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 **FCSLA**Life

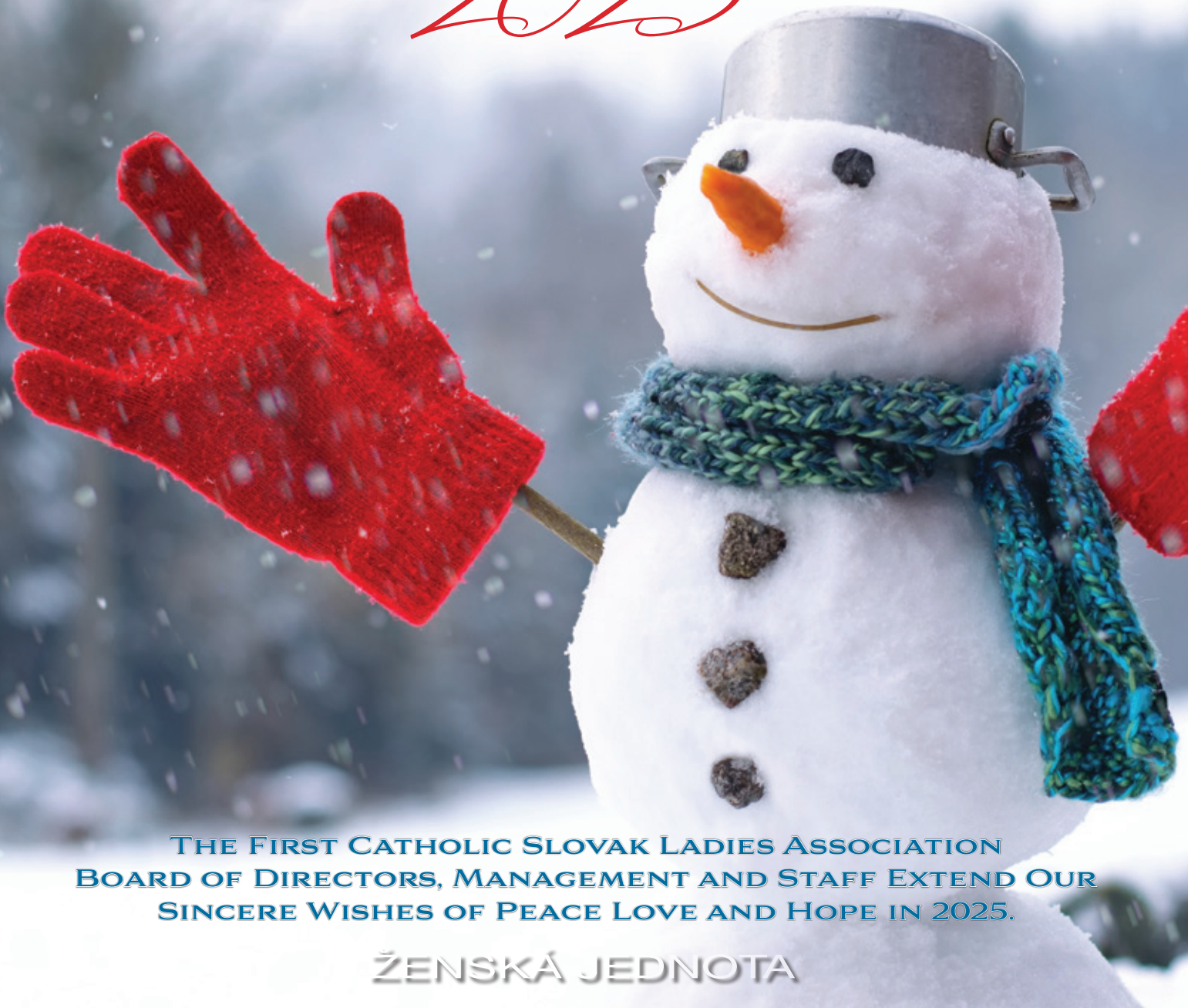
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First Catholic Slovak Ladies Association

JANUARY 2025

Happy New Year!
2025



THE FIRST CATHOLIC SLOVAK LADIES ASSOCIATION
BOARD OF DIRECTORS, MANAGEMENT AND STAFF EXTEND OUR
SINCERE WISHES OF PEACE LOVE AND HOPE IN 2025.

ŽENSKÁ JEDNOTA

OFFICE HOURS — HOME OFFICE

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A Year of Time

As we look into 2025, we look at a block of time. We see 12 months, 52 weeks, 365 days, 8,760 hours, 525,600 minutes, 31,536,000 seconds. And all is a gift from God. We have done nothing to deserve it, earn it, or purchased it. Like the air we breathe, time comes to us as a part of life. The gift of time is not ours alone. It is given equally to each person. Rich and poor, educated and ignorant, strong and weak — every man, woman and child has the same twenty-four hours every day. Another important thing about time is that you cannot stop it. There is no way to slow it down, turn it off, or adjust it. Time marches on. And you cannot bring back time. Once it is gone, it is gone. Yesterday is lost forever. If yesterday is lost, tomorrow is uncertain. We may look ahead at a full year's block of time, but we really have no guarantee that we will experience any of it. Obviously, time is one of our most precious possessions. We can waste it. We can worry over it. We can spend it on ourselves. Or, as good stewards, we can invest it in the kingdom of God. The new year is full of time. As the seconds tick away, will you be tossing time out the window, or will you make every minute count?

Dear Friends, may this new year be filled with all the things that are truly good — with the comfort of warmth and love in your relationships, the strength to help those most in need, and the humility and openness to accept help from others.

Until Next Month — Happy New Year!

Warmly, *Carolyn*

A NEW YEAR'S PRAYER

Dear Lord, please give me...

A few friends who understand me and remain my friends;

A work to do which has real value,

without which the world would be the poorer;

A mind unafraid to travel, even though the trail be not blazed;

An understanding heart;

A sense of humor;

Time for quiet, silent meditation;

A feeling of the presence of God;

The patience to wait for the coming of these things,

With the wisdom to recognize them when they come. Amen.



Happy New Year

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

My dear Sisters and Brothers,

Staslivi Novy Rok! Happy New Year! The *Collect (Opening Prayer)* of the *Mass At The Beginning of the Civil Year* in the *Roman Missal* (the large, red book from which the priest reads the prayers of Holy Mass), the celebrant proclaims: “O God, who are without beginning or end, the source of all creation, grant us to live this new year, whose beginning we dedicate to you, that we may abound in good things and be resplendent with works of holiness. Through our Lord Jesus Christ, your Son, who lives and reigns with you in the unity of the Holy Spirit, God, forever and ever. Amen.” I give this prayer to all of you!

January is here! For those who live in the South, you have warmer weather than we “snow birds” in the North. Over the years, I have travelled to Florida in late January or February to spend a week or so, soaking up the sun and making my friends (and sometimes my parishioners) a wee jealous with the suntan I brought home. Ah, to be young again! As I reflect on the snow seasons in the Midwest, I venture to say that I really enjoyed the snows of winter, probably because I did not know of the warmth in Florida until my mid-twenties!! *Snow days* were rare, I mean really rare. I look back and also note that in northeastern Ohio, we had much more snow and colder weather than we have experienced in the immediate past years. My father passed away in January 1977 and on the funeral day, the low was -25 degrees and the high -16 and those were not including wind chill factors. But we were used to the cold and very snowy days of winter.

While I was growing up, sled riding and ice skating were the winter activities most enjoyed by my two older brothers and me. Mill Creek Park, one of the largest city parks in the continental United States, had a variety of spots of hills for sled riding. On my side of town there were two: Rocky Ridge that had two hills and Calvary Run, a street blocked off from traffic during the winter that began at the back Calvary Catholic Cemetery, was steep, long, and ended up at Lake Glacier, one of three lakes in the Park. Since I was the youngest in the family, my brothers would take turns in hauling me

back up the hills on their sleds while I held onto mine (it was wonderful to be the youngest, sometimes!). Lake Glacier is where we ice skated. We knew that we able to skate on the lake when we saw one of the city’s snow removal trucks clear the snow off of the lake and smooth the wind ridges with the truck’s plow. The park personnel would have fires lit in fifty gallon steel cans to keep us warm and lights on the lakes to keep us safe in the evenings. Needless to say, we walked with our sleds and skates from and to home. We did a lot of exercising even though we did not know it!

Those were fun days that we all took for granted. As the years seem to pass by more quickly, I value the past, the good and not so good, realizing through the years, I have been so blessed because of my family, my friends, my parishioners, and you, the members of our Association. I bid you to keep warm this winter by memories like these and mostly the warmth and love of the Father, Son, and Holy Spirit, Mary, Ann and Joachim, and all the Saints.

It is appropriate to end my article with the *Prayer after Communion* in the *Mass At The Beginning of the Civil Year*: “O Lord, draw near to the peoples who have known the sacred mysteries, that through this year no dangers may afflict those who always trust in your protection. Through Christ our Lord. Amen.”



Message from our National President CYNTHIA M. MALESKI



Happy New Year, 2025!!



Dear fellow members,

Can you believe that we are now 25 years into the new millennium? It seems like yesterday that we were celebrating the turn of the century and the turn of the millennium.

We have seen the dawn of many new developments in this post-modern era such as social media, driverless and electric cars and new ways of work, including the use of artificial intelligence.

Are we any better off and happier because of these developments? It seems like happiness still abounds in the rock-solid ways of life imbedded with faith, family and tradition. During my time in this leadership position at First Catholic Slovak Ladies Association, my goals to grow and develop our Society have been integrated with the wonderful values, traditions and culture that are interwoven into our society for over 133 years, intertwined into our goals to provide access to quality simple financial products and to serve our members in a cloak of protection.

In recent articles, I have been keeping our membership updated on the changes we have made in the Association since the convention. One major historic change that was adopted at the 2023

Quadrennial Convention is to hire a CEO through a National Search process. That search is well underway under the auspices of a CEO Search Committee made up of board members. As part of the transition as envisioned at our 2023 Quadrennial Convention, it is incumbent for us to establish a reasonable transition plan and process which addresses identified, existing and new risks. It is the fiduciary duty of the Board and national officers to define and execute such a plan with the goal of ensuring stability of the Association. There are a number of steps that are necessary including development and agreement as to expectations to memorialize in a contract, rigorous vetting and onboarding and a communication plan addressing multiple needs and audiences. Several of our independent advisors agree with the need for such a plan which may be effectively executed.

As National President/CEO, I have presented a proposed transition plan addressing such risks unique to our Association which need to be addressed and timelines for such transition.

We hope that our amazing work together in 2024 provides us with the platform we need to move forward in a healthy, positive trajectory in 2025!

Before I close my New Year article, I ask and suggest that all of us consider an annual donation schedule for our own Anna Hurban Scholarship Fund. It is meaningful for all of us to support our new generation of our member students. Included in this magazine is our donation form. I know that you will be generous again in 2025!

With love and respect, I am
Cynthia M. Maleski, J. D.
National President/CEO





PACCF 2025 Scholarship Announcement

The Polish American Congress Charitable Foundation is proud to announce that the 2025/2026 period to apply for scholarships begins on January 15, 2025.

We are again offering the Richard C. Gorecki Scholarships and the Majer & Lakowski Families Memorial Scholarships.

Please go to our website at www.paccf.org under the "Scholarship" tab for the Requirements, Application, Media Release Form and applicable deadlines. If you have any questions, please email us at paccf@paccf.org.

The Officers & Directors of PACCF.



FCSLA National President Cynthia Maleski, and member of AFA Advocacy and Policy board committee presents Hon. Mike Carey, member of U.S. House of Representatives Ways and Means Committee with AFA recognition award in support of the American Fraternal Alliance and the fraternal benefit system. Allison Koppel, CEO of AFA, Jeanette Palanca, Chair of the Board, FCSLA, John Borgen, CEO, Catholic Financial Life, Robert Katricak, Chair of the Board, National Slovak Society (NSS Life), Chris Martin, Women's Life and others look on.



National President/CEO Cynthia Maleski (with husband Andrzej Groch), Pittsburgh District President Virginia Holmes (with husband Jerry) were in attendance with His Excellency David Zubik, Bishop of the Diocese of Pittsburgh, and His Excellency Larry Kulick, Bishop of the Diocese of Greensburg to celebrate the 110th Anniversary of St. Joseph High School, Natrona Heights, Pennsylvania. Honored at one of the celebratory events was Mrs. Beverly Kaniecki, longtime Principal (shown with Bishop Zubik on left) and Sister Antoinette Severin, Vincentian Sister of Charity (shown on right beside Bishop Kulick). Both Mrs. Kaniecki and Sister Antoinette were honored at the awards ceremony.

S111 Holiday Party



The S111 Charleroi Branch, Annual Christmas Meeting was held Dec. 1, at the newly renovated Dunlevy Recreation Center. One (1) Junior member and seventeen (17) Senior members were in attendance for the luncheon. The meeting was conducted, the 2025 meeting will be combined with the J170 Branch. Members were encouraged to help with the 2025 Matching Funds projects scheduled. Food and fellowship was plentiful, door prizes were awarded. The remaining meals were boxed and distributed to the elderly in the community.

 Find us on Facebook



W16 Brainard, Nebraska Annual Dinner Meeting

Branch W16 of Brainard, Nebraska held its 7th annual dinner meeting on November 10, 2024. Thirty-eight members and guests enjoyed a social time spent together and a delicious meal. For entertainment a game of fall trivia questions was played and member Martha Suchy read a humorous essay entitled "Smells to Remember". We are very pleased to add James Kriz as President to our slate of officers. Re-elected are Joyce Rezac, Vice President; Mary Lou Meister, Secretary; and Carolyn Dvorak, Treasurer.



Members and guests attending W16 annual dinner meeting



W16 members enjoying the 7th annual dinner meeting



Member Martha Suchy sharing a humorous reading with the group



Anna Hurban Scholarship Fund First Catholic Slovak Ladies Association

24950 Chagrin Boulevard
Beachwood, OH 44122
800-464-4642 • www.fcsla.org

Get Involved. Make a Donation.

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

Sincerely,

Cynthia M. Maleski
National President and CEO

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

Your Contribution Information

Donor Name _____

Address _____

Email Address _____

Amount _____

In Honor of _____

In Memory of _____

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

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

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

Branch 81 Celebrates Fall Fundraiser

FCSLA Branch 81 of Whiting, Indiana held their annual fundraiser luncheon on November 10, 2024. It was a beautiful, brisk, sunny day. A delicious family style meal was served at Dynasty Banquets in Hammond. Members and their guests were invited to bring gift cards or cash donations benefiting the DAMAR Home. DAMAR took over for St. Joseph's Carmelite Home for Boys and Girls when the Carmelite Sisters of the Divine Heart of Jesus were called to assist at different locations. Dee Young who worked for the Carmelite Home and presently works for DAMAR spoke to the group. She assured all in attendance that they are continuing the wonderful work and care that was started over 100 years ago by the sisters.

Guests were excited to purchase tickets for share the pot, basket raffles and buy bake sale items. Officers provided door prizes, and dozens of homemade ethnic baked goods. The branch gave cash prizes, and lantern centerpieces were raffled off. Patrons were given a red Sharpie from the home office. Dee Young also brought bags of Damar swag for all who attended. Everyone left with a full stomach and

many with arms full of treasures. We were doubly blessed by the Macek and Zabrecky Families who won monetary gifts and graciously regifted them back to the children at DAMAR.

We are grateful to Judy Gresko who designed three gift baskets for our raffle, FCSLA "baking officers", Rebecca Coleman, Annette Markovich and Mary Ciba-Markovich, who contributed two baked good baskets, and many packages of cookies for the bake sale. Generous members, Susie Kwasman who donated two loaves of her delicious, sweet bread and Andrea Lucas who donated two of her famous nutrolls. A special thanks for sharing your time and talents for this worthy cause.

This was a very successful event. We were able to give the DAMAR Home \$2750 in gift cards and cash. May these special children have a wonderful Christmas and a blessed new year. Our hearts are full because of the generosity of the Branch 81 members and guests. We hope you enjoy your holiday and know your open hearts are a blessing to all the children and workers at DAMAR Home.



YOUR FUTURE STARTS HERE

INVEST IN YOUR TOMORROW

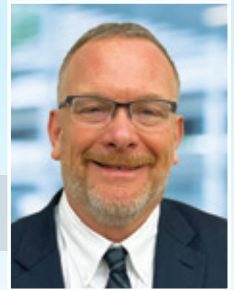
EXPLORE OUR NEW LIFE INSURANCE RATES

**HAPPY NEW YEAR FROM
ALL OF US TO ALL OF YOU!**



Happy New Year!

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



We have exciting news regarding the FCSLA Whole Life portfolio of products. We have reduced premium rates which makes our life policies more affordable!

Premium rate reductions have been applied to these products:

Single Premium Whole Life Plus (ICC12-SPWL0412) Single Premium Whole Life (traditional plan) (ICC12-SPWL0412)

1 Pay Whole Life (ICC19WL)

10 Pay Whole Life (ICC19WL)

20 Pay Whole Life (ICC19WL)

Whole Life (Lifetime Pay) (ICC19WL)

FCSLA offers a variety of whole life products to provide protection for our members regardless of their stage of life.

Single Premium Whole Life Plus:

Issue ages 45-85, Minimum face amount \$50,000

- Accumulates savings in cash value and provides a lifetime of protection.
- Early and strong growth of cash value with liquidity options if needed.
- Perfect for poorly performing non-qualified money currently in low return or low interest products.
- Excellent wealth transfer tool.
- Early and strong cash value.

Single Premium Whole Life (Traditional Product) ICC12-SPWL0412:

Issue ages 0-90, Minimum face amount \$5,000

- Accumulates savings in cash value and provides a lifetime of protection.
- Like Single Premium Whole Life Plus but with a much lower face amount minimum.
- Great option for using smaller single premium sums to buy up a strong death benefit.
- Strong growth of cash value with liquidity options if needed.
- Superb wealth transfer tool.
- Works well as a final expense policy
- Excellent for gifting permanent life insurance to children and grandchildren. After three years of being insured the child is eligible to apply for FCSLA Life Scholarships.
- Face amounts \$25k or less and ages 50 and under may be eligible for the Short Application.

1 Pay Life ICC19WL:

Issue ages 0-90, Minimum face amount \$5,000

- Accumulates savings in cash value and provides a lifetime of protection.
- Like Single Premium Whole Life (Traditional Product) except that insured can pay in the 'single premium' over the period of the entire first contract year. This may provide some clients with flexibility in paying the premium.

- Face amounts \$25k or less and ages 50 and under may be eligible for the Short Application.

10 Pay Life ICC19WL

Issue ages 0-85, Minimum face amount \$5,000

- Accumulates savings in cash value and provides a lifetime of protection.
- Perfect for insureds that want to get premiums paid up over a short period of time:
- Insureds in their working years with good cash flow who do not want to pay premiums in retirement.
- Parents or Grandparents buying insurance on a child or grandchild. After three years of being insured the child is eligible to apply for FCSLA Life Scholarships.
- Business owners who want to fund key person or deferred compensation plans.
- Face amounts \$25k or less and ages 50 and under may be eligible for the Short Application.

20 Pay Life ICC19WL

Issue ages 0-75, Minimum face amount \$5,000

- Accumulates savings in cash value and provides a lifetime of protection.
- Like the 10 Pay Life except premiums are paid up in 20 years.
- Lower annual premiums for the same policy than the 10 Pay
- Good choice for people with a longer time-line for paying than the 10 Pay Life

Whole Life – Lifetime Pay ICC19WL

Issue Ages 0-75, Minimum face amount \$5,000

- Accumulates savings in cash value and provides a lifetime of protection.
- Good product to accumulate money to supplement retirement savings.
- Can be used as a final expense policy with the low face amount available.
- Lowest Annual premium compared to 10 Pay and 20 pay for the same policy

For more information on any of these products please contact your local FCSLA independent agent or recommender. You can also contact one of our Regional Sales Managers at:

<https://www.fcsla.com/about/rsm/>

Or just scan this QR code



Paul Smithers CLU ChFC ChSNC



Branch S023 and Branch J130 Hosts Annual Meeting and Luncheon

Branches S023 and J130 held their multi-function FCSLA Life event on November 3, 2024 at Thunder Bay Grille in Pewaukee, WI in which over 45 people attended. Branch 23 President Laurie Muffler welcomed everyone and introduced the officers of Branches S23 and J130, Luanne Coyne, Katie Esterle, Martin Esterle, Katie Missiaen, Jamie Coyne and Cassie Muffler. In attendance was Patrick Braun, former National Director and previous Yash District President and Kathy Mueller previous Branch 23 President. \$330 was raised for Matching Funds and will be donated to Life's Connection. Everyone enjoyed the amazing brunch, raffles and gifts that were courtesy of FCSLA Life.



W018 - Harvest Party

Branch W-018 treated its Junior Members to an afternoon Harvest Party at the Bellevue Berry and Pumpkin Ranch on Saturday, October 13th. The Branch reserved a Camp Fire Picnic area for members to gather for a hotdog lunch and so they could rest between the activities provided by the Ranch. Unfortunately, due to a fire ban in Eastern Nebraska, we picnicked without a fire. Fortunately, Activities Chair Julianne Popelka and husband Jim cooked all the hotdogs at home and brought them in a food roaster. The four hours went very quickly while members enjoyed the hayrack rides, sliding down hill in large and long cylinders, the jungle maze, swings, petting zoo, shops and more!



Preparing seating for lunch and finishing up conversations with Branch members.



Enjoying a traditional picnic lunch of hot dogs without a fire pit.



Taking the walk to the top to slide down in style!

S114 FALL BINGO SOCIAL

St. Ann's Lodge, S114, held their Fall Bingo Social Event on October 20, 2024 at American Slovak Club in Lorain, OH. A brief welcome was given first by President Bernie, followed with fun games of Bingo and prizes. A light luncheon was served afterward when members were able to visit and socialize with each other.



100th Birthday

Mary Mihalek Rindosh (S184, Carteret, NJ) was born on Sept. 14, 1924 in Vysny Slavkov, Slovakia. Family and friends gathered to celebrate her wonderful milestone by raising their glass in celebration of her life. They included Mayor Daniel J. Reiman who presented her with a 100th birthday proclamation. "During her long and productive lifetime, Mary has demonstrated in countless other ways her dedication to the welfare of others and has earned the respect and affection of people from all walks of life and all ages," Mayor Reiman said. "Mary is known for her commitment to community service in Carteret and neighboring towns. She has dedicated her life to helping others in need, making her community a better place for all. She advocated for Danielle's Law in the State of New Jersey in loving memory of her first grandchild, Danielle J. Gruskowski, requiring staff to call 911 in life-threatening emergencies. Danielle's Law was signed on Nov. 25, 2003, and four years later, Danielle's Garden was dedicated in her honor at Waterfront Park. Mary continues to organize the Living Rosary held annually at Danielle's Garden." Rindosh also served as a Eucharistic minister at Divine Mercy Parish, as well as Raritan Bay Medical Center, where she received a Certificate of Appreciation for more than 3,100 hours of her volunteer work. Mary is a life member of the VFW Star Landing Post No. 2314, held offices as president of the Slovaks Citizens Ladies Club and vice

president of the General Stephanic Slovak Club, and helped grow the local Altar Rosary Society from 6 to more than 100 members. Christmas Eve is legendary at Mary's house, where nearly 100 family members and friends gather to enjoy her holiday cooking, including Santa Claus. Mary's collection of 4,000 Santa Claus figurines has captured news media attention and is visited by Carteret school children for whom she bakes cookies and hands out Santa lollipops.

"When I look back, I feel so honored and humbled that I was able to have accomplished so much in my life," she said. "I am blessed to have such a beautiful family and wonderful friends. How lucky can one person be? Thank you for making my 100th Birthday celebration the very best! May God bless you all and keep you in His care."



2024 National Youth of the Year Honoree

JUSTIN METZ

FCSLA Life is pleased to announce that **Justin Metz** from Branch S218 (Braddock PA) is our 2024 National Youth of the Year honoree! He was nominated by his aunt and godmother, Cathleen Esack of Branch S218.



Justin is currently a senior at Seton LaSalle Catholic High School in Pittsburgh PA. He has a strong résumé in volunteerism and leadership, and participates in a variety of endeavors for the benefit of his branch, school, church, and community.

In addition to taking a challenging courseload of Advanced Placement and Honors classes while maintaining stellar grades, Justin also finds time to be a Student Ambassador for his high school, bowl on the school's team, work as a Junior Achievement teacher, and skate for a travel hockey team. As a high achiever, Justin has been awarded several FCSLA scholarships over the years and was FCSLA's Pittsburgh District's Youth of the Year in 2022. He is interested in majoring in political science and international studies in college.

But Justin's servant's heart shines the most in his work with his parish, branch, and community. He has hundreds of hours of service to his parish, St. Raphael the Archangel, in the past several years. He is a senior altar server, trains new altar servers, is a member of the Set Up-Take Down Committee for the parish's annual festival, and helps with fish fries and Easter Egg Hunts. He serves his community as a volunteer for the local St. Vincent de Paul food bank and as a Mt. Lebanon Municipality Junior Board Member for the Resiliency Board for the 2024-2025 school year. He is active in his branch's Matching Funds projects and helps with his branch's booth at the parish festivals.

His aunt had this to say about her nephew. "Justin is a fine young man with an extremely bright future. He has demonstrated extraordinary leadership skills for someone his age, as well as being able to assist wherever he is needed. Justin is an example of what I would describe as a well-rounded young man that is goal oriented and is determined to achieve his goals. He has gone above and beyond to help wherever help is needed and has on more than one occasion put others first."

Congratulations to you, Justin! May you continue to help others with your servant's heart and strive to be the best version of yourself. We are proud to have you as a member of First Catholic Slovak Ladies!

Scholarship Program - 2025



The FCSLA scholarship is no longer exclusively for tuition. In addition to tuition, the award may now be used for these school-related expenses: books, fees, and course-specific or degree-related costs such as supplies and equipment.

An eligible candidate for an FCSLA Life Fraternal Scholarship Award shall be a member of good standing for at least three years prior to date of application and hold a \$1,000 permanent life insurance certificate, a \$5,000 term certificate or an annuity certificate in his or her name. *See the full application for additional rules of eligibility.*

Winners will be chosen by a committee of impartial judges from the educational field, based on the following: **Academic Standing, Church/Community Service Value and School Involvement/Essay.**

127 College Scholarship Awards - \$1,250 Each

19 Graduate Awards - \$1,750 Each

36 High School Awards - \$1,000 Each

2 Florence Hovanec Memorial Awards - \$1,250 Each

32 Elementary School Awards - \$750 Each

2 John & Geraldine Gaydos Awards - \$1,250 Each

32 Early Elementary School Awards - \$750 Each

7 Vocational/Trade/Technical School Awards - \$1,250 Each

Application submission deadline is Tuesday, February 11, 2025.

Electronic copies (PDF file) and faxed copies are acceptable.

Applications postmarked or electronically received after such date will not be considered.

APPLICATIONS AND FURTHER DETAILS FOR THIS PROGRAM MAY BE OBTAINED BY:

- Visit our website at www.fcsla.com • E-mail us at Scholarship@FCSLA.com • Fax the form at 216-464-9260
- Call the home office at 800-464-4642, ext.1054 • Complete the form on this page and mail it to:

FCSLA Life

Scholarship Department • 24950 Chagrin Blvd. • Beachwood, OH 44122-5634

2025-2026 FCSLA LIFE SCHOLARSHIP APPLICATION REQUEST

Please send a scholarship application form by: _____ US Postal Mail _____ Email
 (PLEASE PRINT)

Application requested for the following award category (please check):

- College
 Graduate
 High School
 Religious (Seminary)
 Grades 1-4
 Grades 5-8
 Vocational/Tech/Trade School

Name _____

Address _____

City _____ State _____ Zip _____

Phone _____ E-mail _____

THIS FORM IS NOT THE APPLICATION

2024 PHOTO CONTEST WINNERS

The 2024 Photo Contest was full of beautiful, inspiring, and even funny submissions! Entries were received in the following categories: Hometown Pride, Prized Possession, Sporting Event or Concert, Weather in Action, and Bodies in Motion, with Weather in Action being the most popular. New this year was a 13–17 age category. Congrats to all the winners! Thank you to all the outstanding entrants listed on page 17.

13–17 AGE GROUP

1ST



AVA KNAPP, J115
LEMON SORBET

2ND



BRADY WINEBOLD, J192
PUG

3RD



KORBEN SPEEGLE
SKYWAY TRAM

18+ AGE GROUP

LAUGHTER

1ST



CHERYL CLEMENTS, S180
YOUNG WOMAN WITH GLASSES

2ND



JUDY VHRIN, S081
GREY HAIREED LADY

3RD



MATTHEW MARKOVICH, S081
CHILD W/ CUKE

“Photography can only represent the present. Once photographed, the subject becomes part of the past.”

BERENICE ABBOT (1898–1991), AMERICAN PHOTOGRAPHER

18+ AGE GROUP

BLACK AND WHITE

1ST



SUSAN BARTOS, S202
CLOCK

2ND



PAULA LANGSTON, S161
ST. LOUIS ARCH

3RD



MARIA GIANELLI-VRABEL, S230
STEEL FACTORY STACKS

FOOD

1ST



MELISSA SPEEGLE, S161
BEIGNET AND DRINK

2ND



DIANE BOWSER, S262
MACARON BAKERY

3RD



ANNETTE MARKOVICH, S081
AVOCADO TOAST

18+ AGE GROUP (CONTINUED)

FOUR

1ST



VITO DELLIBOVI, S035
GOLF FOUR

2ND



JUDY TAYLOR, S053
ELEPHANTS

3RD



AMANDA BONCHIK, S452
BLUE ANGELS

MODE OF TRANSPORTATION

1ST



CYNTHIA NEY LEIPOLD, S233
CAMELS

2ND



MARY ANDREANO, S009
BOAT IN WATER

3RD



LORI PROMENSCHENKEL, S053
HOT AIR BALLOONS

FCSLA LIFE THANKS THE FOLLOWING MEMBERS FOR PARTICIPATING IN OUR 2024 PHOTO CONTEST

NAME	BRANCH #	NAME	BRANCH #	NAME	BRANCH #
Joyce Anderson	W001	Chris Harvilla	S319	Edward Rish.....	SZJO
Mary Andreano.....	S009	Nancy Harvilla.....	S319	Patricia Schuch	S295
Ralph Antenori	SZJO	Robert Hladick	W018	Monica Scribner	S627
Amy Bailey	S156	Jane Kascak	Z060	Ron Scribner	S627
Susan Bartos	S202	Bella King.....	J157	Michael Semego	S011
Roberta Betza	S088	Jessica Klausner	S180	John Setter	S273
Debra Bigelow.....	S053	Ava Knapp	J115	Kristy Simko.....	S522
Amanda Bonchik.....	S452	Lena Knapp.....	S177	Joyce Sinclair.....	S177
Diana Bowser.....	S262	Rosa Knizner	S287	Luke Siskoff	W001
Joan Brand.....	Z677	Adrienne Koncerak.....	S077	Wayne Siskoff	W001
Cathy Bullion.....	Z221	Theresa Korosec.....	S634	Paulette Smith.....	S161
Robert Bury.....	S111	Anna Kostrej	S011	Cynthia Sostakowski.....	S128
Robert Chenore	Z218	Ann Marita Kulik.....	Z616	Jenilee Spaniol.....	S066
Audrey Chromy	W013	Deborah LaCroix.....	Z786	Aniala Speegle.....	J192
Cheryl Clements	S180	Robert Lada	U175	Korben Speegle	J192
Grace Clements	S180	Paula Langston	S161	Melissa Speegle.....	S161
Noah Clements	S180	Patricia Lasater	Z326	Cindy Spinelli	S410
Ronda Cordell	SZJO	Anna-Marie Lawrence	SZJO	John Spinelli	S410
Daniel DeFore.....	S180	Kurt Lesnanskey	S161	Emily Strobel.....	S410
Christine Deidrick.....	S644	Lukas Lyons	J011	Diane Suchecki	U407
Diane Dellibovi	S035	Margaret Lyons	S101	Edward Suchecki	U407
Vito Dellibovi	S035	Annette Markovich	S081	Kevin Suchecki	U400
Sharon Dewart	S053	Marisa Markovich	S081	Janet Sullivan.....	S077
William Dietrick	S010	Matthew Markovich	S081	Patrick Sullivan	S077
Kathryn Dzurik	S088	Kathleen Martin.....	S615	Judy Taylor.....	S053
Kathleen Eurich.....	S451	Brandon McCabe	S350	Claudia Thomas	S218
Margaret Ferenchak.....	S161	James McCabe	S350	Thaddeus Tobias.....	S352
Michele Ferguson.....	S156	Holly McCreedy.....	S202	Holly Tomkalski	Z060
Janette Fiala	W184	Cynthia McCullough	Z221	Dorothy Urbanowicz.....	S088
Xavier Fiala.....	W184	Timothy Medsker.....	S081	Judy Vhrin.....	S081
Mary Ann Finley	S313	Barry Metzger	S172	Yvonne Vodzak	S233
Catherine Flannery.....	J362	Olivia Meyer.....	W184	Barbara Warner.....	Z015
Michael Flannery.....	S172	Susan Miklovic	S101	Geraldine Wemhoff	S627
Timothy Galos.....	S081	Grace Miller	S119	Sylvia Wier.....	Z043
Maria Gianelli-Vrabel.....	S230	James Mitcheson	S262	Brady Winebold.....	J192
Aubrey Gikas	S081	Cynthia Ney Leipold	S233	Nellie Winebold	J192
Bernadette Grove.....	S230	Thomas Oslick	S088	James Zawojski	Z221
Nancy Hadesman.....	S053	Lori Promenschenkel	S053	Aidan Zielinski.....	Z189
Mark Hanis.....	S211	Mary Lou Prosin.....	S176		
Michele Harbison	S319	Judy Regan.....	S487		



New Annuities, New Rates!

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

SILVER ELITE ANNUITY

- Flexible Premium Deferred Annuity (Contract FPA(5)-0713)
- **4.75% APY current credited interest rate effective October 1, 2024***
- 3.00% APY minimum guaranteed rate
- \$250 minimum initial premium; \$100 minimum subsequent
- \$500,000 maximum lifetime premium
- 5 year withdrawal penalty (6% 1st year, decreased by 1% each subsequent year)**
- 10% one time per year penalty free withdrawal is available in the first year of the contract and every subsequent year during the surrender period or, receive interest only (minimum \$100)
- Maximum issue age 85

GOLD ELITE ANNUITY

- Flexible Premium Deferred Annuity (Contract FPA(7)-0713)
- **4.85% APY current credited interest rate effective October 1, 2024***
- 3.00% APY minimum guaranteed rate
- \$250 minimum initial premium; \$100 minimum subsequent
- \$500,000 maximum lifetime premium
- 7 year withdrawal penalty (8% 1st year, decreased by 1% each subsequent year)**
- 10% one time per year penalty free withdrawal is available in the first year of the contract and every subsequent year during the surrender period or, receive interest only (minimum \$100)
- Maximum issue age 85

PLATINUM ELITE ANNUITY***

- Flexible Premium Deferred Annuity (Contract FPA(10)-0415)
- **5.00% APY current credited interest rate effective October 1, 2024***
- 3.00% APY minimum guaranteed rate
- \$250 minimum initial premium; \$100 minimum subsequent
- \$500,000 maximum lifetime premium
- 10 year withdrawal penalty (9% first two years, decreased by 1% each subsequent year)**
- 10% one time per year penalty free withdrawal is available in the first year of the contract and every subsequent year during the surrender period or, receive interest only (minimum \$100)
- Maximum issue age 79

* Our credited rate may go up or down at anytime, but will never go below the minimum guaranteed rate.

** A 10% federal tax penalty may apply to certain distributions if taken before the owner is age 59½.

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



For more information, please contact one of our knowledgeable representatives.

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

Youngstown District Honors Scholarship Winners

Bernadette Demechko, President of Maria E. Grega District 2, called the meeting to order with an opening prayer. She announced that the regular business would be postponed and all attention would be focused on the winners. Seven of the District's seventeen winners were in attendance. She noted that the winners had been sent a congratulatory letter in June when winners were notified. In that letter they were informed they would be asked to address the group and tell us of their educational goals, hobbies, extra-curricular activities, etc., so we would meet and greet our younger members. Following a delicious buffet of Chicken Divan and dessert of multiflavored cupcakes, Bernadette introduced District Treasurer, Shirley Zura, who presented each winner with a monetary gift and the President of winning members did likewise. The meeting continued with hosting Branch 161 President Melanie Leonard introducing the Branch Presidents who had winners. The President noted that beside the January payment to all Branches for their activities, this event provided funding as the District got one third of the money raffle. A group photo will be taken after the adjournment. Individual Branches should also take photos and publish an article of their activities in Fraternally Yours magazine. The President introduced Fran Chervinko Branch 153, who will be hosting the Christmas party, Sunday, November 17, 2024. 1:00 o'clock, Park Inn by Radisson 3377 New Castle Road, West Middlesex, Pa 16159. Each Branch is to donate two \$15- \$18 gifts in small gift bags. Bernadette announced she will be available after the Meeting to answer any questions about our Single Premium Whole Life Insurance Policies or Annuities. With no further business the Meeting closed with a prayer for our ill and deceased members.



S295 Donation for the Slovak Mission In Support of the Chicagoland Slovak Catholic Faithful

Chicago Branch S295/J39 gave a \$10,000 donation in support of the continued development of the Slovak Mission in Palos Hills, IL. This is a Catholic religious organization that serves a community of Slovak Catholics in the Chicagoland area who share in their mutual heritage and Roman Catholic faith through the Holy Mass and sacraments, education of the Slovak Catholic faithful, and cultural events. Pictured below is Jarmila Hlubocky S295 President & Treasurer, Reverend Stanislav Bindas of the Slovak Mission, Dr. Fay Hlubocky S295 Secretary, and Chris Blazek S295 Vice President.



First Catholic Slovak Ladies Association Executive Committee Third Quarterly Meeting

Home Office, Beachwood OH | August 22, 2024

Call to Order/Prayer/Pledge of Allegiance

National Director Jeanette Palanca called the meeting to order at 9:35 a.m. at the home office, Beachwood, Ohio. National Trustee Joseph T. Senko opened the meeting with prayer and National Trustee Lorraine Gibas led us in the Pledge of Allegiance.

Opening Business

Roll Call

National Secretary Kimberly A. Graham was asked to call the roll. The following members joined the meeting via virtual meeting in a secure location:

Monsignor Peter M. Polando	National Chaplain
Cynthia M. Maleski	National President
Jeanette E. Palanca	National Director
Kristina L. Menke	National Director
Lorraine Gibas	National Trustee
Joseph T. Senko	National Trustee

Secretary Graham noted all members were present except Monsignor Peter M. Polando. Secretary Graham and Interim National Treasurer Frank L. Rando were also present and in attendance in a secure location.

Approval of Agenda

Director Palanca noted the agenda was circulated in advance and there was one addition to the agenda to add an update on the CEO Search Committee. Trustee Gibas moved to add an update on the CEO Search Committee and seconded by National Director Kristina L. Menke.

MOTION ADOPTED

Approval of the Minutes

Director Palanca noted the May 15, 2024 minutes were circulated in advance and unless there are any amendments, corrections, additions, or deletions, the May 15, 2024 minutes will stand approved as circulated.

National President's Comments

National President remarked on several highlights of her report.

1. Hiring plan priorities - President Maleski provided a summary report on staffing.
2. Proposed asset acquisition – President Maleski stated we are in the exclusivity period, and we have due diligence steps in process.
National Chaplain Monsignor Peter M. Polando joined the meeting at 10:25 a.m.
3. Sales Goals tied to budgeting process – President Maleski noted sales goals have been developed and are tied to the budgeting process for the sales team for 8/15/24 through 11/25/24 period. President Maleski remarked

the Product Development committee is reviewing how life insurance valuation and non-forfeiture interest rate changes impact FCSLA and identify action steps needed to meet regulatory deadlines. President Maleski said the modified annuity program was launched on June 1, 2024.

4. Transitioning to the new governance model – President Maleski wants a seamless transition and is currently on the CEO Search Committee and discussed the framework of action steps to ensure a positive working relationship between the CEO and Chair. In addition, to create an environment and communications and messaging to establish and maintain the leadership of the CEO and to respect the chain of command. It needs to be clarified as to the infrastructure and division of responsibilities to support this framework.
5. Chair position profile – President Maleski stated the chair sets forth a framework for informed collective decision-making for the board, taking into account short and long-term strategic plans and risks. The chair serves as ex-officio voting member on strategic planning committee and chair of executive committee.
6. Compliance review – President Maleski noted this is in process.
7. ODI Exam – President Maleski is upcoming, but we have not yet received the pre-exam questionnaire and do not have an exact date. President Maleski has held three oversight meetings, and the staff has been preparing to get everything in order.
8. AM Best is scheduled for August 29, 2024, and Interim Treasurer Frank Rando is leading the effort to gather the documents.

Questions were asked and answered.

Supplement 1

President Maleski stated she will reserve the rest of her comments for the board meeting. Director Palanca asked for a motion to accept the President's report. Trustee Gibas moved to accept the National President's report and Trustee Senko seconded the motion.

MOTION ADOPTED

A fifteen-minute break was called at 11:14 a.m. and the Executive committee reconvened at 11:30 am.

National Treasurer's Report

Interim Treasurer Rando presented the preliminary Treasurer's Report as of June 30, 2024. Interim Treasurer Rando reviewed the financial review and graphs of Asset Growth, Surplus, and Income by Type, Net Income before Dividends,

Bond Rating, and a snapshot of our portfolio, as well as a graphical review of our revenue for the last five years. At the end of June 30, 2024, our admitted assets were at \$1.084 billion, and our surplus was \$109 million.

Interim Treasurer Rando reviewed the preliminary Balance Sheet, and Income Statement as of June 30, 2024. Questions were asked and answered.

Second Quarter 2024 Budget vs Actual

Interim Treasurer Rando reviewed the second quarter 2024 Budget vs Actual report by discussing the life business, annuity business, general expenses, and highlighted variances. Questions and comments were asked and answered.

Annuity Reserves by Product

Interim Treasurer Rando reviewed the annuity reserves by product. He explained in detail significant statistics in the report. Questions were asked by members of the Executive Committee and answered.

Acquired Securities Report

Interim Treasurer Rando reviewed the \$29,812,547 million of acquired securities since our last Executive Committee meeting. Interim Treasurer Rando also reviewed the quarterly credit watch list, and the disposed securities report as of June 30, 2024. Questions were asked and answered.

Supplement 2

Trustee Senko moved to accept the Interim Treasurer's report and Trustee Gibas seconded the motion.

MOTION ADOPTED

Unfinished Business

Annuity Interest Yield

Interim Treasurer Rando discussed his review of the 5, 7, and 10 year yield treasury rates and provided an annuity rate analysis.

Interim Treasurer Rando will provide his recommendation of crediting rates for the fourth quarter of 2024 at the quarterly board meeting.

Supplement 3

PUA Update

Interim Treasurer Rando provided a status update on the PUA project.

Supplement 4

CEO Search Committee

Chair Trustee Gibas of the CEO Search Committee provided an update. Trustee Gibas stated they have signed an engagement letter with the national search firm Jacobson Executive Search, and they had a kick-off meeting with them. Jacobson then developed a position profile based on the input from the committee and now they will launch their sourcing protocols for candidates interested in this position. Jacobson also drafted a timeline, and they will present their slate of candidates to the committee for interviewing. Trustee Gibas will provide a written report at the September board meeting. Questions were asked and answered.

Unfinished Business

Position Profile of Chair of the Board

Trustee Gibas noted at the last Executive Committee meeting that Director Palanca presented a draft of the Chair of the Board description and then it was discussed from several different perspectives, and she suggested organizing it in categories to align some of the bullet points that were listed. Director Palanca asked Trustee Gibas to work this project and bring it back to the board. Trustee Gibas completed her work and has a draft which she used several sources including Jacobson (our executive search firm), input provided at the May executive committee, and June Board meeting and additional documents. Trustee Gibas was also interested in the intersection of the CEO and Chair of the Board. A discussion ensued.

President Maleski moved to recommend the Chair of the Board job description with the addition of the overarching statement in the document itself or in a preface and adding that the Chair of the Board should serve as ex officio voting member on strategic planning committees and that the skill set should be incorporated into the decision making process as the board moves forward with choosing the Chair of the Board from time to time and Trustee Gibas seconded the motion.

MOTION ADOPTED

Supplement 5

Good of the Order

President Maleski stated this was a joyful summer with many St. Anne day gatherings. In addition, we opened a new branch located in Avon Lake, Ohio by one of our producers with a kick-off luncheon in Parma, OH.

Executive Committee Meeting Dates

Fourth Quarterly Meeting – November 13, 2024

Adjournment and Prayer

Director Menke moved, and Trustee Gibas seconded to adjourn the meeting. The meeting adjourned at 1:23 p.m. with prayer led by Chaplain Monsignor Polando.

MOTION ADOPTED

Cynthia M. Maleski, President

ATTEST:

Monsignor Peter M. Polando, Chaplain
Jeanette E. Palanca, Director
Kristina L. Menke, Director
Lorraine Gibas, Trustee
Joseph T. Senko, Trustee

I, Kimberly A. Graham hereby certify that I am duly appointed and Secretary of the First Catholic Slovak Ladies Association of the United States of America.

Kimberly A. Graham, Secretary

REPORT OF THE FCSLA NATIONAL TREASURER

Balance Sheet

Income Statement For Period Ended

	08/31/2024
Assets	
Cash & Short Term Investments	\$ 26,503,720
Bonds	1,032,148,789
Preferred Stock	1,020,000
Common Stock	351,721
Investment Income Due & Accrued	14,590,430
Property Plant & Equipment, Net	4,390,945
Certificate Loans & Accrued Interest	1,696,997
Other Assets	549,312
Total Assets	\$ 1,081,251,913
Liabilities	
Life Reserves	\$ 307,429,975
Annuity Reserves	645,797,980
Death Claims Payable	3,265,144
Unearned Premiums	369,948
Matured Endowments	357,307
Provision for Dividends Payable	1,400,000
Accumulated Dividends & Interest	5,293,292
Accrued Convention Donations	137,500
Provision for Future Conventions	110,974
Asset Valuation Reserve	11,862,067
Interest Maintenance Reserve	(5,488,206)
Other Liabilities	2,055,081
Total Liabilities	\$ 972,591,062
Surplus	108,660,852
Total Liabilities and Surplus Funds	\$ 1,081,251,913

	08/31/2024
Revenue	
Insurance Premiums	\$ 2,327,463
Annuity Premiums	10,185,528
Investment Income	33,888,831
Amortization of Interest Maintenance Reserve	(258,435)
Rental Income	297,717
Other Revenue	25,359
Total Revenue	\$ 46,466,463
Expense	
Increase in Reserves - Life	\$ (97,106)
Increase in Reserves - Annuity	(16,577,692)
Insurance Benefits	6,915,549
Annuity Benefits	44,607,732
Commission Expense	445,239
Surrender Benefits	1,906,734
Matured Endowments	39,644
Interest Expense	314,757
Salaries - Employees	493,487
Payroll Tax Expense	39,250
Underwriting Expense	28,953
Life and Annuity Expenses	38,116,548
Revenue Less Life and Annuity Expenses	\$ 8,349,916
Bank Service Charges	146,495
IT Expenses	267,182
Accounting Fees	85,714
Actuarial Fees	154,942
Legal Fees	52,387
Consulting Fees	57,062
Employee Benefits	650,933
Fees - Directors	157,594
Salaries - Employees	1,104,255
Salaries - Officers	366,040
Temporary Office Expenses	56,778
Payroll Tax Expense	126,172
Depreciation Expense	172,092
Utility Expense	83,051
Postage and Printing	170,001
Advertising & Marketing	93,020
Travel Expense	48,488
Insurance Department Fees	57,218
Sales Related Expense	211,368
Rental Expense	297,717
Building Expense	133,965
Insurance Expense	43,536
Office Related Expense	89,400
Dues & Subscriptions	59,623
Human Resources	182,903
Other Expense	15,400
Investment Expense	450,703
Sales and Operating Expenses	5,334,039
Revenue Less Sales & Operating Expenses	\$ 3,015,876
Post Mortem Benefits	1,341,162
Misc. Member Benefits	37,016
Donation Expenses	66,177
Change in Accrued Convention Donations	100,000
Convention Expenses	116,664
Branch and District Funding	525,593
Fraternal Activities	9,822
Official Publications	474,974
Scholarship Awards	207,250
Direct Fraternal Expenses	2,878,659
Income (Loss) from Operations	\$ 137,218
Dividends to Members	937,939
Subtotal INCOME (LOSS)	\$(800,721)
Capital Gains (Loss)	825,120
NET INCOME (LOSS)	\$ 24,398

Placing a Memorial in *Fraternally Yours*



A memorial for a deceased member may be placed in *Fraternally Yours* at the request of the family. They are published as space allows and include up to 250 words and a head shot photo. There is no fee associated with publication of the memorial.

To submit information you may:

Send a link to the on-line memorial to zjbazik@comcast.net; memorials are edited to 250 words or less; email a head shot and your own edited version of what you would like to appear keeping it to 250 words or less to zjbazik@comcast.net or send a hard copy of the information to: Editor, PO Box 1617, Reading, PA 19603-1617.



Cozy Comfort Classics

APPLE CINNAMON SCONES

2 cups all-purpose flour
2/3 cup rolled oats
1 tablespoon baking powder
1 teaspoon ground cinnamon
1/4 teaspoon baking soda
1/4 teaspoon salt
1/4 teaspoon ground nutmeg
1/2 cup butter unsalted, cold
1 large apple peeled and chopped
1/2 cup milk
1/4 cup honey

Topping:

2 tablespoon rolled oats
1 tablespoon Turbinado sugar
1/2 teaspoon ground cinnamon
2 tablespoon milk

Preheat your oven to 400 degrees. Line a baking sheet with parchment paper. In a large bowl, combine the flour, rolled oats, baking powder, cinnamon, baking soda, salt and nutmeg. Cut in the butter with 2 knives or a pastry blender. In another smaller bowl combine together the milk, honey and apple. Add this to the dry ingredients and toss.

Turn onto a floured work surface and knead gently until everything is well combined. Form the dough into a circle that's about 9 to 10 inches in diameter and about 1/2 inch in thickness.

Place the dough onto the prepared baking sheet. Cut into 8 wedges and separate the wedges so that they are about 1 inch apart. Brush the wedges with the milk (from the topping ingredients). Combine together the Turbinado sugar, ground cinnamon and rolled oats and sprinkle over each scone, generously.

Bake for about 20 minutes or until golden brown.

CHICKEN CRUNCH CASSEROLE

2 chicken breasts, cooked and deboned
1 (10.75 ounce) can condensed cream of chicken soup
1 (8 ounce) container sour cream
1/2 cup butter
40 buttery round crackers

Preheat oven to 350 degrees.

Chop chicken into small pieces and place in a 9 x 13 inch baking dish.

Mix soup and sour cream and pour over chicken. Dot with butter or margarine. Crumble crackers finely and put on top of chicken mixture. Bake for 30 minutes.

SLOW COOKER POTATO BURGER CASSEROLE

1 1/2 pounds ground beef
1 onion, chopped
3 cloves garlic, minced
1 red bell pepper, diced
5 large potatoes, peeled and cut into chunks or diced
1 can (10.75 oz) condensed cream of mushroom soup
1/2 cup milk
1 1/2 cup shredded cheddar cheese
1 1/2 teaspoon salt
1/2 teaspoon black pepper
1/2 teaspoon paprika
2 tablespoons fresh parsley, chopped for garnish

In a skillet over medium heat, brown the ground beef with the onion, garlic, and bell pepper until the meat is fully cooked and the vegetables are tender. Drain any excess fat.

In a small bowl, mix together the cream of mushroom soup, milk, salt, pepper, and paprika.

Layer half of the potatoes in the bottom of a slow cooker. Top with half of the meat mixture and half of the soup mixture. Repeat the layers with the remaining potatoes, meat, and soup mixture.

Cover and cook on low for 5-6 hours or until the potatoes are tender.

Sprinkle the shredded cheese over the casserole and cook covered for an additional 20 minutes or until the cheese is melted.

Garnish with chopped parsley before serving.

CHEESY BROCCOLI AND RICE CASSEROLE

3 cups cooked rice
2 cups broccoli florets, steamed
1 cup shredded cheddar cheese
1 cup cream of mushroom soup

1/2 cup sour cream
1 onion, chopped
Salt and pepper to taste
Preheat oven to 350 degrees.
In a bowl, mix rice, broccoli, cheese, soup, sour cream, onion, salt, and pepper. Spread the mixture into a greased casserole dish.
Bake for 25-30 minutes or until bubbly and golden.

SNICKERDOODLE COBBLER

1/3 cup unsalted butter melted
3/4 cup whole milk
2 teaspoons vanilla extract
1 1/2 cups sugar
1 1/2 cups flour
2 1/4 teaspoons baking powder
3/4 teaspoon salt
2 teaspoons cinnamon
1 1/2 cups brown sugar packed
1 1/2 cups hot water

Topping:

1/4 cup sugar
1/2 teaspoon cinnamon
Preheat oven to 350 degrees. Spread melted butter in a 9x13 baking pan.

Whisk milk, vanilla, and sugar in a large bowl. Add flour, baking powder, salt, and cinnamon; whisk until just combined.

Spoon batter over butter, careful not to mix. Sprinkle brown sugar over batter.

Gently pour hot water over the batter and sugar.

Bake for 30-35 minutes until golden brown and mostly set.

Mix topping sugar and cinnamon; sprinkle over hot cobbler.

Let cool slightly before serving.

RITZ CRACKER THIN MINTS

80 Ritz crackers 4 sleeves
1 Container chocolate frosting
1 teaspoon mint extract
12 ounces chocolate chips
1 cup Andes mints finely chopped
Stir together the chocolate frosting and mint extract until combined.

Spread the frosting over the bottom of 40 cookies, then press the remaining cookies on top to make a sandwich.

Melt the chocolate chips in the microwave in 30 second intervals, stirring between each interval, until the chocolate is melted.

Dip each cracker sandwich in the melted chocolate until it's fully coated.

Place the coated cracker on a piece of parchment paper and immediately sprinkle a small amount of chopped Andes mints on top.

When all the cookies have been coated, place them in the refrigerator to chill for at least 30 minutes before serving.

PERIODICAL

1/25

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.