

# Fraternally Yours®



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First Catholic Slovak Ladies Association

NOVEMBER 2024

A detailed still life photograph of autumnal produce. In the foreground, there are several pumpkins of various sizes and colors (orange, white, and green). A large sunflower with bright yellow petals and a dark brown center is prominent. There are also bunches of green and red grapes, a red apple, and a purple eggplant. The background is a soft, out-of-focus bokeh of light circles.

*B*LESSINGS  
OF  
GRATITUDE  
AND  
GRACE—  
WISHING OUR MEMBERS  
A JOYFUL  
AND  
BLESSED  
THANKSGIVING

ŽENSKÁ JEDNOTA

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# BE THANKFUL

Be thankful that you don't already have everything you desire  
... if you did, what would there be to look forward to?

Be thankful when you don't know something ...  
for it gives you the opportunity to learn.

Be thankful for the difficult times ... during those times you grow.

Be thankful for your limitations ... they give  
you opportunities for improvement.

Be thankful for each new challenge... which will  
build your strength and character.

Be thankful for your mistakes ... they will teach you valuable lessons.

Be thankful when you're tired and weary ...  
because it means you've given your all.

It's easy to be thankful for the 'good' things ... yet a life of rich  
fulfillment comes to those who are thankful for the setbacks.

Gratitude can turn a negative into a positive ... find a way to be  
thankful for your troubles and they can become your blessings.

Dear Friends, during this month of thanksgiving,  
cultivate the ability to say, "Thank you for everything,"  
and you will find that everything is a gift.

Happy Thanksgiving!

Until Next Month,

*Warmly, Carolyn*

## A Thanksgiving Prayer

Samuel F. Pugh

"O God, when I have food,  
help me to remember the hungry;  
When I have work,  
help me to remember the jobless;  
When I have a home,  
help me to remember those who have no home at all;  
When I am without pain,  
help me to remember those who suffer,  
And remembering,  
help me to destroy my complacency;  
bestir my compassion,  
and be concerned enough to help;  
By word and deed,  
those who cry out for what we take for granted.  
Amen."

# REFLECTIONS

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

Dear Sisters and Brothers in Christ,

We are now in the midst of the last two months of 2024 and about to celebrate both religious and public holidays that keep us aware of who we are in the Church and in the citizenship of the United States. For me, I begin a serious review my life in three different areas, i.e., physically, socially, and spiritually. I enjoy these months but in recent years, I have come to a better understanding of who I am, what I have achieved in the past year, and what I need to do in the waning years life. Now that we are in the advent of these last weeks of the year, I share with you why I am so grateful to Almighty God, my family and friends, and all of you!

\*Physically. In my younger years, being a “ninety-eight-pound weakling” through high school, I did not try out for any athletic activities. I enjoyed my studies, but gym was not my favorite subject, needless to say! During my eight years of seminary in Cincinnati, handball and basketball were the main staples and I was not attracted to either. However, running became my main source of athletics, running almost daily. It became my “best friend” not only because of reaching my goals that I set before me (running five miles, five days a week) but also gradually shortening the time of each run, itself, until I came to my plateaus that have changed from the highest and then to a median. This form of exercise was a staple throughout my ministry until I hit the sixties. Yet, instead of running, walking has become the source of my athletic activity: three to four days a week, three to four miles a walk. I have not had much of a weight problem through the years but lately, I have gained some pounds, and I do not know why my metabolism has changed. I always thought that I when would get older, I would get thinner again. November is a great month to walk in the park with a brisk breeze and review in every step what has transpired in the last ten months and prepare for the festivities of the next month! What about you? How have you attempted to do just a little physical activity each day or week?

\*Socially. Being small in height and skinny as a pole, I was not a socialite with my peers. In high school, I belonged to the parish Catholic Youth Organization, was a member of some of the clubs in school, and basically was a homebody. In my college and graduate school years, I came out of “my shell” and was a more open person, making friends mostly

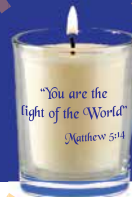
because we were striving for the same goal. My mother would say later in my life, “that seminary really turned you around, Peter, and *not* for the better” sarcastically, of course!?! And it did, and what I thought, *for* the better! I have become more open with people and through the years, am aware of people’s needs, expectations, and directions that are expected of me as priest, family member, and friend. I am honored and elated that I was ordained to the priesthood. I have preached, lived to the best of my ability, and defended the Gospel of Christ. For the times I have been weak, I have sought His forgiveness and those with whom I share my ministry. However, I am in the midst of my “autumn” of life and “time is a wasting”! I have those few goals that need to be nurtured with other priests, family members, and friends before I go on to the eternal life. I better get going! How about you and your relationship with family, friends, and God?

\*Spiritually. The month of November reminds us of those who lived lives like ourselves, who did tremendous and unknown deeds (All Saints, pray for us!) and those who are still need our prayers (All Souls, Eternal rest grant unto them, O Lord. And let perpetual light shine upon them. May they rest in peace. Amen. May their souls and all the souls of the faithful departed, through the mercy of God, rest in peace. Amen.) After the celebrations of the Triduum (Holy Thursday, Good Friday, Easter) and Christmas, Thanksgiving has always been my favorite public holiday. Histories of the Church and of America have been imbedded into my being for most of my life! There is no end to these histories until the Parousia (Greek for, *the Second Coming of Christ*). But when an entire nation comes together to give thanks to Almighty God for all that we possess, it reminds me of all the blessings that has been bestowed upon the peoples of the United States since the beginnings of the sixteenth century to my family and yours. It calls to mind that the Pilgrims immigrated to America for a new beginning and, thereafter, millions upon millions of people have come to the shores of this country for freedom to worship God in their own beliefs. It continued with our own families in the nineteenth and twentieth centuries and still continues today! From the parades, the Thanksgiving meal, and the football games, I am truly blessed because of my Slovak ancestry! How about you?

**HAPPY THANKSGIVING!**

# Message from our National President

## CYNTHIA M. MALESKI



### Dear fellow members,

There are many exciting developments at FCSLA, with the bylaw changes adopted by the 2023 Quadrennial Convention being implemented, with the new modified annuity product and staff changes and hires! We hope that all our members

take the time to read our monthly issue of *Fraternally Yours*, our magazine, to catch up on society matters, local events and gatherings, to receive notices for everyone's benefit, to learn about our products and, most importantly, to receive beautiful, uplifting messages from our National Chaplain, National Editor and National President/CEO. Needless to say, we all love receiving announcements about family and member milestones and delicious recipes!

The U.S. Federal Reserve has begun what has been characterized as an "Easing Cycle" for interest rates. Specifically, the Federal Fund Rate was cut by 0.50% on September 18th in recognition of financial market factors that necessitate such a move. Of course, we will continue to monitor and adapt for the benefit of our members and Association.

In addition to our quality life and annuity products, FCSLA has many fine and generous

fraternal benefits in addition to our magazine, scholarship program, newborn benefit, branch and matching funds programs and other individual member benefits.

One membership benefit that often goes unheralded is the 50-year award, for members who have had insurance with us for 50 years. In 1969, the Golden Agers Dividend was established. At that time, it was a one-time gift of \$50 to eligible members who had attained continuous FCSLA membership of 50 years. On January 1, 2006, the now 50 Year Award amount was increased to \$75 and is paid in the anniversary month when the insurance was issued. In 2023 alone, a total of 1,075 members received this one-time award. Members are pleasantly surprised to receive it and often call or write to us in the home office to say "Thank You" to show their gratitude.

We are proud at FCSLA to serve our members with quality products, good service and excellent, generous benefits, while still serving our broader community for the common good.

WE ARE GRATEFUL TO YOU for doing business with us!

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



# The Importance of Reviewing Your Insurance Policies



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

If you purchased your life insurance policy a while ago the likelihood is pretty good that you have not looked at it since you bought it. During that time your life circumstances have probably changed, and maybe dramatically too!

What you purchased several years ago may not be meeting your needs adequately now. Reviewing your life insurance policies with a life insurance professional is always a good idea. For example, you will want to make sure your beneficiaries are up to date and the amount and type of coverage you have is adequate.

You may have purchased life policies for children or grandchildren years ago, but you are still the owner and beneficiary of these policies. That is another good reason for a review.

Contact the FCSLA sales team at <https://www.fcsla.com/about/rsm/> or go to the FCSLA Contact Page and let us know you would like to talk to someone about a life insurance policy review: <https://www.fcsla.com/contact-us/>. You can also call the home office at 800-464-4642.

## REASONS TO REVIEW YOUR LIFE INSURANCE

- You've purchased a new home
- Remarried / Divorced
- New Job
- Health has declined / improved
- Employer provided coverage has changed
- Retirement
- Family Dynamics



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A fraternal benefit society domiciled in Beachwood, OH  
24950 Chagrin Blvd., Beachwood, Ohio 44122  
800.464.4642 • [www.fcsla.com](http://www.fcsla.com)

1/2024

### Natrona Heights Pa. branch S313 (St. Ann's Society) will hold annual Fall Blessings Luncheon

The Fall Blessings Luncheon for members of Natrona Heights Pa. Branch S313 will be held at Quality Inn, 300 Tarentum Bridge Road, New Kensington, Pa. 15068 on Sunday November 17 at 12:30 p.m. To RSVP, please call Norene at (724) 226-1180. We are collecting nonperishable food items and needed paper products for our local food banks. Blessed and happy Thanksgiving and Christmas to all!

### Branches S089 and S319 Combined Christmas Party Scheduled

FCSLA Life Branches S089 (Bethlehem, PA) and S319 (Allentown, PA) will host a joint Christmas Party for members on Sunday, November 24, 2024, at the Heintzelman Carriage House, 326 Main St., Rear, Hellertown. The dinner will be followed by a holiday music presentation by the singing Gilbert family. You are welcome to join us at the 11 AM Mass at St. Theresa Parish, 1408 Easton Road in Hellertown, prior to the event. We will meet at the Carriage House between 12-12:30 PM. Dinner is at 12:45. Reservations are required! Please contact Loretta Ulincy by phone (610-737-8207) or email ([loralinc@gmail.com](mailto:loralinc@gmail.com)) no later than Friday, November 15th by noon. We look forward to seeing you there!

Best wishes from your officers for a blessedly beautiful holiday season!

S111 BRANCH CHARLEROI MEMBERS  
ARE INVITED TO ANNUAL

# Christmas

LUNCHEON & MEETING

DECEMBER 1ST 11:30AM

Dunlevy Recreation Center  
4 Walnut St, Dunlevy, PA

RSVP : EILEEN BY 11/20  
724-797-3407

## Christmas Dinner – St. Ann Society, S-140, Lansford, PA

The St. Ann Society, S-140 of Lansford, PA will host the annual Christmas Dinner on December 1, 2024 in Macaluso's the Lantern Restaurant in Nesquehoning, PA. The meal will be served at 1:00 p.m. Reservations are required and can be made by calling Louise Dunstan at 570-645-4354. Many Blessings of the Baby Jesus.

## Nesquehoning, PA Branches S-410 and Hauto S414 will celebrate a Christmas Dinner

A Christmas dinner will be held for members of the Nesquehoning and Hauto branches that would like to attend. The dinner will be at Macaluso's the Lantern Restaurant in Nesquehoning December 1, 2024 at 1:00 p.m. Reservations are required by calling Judy Sweeny at 570-249-0710 for Nesquehoning and Regina Kanick at 570-778-2564. Please leave a message or text no later than November 19, 2024. Blessed and happy Thanksgiving and Christmas to all!

## St. Ann Lodge S-114 Christmas Party

St. Ann Lodge S-114 in Lorain OH will hold their Annual Meeting & Christmas Party on December 15th. Please make your reservations by calling Bernie Danevich at 440-960-2605.

## Christmas Dinner, Hazleton S-045

The Hazleton branch of F.C.S.L.A. will hold the annual Christmas dinner, Sunday December 1, 2024 at the Lantern of Nesquehoning. The meal will be at 1:00 p.m. and reservations are required no later than November 19, 2024 by calling Susie Knepper @ 570-710-5955 or Paula Gregory @ 570-427-4559. Blessing to all for a healthy and happy Christmas Season.

## District 11 Nebraska Annual Advent Party

The annual Advent Party for District 11 Nebraska, will be held on Monday, December 2, 2024, at Abie's place in Abie, NE. Memorial Rosary at 6pm; social following with the meal at 6:30pm. Cost per member and guest is \$10.00. An annual meeting and door prizes will end the evening. For more information or if you have questions contact Clarice Sabata @ 402-784-3154 or email ksabatane2035@gmail.com.

## Monessen Sr. Branch 88 Christmas Party

Monessen Sr. Branch 88 Christmas Party will be held at the Cedarbrook Golf Course on Saturday December 7, 2024, AT 2:00 P.M. Doors will open at 1:30. Please send deposit of \$15.00 per member to Dorothy Urbanowicz, 27 Crescent Dr., Monessen, Pa. 15062. Deposits must be received by November 20, 2024. Your attendance will result in your check returned to you.

# ASCA Traditional Christmas Vilija Meal



It's hard to believe that it is already time for our American Slovak Cultural Association of the Mahoning Valley Vilija dinner, a tradition that we help keep alive every December. It will be on December 15th starting at 4 p.m. in St. Christine's church hall at 3165 S Schenley Ave, Youngstown, OH 44511. We worked very hard to keep the price the same as last year at only \$25 per person (\$10 4-11years, free for 3 & under) Please remember there are no meals purchased at the door. There will be the traditional Slovak Christmas Eve meal starting with Kapustnica polievka, a wonderful mushroom /cabbage soup, oplatky and honey, pirohy, baked fish, and peas followed with nut and poppyseed kolač and an apple. We will also have a lotto tree, a 50/50 raffle and a basket raffle. And we will use this event to present our \$1000 scholarships to the winners or their representative. All in all, it will be a wonderful evening. We hope you can come and join us!

If you would like a reservation form, please text, email or call Loretta Ekoniak:

Email: [loretta.ekoniak@gmail.com](mailto:loretta.ekoniak@gmail.com)

Text: 330.921.1358

Phone: 330.549.3760

## Ben Kornak Graduates

Ben Kornak graduated with a bachelor's degree in music from Rowan University in Glassboro, NJ on May 7th, 2024. Ben is a drummer and music teacher in the South Jersey/Philadelphia area. He is the grandson of Mrs. Alvina Kornak and the late Eugene P. Kornak Sr. He is pictured with his father Eugene P. Kornak Jr. The Kornak family are all members of Group Z702.



## S53 & J83, JOLIET, IL VOLUNTEER TO PACK MEALS FOR HUNGRY CHILDREN

Members of both S53 and J83 Joliet, IL branches spent an afternoon volunteering their time packing meals for hungry children overseas. Feed My Starving Children is a Christian based non-profit organization that invites volunteers to help in their mission. Volunteers organize 3 times a day, 7 days a week to pack nutritious rice/soy/veggie/nutrient dense meals which are shipped across the globe. At this session 21,600 meals were packed, prayed over and shipped thanks to volunteers. This single session sent enough food to feed 59 children for a year.



Pictured from FCSLA are Ruth Dillon and Jenna, Beckham & Bianca D'Orazio. This was a wonderful exercise for the juniors in giving service to help others. To find out how you can help go to [FMSC.org](http://FMSC.org).



## VACANT NATIONAL DIRECTOR POSITION

Due to the passing of Joann Skvarek Banvich, a National Director vacancy now exists on the FCSLA Life Board of Directors. Per the Association's Constitution and Bylaws:

- Vacancies in an elected National office shall be filled by the Board of Directors from a list of candidates who are Principal Members in good standing of the Association and who are duly qualified.

### Qualifications for every candidate for an elected office shall:

- Be a Principal Member of the Association for at least 4 (four) years prior to December 31 of the year preceding the Quadrennial Convention (December 31, 2018);
- Be of Slovak or Slavic birth or descent;
- Be a Catholic of any Ritual Church;
- Have active association experience;
- Possess a general knowledge of the fraternal benefit system, the Association, insurance, and investment management;
- Be free to travel as required on Association business;
- Possess a Bachelor's Degree from an accredited college or university as identified in each position description with five (5) years' work experience in fields including but not limited to fraternal, non-profit, management, insurance, and/or business or other relevant work experience; **OR** possess a high school diploma or GED and ten (10) years' work experience in fields including but not limited to fraternal, non-profit, management, insurance, and/or business or other relevant work experience; and
- Meet qualifications specific to the office the candidate is seeking.

### **A candidate deemed qualified for elected office shall NOT:**

- Be an agent, representative, employee, officer, or director of another life insurance company or director of a fraternal benefit society;
- Be a current or former sales manager, sales or contracted agent within the prior four (4) years or be a current employee of the Association. This prohibition shall not apply to the current elected National Officers;
- Be a former sales manager, agent, officer, or employee who has been terminated for cause;
- Be a parent, spouse, child, or sibling of any candidate seeking National Office.

### **Verification Process**

All final candidates for the vacant Director position shall be verified in accordance with the provision in the bylaws using the process approved by the Board of Directors for the 2023 Quadrennial Convention.

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

### Responsibilities:

#### **NATIONAL DIRECTORS**

- Shall support the National President/CEO in achieving the organization's mission, goals, and objectives;
- Shall provide support to the National President/CEO on strategic planning issues, and support Board of Directors' actions with respect to organizational priorities and governance concerns;
- Shall support the appointment of committees, in consultation with other Board members;
- Shall provide leadership to District and Branch leaders as needed;
- Shall recommend and implement organizational policy and policy changes; and
- Shall monitor financial planning and financial reports.

If you are interested in filling this vacancy obtain an intent form from the National Secretary Kim Graham by calling 1-800-464-4642, X1012 or emailing [kimberlyg@fcsla.com](mailto:kimberlyg@fcsla.com). **Your completed intent form, resume and nonrefundable registration /application fee of \$50 must be received at the home office, post marked or dated by a delivery service or electronic media, no later than December 20, 2024.**

Your resume should contain a list of qualifications, including at least:

- Education – schools attended, years attended, degrees earned;
- Employment Record – for the most recent 15 years, names of employer(s), positions held and years in each position;
- Work Experience – description of the type of work performed in each position;
- Involvement in the Association, knowledge of the duties and requirements of the office being sought.



## Branch W137, Cedar Rapids, Iowa, sponsor Czech Plus Band Concert

On Friday, June 14th, FCSLA W137, Cedar Rapids, Iowa, sponsored the Czech Plus Band concert in Czech Village. The band played familiar polkas and waltzes along with pieces from Czech composer Knoch. Several W137 members are among the musicians.



W137 members Holly and Danica Robe distribute bottles of water to concert goers.



The Czech Plus Band performs for the crowd.

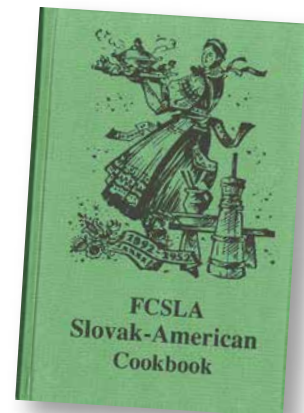


# Slovak-American Cook Book

This edition contains your favorite Slovak recipes published in the first edition over half a century ago. We are thrilled to offer this cookbook as one of the many ways we promote and preserve our Slovak heritage and culture among our members and community.

- \_\_\_\_\_ Cookbooks (\$15 each)
- \_\_\_\_\_ USPS Media Mail (+\$5 PER BOOK)
- \_\_\_\_\_ USPS Priority Mail (+\$12 PER BOOK)

**\$15.00**  
*plus shipping*



\$ \_\_\_\_\_ Total

Mail to: \_\_\_\_\_

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

Phone: \_\_\_\_\_

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

Ordered by if different than Mail to: \_\_\_\_\_

**Please make check payable to FCSLA Life.**

Enclose check or money order and mail this order form to:

**FCSLA Life  
Attention: Cookbook Department  
24950 Chagrin Blvd.  
Beachwood, OH 44122**

Please call (800) 464-4642 x1080 with any questions.



## FCSLA CHICAGO HOSTS ANNUAL SCHOLARSHIP LUNCHEON

FCSLA Chicago District scholarship winners and their families were invited to join the branch officers and members of the district on June 15th for the annual scholarship luncheon. This annual event is conducted to recognize and honor the scholastic achievements of these outstanding students. Each scholarship winner is invited to come to the podium as their accomplishments are read to the group. They are presented with a scholarship certificate from the district, along with a white rose, an FCSLA portfolio and key ring, and invited to sign the FCSLA Chicago District scholarship book. After all the scholarship recipients were recognized, the group enjoyed a traditional Slavic luncheon, while they socialized with their branch officers and other guests. This year, Paul Smithers, National sales manager, and Jim Morsovillo, regional sales manager, joined the luncheon. Paul spoke to the group before lunch was served highlighting FCSLA's product offerings and highlighting the new annuity product announced in June. Following lunch, there was a basket raffle, with baskets donated by branch S180, S225, S258, S287, S352 and S421. Proceeds from the raffle went to benefit Midwest Shelter for Homeless Veterans (MSHV), and the raffle culminated a fundraiser conducted throughout May and June by the District to benefit MSHV. After saying goodbye to the scholarship winners and their families, the midyear district business was conducted.

It was a wonderful afternoon, highlighting our scholarship winners and enjoying fellowship with their families. Thank you to all who participated to make this a special event.



# W033 Annual Summer Picnic

FCSLA Life Branch W033, (Spillville, IA) held their Annual Summer Picnic, Sunday, July 7, 2024, with 20 people present. It may have been a small group, but the day was enjoyed by all with a delicious potluck dinner and refreshments. The branch supplied large pan scalloped potatoes and ham, place settings and beverages. After dinner everyone enjoyed games of bingo with prizes of snacks and candy. Two door prizes were awarded, and everyone had a good laugh when the winners were in the same family, mom, Bernice Hackman and her son. It was a great day to enjoy some fraternal fun and catch up with members who attended.



*Standing: Branch Secretary Becky Kuhn and her husband, Director Richie Kuhn; Seated: Son Brian and*



*Joann & Jerry Andera; Frank & Donna Ryant and Marie Schneberger*



*L-R Director Rich Kuhn with member Jerry Andera*



*Bernice Hackman and her son Duane, all in the family, door prize winners.*



## Lauren DeProfio, Branch 30, Youngstown, Ohio receives White Coat

On Friday July 12, 2024, Lauren DeProfio, Branch 30, Youngstown, Ohio received her White Coat from Northeast Ohio Medical University (NEOMED) in Rootstown, Ohio.

She was among 192 other incoming M1s to receive this honor. She will be attending school for the next 4 years pursuing her Medical Doctorate degree (MD). Lauren is a past recipient of the 2023 FCSLA Life scholarship for her undergraduate degree at Youngstown State University, where she graduated Summa Cum Laude in May 2024. This generous scholarship helped to offset her financial burden for undergrad and allowed her to continue her dream of becoming a medical doctor. Lauren comes from a long line of FCSLA members. Enclosed are photos of her with her grandmother, Patti Petrella, her mother, Tracey DeProfio, and her sister, Taylor DeProfio, all members of Branch 30.



# PITTSBURGH DISTRICT SUMMER MEETING

The summer meeting of the Pittsburgh District was held on Sunday, July 28, 2024, at the Comfort Inn Conference Center in Pittsburgh. The meeting was hosted by Branch 590, Penn Hills.

District President Virginia Holmes opened the meeting. Members recited the Pledge of Allegiance followed by singing of the National Anthem led by National President Cynthia Maleski. District Chaplain Father Edward Mazich led the members in prayer before the meal. President Virginia spoke about the passing of Archabbot Douglas Nowicki and his legacy. Father Ed spoke of the Archabbot and his values and ethics and his love for the FCSLA.

Following the luncheon, President Virginia recognized Judy Figura, Acting President of Branch 590 and presented her a check to defray some of the luncheon costs and a check for Mass for living and deceased members of Branch S590. Tom Figura, Secretary spoke briefly about his branch and introduced his oldest living member, Mary Lipovsky, age 97.

President Virginia announced that the October 27th fall meeting will be hosted by Branch S218 at the Georgetown Center. She announced the district had 31 scholarships this year.

McKeesport Branch S077 was recently inducted into the Kane Foundation Hall of Fame. The Kane Community Living Centers provide housing to the elderly and adults in need of additional care. Branch S077 has been participating in events with Kane for many years. FCSLALife, in addition

to other large donors, is engraved on a plaque that is prominently displayed at the Kane Community Living Center in McKeesport. The branch received a certificate, which President Virginia gave to President Maleski to be placed in the home office.



Roll was taken and the minutes of the April meeting, the Treasurers' report and thank you notes were read.

President Maleski spoke with the members. She addressed them regarding a special sales promotion, St. Anne's day, Slovak Day, the District Presidents meeting, among other items.

This is an election year for Pittsburgh District Officers. Judy Fedor, Nominations Committee Chair, and Committee members Judy Figura and Judy Feltz presented a slate of officers and asked for additional nominations. As there were no additional nominations, the Chair declared the nominations closed.

The district conducted drawings for the Lotto Tree and Share the Wealth. Branch 590 held a drawing in addition to giving a gift to each member in attendance.

National President Cynthia Maleski led the singing of God Bless America and Hey Slovaci, and Father Ed led the closing prayer. The meeting was adjourned.

## Receives "Youth Volunteer of the Year" Award

Charlie (15), Sam (14) and Ben (12) Figura, members of J512 (Pittsburgh, PA), children of Drs. Andrew & Laura Figura, grandchildren of Drs. Thomas & Judith Figura (S590, Pittsburgh, PA) were honored to receive the "Youth Volunteer of the Year" Award from The Saint Francis House on July 29th, 2024.

The Catholic Mission, based in Sioux Falls South Dakota, moves people from homelessness to hope for around 200 guests with up to 2 years of free room & board while guests work full time jobs, pay off their debts, receive counseling, repair severed relationships and learn how to successfully merge back into independence.

The boys have been volunteering there monthly for 3-1/2 years, rising early on Saturday mornings to serve breakfast, make drinks, wash dishes, prepare food, make sandwiches, pack lunches, sweep/mop floors and other tasks.





## W133, Timken, KS, Holds Annual Meeting

FCSLA Life Branch W133, Timken, KS, had their annual meeting and picnic recently at the JCT 4 Diner in LaCrosse, KS. Members and guests enjoyed supper and social time, followed by the annual meeting. During the meeting, we honored our FCSLA Life high school scholarship winner, re-elected officers, and voted to remember deceased members with masses. We voted to financially support Catholic Charities of the Dodge City Diocese, the Rush County Food Bank, Sunflower Diversified Services, and a local food box pantry. The next annual meeting and picnic is scheduled for Aug. 17, 2025.



# Parma, Ohio, Celebrates the Opening of Branch S644 and J545

On August 18th, agent Robert Durante had the opportunity to kick off the opening of FCSLA's newest branch. We had a great turnout of clients and their families. Everyone enjoyed a wonderful dinner provided by Das Schnitzel Hause. We also had door prizes, giveaways, and more.

We were privileged to have our President and CEO, Cynthia Maleski, mark the opening of our newest branch with her presence and a warm Welcome Speech. Her unwavering leadership and dedication are a testament to the resilience and future of our organization. Also present were the national marketing president, Paul Smithers, and his wife, Leslie. Our regional marketing rep, John Gonsiorek, and our Fraternal Manager, Katherine Bowes. The guests also had the first opportunity to meet with our branch staff members, including President Kathy Oswald, Secretary Carla Rauscher, and our Treasurer Susan Durante.

We are thrilled to announce our first community project, a Dog Show sponsored by the Parma Area Kiwanis Club and the Parma Animal Shelter. This Event, scheduled for Sept. 28th at the Parma Animal Shelter, is a testament to our deep-rooted commitment to the local community and our shared values. Branch S644 is looking to host many more events and bring the good works of the FCSLA to its members.



# Maria Grega District holds Spring Meeting

The Maria E. Grega District held its spring meeting on Sunday, August 19, at The Embassy in Struthers, Ohio. Branch S30, St. Ann's Lodge, hosted the 130 attendees for the luncheon and meeting. A patriotic theme---God Bless America---was chosen for this event, with table centerpieces in red, white, and blue. Each attendee received a koozie insulated bag with younger attendees receiving a box of pick-up sticks as gifts from the Home Office. Everyone also received a Miraculous Medal and pamphlet providing the history of this medal from the Association of the Miraculous Medal. Door prizes included beautiful hand-made wreaths in patriotic colors and numerous other door prizes related to this theme.

Following the meeting and delicious buffet lunch, a special prayer service was prepared and led by Dr. Linda Miller, Branch 30 member, dedicated to Mary, Patroness of the United States of America. A scripture reading from the Gospel of Luke was read by Vice-President Jeanette Kalman, followed by crowning of the Blessed Mother. As we sang Bring Flowers of the Rarest accompanied by Dr. Miller on guitar, Audrey Lee (J029) presented a bouquet of flowers and Ava Lee (J029) crowned Mary with parents Aaron and Deanna Lee (S30). Petitions asking God to bless our country and bestow peace on our world concluded the prayer service.

President Mary Lou DiPillo thanks the following committee members for their help in preparing this lovely event: Loretta Smith, Dorothy Tesner, Marianne Evans, Tracey DeProfio, Mary Kay DelliQuadri, Jeanette Kalman, Dr. Linda Miller, Gary DiPillo, and the Lee Family. Thanks to Mitchell and Morganne Evans, and Lauren and Taylor DeProfio for help with the door prizes.



# Picnic with Pierogies



On Sunday, September 8th, St John Church and School in Whiting, Indiana hosted a back-to-school parish picnic fundraiser. The picnic was the kickoff to monthly get-togethers to foster a family community. Money raised will go towards the capital fundraising campaign to assist in the repairs to the heating system. There were many food options including hamburgers, hotdogs, sausage with kraut, and the very popular pierogies! The children were able to get their faces painted, jump in one of the bounce houses, decorate the sidewalks with chalk and just have fun playing with their classmates. The adults were treated to an outdoor big screen tv to watch the Chicago Bears win the football game! Many raffles were offered with cash prizes. FCSLA Branches 58 & 81 participated by cooking and selling over 50 dozen pierogies. As a matching funds project St John will receive another \$600 from the home office. Thanks to all who assisted in making this fundraiser a great family friendly event!

## SLOVAK HERITAGE SOCIETY OF NORTHEASTERN PENNSYLVANIA

The Slovak Heritage Society of Northeastern Pennsylvania held their Annual Meeting at The Café Route 315 on September 11, 2024. Twenty-eight members were in attendance. Board members gave oral reports on the activities that were held during the year and the financial status of the society was presented by the treasurer, Helen Bacumpas. Elaine Palischak announced that Rev. John Albosta resigned as Chaplain. She thanked him for his many years of service and presented him with a gift from the society. Rev Andrew S. Hvozdovic has agreed to serve as Chaplain. Elaine Palischak announced the activities planned for the year. Upcoming events include a Mass honoring Living and Deceased Veterans and the celebration of the Feast of St. Nicholas. A Mass honoring Living and Deceased veterans will be celebrated at the Chapel of Christ the King at King's College, 20 W. North Street, Wilkes-Barre, PA on Tuesday, November 26, 2024, at 12:05 P.M. The chapel is handicapped accessible. The Feast of St. Nicholas will be celebrated on Sunday, December 8, 2024, at St. Ignatius Loyola Church, 339 North Maple Avenue, Kingston, PA at 2:00 P.M. The church is handicapped accessible. An afternoon filled with song and storytelling of past Slovak Christmas traditions will take place. Refreshments will be served followed by fellowship. Everyone is invited to participate free of charge; a free-will offering will be accepted. For further information, call Anna Hudock at 570 510-1655.

*Pictured, are board members of the Slovak Heritage Society of Northeastern Pennsylvania along with their new Chaplain, Rev. Andrew S. Hvozdovic. Seated, left to right are: Helen Bacumpas, Anthony Palischak, Anna Hudock, and Dorothy Sullivan. Standing left to right are: Rev. Andrew S. Hvozdovic, Michael Stretanski, Elaine Palischak, and Robert Zavada. Absent was Constance Plewniak. Several of the Board Members are members of First Catholic Slovak Union. Martha Zavada, Regional 3 Director of First Catholic Slovak Union was in attendance.*







# New Annuities, New Rates!

*These rates became effective for new business 10/1/2024*

## PLATINUM\*\*

**5.00%**  
APY\*

(10 Year Flexible Premium Deferred Annuity – Contract FPA(10)-0415)  
(Maximum Issue Age 79)

## GOLD

**4.85%**  
APY\*

(7 Year Flexible Premium Deferred Annuity – Contract FPA(7)-0713)  
(Maximum Issue Age 85)

## SILVER

**4.75%**  
APY\*

(5 Year Flexible Premium Deferred Annuity – Contract FPA(5)-0713)  
(Maximum Issue Age 85)

**\*The Guaranteed minimum rates for the three products listed above is 3.00%, our credit rate may go up or down at anytime but never below the minimum guaranteed rate issued.**

**The crediting rate is approved by the Board of Directors and will never go below the minimum guaranteed contracted rate. Anyone who purchases an Elite Series annuity is a member of FCSLA Life and may be eligible for generous fraternal benefits of membership.**

- FCSLA Life founded in 1892
- FCSLA Life is rated A- Excellent by AM Best (October 2023) For the latest rating and more information, access [www.ambest.com](http://www.ambest.com).
- FCSLA Life has over \$1.1 billion of assets invested in highly rated and well diversified portfolio.

\*\* This product is not available in New York - Call for details.

**For more information, contact your local recommender, agent or the FCSLA Life Home Office at 1-800-464-4642 ext 1065.**



First Catholic Slovak Ladies Association of the United States of America • a fraternal benefit society domiciled in Beachwood, OH • 24950 Chagrin Blvd., Beachwood, Ohio 44122 • 800.464.4642 • [www.fcsla.com](http://www.fcsla.com)

# MATCHING FUNDS ACTIVITIES

## BRANCH S456 LANSING, MICHIGAN

### New Kitchen Flooring

Morgan Plagens, S-456, Top Salesman for raising funds for new kitchen flooring at her women's co-op Shoemaker at Purdue University. Thank you to FCSLA for matching funds for two events at Shoemaker! These young women were proud of their collective effort and teamwork.



Kinesiology student at PURDUE University, Morgan Plagens (S-456) is standing with her sisters on the front porch of Shoemaker on Recruitment Day. Morgan is one of 39 girls living in the Shoemaker house. Responsibilities while living at Shoemaker Women's Cooperative are taking turns at preparing food before lunch and dinner, cleanup after lunch and dinner, cleaning the showers, bathrooms, hallway, dining room, pantry and laundry room. Other requirements are learning dances for serenades and study table hours to ensure good grades.



Old and worn-out floor in the Shoemaker Kitchen, Pantry & Snack Bar was in dire need of replacement which was the responsibility of these young women. The money raised last spring, 2024, was a Pay-It-Forward project because several of the girls graduated and moved out of the house.



On the balcony of Shoemaker Co-op, established in 1938, are smiling faces of Morgan Plagens, the liaison to FCSLA and top salesman, and the fund-raising chairman. Shoemaker women raised funds by selling PNutty peanut butter with different flavors, and another matching fund for personal donations from themselves, friends and family.

Members from (S-456) Julie Gaydos Plagens paint ceramics with her daughter Morgan Plagens for a Mother's Day event. T-shirt sales raised some funds for future projects.



Morgan Plagens, with a big smile on her face, stands in front of the Shoemaker kitchen with brand new flooring that was installed during the summer of 2024. Costs were \$4250 for tear-out of the floor of the kitchen, pantry and snack bar, materials and labor.

# MATCHING FUNDS ACTIVITIES

# 47<sup>TH</sup> ANNUAL SAINTS CYRIL AND METHODIUS APPEAL UPDATE

## BRANCH S077 McKEESPORT, PENNSYLVANIA "Fun Walk 4 Kane"

On September 1, 2024, McKeesport Branch S077 participated in the thirteenth annual "Fun Walk 4 Kane". The walk is held by the Kane Foundation, dedicated to providing enhancement to the lives of their residents, the elderly and adults in need of additional care. The Branch members walked with the residents. Following the walk, a picnic lunch was provided with music and drawings for baskets and various prizes.




The mailing for the 47<sup>th</sup> 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 all the Branches, Districts and Members of the First Catholic Slovak Ladies Association who have contributed to the 46th Annual Appeal. The final totals will not be known for a few weeks, but **as of October 14, 2024, the Appeal has received \$27,228.00 from 187 donors.** Among the 48 donations received from Catholic Slovak Fraternal Branches and Districts, Branches S10 & J386, Branch 107, Branches S301 & J143, Branches S414 & J272, Branch S475, Branches S481 & J374, Branch S615, the Magdalen I. Iskra District, and the Home Office of the FCSLA have donated a combined total of \$1,950. Donations to date have also been received from 8 churches, 27 clergy and religious, and 104 individuals. On behalf of the Pontifical College, thank you for your continued generosity and support.

Anyone wishing to donate to the 2025 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 47th Annual Appeal runs from December 1, 2024 to November 30, 2025. Gifts received after November 30, 2024 are being 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, Pennel, PA, serves as First Vice President of the Federation and is the Appeal Coordinator.*



**47<sup>th</sup> 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  
Slovak Catholic Federation  
Our Lady of Grace Church  
225 Bellevue Avenue  
Pennel, PA 19047-4052



# IN MEMORIAM

## Ann L. Bobby, S156



Born May 23, 1945, in Youngstown, to John and Eleanor Wagner Granchie, and raised in Struthers, I'm very proud of my North Side roots and Slovak heritage. Holy Trinity carried a special place in my heart, from the old wooden church at the bottom of the hill where I rang the church bells to the top of the hill where I pinched pirohy.

I started my education at 3 and a half in the old Holy Trinity School and graduated from Struthers High School, Class of '63. I enjoyed emailing weekly newsletters to the class, remembering birthdays, anniversaries, and happenings around town. After graduation, I worked at General Fireproofing until Emil and I started our family. Then my real job began ... stay-at-home mom. A job I loved more than anything except for maybe being Baba. Nothing made me happier. I was blessed with a wonderful family. I married the love of my life, Emil, in Holy Trinity Church 58 years ago. I leave two daughters, Lisa Bobby (Sam) Jackson of Boardman and Melissa Bobby (Anthony) Zuccaro of Kingsville, who loved and supported me through this journey. They gave me five grandchildren. I also leave my brothers, John (Karen) Granchie and Robert (Christine) Granchie, and my brother-in-law, Steve (Connie) Bobby. I was blessed with several Godchildren, nieces, nephews, great nieces, great nephews and even a great-great niece. I also had many cousins that were very special to me, and I loved spending time with them. In place of flowers, donations can be made to St. Jude or Christ Our Savior Parish, Holy Trinity Church.

## Dorothy (Vehec) Welsh, S107



Dorothy (Vehec) Welsh of West Mifflin PA passed away peacefully at home surrounded by her loved ones, on February 9, 2024, at the age of 87. She was predeceased by her dedicated husband of 62 years, Gerald Welsh. She was a long-time member of Holy Angels Parish (Hays, PA), serving many years as a lecturer. Dorothy

was a life-long member of the FCSLA Branch S107. She served as the secretary of the Pittsburgh Okres for many years. Dorothy is survived by her five Children William (Barb), Steven (Beverly), Jerry (Lisa), Carol (Bud) Curry, and Jean (Bill) Marshall. Cherished by her 10 grandchildren; 10 great-grandchildren; and many nieces and nephews. Dorothy enjoyed family gatherings, boating and gardening.

## Dianne L. Paca, W051

Dianne L. Dethmers Paca, 83, of Garner, passed away Saturday, March 2, 2024. She was born June 4, 1940, in Worthington, Minnesota the daughter of John and Edna (Griffeth) Dethmers. Dianne graduated from Garner High School in 1958. She continued her education at Lindenwood College in St. Charles, Missouri, Drake University and NIACC. After



college, she taught 5th grade from 1960 to 1961 at Britt Elementary School. On July 30, 1960, she married Kenneth Paca at St. Wenceslaus Catholic Church. They made their home on the Paca family farm northwest of Garner where they farmed and raised their family. In 2008, they retired and moved to Garner. Dianne and Kenneth

wintered in Tucson, Arizona for over 20 years. She enjoyed traveling, watching sports, anything music-related and most of all people. She was a member of St. Wenceslaus Catholic Church where she sang in the choir. Dianne was the first woman to be elected to the Garner-Hayfield School board and as a Hancock County supervisor. She also served on the boards of the Iowa Department of Public Education, Vision Iowa, and NIACC. Dianne was very involved in 4-H and many local women's clubs including PEO, Progressive Club, Beta Sigma Phi Sorority and bridge clubs. Dianne is survived by her husband, Kenneth of Garner; three children, Patti (David) Beinhorn of Tucson, AZ, Mark (Wendy) Paca of Clear Lake, and Kent Paca of Dubuque; three grandchildren; her sister, Jacki Ellingrod of Waukee; several nieces and nephews; and many friends.

## Beverly F. Yurcisin, S156



Beverly F. Yurcisin, 81, of Lowellville, passed away on March 27, 2024. Beverly was born on January 3, 1943, in Youngstown, Ohio, the daughter of the late Stanley and Frances (Firlit) Majdeski. She was a graduate of South High School and a member of Christ our Savior Parish, Holy Trinity Church. Beverly worked as a Secretary for Holy Trinity Church for 23 years. She was in charge of the Eucharistic Ministers and the readers at the church.

She was a sacristan at Holy Trinity Church. She also would do cleaning at the church, and she was the order taker for Pirohy sales. Beverly is survived by her husband of 59 years, Edward Yurcisin, whom she married on May 9, 1964, her sons, David Yurcisin of Youngstown, Scott (Susie) Yurcisin of South Carolina, and her "adopted son", John (Rita) Graves of Boardman, her brother, Henry Michael (MaryLou) Majdeski, in Virginia, three grandchildren, and we also have to thank Father Marion for leaving her with her buddy, Alex. In place of flowers, donations can be made to Holy Trinity Altar and Rosary Society.

## Carole J. Madeline, S156



Carole J. Madeline, age 81 of Hubbard passed away peacefully surrounded by her loving daughters on Thursday April 25, 2024. Carole was born May 28, 1942, in Mercer, PA. a daughter of Fredrick & Marian Henry Winklevoss. She was a 1960 graduate of Hubbard High School and a 1962 graduate



# IN MEMORIAM

of St. Elizabeth Hospital School of Radiologic Technology, where she worked prior to starting her family. She was a member of Girl Scouts for 25 years and a troop leader for 10 years. She enjoyed sewing, crocheting, cake decorating, and especially loved spending time with her grandchildren. Carole was a member of Saint Patrick Roman Catholic Church in Hubbard, and First Catholic Slovak Ladies Association. Her husband Robert A. Madeline whom she married May 2, 1964, passed away October 29, 2022. She will lovingly be remembered and sadly missed by her family; her daughters Diana M. (Keith) Nutter of Canton, Ohio, Lori A. (Gary) Smith of Eastlake, Ohio, Lisa R. (Steve) Sokol of Hubbard, Ohio, Michele M. (John) Rausch of Mentor, Ohio, eight grandchildren, and five great grandchildren. Memorial contributions may be made in Carole's memory to Saint Patrick Church Food Pantry, 225 North Main Street, Hubbard, Ohio 44425 or Hospice of the Valley 9803 Sharrott Road Poland, Ohio 44514

## Monica Michaelene Anthony, S319



Monica Michaelene Anthony, age 91, died on July 3, 2024. She was married to her beloved husband John for 64 years upon his passing in 2018. She was the daughter of the late Michael and Suzanna (Kakalecik) Lichman. She was born in Allentown, PA. She was a lifelong member of St. John the Baptist Slovak Catholic Church; she attended Daily mass for many years. She was most recently a member of the choir. She was the Choir Director for 25 years. She was a soloist for 32 years throughout the Lehigh Valley, her trademark was Schubert's Ave Maria, it was the most requested hymn in her repertoire. She was active for many years in the First Catholic Slovak Ladies Association (FCSLA), domiciled in Beechwood, OH, as President and Secretary of branches 319 and 187 in Allentown, PA, and as a National Auditor for 12 years. She was a top seller of life insurance and annuities and in addition to other accolades, she was crowned queen at the convention in 1987 in Anaheim, CA, exceeding \$1 million in sales. She was also a member of the Slovak Pennsylvania Union Branch 40, the Cardinal Tomko Chapter Association, and she was on the Board of the New York Fraternal Congress and represented FCSLA. as a delegate of the New Jersey Fraternal Congress. She was a staunch and consistent advocate for the Cystic Fibrosis Foundation. She was an alumnus of Allentown Central Catholic High School, from where her husband, children, and grandchildren also all graduated. She loved dancing, photography, traveling and especially singing. She is survived by daughters Susan Alfier (Joseph), Monica Leavitt (Doug), sons Mark Anthony (Cheryl), Michael Anthony (Eric Fisher) and Martin Anthony, 7 grandchildren, 5 great-grandchildren, sisters-in-law Kathryn Schlachter and Anna Udicious, and many nieces and nephews. Contributions: The Cystic Fibrosis Foundation (Delaware Valley Chapter, Lehigh Valley Office) – [www.cff.org](http://www.cff.org), Eastern PA Down Syndrome Center, – [www.epdsc.net](http://www.epdsc.net), or to the church.

## Archabbot Douglas Nowicki, S013



Douglas R. Nowicki, OSB, retired long-time archabbot of Saint Vincent Archabbey and chancellor of Saint Vincent College and Seminary in Latrobe, died July 23, 2024, following a brief illness. Nowicki was the 11th and second longest-serving archabbot in the 178-year history of Saint Vincent, which was founded in 1846 and became an abbey in 1855, officials said. He served from 1991 until he reached the retirement age of 75 in May 2020. Saint Vincent Archabbey, with more than 150 monks, was the first Benedictine monastery in the United States. It remains one of the largest monasteries in the world. While he was archabbot, growth occurred in all areas of Saint Vincent — the archabbey, college, parish and seminary, according to material prepared for his obituary. Nowicki was involved in expanding Saint Vincent's footprint locally, nationally and internationally, according to Martin R. Bartel, OSB, the current archabbot of Saint Vincent Archabbey. "He worked tirelessly to advance and develop the mission of Saint Vincent Archabbey and that of our educational and pastoral apostolates," Bartel said. "There is not much across our campus and within our ministries that does not bear the imprint of his tremendous efforts in some fashion or another." At Saint Vincent College alone, the list of buildings and other improvements is lengthy. They include construction and renovation of such dormitories as Rooney Hall, the \$5 million Prep Hall and the \$16 million Saint Benedict Hall. He oversaw expansion and renovation of the Robert S. Carey Center, construction of Chuck Noll Field, creation of the Fred M. Rogers Center for Early Learning and Children's Media and the \$40 million Sis and Herman Dupré Science Pavilion, an academic hall, as well as many other projects. Before becoming archabbot, he served for five years as secretary for Education of the Diocese of Pittsburgh from 1986 to 1991 and pastor of Our Lady, Queen of Peace Parish, North Side, Pittsburgh from 1984 to 1986. At Saint Vincent College, he was chairman of the department of psychology from 1979 to 1984 and associate academic dean from 1983 to 1984. He also was on the staff in the behavioral science department at Children's Hospital of Pittsburgh, and he was a psychological consultant to "Mister Rogers' Neighborhood" for a number of years, officials said. He is survived by his siblings, Edward Nowicki of Greensburg, Lawrence (Katie) Nowicki of Harrisburg and Sylvia M. Sickenberger of Greensburg, and their children, Ed (Kathy) Nowicki, Lori (Brian) Bottarini, Kim (Bruce) Pesarchick, Kristen (Ross) Aron, Stacy Rae (Andy) Muetzel, Robert Dean (Sandy) Sickenberger Jr., Diane (Robert) Armstrong, and many great-nieces and great-nephews and great-great nieces and nephews, as well as members of his monastic community. Memorial contributions may be made to the Benedictine Health and Welfare Fund at Saint Vincent Archabbey, 300 Fraser Purchase Road, Latrobe, PA 15650.

# REPORT OF THE FCSLA NATIONAL TREASURER

## Balance Sheet

## Income Statement For Period Ended

	<u>06/30/2024</u>
<b>Assets</b>	
Cash & Short Term Investments	\$ 33,173,509
Bonds	1,030,019,872
Preferred Stock	1,020,000
Common Stock	338,327
Investment Income Due & Accrued	13,653,008
Property Plant & Equipment, Net	4,410,137
Certificate Loans & Accrued Interest	1,713,466
Other Assets	484,162
<b>Total Assets</b>	<b><u>\$ 1,084,812,482</u></b>
<b>Liabilities</b>	
Life Reserves	\$ 307,122,025
Annuity Reserves	648,469,843
Death Claims Payable	3,285,090
Unearned Premiums	370,915
Matured Endowments	352,168
Provision for Dividends Payable	1,400,000
Accumulated Dividends & Interest	5,276,355
Accrued Convention Donations	112,500
Provision for Future Conventions	131,247
Asset Valuation Reserve	11,943,016
Interest Maintenance Reserve	(4,915,932)
Other Liabilities	2,078,145
<b>Total Liabilities</b>	<b><u>\$ 975,625,373</u></b>
Surplus	109,187,109
<b>Total Liabilities and Surplus Funds</b>	<b><u>\$ 1,084,812,482</u></b>

	<u>06/30/2024</u>
<b>Revenue</b>	
Insurance Premiums	\$ 1,532,716
Annuity Premiums	6,633,990
Investment Income	25,443,870
Amortization of Interest Maintenance Reserve	(129,689)
Rental Income	213,837
Other Revenue	23,481
<b>Total Revenue</b>	<b><u>\$ 33,718,204</u></b>
<b>Expense</b>	
Increase in Reserves - Life	\$ (405,056)
Increase in Reserves - Annuity	(13,905,829)
Insurance Benefits	4,991,760
Annuity Benefits	33,902,807
Commission Expense	211,579
Surrender Benefits	1,627,435
Matured Endowments	15,586
Interest Expense	233,724
Salaries - Employees	365,603
Payroll Tax Expense	29,723
Underwriting Expense	19,683
<b>Life and Annuity Expenses</b>	<b><u>27,087,015</u></b>
<b>Revenue Less Life and Annuity Expenses</b>	<b><u>\$ 6,631,189</u></b>
Bank Service Charges	80,399
IT Expenses	202,709
Accounting Fees	101,814
Actuarial Fees	130,078
Legal Fees	39,887
Consulting Fees	38,802
Employee Benefits	488,050
Fees - Directors	120,951
Salaries - Employees	847,386
Salaries - Officers	282,132
Temporary Office Expenses	40,572
Payroll Tax Expense	100,263
Depreciation Expense	128,502
Utility Expense	61,697
Postage and Printing	113,609
Advertising & Marketing	60,545
Travel Expense	43,932
Insurance Department Fees	41,412
Sales Related Expense	146,325
Rental Expense	213,837
Building Expense	91,881
Insurance Expense	31,740
Office Related Expense	68,021
Dues & Subscriptions	49,588
Human Resources	82,937
Other Expense	6,320
Investment Expense	338,788
<b>Sales and Operating Expenses</b>	<b><u>3,952,174</u></b>
<b>Revenue Less Sales &amp; Operating Expenses</b>	<b><u>\$ 2,679,014</u></b>
Post Mortem Benefits	953,643
Misc. Member Benefits	28,201
Donation Expenses	50,401
Change in Accrued Convention Donations	75,000
Convention Expenses	87,498
Branch and District Funding	394,593
Fraternal Activities	2,723
Official Publications	349,062
Scholarship Awards	205,000
<b>Direct Fraternal Expenses</b>	<b><u>2,146,120</u></b>
<b>Income (Loss) from Operations</b>	<b><u>\$ 532,894</u></b>
Dividends to Members	713,015
<b>Subtotal INCOME (LOSS)</b>	<b><u>\$(180,121)</u></b>
Capital Gains (Loss)	825,120
<b>NET INCOME (LOSS)</b>	<b><u>\$ 644,998</u></b>

**Tis the Season!**

**MONESSEN JUNIOR  
BRANCH 157**

Will hold a "Breakfast with Santa"  
on Sunday, December 8, 2024.  
It will be held at  
Epiphany of Our Lord Parish  
44 Pennsylvania Blvd.  
Monessen, PA  
from 9:30 AM until Noon.

Please make your reservations by  
calling Flora Funtal at 412-721-2633.  
The deadline for reservations is  
Tuesday, December 3rd.



# Gobble, Gobble Time

## CHEESY, BACON BRUSSELS SPROUT CASSEROLE

5 slices bacon  
 3 tablespoons unsalted butter  
 2 small shallots, finely chopped  
 2 lb. Brussels sprouts, halved  
 Kosher salt  
 1/2 teaspoon cayenne pepper  
 3/4 cup heavy cream  
 1/2 cup shredded Gruyère  
 1/2 cup shredded sharp white cheddar

Preheat oven to 375 degrees. In a large ovenproof skillet over medium heat, cook bacon, stirring occasionally, until crispy, about 8 minutes. Using a slotted spoon, transfer to a paper towel-lined plate and let cool slightly. Discard bacon fat.

Return skillet to medium heat and melt butter. Add shallots and Brussels sprouts; season with salt and cayenne. Cook, stirring occasionally, until tender, about 10 minutes.

Meanwhile, transfer bacon to a cutting board and finely chop.

Remove skillet from heat and drizzle with cream. Top with Gruyère, cheddar, and bacon.

Bake casserole until cheese is bubbly, 12 to 15 minutes, watching closely.

## CREAM OF TURKEY SOUP

8 oz. shiitake mushrooms, sliced  
 1 poblano chile, finely chopped  
 Kosher salt  
 Freshly ground black pepper  
 2 lb. skin-on, bone-in turkey breast  
 9 cups cold water  
 1 medium yellow onion, coarsely chopped  
 2 stalks celery, coarsely chopped  
 1 medium carrot, coarsely chopped  
 10 cloves garlic, grated  
 8 oz. baby potatoes, quartered  
 2 teaspoon chopped fresh thyme  
 1/2 cup (1 stick) unsalted butter  
 1/2 cup all-purpose flour  
 2 cup heavy cream  
 Worcestershire sauce, for serving

In a large pot over medium-high heat, heat 3 tablespoons oil. Cook mushrooms and chile, stirring occasionally, until softened and browned, 5 to 6 minutes; season with salt and pepper. Transfer mushroom mixture to a medium bowl; set aside.

In same pot over medium-high heat, heat remaining 2 tablespoons oil. Cook turkey skin side down, turning occasionally, until golden brown, about 5 minutes; season with salt and pepper. Add water, onion, celery, carrot, and garlic. Bring to a simmer and cook 1 hour.

At the 1-hour mark, transfer turkey to a cutting board and let cool slightly. Add potatoes to pot and cook, stirring occasionally, until tender, 25 to 30 minutes.

Cut turkey meat off bone and shred into bite-size pieces. Add reserved mushroom mixture, turkey meat, and thyme to broth; season with salt and pepper.

In a medium skillet over medium heat, melt butter. Add flour and whisk to dissolve. Cook, whisking constantly, until blonde in color, 1 to 2 minutes. Let cool slightly.

Add roux to soup, whisking to avoid clumps. Pour in cream, bring to a low simmer, and cook, stirring occasionally, until heated through, about 3 minutes. Divide soup among bowls. Serve with Worcestershire sauce alongside.

## PUMPKIN DELIGHT

**Crust**  
 2 cups pecan halves  
 3 tablespoons granulated sugar  
 1/2 cup butter unsalted, melted  
 1 cup all-purpose flour

**Cream Cheese Layer**  
 8 ounce cream cheese  
 1 cup powdered sugar  
 1 cup cool whip or whipped cream

**Pumpkin Layer**  
 5.1 ounce instant vanilla pudding  
 2 1/2 cups milk\*  
 15 ounce canned pumpkin  
 1 teaspoon pumpkin pie spice  
 1 cup cool whip or whipped cream

## Whipped Cream Topping

2 cups cool whip or whipped cream  
 pecan halves chopped, remaining from crust

## Crust

Preheat oven to 350 degrees. Spray a 9x13 inch baking dish with cooking spray.

Add the pecans to a food processor and pulse a couple times until the pecans are chopped. Take about 1/4 cup of the chopped pecans out of the food processor and save for sprinkling over the top.

Add the remaining crust ingredients to the food processor and pulse a few times until combined. Press the crust mixture into the prepared baking sheet.

Place the baking dish in the oven and bake for 20 minutes. Let cool completely before using.

## Cream Cheese Layer

Add the cream cheese to a bowl and mix until softened. Add the powdered sugar and continue mixing until smooth. Fold in the cool whip or whipped cream. Set aside.

## Pumpkin Layer

Prepare the vanilla pudding as per the instructions on the package. \*Use 2 1/2 cups of milk instead of the 3 cups on the package instructions to get a firmer pudding.

Add the canned pumpkin, pumpkin pie spice and cool whip to the pudding and fold everything in until well combined.

Once the crust has cooled completely, spread the cream cheese mixture over the crust evenly. Next spread all of the pumpkin mixture evenly. Top with the cool whip then sprinkle with remaining chopped pecans.

Chill in the fridge for at least 3 hours so that it sets before serving.

## CARAMEL APPLE DUMP CAKE

2 cans, 21 ounces each apple pie filling  
 1/2 cup caramel sauce  
 15 ounces spice cake mix  
 12 tablespoons butter

Preheat oven to 350 degrees. Spray a 9x13 baking dish with non-stick spray.

Spread the pie filling in an even layer in the baking dish. Drizzle with the caramel sauce.

Sprinkle the dry cake mix over the top of the fruit in an even layer.

Thinly slice the butter and arrange it evenly over the top of the cake mix, taking care to cover as much as possible of the cake mix with butter.

Bake for 1 hour or until the top is browned and the filling is hot and bubbly.

Serve warm with vanilla ice cream and a drizzle of caramel sauce on top.

The background of the entire page is a photograph of a tree trunk on the left and a ground covered in fallen autumn leaves in shades of red, orange, and yellow on the right. The text is overlaid on white rectangular boxes.

PERIODICAL

11/24

## **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.