

Fraternally Yours®

 **FCSLA**Life

ISSN 0897-2958

VOL. 111, NO. 6

First Catholic Slovak Ladies Association

MARCH 2025



A SOFTER WHITE EXTENDS THE DAY,
A DEEPER BLUE, THE ROBE OF NIGHT;
A GOLDEN YELLOW TOUCHES ALL
AND INFINITE REPOSE.

Emily Dickinson

ŽENSKÁ JEDNOTA

OFFICE HOURS — HOME OFFICE

Monday through Friday — 8:00 a.m. to 4:30 p.m.
Phone: (216) 464-8015 • Toll Free: 800-464-4642
Fax: (216) 464-9260 • Website: www.fcsla.com

EDITOR: Carolyn Bazik

P.O. Box 1617, Reading, PA 19603
E-mail: zjbazik@comcast.net
Phone (610) 373-2743 • Fax (610) 375-8333

FCSLA LIFE

24950 Chagrin Boulevard, Beachwood, Ohio 44122
National President/CEO: Cynthia M. Maleski, Esq. (216) 468-1011
National Secretary/COO: Kimberly Graham (216) 468-1012

BOARD OF DIRECTORS

NATIONAL CHAPLAIN:

Reverend Monsignor Peter M. Polando
Cathedral of Saint Columba, 159 W. Rayen Ave.,
Youngstown, OH 44503. Residence: (330) 744-5233
E-Mail: ppolando@youngstowndioocese.org.

NATIONAL PRESIDENT/CEO:

Cynthia M. Maleski, Esq., 24950 Chagrin Boulevard,
Beachwood, OH 44122. (800) 464-4642. Ext. 1011.

NATIONAL DIRECTORS:

Jeanette E. Palanca, 304 W. Exchange Street,
Crete, IL 60417. Residence: (847) 770-3508.
Email: jeanetteeve@outlook.com.
Kristina Menke, 24950 Chagrin Boulevard,
Beachwood, OH 44122. (216) 223-8220.
Email: kristinamenke53@gmail.com.
Kristine Midcap, 24950 Chagrin Boulevard,
Beachwood, OH 44122. (800) 464-4642.

NATIONAL TRUSTEES:

Lorraine Gibas, 24950 Chagrin Boulevard,
Beachwood, OH 44122. (800) 464-4642.
Joseph T. Senko, 24950 Chagrin Boulevard,
Beachwood, OH 44122 (800) 464-4642.

NATIONAL AUDITORS:

Mary B. Andreano, 24950 Chagrin Boulevard,
Beachwood, OH 44122 (800) 464-4642.
Dennis L. Povondra, 102 South Janda Avenue,
Tabor, SD 57063. (605) 661-6508.
Email: povondra@hcinet.net
Barbara A. Sekerak, 24950 Chagrin Boulevard,
Beachwood, OH 44122. (800) 464-4642.

COURT OF APPEALS:

Bonita "Bonnie" C. Vavruska • Tabor, SD
Susan G. Moynihan • Cleveland, OH
Cynthia M. Oresik • Schererville, IN
Janet Gaydos Berkeemeier • Jackson, MI
Melanie L. Leonard • Youngstown, OH



Letting Go...

To Let Go does not mean to stop caring,
it means I can't do it for someone else.

To Let Go is not to cut myself off,
it is the realization I can't control another.

To Let Go is not to enable,
but to allow learning from natural consequences.

To Let Go is to admit powerlessness,
which means the outcome is not in my hands.

To Let Go is not to try to change or blame another,
it is to make the most of myself.

To Let Go is not to care for,
but to care about.

To Let Go is not to fix,
but to be supportive.

To Let Go is not to judge,
but to allow another to be a human being.

To Let Go is not to be in the middle arranging all the outcomes,
but to allow others to affect their destinies.

To Let Go is not to be protective,
it is to permit another to face reality.

To Let Go is not to deny,
but to accept.

To Let Go is not to nag, scold, or argue,
but instead to search out my own shortcomings and correct them.

To Let Go is not to adjust everything to my desires,
but to take each day as it comes, and cherish myself in it.

To Let Go is not to criticize and regulate anybody,
but to try to become what I dream I can be.

To Let Go is not to regret the past,
but to grow and live for the future.

To Let Go is to fear less,
and love more.

Dear Friends, Whether it's guilt, anger, love, loss, or betrayal, I have found that one of the hardest lessons in life is letting go. Change is never easy. Often, you don't feel the weight of something you've been carrying until you feel the weight of its release. This month, as we begin the season of Lent, simply try to let go and let God.

Until next Month,
Warmly, *Carolyn*

Sorrowful Mysteries of the Holy Rosary for the Sacred Season of Lent

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

My dear Sisters and Brothers in Christ,

As we embark on the Sacred Season of Lent 2025, I am sharing with you the brief Scriptural passage for each bead of the Sorrowful Mysteries of the Holy Rosary. I came upon it several weeks ago and I plan on using it each day of Lent to enhance my prayer life during this season of extra prayer, fasting, abstinence, and meditation. I hope you enjoy it as well!

Introduction

+ In the name of the Father, and of the Son, and of the Holy Spirit. Amen.

*We turn to the Lord, who knows our suffering and longs to give us His comfort and peace. Yet it was our infirmities that He bore and our sufferings that He endured. *I believe in God...*

*While we thought of him as stricken, as one smitten by God and afflicted. *Isaiah 53:4b Our Father...*

*Because God did not make death, nor does he rejoice in the destruction of the living. *Wisdom 1:13 Hail Mary...*

*For he fashioned all things that they might have being; and the creatures of the world are wholesome, *Wisdom 1:14a Hail Mary...*

*And there is not a destructive drug among them nor any domain of the nether world on earth, *Wisdom 1:14b Hail Mary...*

*For justice is undying. *Wisdom 1:15 Glory to...*

First Sorrowful Mystery: The Agony in the Garden

*Then going out [Jesus] went, as was his custom, to the Mount of Olives, and the disciples followed him. Luke 22:39 *Our Father...* *When he arrived at the place he said to them, "Pray that you may not undergo the test." Luke 22:40 *Hail Mary ...* *After withdrawing about a stone's throw from them and kneeling, he prayed, saying, "Father, if you are willing, take this cup away from me; still, not my will but yours be done." Luke 22:41-42 *Hail Mary ...* *And to strengthen him an angel from heaven appeared to him. Luke 22:43 *Hail Mary ...* *He was in such agony and he prayed so fervently that his sweat became like drops of blood falling on the ground. Luke

22:44 *Hail Mary ...* *The spirit is willing, but the flesh is weak. Matthew 26:41b *Hail Mary ...* *I cry aloud to God, cry to God to hear me. Psalm 77:2 *Hail Mary ...* *On the day of my distress I seek the Lord; by night my hands are raised unceasingly; I refuse to be consoled. Psalm 77:3 *Hail Mary ...* *My eyes cannot close in sleep; I am troubled and cannot speak. Psalm 77:5 *Hail Mary ...* *In the night I meditate in my heart; I ponder and my spirit broods: Psalm 77:7bc *Hail Mary ...* *Has God's love ceased forever? Has the promise failed for all ages? Psalm 77:9 *Hail Mary ...* *Has God forgotten mercy, in anger withheld compassion? Psalm 77:10 *Glory...*

Second Sorrowful Mystery: The Scourging at the Pillar

*Pilate addressed them a third time, "What evil has this man done? I found him guilty of no capital crime. "Luke 23:22a *Our Father...* *Therefore I shall have him flogged and then release him." Luke 23:22b *Hail Mary...*

*With loud shouts, however, they persisted in calling for his crucifixion, and their voices prevailed." Luke 23:23 *Hail Mary ...* *The verdict of Pilate was that their demand should be granted. Luke 23:24 *Hail Mary ...*

*Then Pilate took Jesus and had him scourged. John 19:1 *Hail Mary ...* *So he released the man who had been imprisoned for rebellion and murder, for whom they asked, and he handed Jesus over to them to deal with as they wished. Luke 23:25 *Hail Mary ...*

*How lonely she is now, he once crowded city! Lamentations 1:1a *Hail Mary ...* *Widowed is she who was mistress over nations. Lamentations 1:1b *Hail Mary ...*

*The princess among the provinces has been made a toiling slave. Lamentations 1:1c *Hail Mary ...* *Bitterly she weeps at night, tears upon her cheeks. Lamentations 1:2a *Hail Mary...*

*With not one to console her of all her dear ones. Lamentations 1:2b *Hail Mary ...* *Her friends have all betrayed her and become her enemies. Lamentations 1:2c *Glory to...*

*Her friends have all betrayed her and become her enemies. Lamentations 1:2c *Glory to...*

Third Sorrowful Mystery: The Crowning with Thorns

*Then the soldiers of the governor took Jesus inside the praetorium and gathered the whole cohort around him.

continued on page 5

Message from our National President

CYNTHIA M. MALESKI



Dear fellow members,

As we begin a new chapter at FCSLA Life, I am writing a final article as outgoing National President/CEO. I hope to contribute articles and photos from time to time in the coming months and years so we can continue to touch each other. Newly appointed CEO Michael

J. Agan is with us, and I am working with him to welcome and familiarize him with our society and the fraternal benefit system.

Mike (as he likes to be called) is a seasoned life insurance CEO and has served in a number of executive positions at an Ohio based life insurance company. He is a certified actuary and a Fellow in the American Academy of Actuaries. He is enthusiastic about his new role here! I am sure we will learn more about Mike in the upcoming months.



I am honored and grateful to our members for the opportunity to provide financial security as we grow FCSLA Life, build the architecture for future generations and reach out to broader communities across the United States through our branches in the United States to serve the common good.

Working with our leadership team, FCSLA Life achieved unprecedented growth in respect to financial strength, reach, membership, and lasting impact in ways never seen before.

We are proud that FCSLA's insurance in force and assets have each grown to over \$1 billion. The organization has maintained an A.M. Best rating of A- (Excellent) and is comprised of over 500 branches. During my tenure, FCSLA's footprint expanded through opening 24 new branches in strategic states. Standard Analytics, Inc., analysts for the life insurance industry since 1932, has consistently ranked us FAVORABLY as compared to the top 25 life insurance companies.

We elevated operational excellence for long-term sustainability, implementing strategic initiatives that ensure continued success for generations to come with surplus exceeding \$108 million, a building block strategic plan, a new governance model through a series of conventions, and increased transparency and engagement at key stakeholders throughout the Association.

We can stand tall and proud together in upholding and strengthening FCSLA's Catholic values and fraternal mission, ensuring they remain at the heart of our work. We initiated four national appeals for charitable causes including relief in West Texas, aid for "at risk" children, an anti-hunger drive and the establishment of an Anna Hurban Scholarship program. The association has awarded over 3,000 national scholarships in the amount of over \$3.3 million and conducted over 1,600 matching funds projects at local levels raising over \$7million, with a national match of over \$1.1 million to benefit churches, schools, and nonprofit organizations throughout the country. In 2023 the Young Adult Leadership Council was formed to engage a younger demographic and foster a sense of inclusion and community for younger generations.

Most of all, I have loved every minute of meeting, talking, celebrating, praying, and grieving with each and every one of you. We can be so proud of what we have built together as our lives and stories intertwine and connect to build FCSLA into the fabric of American life. We respect every member from the beginning of life to the end of life and beyond!

LET US STAND TALL AND PROUD TOGETHER!

With love and respect, always

Cynthia M. Maleski, J. D.
National President/CEO



Sorrowful Mysteries of the Holy Rosary for the Sacred Season of Lent

continued from page 3

Matthew 27:27 *Our Father...* *They stripped off his clothes and threw a scarlet military cloak about him. Matthew 27:28 *Hail Mary ...* *Weaving a crown out of thorns, they placed it on his head, and a reed in his right hand. Matthew 27:29a *Hail Mary ...* *And kneeling before him, they mocked him, saying, "Hail, King of the Jews!" Matthew 27:29b *Hail Mary ...* *They spat upon him and took the reed and kept striking him on the head.

Matthew 27:30 *Hail Mary ...* *And when they had mocked him, they stripped him of the cloak, dressed him in his own clothes, and led him off to crucify him. Matthew 27:31 *Hail Mary ...* *Lord, my God, I call out by day; at night I cry aloud in your presence. Psalm 88:2 *Hail Mary ...* *You plunged me into the bottom of the pit, into the darkness of the abyss. Psalm 88:7 *Hail Mary ...* *All day I call on you, Lord; I stretch out my hands to you. Psalm 88:10bc *Hail Mary ...* *Why do you reject me, Lord? Why hide your face from me? Psalm 88:15 *Hail Mary ...* *All the day they surge round like a flood; from every side they close in on me. Psalm 88:18 *Hail Mary ...* *Because of you companions shun me; my only friend is darkness. Psalm 88:1 *Glory to...*

Fourth Sorrowful Mystery: The Carrying of the Cross

*As they led [Jesus] away they took hold of a certain Simon, a Cyrenian, who was coming in from the country and after laying the cross on him, they made him carry it behind Jesus. Luke 23:26 *Our Father...* *A large crowd of people followed Jesus, including many women who mourned and lamented him. Luke 23:27 *Hail Mary ...* *Jesus turned to them and said, "Daughters of Jerusalem, do not weep for me; weep instead for yourselves and for your children. Luke 23:28 *Hail Mary ...* *"The days are coming when people will say, 'Blessed are the barren, the wombs that never bore and the breasts that never nursed.' "Luke 23: 29 *Hail Mary ...* *"At that time people will say to the mountains, Fall upon us!' and to the hills, Cover us!" Luke 23:30 *Hail Mary ...* *"For if these things are done when the wood is green what will happen when it is dry?" Luke 23:31 *Hail Mary ...* *[Jesus said,] "Whoever wishes to come after me must deny yourself, take up the cross, and follow me." Mark 8:34 *Hail Mary ...* *This, rather, is the fasting that I wish: releasing those bound, setting free the oppressed, breaking every yoke. Isaiah 58:6 *Hail Mary ...* *Sharing your bread with the hungry, sheltering the oppressed and the homeless. Isaiah 58:7ab *Hail Mary ...* *Clothing the naked when you see them,

and not turning your back on your own. Isaiah 58:7cd *Hail Mary ...* *Then your light shall break forth like the dawn, and your wound shall quickly be healed. Isaiah 58:8ab *Hail Mary ...* *Then you shall call, and the Lord will answer, you shall cry for help, and he will say: Here I am! Isaiah 8:9ab *Glory to...*

Fifth Sorrowful Mystery: The Crucifixion

*When they came to the place called the Skull, they crucified him and the criminals there, one on his right, the other on his left. Luke 23:33 *Our Father...* *Then Jesus said, "Father, forgive them, they know not what they do." Luke 23:34 *Hail Mary ...* *"Jesus, remember me when you come into your kingdom." Luke 23:42 *Hail Mary ...* *And about three o'clock Jesus cried out in a loud voice, "Eli, Eli, lema sabachthani?" which means, "My God, my God, why have you forsaken me?" Matthew 27:46 *Hail Mary ...* *Jesus cried out in a loud voice, "Father, into your hands I commend my spirit." Luke 23:46 *Hail Mary ...* *And bowing his head, he handed over the spirit. John 19:30b *Hail Mary ...* *Do not hide your face from me; do not repel your servant in anger. You are my help; do not cast me off; do not forsake me, God my savior! Psalm 27:9 *Hail Mary ...* *But I believe I shall enjoy the Lord's goodness in the land of the living. Psalm 27:13 *Hail Mary ...* *Wait for the Lord, take courage; be stouthearted, wait for the Lord! Psalm 27:14 *Hail Mary ...* *But the souls of the just are in the hand of God, and no torment shall touch them. Wisdom 3:1 *Hail Mary ...* *They seemed, in the view of the foolish, to be dead; and their passing away was thought an affliction. Wisdom 3:2 *Hail Mary ...* *But they are in peace. Wisdom 3:3b *Glory to...*

Conclusion

"Amen, amen, I say to you, unless a grain of wheat falls to the ground and dies, it remains just a grain of wheat; but if it dies, it produces much fruit. Whoever loves his life loses it, and whoever hates his life in this world will preserve it for eternal life." John 12:24-25

Hail, Holy Queen... Most Sacred Heart of Jesus, have mercy on us. (three times) Immaculate Heart of Mary, pray for us. (three times) Saints Ann and Joachim, pray for us.

"I thank Mary Elizabeth Sperry who works in one of the offices of the United States Conference of Catholic Bishops for her assistance!"

S475 National Scholarship Winner Honored



FCSLA Life 2024 National scholarship winner Lauren Kukucka is pictured with her parents Noel and Beth Kukucka. Branch S475 officers, Reverend Frank Basa, Branch President, and Christine Kiggins, Branch Secretary presented Lauren with a branch monetary gift for taking the time and effort to apply for and win a scholarship from the association. Lauren is a freshman attending Bowling Green State University.

We Want to Hear From You!

- Did your children, grandchildren receive special awards or achievements in school?
- Baptisms? Confirmations? New Members?
- Participated in Volunteer & Community Projects?

If they are members of the FCSLA Life please email us a photo and short article about their special achievements!

E-mail: zjbazik@comcast.net



Frances Jakabcin District 4 Meeting

Join us for the Frances Jakabcin District Meeting on Sunday, March 30, 2025, at 1:00 PM at DeSales University, held in the DeSales University Center. Doors will open at Noon.

This is an important opportunity to connect, discuss district matters, and renew with fellow members. We encourage all to attend and participate in the discussions.

Please RSVP by March 15 to Michele Mrazik Grasso at 610-762-1973.

We look forward to seeing you there!

Happy 95th Birthday



Dolores M. Sirocky celebrated her 95th birthday on March 29, 2025, while wintering in Florida. She was the FCSLA Cleveland District Treasurer from 1993 to 2010. She has also held the position of Branch 578 President since 1993. She enjoys a VERY active life helping at St. Bartholomew Church in Middleburg Hts., Ohio, playing in a 9-hole golf league, a bocci ball league, weekly to semi-weekly card games, and putting together puzzles (nothing over 750 pieces though). She is usually found, in her leisure time, putting together rosaries for various organizations thru St. Bartolomew's Rosary Committee. Dolores has 5 children, 12 grandchildren, and 20 great grandchildren who she loves spending time with.

Slovak Stations of The Cross and Lenten Slovak Hymn Sing

The Slovak Heritage Society of Northeastern Pennsylvania held their monthly meeting on February 11, 2025. At the meeting, plans were finalized for the Slovak Stations of the Cross and Lenten Slovak Hymn Sing. The traditional Slovak Stations of the Cross and Lenten Slovak Hymn Sing sponsored by the Slovak Heritage Society of Northeastern Pennsylvania will be held on Sunday, March 30, 2025, at St. Ignatius Loyola Church, 339 North Maple Avenue, Kingston, PA. The church is handicapped accessible via elevator. The service will begin at 2:00 P.M. with congregational singing of Lenten Slovak Hymns. The words and translations of this rich hymnology will be provided. The Stations of the Cross led by members of the Society will follow. Booklets will be available for full participation in the service. The service will conclude with Benediction. After the service, refreshments will be served, followed by fellowship. The public is invited to participate free of charge. A free will offering will be accepted. For further information, call Anna Hudock at 570-510-1655.

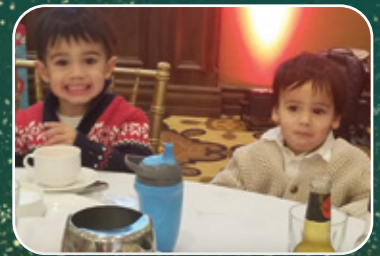
S114 Lorain, Ohio Holds Annual Meeting & Christmas Party

St. Ann Branch S114 of Lorain, Ohio held their Annual Meeting and Christmas Party on Sunday, December 15, 2024, at American Slovak Club. The year's report of Senior and Junior branches was given including activities and events. The year's deceased members were named, and members were reminded to pray for them, the home bound, ill and in nursing homes.

Election of officers followed with the current officers agreeing to serve for the next year. They are Bernadette Danevich, President; Margaret Kurta, Vice President; Cynthia Sams, Recording Secretary; Joanne Mrosko, Senior Branch Treasurer; Cheryl Deeks, Junior Branch Treasurer; Margaret Thomas, Financial Secretary; Carol Bainbridge and Ellen Butorec, Auditors. A raffle was held with prizes of wine, poinsettias, cash, and a gift from FCSLA. As the meal was being served, Margaret Thomas did a reading about a Slovak Christmas. A special thank you to Sr. Helen Scasny, SC who donated angel figurines, one given to all attending members.

A Christmas Blessing was read by President Bernie and all were wished a Happy, healthy and Blessed New Year from all the officers.





Annual Chicago District Branches Sr. Christmas Luncheon





On December 7, 2024, members of the Chicago District Senior Branches and their guests celebrated the annual Senior Branches Christmas Luncheon. Members and guests met at Camelot Banquets in Hickory Hills for a festive afternoon filled with great food, fellowship, and fun. Almost 250 members and guests attended this event including very special guests National FCSLA Life President/CEO Cynthia Maleski, FCSLA National Secretary, Kimberly Graham, and the Honorable Rosemary Macko Wisnosky, Honorary Consul of Slovakia.

The proceedings opened with greetings from Chicago District President Lorraine Gibas who introduced the Honorable Rosemary Macko Wisnosky. Honorary Consul Wisnosky brought greetings to the group and provided an update on the efforts to get a permanent Honorary Consul of Slovakia approved for the Chicagoland area. Following Honorary Consul Wisnosky, FCSLA National Secretary Kimberly Graham was introduced and brought greetings from Home Office as well as an exciting announcement of a technology development in the works for all members to be able to access their policy information on-line. Following the National Secretary, Lorraine introduced the FCSLA National President/CEO, Cynthia Maleski. President Maleski brought greetings and an update on the many things accomplished by the organization over the past year. Her perspective on the past and future of the organization was inspirational. She finished by asking the group to join her in singing "Ticha noc", the familiar "Silent Night" carol in Slovak. Her message and sing-a-long put the group in the mood to enjoy a delicious traditional Slavic lunch. Fr. Dan Brandt from the Chicago Police Chaplain's Ministry led the group in the prayer before lunch.



continued on page 10

The afternoon also provided an opportunity for guests to "take a chance" on 4 tables full of over 120 exciting raffle prizes. In addition to the district purchased prizes, many thanks to branch S287, S180, S421, S046, S258, S225 and S181 for donating raffle prizes. Guests could also purchase a "Share the pot" raffle ticket to benefit Deborah's Place. Deborah's Place is located in Chicago and provides housing and support to homeless women and families, and women in need, and was a Chicago District matching funds charity for this event. In total, the District raised over \$3,000 for Deborah's Place. Many thanks to all who contributed to this worthwhile Charity and to the Home Office Matching Funds Program.

Many thanks to the District board and branches who helped coordinate this wonderful event, and to the members and guests who attended. We hope to see everyone at this event next year!





Christmas Party Celebration – Eastern PA Branches Join Together for Christmas Cheer and Fellowship!

On December 2, 2024, we gathered for a memorable Christmas party that brought together 80 incredible people for an afternoon full of joy, warmth, and good cheer. Hosted by Lansford S140, the event was a fantastic opportunity for members from Hauto S414, Hazelton S45 and Nesquehoning S410 branches to unite and celebrate the festive season.

The festivities were held at the renowned Macaluso's, where we enjoyed a delicious buffet that set the perfect tone for a day of celebration. The great food, laughter, and company made for an unforgettable dining experience.

We were honored to have several district officers join us, including Michele Mrazik Grasso, and Suzanne Strohl, whose presence truly added a special touch to the evening. Their participation made the celebration even more meaningful, creating an atmosphere of care. Suzanne was a bright light at the event, contributing to the camaraderie and warmth that defined the celebration. It is with heavy hearts that we now reflect on Suzanne's passing in early January. Her legacy of kindness, dedication, and leadership will forever be cherished by all who knew her. She will be deeply missed, but the memories of her vibrant spirit will live on in all of us.

The highlight of the party was the distribution of presents created with love by Louise Dunston, Cathy Papish, and Theresa Zuber, spreading even more holiday cheer among all attendees. With laughter, shared memories, and a sense of gratitude filling the room, the party proved to be a perfect reminder of the power of fellowship and friendship during the holiday season.

A huge thank you to all those who attended and contributed to making this Christmas party so memorable. As we look back on the celebration, we are filled with appreciation for the strong sense of community we share across branches, and we look forward to more moments of connection in the coming year.

FCSLA Anna Hurban District of Chicago Welcomes St Nicholas



Junior and Senior members of the Chicago District gathered on November 10th to celebrate the start of the Christmas season with their fraternal family. This early November gathering has become an annual tradition for Chicago district members, who look forward to this celebration and also eagerly hope for a visit from St. Nicholas himself. Guests were welcomed by Branch S180 who checked them in and provided a small gift to commemorate the occasion. The event, held at St. Faustina Kowalska Hall in Chicago, offered creative Christmas crafts for the junior members coordinated by Branch S225 and a dice game called "Hooligan", where every player walked away with a prize. This is a favorite game of members sponsored by branch S258, who also coordinated the delicious hot meal buffet available to guests. Branch S180 provided delicious Christmas decorated individual cookies as a special treat for our guests' dessert. Guests were also able to "take a chance" on 4 tables filled with raffle prizes coordinated by branch S421. Prizes included a variety of games and toys for all age groups purchased by the district (S046 and S421) as well as donations from our branches (S258, S421 and S287) including special sports memorabilia donated by John Merkle and S180.

The highlight of the afternoon was a visit from St Nicholas himself, generously sponsored by branch S485. St. Nicholas asked the children to gather and relayed stories about his past experiences and travels. The children and some of their parents helped bring life to his stories by acting out the various characters he described. Following St. Nicholas' presentation, he asked the children to come up and receive a small gift from him sponsored by branch S225. He bid the group farewell and reminded us to keep the true meaning of Christmas alive as we celebrate the season.

This event also included a matching funds fund raiser for the Mercy Home for Boys and Girls located in Chicago. The Mercy Home is a long-standing institution in the Chicagoland area providing housing and support to children in need. A split the pot cash raffle was conducted to benefit this group as well as a split the pot Bingo coordinated by Branch S421. In addition to these 2 fund raisers, members, branches, and guests were encouraged to donate to this worthy cause. This matching fund resulted in a total of over \$1700 raised to support the very important work of Mercy home. Thank you to the Home Office Matching Fund program that helped to recognize this charity.

Thank you to all who helped to make this event a special annual gathering for our Junior and Senior members. We look forward to seeing everyone at this event next year.



Advocating for Cancer Care and Research

Oncology clinicians from across the United States who serve as members of the American Society of Clinical Oncology (ASCO) gathered in Washington D.C. to meet with their state Congress representatives to advocate for policies to enhance access to cancer care and research funding. Dr. Fay Hlubocky, clinical psychologist and ethicist at the University of Chicago Medicine, was one of these clinicians who met with Congressman Jonathan Jackson, U.S. representative for Illinois. Additionally, during ASCO's annual meeting, she was honored with the society's highest distinction as a Fellow of ASCO. This special award recognizes ASCO members for their exceptional volunteer service and commitment. Dr. Hlubocky serves as Branch secretary for S295/J039 in Chicago and as recent past Vice President of the Chicago District.



Annuity 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

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

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

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



Rating Date: October 2024
2024 - 2025 rating period

For the latest Best's Rating, access www.ambest.com

Understanding Annuities: A Key Component of Financial Planning

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



Annuities are financial products designed to provide long-term security by offering tax advantages and steady income, often associated with retirement planning. However, they can serve various other financial goals as well. At FCSLA, we offer different types of annuities to fit your unique needs, including Flexible Premium Deferred Annuities (FPDA) and Single Premium Deferred Annuities (SPDA).

Flexible Premium Deferred Annuities (FPDA)

A deferred annuity allows you to invest a single lump sum or make ongoing contributions over time. One major advantage of an FPDA is its tax-deferred growth—this means you won't pay taxes on the interest earned until you begin withdrawing funds. This can help your money grow more efficiently compared to a standard savings account, which is subject to yearly taxation on earned interest.

Additionally, FCSLA annuities protect you from market volatility. While crediting rates can adjust, they will never fall below a guaranteed minimum rate, ensuring stability for your investment.

Understanding Surrender Charges

The first few years of an FPDA are known as the **Surrender Charge Period**. If you withdraw funds too soon, a percentage will be deducted as a penalty. FCSLA offers surrender charge periods of 5, 7, and 10 years. Generally, a longer surrender period results in a higher crediting rate, rewarding those who commit to long-term growth.

Qualified vs. Non-Qualified Annuities

FCSLA offers both **Qualified** and **Non-Qualified** annuities, each with different tax implications:

- **Non-Qualified Annuities:** Not classified as a formal retirement plan (such as an IRA or Roth IRA), these allow greater flexibility in annual contributions without IRS-imposed limits.
- **Qualified Annuities:** These adhere to IRS regulations and may offer additional tax benefits, depending on the

type you choose. Consulting a tax professional can help determine which option aligns with your financial strategy.

Single Premium Immediate Annuities (SPIA)

For those who have accumulated savings and want a structured payout, a **Single Premium Immediate Annuity (SPIA)** is an excellent option. This type of annuity converts a lump sum into a steady stream of income over a set period, a process known as **annuitization**. An important benefit of annuitization is that it spreads taxable income across multiple years, potentially lowering your overall tax burden.

Making an Informed Decision

This article provides a foundational understanding of FCSLA annuities, but selecting the right one depends on individual financial goals, risk tolerance, and retirement plans. To learn more about the features, benefits, and suitability of FCSLA annuities, speak with a local FCSLA representative or contact the FCSLA Sales Team today!

For more information, please contact your local FCSLA independent agent or recommender. You can also find contact information for our Regional Sales Managers here:

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

Or just scan this QR code

Paul Smithers CLU ChFC ChSNC
National Sales Manager



PLEASE NOTE

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

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

47TH ANNUAL SAINTS CYRIL AND METHODIUS APPEAL UPDATE

The Saints Cyril and Methodius Appeal is in its 47th year raising money to assist the Pontifical Slovak Institute and College of Saints Cyril and Methodius in Rome with its day-to-day operations. The Appeal relies upon the generosity of individual donors in addition to collections taken up in personal parishes of Slovak ancestry. A direct mailing asking for donations was sent in January to local district and branch leaders from the four Catholic Slovak Fraternal Organizations, members of the Slovak Catholic Federation, clergy with Slovak ancestry, and previous donors.

As of February 13, the 2025 Appeal has received \$6,800.00 from 93 donors. Among the 26 donations received from Catholic Slovak Fraternal Branches and Districts, Branches S10 & J386, Branch S88, Branches S107 & J38, Branch S233, Branches S301 & J143, Branch S475 and Branch S615 of the FCSLA have donated a combined total of \$635. Donations to date have also been received from 15 clergy and religious, and 52 individuals. On behalf of the Pontifical College, thank you for your continued generosity and support.

All wishing to contribute to the 2025 Appeal are asked to fill out the information in the box at the bottom of this article and mailing it along with your check payable to the Slovak Catholic Federation to the address provided. Donations in any amount are deeply appreciated and are acknowledged. **Gifts received after November 30, 2025 will be credited toward the 2026 Appeal.** Thank you again for your goodness and generosity.

The Slovak Catholic Federation was founded in 1911 by Rev. Joseph Murgas, founding Pastor of Sacred Heart of Jesus Slovak Church, Wilkes-Barre, PA. The Federation brings together under one banner both individuals of Slovak heritage as well as Catholic Slovak Fraternal Organizations for cultural, religious and educational needs. Serving as Moderator is the Right Reverend Gary Hoover, O.S.B., Abbot of St. Andrew Svorad Abbey, Cleveland, OH. National President is Reverend Andrew S. Hvozdic, V.F., Supreme Chaplain of the Slovak Catholic Sokol and Pastor of Our Lady of Victory Parish, Harveys Lake, PA and Gate of Heaven Parish, Dallas, PA. Reverend Thomas A. Nasta, National Chaplain of the First Catholic Slovak Union and Parochial Vicar with Senior Priest status at Our Lady of Grace Church, Penn del, PA, serves as First Vice President of the Federation and is the Appeal Coordinator.



47th 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
Penn del, PA 19047-4052

BRANCH J046, LANSFORD, PA Annual Walk-A-Thon

The students and faculty of St John Neumann Regional School enjoyed the company of FCSLA Life Branch J046 (Lansford, PA) for the school annual walk-a-thon. The students, faculty and many members of the branch walked in the town park and sidewalks of the town, carrying the banner with all the names of donors for the event. The branch provided snacks and drinks for the students. This is the only Catholic elementary school left in the entire county so FCSLA. is a very proud sponsor for this school.



MATCHING FUNDS ACTIVITIES

BRANCH S350, SHAMOKIN, PA

Dog Waste Stations

Recently, FCSLA Life Branch S350 joined Girl Scout Troop 20340 of Bloomfield, NJ in their quest for a cleaner environment. The girls often utilized Bloomfield Park for their various scouting activities and ceremonies/ However, they noticed that park visitors were not cleaning up after their pets, and so a plan was developed that would provide a solution to this situation. After appearing before Bloomfield City Council and describing their plan for a solution to reverse the litter, they were given approval to proceed with the project. The scouts conducted several bake and bracelet sales, car washes and sought both volunteer expertise and donations. Several standing stations / devices were built with adult supervision where litter bags were available and then able to be discarded. The girls were extremely proud of this project, which enabled them to pursue the many aspects of girl scouts outdoors. At the same time, the ability to enjoy a cleaner park was also extended to the entire Bloomfield community.



A local carpenter guided the building of each dog waste station. The girls spent many days painting and assembling them.



The group is getting ready to install a station. On a rotating basis, the stations will be maintained by the girl scouts.



James McCabe S350 and Molly McCabe J207 are near a completed station. The completed stations have been placed in various locations throughout the park.



This poster is attached to every station.

MATCHING FUNDS ACTIVITIES

BRANCH J014, CLEVELAND, OHIO **Adopt a Child for Christmas**

Adopt a Child for Christmas is an annual gift-giving program for needy children at St Leo the Great Parish in Cleveland, Ohio. This past December, FCSLA Life Branch J014 and St. Leo Parish again sponsored this successful Matching Funds activity. The St. Aloysius School Santa Shop, families from Zelig's Home—a shelter for moms and young children, and families from St. Leo St. Vincent DePaul Outreach all benefitted from donations of more than 500 gifts and \$4,100. Funds donated benefit Providence House, Catholic Charities Family Services, Malachi Center, and other organizations helping children. Thank you to FCSLA Life for the \$600 in matching funds, which brings our total to \$4,700. We are also very grateful to individual branches and members who responded so generously. A big thank you to donors from Jeanne Sabol, program coordinator, and John Sabol, S141 and the seven Sabol grandchildren in S141 and J014, Andrew, Amelia, Annabelle, Evan, Emily, Sammy, and Louisa.



Volunteers prepare gifts for delivery at the St. Leo Adopt-a-Child project in December.



The Sabol Family and volunteers after sorting and packaging more than 500 gifts to be delivered the next day.



Adopt-a-child gifts are ready to go. Shown here are Rick Kraft, S141, driver; Emily, Louisa, Sammy Sabol, J014; David Sabol; and Erin Hathaway, Zelig's Home director, and family.

FCSLA Senior Branch 141 and Junior 014 had an active 2024, as they reached out in their communities in a variety of Matching Funds projects. Branch members with some assistance from other local Cleveland area branches were involved in these outreach efforts.

BRANCH S141 AND J014, CLEVELAND, OHIO **The FEST**

On August 4 more than 40,000 gathered at the Cleveland Catholic Diocese Center for Pastoral Leadership in Wickliffe, Ohio. This was the 24th year for the event and the 20th year FCSLA Life has been involved in sponsorship and volunteering.

Six FCSLA branches—J014, J380, J440, J453, S423 and S525—sent volunteers who helped to raise \$3600 for OneHopeNEO—The Warmth Project, which collects new and gently used coats and other winter gear for children and families in need.

Besides selling pop, water, food and raffle tickets and merchandise, Terese Joyce, S141 also read at the event's closing Mass. Cailin Joyce, Terese's daughter, and Terese's nephew Jacob Sekerak, who drove from Virginia Beach to volunteer, also assisted at the Mass. FCSLA Cleveland District Fraternal Coordinator Gianna Picciano also helped to organize the event and coordinate the FCSLA volunteers.



Jacob Sekerak and Cailin Joyce members of S141 at the Fest, held by the Cleveland Catholic Diocese in August.



Terese Joyce, S141 and Cleveland District Fraternal Coordinator Gianna Picciano at the Fest.

MATCHING FUNDS ACTIVITIES

BRANCH S141 AND J014, CLEVELAND, OHIO St John Bosco International Festival

S141, Cleveland, Ohio sponsored the food booth at the 19th annual International Festival at St. John Bosco Catholic Church in Parma Heights. What could be a better booth for FCSLA to sponsor than one that has a menu of stuffed cabbage, pirohys, and haluski made by parishioners. The menu also included kielbasa, hot dogs, chips, pop, and water. The three-day festival drew more than 10,000 and it was blessed with good weather, except for a Sunday afternoon downpour.



Volunteers at the St. John Bosco International Festival in August.

BRANCH S141 AND J014, CLEVELAND, OHIO Wreaths Across America

Remember, Honor, Teach—Remember the fallen. Honor those who serve. Teach the next generation the value of freedom.

That's the mission of Wreaths Across America. This was the third year S141 has conducted a Matching Funds project sponsored by Wreaths Across America. To prepare for this event the branch reached out to members, families, and friends to purchase a wreath for a loved one whose final resting place was at the Ohio Western Reserve National Cemetery, Seville, Ohio, or at other local cemeteries in the Cleveland area. The wreath-laying includes announcing the veteran's name, thanking him/her for service, saying a prayer, and placing a symbolic coin on the grave site, depending on the closeness of the relationship with the service member. The branch's project runs all year, so if you have a loved one at the Ohio Western Reserve National Cemetery and you would like to purchase and have a wreath placed on their grave site, please click on www.wreathsasscrossamerica.org/OH0350. The 2025 Wreaths Across America placement day is December 13.



Members of S114 laid wreaths at several northern Ohio cemeteries in December.

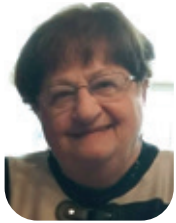


The Sekerak Family laying wreaths at the Western Reserve National Cemetery December 14.



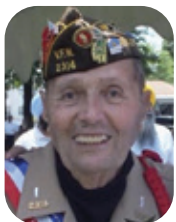
IN MEMORIAM

Rose (Fazio) Hricisak, S055



Rose (Fazio) Hricisak was born and raised in Mahanoy City, PA, and an active member of Blessed Virgin Mary (BVM) Church. Our mom's dying wish was to be surrounded by her children at the time of her death. This occurred in October 2019 as siblings, Carole, Tom, Angela and Pauline, stood alongside her hospital bed as she received palliative care. The day seemed long and drawn-out, and subdued in comparison to the day before when mom sustained sporadic yet upbeat visits with remaining siblings and grandchildren who made her smile and glow. As we huddled closely, we prayed to the Blessed Mother, and we vocalized a steady stream of loving thoughts and encouragement telling mom it was ok to "let go" and be with loved ones. As the hour drew near, and to our utter amazement, the woman who hadn't moved or made a sound all day managed to sit up and with eyes and head raised, in a soft, sweet child-like tone said, "I love you, Jesus." This moment was so awesome and profound; we were frozen in a divine moment that is best captured in 1 Cor. 2:9 "...What no eye has seen, nor ear heard, nor the human heart conceived, what God has prepared for those who love him'..." To have witnessed a mother's love and devotion while surrendering the spirit to the giver of all good gifts, our Lord Jesus Christ, is the truly the gift of a lifetime.

Phillip J. Collura, S184



Phillip J. Collura, 97, of Carteret, NJ died on Thursday, January 11, 2024, at home surrounded by his family. He was born in Plains, PA and was a life-long resident of Carteret. He was a proud World War II Army Veteran. Phillip was a life member of the Veterans of Foreign Wars and Past Commander of Post 2314. He was the Vice President of Star Landing VFW Post 2314, Life Member of Disabled American Veterans Chapter 56 and a Member of the Knights of Columbus Carey Council 1280, 3rd and 4th Degree. He worked as a chemical operator at FMC Corporation for 32 years. Phil was his family's own personal MacGyver and could fix anything. He had a passion for fishing, word puzzles and gardening, especially moon flowers. He loved spending time with his family. Phillip is survived by his loving children, Elaine Gasparro and Phillip Collura (Mary Lou); his grandchildren, Nikki (Max), Joseph and Ashley (Ryan); his 3 great granddaughters,

Alana, Siena and Aubrey; and many nieces and nephews. In lieu of flowers, donations in his memory to the VFW Post 2314 in Carteret would be appreciated.

Nellie Manarchuck, Z288



Nellie Manarchuck, 96, of Carbondale, PA went to be with the Lord on Sunday, July 14 after a brief illness. Born in Whites Crossing, daughter of the late Andrew and Rose Lapka, she was a member of St. Rose of Lima Catholic Church. Mom was a woman of great faith and was the prayer warrior of the family. Anytime you needed prayer all you had to do was call Mom. She prayed every morning and every night and if she told you she'd be praying for you, she never missed. Mom ran a tight ship at her house, and she was lovingly known as "Mother General." She loved her family dearly and was blessed with 10 children. Her pride and joy were the size of her family. It includes 27 grandchildren, 57 great grandchildren and 2 great-great grandchildren. Well into her 90's, Mom never missed a birthday or anniversary card or a call to her family members on their special day. Mom loved to can vegetables, loved her flower gardens, watched Wheel of Fortune and Jeopardy every night and loved to play Scrabble and Boggle, her favorite games. When her kids were all grown, she loved to travel by train out west and to Sarasota, FL. She is survived by her sister Betty Gorel, Carbondale, and her 5 sons and 4 daughters; Andrew Manarchuck and wife Chana, Carbondale; Joann Wall, Carbondale; Rev. Joseph Manarchuck, Matamoras; Paul Manarchuck and wife Pat, Eynon; Theresa Shimkus, Scranton; Marie Hollenbeck and husband Tom, Carbondale; Rosalie Giancini and husband Mario, Peckville; John Manarchuck, Carbondale; and Jerry Manarchuck and wife Becky, Burke, VA.

Alice C. Imholte, W080



Alice Imholte, 93, formerly of Leigh and Schuyler, passed away on July 27 at Emerald Care in Columbus, Nebraska. Memorials can be directed to Family Wishes for later designation.

Alice Catherine (Ternus) Imholte was born November 24, 1930, in Norfolk, NE to George and Ella (Widhalm) Ternus. Shre graduated from St. Francis High School in 1948. Alice married Urban (Urbie) Imholte on August 22, 1950, at St. Francis Church in Humphrey. Following Urbie's time in the service during the Korean War, they farmed near Leigh, NE. They

eventually became dairy farmers east of Leigh where they raised seven children. Alice helped with the milking, enjoyed gardening, baking, and sewing. She was a very competitive card player. In 1987 they sold the dairy herd and retired from farming in 1992 when they moved to Schuyler, NE. In retirement, Alice began quilting. She became involved with sewing quilts for the church bazaar. Alice was a member of the American Legion Auxiliary in Leigh, YGIG (You Go, I Go) neighborhood women's club, and the women's groups of St. Mary's Church in Leigh and St. Mary's Church in Schuyler. She was involved in the Knights of Columbus 3rd and 4th Degree activities with her husband. In 2016 Alice moved to assisted living in Columbus, NE. Alice is survived by her children: James (Peg) Imholte of Harlingen, TX; Janet (Harley) Loseke of Columbus, NE; Joan (Dave) Hollatz of Creston, NE; Kathy (Jim) Berger of Louisville, KY, Keith (Nancy) Imholte of Tarpon Springs, FL; Beth (Russ) Kuhr of Leigh, NE; Mark (Andrea Imholte of Eureka, MO; 21 grandchildren; 14 great-Grandchildren; 1 great-great-Grandchild and additional extended family.

John Lawrence Yash Jr. S 481



John Lawrence Yash Jr., 77, of Comer, GA passed away on September 18, 2024. Born in Cleveland, OH, he was the son of the late John Lawrence Yash Sr. and Louise Mae Matuscak. John relocated to the Comer area four years ago with his loving wife, Mary Ellen Yash, after residing in Lilburn, GA for 37 years. Along with his wife, he is survived by three children: Amber (Luis Rojas), Bethany (David Reynolds) and Jenna (Dave Ramsey); three grandchildren; siblings: Charles J. Yash (Kathy) of Savannah, GA and Mary Lou Prosin (Dan) of California; brother-in-law: John Turk (FL); sisters-in-law: JoAnn Faix (AZ) and Charlotte Demers (Michael); and numerous nieces and nephews. John graduated from Case Western Reserve University in 1969 with a degree in mechanical engineering. He retired from Babcock & Wilcox after 47 years as the South Regional Manager based in Atlanta, GA. He received the 2024 Guy Funkhouser Award for his long-time service to the company and its customers. The award is given to someone who personified the values of competency, honesty, integrity, and respect in his professional service with the company and his personal life. John remains respected by co-workers and customers and was known as a mentor and an invaluable source of knowledge. In his free time, he loved doing yard work, cheering on the UGA football team, and especially spending time with his grandchildren. In lieu of flowers, donation may be made in John's name to the ALS United of Georgia (<https://alsgeorgia.org>) or the Foodbank of Northeast Georgia (<https://foodbanknega.org>).

Darlene Miller, W080



Darlene Miller, 85, of Clarkson, Nebraska, died Wednesday, September 18, 2024, at Clarkson Community Care Center. Memorials may be directed to Notre Dame Mother House or those of the family's choice. Darlene Ann Belohrad Miller was born August 1, 1939, in Wayne, Nebraska, to Joseph and Matilda (Malasek) Belohrad. After graduation from high school, Darlene worked for an insurance company in Clarkson and then went to work for BD Medical in Columbus. On August 13, 1959, Darlene married her childhood sweetheart and love of her life Frank Miller at Saints Cyril & Methodius Catholic Church in Clarkson. Darlene became a stay-at-home mom to Tracy, Lauri, and Kory before working as a paraprofessional in the special education department at Clarkson High School. She then worked at the Miller's Gift Store where she enjoyed helping people find the perfect gifts before her retirement.

Darlene had a servant heart that was especially evident in all the baking she did for family, friends, and the wider community. She had a love for nature and would watch for the first robin of spring to arrive and enjoyed watching for the wrens, mourning doves, finches, and hummingbirds. For over 20 years, she and Frankie volunteered at the Clarkson Community Care Center. Darlene and Frankie have been members of Saints Cyril & Methodius Church in Clarkson for decades and sang in the choir for so many years. Left to cherish Darlene's memory: husband – Frank Miller of Clarkson, NE; daughter – Tracy Miller of Omaha, NE; daughter – Lauri (Michael) Avignon of Houston, TX; son – Kory (Julie) Delkamiller of Omaha, NE; 3 granddaughters; sisters – Charlotte (Ray) Cada of Wahoo, NE; Carol Grant of Omaha, NE; Joanie Hanke of Omaha, NE; and Debbie (Butch) Nadrchal of Clarkson, NE; and many nieces and nephews.

Claudia Rohal Borecki, S090



Claudia Rohal Borecki, age 82. Of Robinson Twp., PA died on November 14, 2024. She was the beloved wife of the late Richard "Dick" Borecki and loving mother of Karin (David) Borecki Jones and Daniel (Andrea) Borecki. Claudia is also survived by her sisters, Mary Ann (Bobby) Elliott, Monica Spieler and Norita (Bill) Chyle; nieces, Lee Ann (Matt) Fewell, Anna Marie (Dave) Costlow, Andrea (Brandon) Verdream, Lindsay (Luke) Steckel and Lauren Chyle; nephew, Nathaniel Chyle; great-nieces, Emery Fewell and Natalie Costlow; and great-nephews, Zachary Costlow, Caleb Fewell, Tyson Verdream and Leo Verdream. Claudia is also survived by her beloved grand-dog, Penelope. In lieu of flowers, AND WE MEAN IT, memorial contributions may be made to TUNNELS TO TOWERS FOUNDATION in Claudia's name.

REPORT OF THE FCSLA NATIONAL TREASURER

Balance Sheet

Income Statement For Period Ended

	<u>10/31/2024</u>
Assets	
Cash & Short Term Investments	\$ 29,676,241
Bonds	1,026,384,380
Preferred Stock	1,020,000
Common Stock	348,529
Investment Income Due & Accrued	13,362,730
Property Plant & Equipment, Net	4,321,762
Certificate Loans & Accrued Interest	1,659,559
Other Assets	594,918
Total Assets	\$ 1,077,368,119
Liabilities	
Life Reserves	\$ 307,853,854
Annuity Reserves	642,178,669
Death Claims Payable	2,361,840
Unearned Premiums	359,520
Matured Endowments	331,167
Provision for Dividends Payable	1,400,000
Accumulated Dividends & Interest	5,321,246
Accrued Convention Donations	162,500
Provision for Future Conventions	131,388
Asset Valuation Reserve	12,001,921
Interest Maintenance Reserve	(5,325,419)
Other Liabilities	2,056,145
Total Liabilities	\$ 968,832,831
Surplus	108,535,288
Total Liabilities and Surplus Funds	\$ 1,077,368,119

	<u>10/31/2024</u>
Revenue	
Insurance Premiums	\$ 2,905,131
Annuity Premiums	13,849,792
Investment Income	42,225,765
Amortization of Interest Maintenance Reserve	(354,048)
Rental Income	375,623
Other Revenue	28,305
Total Revenue	\$ 59,030,567
Expense	
Increase in Reserves - Life	\$ 326,773
Increase in Reserves - Annuity	(20,197,003)
Insurance Benefits	8,113,682
Annuity Benefits	56,281,137
Commission Expense	620,074
Surrender Benefits	2,395,583
Matured Endowments	27,663
Interest Expense	247,286
Salaries - Employees	651,959
Payroll Tax Expense	51,207
Underwriting Expense	36,120
Life and Annuity Expenses	48,554,481
Revenue Less Life and Annuity Expenses	\$ 10,476,086
Bank Service Charges	168,568
IT Expenses	320,013
Accounting Fees	153,586
Actuarial Fees	177,482
Legal Fees	116,572
Consulting Fees	62,662
Employee Benefits	739,845
Fees - Directors	190,736
Salaries - Employees	1,422,536
Salaries - Officers	456,123
Temporary Office Expenses	93,665
Payroll Tax Expense	158,988
Depreciation Expense	215,797
Utility Expense	104,757
Postage and Printing	204,802
Advertising & Marketing	113,189
Travel Expense	60,288
Insurance Department Fees	86,566
Sales Related Expense	274,749
Rental Expense	375,623
Building Expense	169,550
Insurance Expense	55,539
Office Related Expense	100,440
Dues & Subscriptions	75,617
Human Resources	195,786
Other Expense	17,241
Investment Expense	567,174
Sales and Operating Expenses	6,677,895
Revenue Less Sales & Operating Expenses	\$ 3,798,191
Post Mortem Benefits	1,532,645
Misc. Member Benefits	46,115
Donation Expenses	86,843
Change in Accrued Convention Donations	125,000
Convention Expenses	145,830
Branch and District Funding	637,968
Fraternal Activities	25,913
Official Publications	600,158
Scholarship Awards	209,000
Direct Fraternal Expenses	3,409,471
Income (Loss) from Operations	\$ 388,719
Dividends to Members	1,171,959
Subtotal INCOME (LOSS)	\$ (783,240)
Capital Gains (Loss)	825,120
NET INCOME (LOSS)	\$ 41,880

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.



Savory & Sweet Delights

TOMATO CARROT BISQUE

4 tablespoons unsalted butter
2 large carrots, diced
1 large yellow onion, diced
2 (28-ounce) cans whole peeled tomatoes
2 bay leaves
1/3 cup extra-virgin olive oil
2 teaspoons sea salt
1/2 teaspoon freshly cracked black pepper
2 cups chicken or vegetable stock
1 cup heavy cream, plus more for garnish
Crushed chili flakes (optional)

In a large pot, melt the butter over medium heat. Add the carrots and onions; cook stirring until onions are translucent, about 5 minutes. Stir in tomatoes, bay leaves, olive oil, salt, pepper, and chicken stock.

Bring the soup to a boil, then reduce the heat to a simmer and cook until the carrots are tender, about 30 minutes. Remove from heat.

Remove the bay leaves from the soup and add the basil. Use an immersion blender to blend the soup until smooth. (Alternatively, transfer the soup to the base of a blender, let cool briefly, blend until smooth.)

Return the soup to the pot and pour in the cream. Stir until fully incorporated.

Garnish with a drizzle of cream and crushed red pepper flakes, if using.

SAVORY POTATO PIE

1 sheet frozen puff pastry, thawed
4 tablespoons butter
7 slices bacon (thick-cut slices), chopped
5 potatoes, (or 4 large) peeled and sliced thin
1 onion, peeled and sliced thin
1 tablespoon fresh dill
1/2 cup heavy cream or half & half
Salt and pepper
Chive or scallion for garnish

Preheat the oven to 350 degrees. Place the thawed puff pastry in an 8- or 9-inch tart pan and crimp the edges. Remove the excess dough and piece it along the rim if needed to make the rim

even in some places. Refrigerate the crust until ready to fill.

Place the butter and bacon in a large skillet over medium-high heat. Sauté until the bacon is crispy then toss in the onions, followed by the potatoes and dill. Season with 1/2 teaspoon salt and 1/4 teaspoon ground pepper. Gently stir 3-5 minutes, to mix the onions and potatoes and coat in bacon grease. (The potatoes don't need to be cooked through.) Then spoon the mixture into the crust and drizzle with heavy cream.

Bake on the low rack in the oven for 35-45 minutes, until the potatoes are fork-tender and the crust is golden. Rest for 10 minutes, then sprinkle with chopped chive and cut.

BEEF AND BROCCOLI STIR FRY

1/2 cup soy sauce low sodium
2 tablespoons cornstarch
3 cloves garlic minced
3 tablespoons cooking wine such as Shaoxing
3 tablespoons honey
1 teaspoon fresh ginger minced
2 tablespoons sesame oil
1/4 teaspoon red pepper flakes
1 tablespoon Sriracha sauce or to taste
1/2 cup beef broth or chicken broth, low sodium or no sodium
Beef and Broccoli

1 tablespoon olive oil
1 pound flank steak trimmed of fat and sliced thin against the grain
1 head broccoli cut into small florets

Cut the beef in really thin pieces. Its sometimes easier if the meat is a bit frozen. To do this place the beef in the freezer for 20 minutes before slicing it.

Mix all the sauce ingredients together. Sear the beef for about 3 to 4 minutes over medium-high heat in a little bit of olive oil, just until it starts to brown then you add that yummy sauce. You should see it start to thicken almost immediately from the cornstarch. If you don't like or want to use cornstarch, you could use flour instead.

Add the broccoli florets and cook everything for another 2 minutes, or until the broccoli is tender. If you want it more tender, cover the pan with a lid and let everything steam together.

Serve over rice or noodles.

COSMIC BROWNIES

For The Brownies

1/2 cup unsalted butter melted
1 cup granulated sugar
2 large eggs
1 teaspoon vanilla extract
1/3 cup unsweetened cocoa powder
1/2 cup all-purpose flour
1/4 teaspoon salt
1/4 teaspoon baking powder

For The Chocolate Ganache

1/2 cup heavy cream
1 1/2 cups semi-sweet chocolate chips

For The Topping

1/3 cup candy-coated chocolate pieces like mini M&M's

Preheat the oven to 350 degrees. Line an 8x8-inch baking pan with parchment paper, leaving an overhang on two opposite sides (this will help you lift the brownies out later).

In a large mixing bowl, whisk together melted butter and sugar until smooth. Add the eggs and vanilla, mixing until incorporated.

Sift in the cocoa powder, flour, salt, and baking powder. Fold the dry ingredients into the wet ingredients just until combined.

Pour the batter into the prepared baking pan and spread it out evenly. Bake for 20-25 minutes or until a toothpick inserted into the center comes out with a few moist crumbs. Remove from the oven and let cool in the pan.

Prepare the Chocolate Ganache:

In a small saucepan, heat the heavy cream over medium heat until it begins to steam but not boiling. Remove from heat and pour over the chocolate chips in a bowl. Let it sit for a minute, then stir until the chocolate is fully melted and the mixture is smooth.

Once the brownies are cooled, pour the chocolate ganache over the top, spreading it out into an even layer.

Sprinkle the candy-coated chocolate pieces over the top of the ganache while it's still wet.

Place the brownies in the refrigerator for at least 2 hours to allow the ganache to set.

Using the parchment paper overhangs, lift the brownies out of the pan. Place on a cutting board and cut into squares using a sharp knife.

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.