Dear father of Kathryn “Katie” Sowa and Rebecca “Becky” Sowa. Jim also leaves behind a rescue dog Griffin and a loving extended family. Jim, grew up in Cicero, IL and moved to Brookfield, IL during middle school. He attended Lyons Township High School, class of 1972. He went on to attend the University of Chicago Circle campus where he earned his Bachelor’s degree in Quantitative Methods in 1976. After college, Jim worked as a telecommunications engineer beginning his career with Western Electric, then spent time working at Bell Labs, AT&T, Lucent, and then Clarity Communications Systems, eventually culminating in a career at U.S. Cellular as a Lead Access National Engineer. He eventually retired in 2021 to spend more time with his family. Later in life, Jim enjoyed photography, TV marathons, and he took a lot of pleasure from managing his investment portfolio and playing the stock market. Jim’s family will always remember his love for family, whether it was coaching soccer, watching dance performances and badminton games, or family trips to Disney. He always kept a sense of humor and was a loving and caring father and family man. In lieu of flowers, donations to Cure SMA (www.curesma.org) in support of those with spinal muscular atrophy, like his great-nephew, would be appreciated.

Susan Florek-Birney, Z419



Susan Florek-Birney passed away October 2nd at the age of 69 after a long bout with breast cancer. Susan was at home in Buffalo NY and was in hospice care and under the care of her brothers and her mother. She was an attorney in the New York Bar Association, and the Erie County Bar Association, and the Florida Bar Association for 43 years. In her career Susan was always kind and compassionate. She helped clients to create and administer their Trusts and Wills. She also helped other clients navigate their legal challenges helped by her skill and wit. She loved jewelry, flowers, and dance. She also ran a jazz group at the Amherst NY Senior Center, and played Bridge and Chess until Covid put a damper on things. She was an avid history buff, and enjoyed researching information about her family ancestry, and was successful in finding information about many relatives. In 2008 she traveled to Poland with her mother and her beloved

cousin Marilyn Booth. In Poland they met some of their grandfathers’ relatives which was a moving experience for them all. They also visited Sherlock Holmes’ office and home at 221B Baker Street in London, and toured Russia on a river cruise. Even near the end of her life Susan enjoyed having conversations and talking about her relatives and travel adventures. Her family misses her beautiful smile and her happy laughter.

Robert G. Chervinko, S153 – (picture)

Robert G. Chervinko, 94, of Sharon, PA passed away peacefully on Thursday, Nov. 16, 2023. Robert was born Dec. 15, 1928, in Sharon, to Anna (Seech) and George Chervinko. On May 19, 1949, he married his wife, the late Mary (Richnavsky) Chervinko, who passed away Nov. 10, 2017. Robert worked for Sharon Steel Corp. as an electrician. He was a member of Our Lady of Fatima Church, as well as St. Ann’s Church where he served as an usher. Robert had many interests, including casino trips and playing the lottery, bingo, taking rides in the country, and polka music. He is survived by his daughters, Nancy (David) Reed of Columbus, Ohio, and Frances Chervinko of Sharon; two grandchildren, Timothy (Jenny) Reed and Christopher (Molly) Reed, as well as one great-grandchild, Benjamin Reed.

Mildred C. “Millie” Kudelko, S156

Mildred C. (Millie) Kudelko, 92 of Hermitage, passed away peacefully on Tuesday, March 28, 2023. Mildred was born



November 15, 1930 to Anna J. (Vogt) and John J. Knapik in Hubbard, Ohio. She graduated from St. Patrick grade school and Hubbard High School. She attended St. Michael’s Byzantine Church after her marriage and was active in their catering service. She was also president of the former Infant Jesus of Prague Society

from 1968-1970 as well as a participant in the Wengler Avenue School PTA where her children attended. Millie was an exceptional cook and baker and was well known for her lady lock and pineapple square cookies. She bowled with the church league and attended many church related bowling tournaments throughout the country. On September 8, 1951 she married Sam Kudelko, Sr. at St. Patrick Church in Hubbard, Ohio. Sam later passed away in 2011. Together they raised three children, Sam, Jr. (Sharon) Kudelko of Transfer, Pennsylvania, Marcia Ann (William) Hunter of Brookfield, Ohio and Michael (Deborah) Kudelko of Greenville, Pennsylvania. Millie is also survived by her seven grandchildren, Megan (Michael) Pisarcik, Alyson Hardman (Michael Greene), Alexis (Robert) Santell, Kristen Piccirilli, Ryan (Samantha) Kudelko, Molly (Brian) Campbell and Michael Kudelko, Jr.; as well as 13 great-grandchildren. She leaves each of them with the knowledge that they were truly loved.

Bernard S. Leko, S156



Bernard Steven Leko, 66, passed away on March 30, 2023. Bernie was born December 16, 1956 in Youngstown, OH, son of the late Albert and Vivian Maycher Leko. He graduated from Struthers High School in 1975 and went on to receive his Bachelor Degree in Accounting from Youngstown State University. For over 46 years, Bernie was an industrial and commercial painter and was a member of Painter's Local Union #476. He retired from Baker Painting Company in 2021. He was a lifelong member of Christ Our Savior Parish at Holy Trinity Church. Bernie was a man of many interests. He enjoyed photography, was an ardent reader and collector of books and regularly sought out book sales, especially appreciating the Salem Book Sale. He enjoyed the simple pleasures in life, following Cleveland sports, including the Indians and those "stinking Browns" who he loved. Bernie also enjoyed the annual family vacations to the Outer Banks and Cape Hatteras with family and friends. He and Anna had 38 wonderful years together and they raised two sons of whom Bernie was so proud. Bernie and Anna were blessed with two grandsons who were the apple of his eye. He loved them dearly. He leaves to carry on his legacy, his wife, the former Anna DeCarlo whom he married June 1, 1985; two sons, Jake (Katie) Leko and Mike Leko all of Struthers; three brothers, Albie (Sue) Leko of Solon, OH, Ron (Karen) Leko of Indianapolis, IN, and Ed (Traci) Leko of Lisbon, OH; sister, Theresa Sedzmak of Struthers, OH; and his two grandsons, Colton and Sean Leko.

Mary Ann Anderson, S156



Mary Ann Anderson, 87, passed away on April 25, 2023. Mary Ann was born September 25, 1935, in New Salem, Pennsylvania, a daughter of the late Andrew and Helen Wargo Novak. She was a graduate of Redstone High School in Republic, PA., and after graduation, Mary Ann moved to Cleveland, Ohio and worked at Fisher Body (General Motors) where she met her future husband, Wayne Anderson. With their young family, Mary Ann and Wayne moved to the Youngstown area in 1974. Mrs. Anderson was a homemaker who dedicated her adult life to raising and caring for her family. She was an avid Bingo player, and enjoyed traveling, visiting casinos, crocheting and bowling. Most of all, Mary Ann enjoyed spending time with her family. She leaves to cherish her memory her two daughters, Patti (David) Marshall of Canfield and Connie (David) Cercone of Austintown; a son, Glenn (Sandra) Anderson of Austintown; four grandchildren, Andrea Marshall, Deanna (Karl) Yarabenez, Daphne Cercone and Cory (Vickie) Cercone; six great-grandchildren, Laila, Regan, Grace, Vivienne, Blake and Milo and many extended family members. Mary Ann will be sadly missed by all who knew and loved her.

Patricia L. Machuga, S156



Patricia L. Machuga, 74, died January 27, 2023. Patty was born August 6, 1948 in Youngstown and was a daughter of Joseph F. and Mary Lou Policy Machuga. She attended St. Edward School and was a 1966 graduate of Ursuline High School. She had over 35 years as a long-distance telephone operator with Ohio Bell and AT&T working on offices in San Diego, Columbus, Youngstown, and Pittsburgh receiving many accommodations for her work. She also worked at Schiavone Funeral Home until May 2021. Patty enjoyed going to the casino early in the morning, eating out, decorating for the Christmas Season, displaying her collection of tin soldiers and was an avid Cleveland Browns fan decorating her cubicle at work especially in Pittsburgh on Grant Street. She was a member of the telephone Pioneers of America, AARP, and the church. She is survived by four sisters, Carol Machuga of Mayfield Heights, Jeanne (Duane) Woods of Redding, Calif., Cathy (Michael) Pastovich of Austintown, and Lisa (James) Callander of Puerto Penasco, MX; two brothers, Joseph F. (Sandy) Machuga Jr. of Kalispell, Mont. and her twin, Charles (Beverly) Machuga of Columbus; several nieces and nephews and great nieces and great nephews. In lieu of flowers donations may be made to hospice of the Valley or Disabled American Veterans.

Brooke Alexis Noone, S156



Brooke Alexis Noone, age 23, of Houston, Texas passed away on November 26, 2022 after a tragic car accident. Brooke was born on December 29, 1998 to parents Lee Daley Noone and Jeff Noone in Youngstown, OH. Brooke was employed at Adair Concepts as a server/bartender, and because of her hospitality she was a favorite to so many of her regulars. She was always so kind and respectful to everyone she came in contact with. Brooke was one of those rare people that got along with everyone and could bring a smile to anyone's face. Brooke enjoyed spending time with her friends and family, and especially with her dogs Rocket, Dash, and Kipper. She was a frequent vacationer, and never passed up an opportunity to take a trip to somewhere new. Brooke lived her life always awaiting her next adventure, and always seized the moment. Brooke will be so missed by all that had the pleasure of knowing her. Brooke is survived by her mother, Lee Daley Noone of Houston, TX; her father Jeff Noone of Daytona, FL; her brother J.J. (Lesley Garcia) Noone of Houston, TX; her grandparents, William Daley of Austintown, OH and Linda (Ron) Reeher of Wampum, PA; her aunts, Becky Noone of Struthers, OH, Kimmy (John) Yurko of Boardman, OH, and Kelly Daley of Austintown, OH; her uncles, Jimmy (Rochelle) Noone of Monongahela, PA and Ronald Reeher of Wampum, PA; and her cousins Kaylee Davis, Emily Yurko, and Karly Codner.

REPORT OF THE FCSLA NATIONAL TREASURER

Balance Sheet

06/30/2023

Assets

Cash & Short Term Investments	\$ 13,408,100
Bonds	1,070,764,932
Preferred Stock	1,955,839
Common Stock	7,332,009
Investment Income Due & Accrued	14,436,650
Property Plant & Equipment, Net	4,649,298
Certificate Loans & Accrued Interest	1,775,493
Other Assets	633,888
Total Assets	\$ 1,114,956,209

Liabilities

Life Reserves	\$ 307,104,840
Annuity Reserves	673,449,114
Death Claims Payable	3,169,429
Unearned Premiums	399,693
Matured Endowments	366,013
Provision for Dividends Payable	1,400,000
Accumulated Dividends & Interest	5,178,670
Accrued Convention Donations	562,500
Provision for Future Conventions	644,102
Asset Valuation Reserve	11,674,178
Interest Maintenance Reserve	406,067
Other Liabilities	2,060,912
Total Liabilities	\$ 1,006,415,517
Surplus	108,540,692
Total Liabilities and Surplus Funds	\$ 1,114,956,209

The balance sheet above is recorded on an adjusted statutory accounting basis and includes \$600,579 in prepaid assets (and surplus) that are not recognized for purposes of statutory accounting.

Income Statement For Period Ended 06/30/2023

06/30/2023

Revenue

Insurance Premiums	\$ 2,540,364
Annuity Premiums	10,135,545
Investment Income	25,607,553
Amortization of Interest Maintenance Reserve	59,140
Rental Income	206,533
Other Revenue	16,207
Total Revenue	\$ 38,565,342

Expense

Increase in Reserves - Life	\$ (852,701)
Increase in Reserves - Annuity	(10,491,966)
Insurance Benefits	4,296,746
Annuity Benefits	33,323,651
Commission Expense	367,821
Surrender Benefits	3,581,473
Matured Endowments	19,349
Interest Expense	306,023
Salaries - Employees	395,654
Payroll Tax Expense	30,881
Underwriting Expense	24,268
Life and Annuity Expenses	31,001,198
Revenue Less Life and Annuity Expenses	\$ 7,564,144

Bank Service Charges	76,342
IT Expenses	199,426
Accounting Fees	129,237
Actuarial Fees	96,992
Legal Fees	51,126
Consulting Fees	45,000
Employee Benefits	461,039
Fees - Directors	97,887
Salaries - Employees	855,525
Salaries - Officers	360,467
Temporary Office Expenses	56,985
Payroll Tax Expense	100,805
Depreciation Expense	110,610
Utility Expense	59,816
Postage and Printing	180,188
Advertising & Marketing	132,122
Travel Expense	40,371
Insurance Department Fees	54,176
Sales Related Expense	184,113
Rental Expense	206,533
Building Expense	88,752
Insurance Expense	33,174
Office Related Expense	61,067
Dues & Subscriptions	40,722
Human Resources	41,518
Other Expense	11,980
Investment Expense	348,081

Sales and Operating Expenses **4,124,052**

Revenue Less Sales & Operating Expenses **\$ 3,440,092**

Post Mortem Benefits	846,391
Misc. Member Benefits	38,522
Donation Expenses	60,007
Change in Accrued Convention Donations	75,000
Convention Expenses	87,522
Branch and District Funding	367,998
Fraternal Activities	79,905
Official Publications	365,015
Scholarship Awards	243,650

Direct Fraternal Expenses **2,164,011**

Income (Loss) from Operations **\$ 1,276,081**

Dividends to Members 708,281

Subtotal INCOME (LOSS) **\$ 567,800**

Capital Gains (Loss) (1,894,100)

NET INCOME (LOSS) **\$(1,326,301)**

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. These positions are located in our Home Office in Beachwood, Ohio. If you are interested in learning more about these opportunities please contact our HR manager at 800-464-4642 X1076 for more information or email a current resume to hr@fcscla.com.



Fuzzy Slipper Delights

UPSIDE DOWN STICKY CINNAMON ROLLS

1 loaf frozen bread dough, thawed
1 cup brown sugar
1 stick (1/2 cup butter)
1/4 cup water
1/4 cup pecans, chopped (optional)
spreadable butter
1/4 cup white sugar
2 tablespoons cinnamon

Be advised that these will need to rise for about 1 or 2 hours before baking or can be made the night before baking.

Grease a round 8 inch cake pan and set aside.

In a small saucepan, bring the stick of butter, 1/4 cup water and 1 cup brown sugar to a boil. Add nuts. Once the butter and brown sugar mixture has reached a "rolling boil," continue boiling for exactly 5 minutes.

While mixture is boiling, roll out dough to as close as possible to 11x14 inch rectangle.

Spread a thin layer of spreadable butter on the dough. Sprinkle buttered dough with white sugar and cinnamon. Roll the dough up lengthwise and cut in approximately 2 inch pieces.

When the 5 minute timer goes off, promptly remove the butter/brown sugar mixture from the heat and pour into greased round cake pan. Place the already rolled and cut dough pieces tightly into the sauce that's in the pan, sliced side up.

Let the rolls rise for about 1 to 2 hours or until they rise up and out of the pan a bit. Then bake at 350 degrees for about 15-20 minutes. You'll know the cinnamon rolls are done when the tops are golden brown.

Once they are baked and cooled off for a few minutes, invert onto a plate and let the sauce drizzle over top of the rolls. Serve immediately.

Note: You can also refrigerate them or freeze them until ready to bake (but bring them to room temperature before baking).

OVERNIGHT CASSEROLE

10 slices bread (remove crusts if preferred)
12 slices black forest ham thinly sliced
2 cups cheddar cheese sharp, grated
6 large eggs
1/2 teaspoon black pepper ground
1 teaspoon dry mustard
1/4 cup chives chopped
2 teaspoons Worcestershire sauce
1 teaspoon hot sauce
3 cups whole milk
1/2 cup butter melted
1 cup corn flakes cereal crushed
Butter a 9x13 inch baking dish or spray with cooking oil.

Cut and fit 5 slices of bread to fit over entire bottom of dish. Depending on the size of your bread and casserole dish you might need more bread. Layer the slices of ham then top with the cheddar cheese. Cut and fit the remaining 5 slices of bread to completely cover the ham and cheese.

In a large bowl whisk together the eggs with the pepper, dry mustard, chives, Worcestershire sauce and hot sauce. Add the milk and whisk until well combined. Pour the egg mixture evenly over the casserole.

Cover the dish with aluminum foil and refrigerate overnight.

The next morning preheat your oven to 350 degrees.

Pour the melted butter evenly over the casserole and sprinkle with the crushed corn flakes over the top.

Bake in the preheated oven until set and lightly browned, about 1 hour. Let casserole stand for 10 minutes before slicing and serving.

VEGGIE TORTELLINI SOUP

2 tablespoons olive oil
1 large onion chopped
4 medium carrots peeled and chopped
2 stalks celery chopped
3 cloves garlic minced

2 cups green beans ends trimmed and cut in half
1 tablespoon Italian seasoning
1 teaspoon sweet paprika
salt and pepper to taste
2 tablespoons tomato paste
8 cups vegetable broth low sodium
1 pound cheese tortellini
1/2 cup Parmesan cheese grated
1/2 cup heavy cream

2 cups fresh spinach roughly chopped
Heat the olive oil in a large Dutch oven over medium-high heat. Add the onion, carrots, celery and cook for 3 minutes until the vegetables start to soften.

Stir in the garlic and cook for another 30 seconds until aromatic. Add the green beans, Italian seasoning, sweet paprika, salt, pepper, tomato paste to the pot and stir everything.

Pour in the vegetable broth, bring to a boil, then simmer covered for 10 minutes until the carrots are tender.

Add the tortellini and Parmesan cheese and cook for another 5 minutes until the tortellini is cooked.

Lastly, stir in the heavy cream and add the fresh spinach. Cook for another minute then remove from heat.

Serve with additional grated Parmesan cheese.

AMARETTI COOKIES

2 2/3 cup almond flour
1 cup sugar
1 tablespoon lemon zest
3 large egg whites
1 teaspoon almond extract
1/4 cup sugar for rolling

Preheat oven to 325 degrees. Line 2 baking sheets with parchment paper.

In a large bowl add the almond flour, 1 cup of sugar and lemon zest. Whisk well.

To the bowl of your mixer add the egg whites and beat to a soft peak. Whisk in the almond extract.

Gently fold in the egg whites into the dry ingredients until the dough is moist.

Use a small cookie scoop to scoop out equal amounts of dough, then roll into balls with slightly damp hands. Roll through the remaining 1/4 cup of sugar. Place cookies on prepared baking sheets.

Transfer the baking sheets to the oven and bake for 25 minutes or until the cookies start to slightly turn golden and bottom is golden brown. Cool completely on cooling racks.

Note: The rolled mixture should be sticky but fairly firm, and should hold their shape when placed on the baking tray.

The cookies will expand slightly in the oven and crack, so make sure they have ample room. They should also flatten out a bit as well.

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.