

Fraternally Yours®

 **FCSLA**Life

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First Catholic Slovak Ladies Association

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JESUS CHRIST IS RISEN TODAY,

Alleluia!

ŽENSKÁ JEDNOTA

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AN EASTER REFLECTION

Dying. Waiting. Rising.

(adapted from Unhurried Living)

Jesus embarked on his journey to death and life again, rooted in profound and enduring love. While we commemorate his crucifixion on Good Friday and celebrate his resurrection on Easter Sunday, few take the time to reflect on the significance of Holy Saturday and the act of waiting. This theme resonates with our own experiences, as nature itself embodies a cycle of dying, waiting, and rising. This month of Easter, I will share brief meditations on each of these three movements. However, prior to exploring this liturgical trio, let us consider the events of Holy Thursday, when Jesus humbly washed the feet of his disciples.

PREPARATION (Holy Thursday)

Jesus proclaimed his mission as one of service to all. In a profound demonstration of humility, he washed the feet of his disciples shortly before his crucifixion, clearly illustrating that humble servanthood is central to his teachings. This act of foot washing, regarded as one of the most menial tasks, epitomizes the essence of the Jesus Way, which is often overlooked.

On Holy Thursday, we commemorate Jesus as the epitome of humility, emphasizing the consistent themes of his ministry as depicted in the Gospels: associating with marginalized individuals, healing on the Sabbath, and prioritizing service over self-interest. His approach was characterized not by a quest for power or recognition, but by a commitment to humility.

The Jesus Way is defined by this humility, exemplified in the act of washing the feet of his chosen friends, the disciples. One by one, he attended to their dirty, weary feet, prompting reflections on their thoughts and feelings during this intimate moment. While Peter expressed his reluctance, Judas, whose heart had already turned, also received this act of love. What kind of man, what kind of God, embodies such humility? He is gentle, caring, strong, capable, and unconditionally loving. This is the essence of the Jesus Way.

DYING (Good Friday)

Good Friday serves as a solemn remembrance of Jesus's crucifixion. While the New Testament employs terms such as "redemption," "wages," "price," "redeem," and "ransom," it is essential to recognize that these concepts transcend mere transactional notions. They embody a deep relational significance tied to Jesus's earthly ministry. Reflecting on the gospels reveals the astonishing truths of His words and actions during His time on earth.

Jesus stands out as an incredibly compelling figure, and His willingness to embrace death illustrates His commitment to fully experiencing humanity. However, in a remarkable turn, He conquers death and rises again, a theme we will explore further on Sunday. Good Friday is a poignant reminder of Jesus's unwavering love for humanity and the harsh reality of death. The disciples, lacking our perspective, could only perceive the finality of the moment.

In your own life, consider where you might feel that something is irrevocably over. Allow the presence of the crucified Christ to accompany you in that space. This day marks the death that precedes the resurrection, inviting you to reflect on the profound nature of love that it embodies.

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The Sacred Journey: Celebrating the Triduum and Easter Season 2025

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

My dear Sisters and Brothers in Christ,

You and I have been immersing ourselves in making the Season of Lent, 2025, one that has brought us to a better understanding of who we are in our relationship with our God and one another. We have attempted to become more honest with ourselves and have labored to better ourselves by seeking forgiveness of our sins against Almighty God and those with whom we work and live; being better persons with family members; being more patient with one another; and, just leaving sin behind and seeking reconciliation and forgiveness with the grace of our loving God. If we have not fulfilled our goals completely, there is still some time left for us to be more attentive to those goals prior to our celebration of the *Sacred Triduum*, the *Sacred Three Days*.

The Season of Lent ends and the *Sacred Triduum* commences as we gather together on Holy Thursday to celebrate the Evening Mass of the Lord's Supper with time of adoration of the Blessed Sacrament that ends no longer than midnight. *On Holy Thursday at the evening Mass the remembrance of the meal preceding the Exodus casts its own special light because of the Christ's example in washing the feet of his disciples and Paul's account of the institution of the Christian Passover of the Eucharist.** Exodus 12:1-8, 11-14 1 Corinthians 11:23-26 John 13:1-15

The somberness and necessary forgiveness of our sinful nature is reviewed in the Good Friday of the Lord's Passion that is celebrated in the midafternoon or in the evening. As we participate in the proclamation of the Gospel of Saint John, we take into mind the Passion and Death of our Lord. *On Good Friday the liturgical service has as its center John's narrative of the Passion of him who was proclaimed in Isaiah as the Servant of the Lord who became the one High Priest by offering himself to the Father.** Isaiah 52:13-53:12 Hebrews 4:14-16, 5:7-9 John 18:1-19:42

On Holy Saturday, in the afternoon, we take our baskets filled kolbasy, ham, paska, horseradish, syrek, salt, butter, wine, kolachi, cookies, chocolate bunnies/eggs, and jelly beans to be blessed by the priest or deacon. We are overwhelmed by the smells drifting in the church

from all of the good, Slovak foods mixed with the smell of the lilies that adorn the sanctuary of the church along with the incense used to bless each basket. And if it is a sunny day, sun rays on the colored windows add a hope of security and new life!

The Resurrection of our Lord, Jesus Christ, begins at the Easter Vigil in the Holy Night of Easter on Holy Saturday, usually sometime after 8:00 PM. The Easter Vigil is the apex of the liturgical year as we celebrate the Lord's Resurrection. The catechumens (unbaptized persons who have been exposed to and learning more of the Faith in Jesus Christ and the teachings of the Catholic Church over a significant period of time) receive the Sacrament of Baptism. They, along with those who have been previously baptized in another denomination of Christianity and desire to be Catholic, are received into the Catholic Church and anointed with Sacred Chrism as they receive Sacrament of Confirmation. Both groups receive their First Holy Communion at this celebration. Those of us who are Catholic renew our own baptismal promises as well. The Liturgy is lengthy but the significance, grace, and participation are magnificent. *At the Vigil on the holy night of Easter there are seven Old Testament readings which recall the wonderful works of God in the history of salvation. There are two New Testament readings, the announcement of the Resurrection according to one of the Synoptic Gospels and a reading from Saint Paul on Christian baptism as the sacrament of Christ's Resurrection.** Genesis 1:-2:2 Genesis 22:1-18 Exodus 14:15-15:1 Isaiah 54:5-14 Isaiah 55:1-11 Baruch 3:9-15, 32-4:4 Ezekiel 36:16-17a, 18-28 Romans 6:3-11 Luke 24:1-12

Now we have come to the most important day in the Christian calendar: the day of New Life, New Hope, Faith in our God, God's love for us, the Gates of Eternal Life have been opened, a new blossom has budded, the Gift of the Father. My dear Sisters and Brothers, I will keep you and your families in my prayers: during the celebrations of the services during the Triduum, my daily praying of the *Office of the Church*, and the praying of the *Sorrowful/Glorious Mysteries of the Rosary*. Happy

continued on page 6

FCSLA Life Announces Retirement of National President and CEO CYNTHIA M. MALESKI



Beachwood, OH — First Catholic Slovak Ladies Association (FCSLA Life), a fraternal benefit society founded in 1892 that provides financial security to its members and embraces Catholic values and Slovak (Slavic) traditions, announces the upcoming retirement of Cynthia M. Maleski, its esteemed National President and CEO.

Ms. Maleski will be retiring from her role as National President and CEO after a period of transition to the newly hired CEO, Mr. Michael J. Agan.

Ms. Maleski has been National President and CEO since 2012, also serving as Chair of the Board. Prior to that, she was National Trustee from 2004.

Ms. Maleski stated “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 through our branches in the United States to serve the common good.”

Under Ms. Maleski’s leadership, FCSLA achieved unprecedented growth with respect to its financial strength, reach, membership and lasting impact in ways never seen before.

During her tenure, FCSLA’s insurance in force and assets have each grown to over \$1 billion. Under her leadership, the organization has maintained an A.M. Best rating of A- (Excellent) and has consistently been ranked favorably among the top twenty-five life insurance companies in the United States by Standard Analytical Services, Inc., analysts of the insurance industry since 1932.

The Association is comprised of over 500 branches. During her tenure, she expanded FCSLA’s footprint through opening 24 new branches in strategic states.

Ms. Maleski elevated operational excellence, creating the architecture 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 for key stakeholders throughout the Association.

Throughout her tenure, Ms. Maleski remained steadfast in upholding and strengthening FCSLA’s Catholic values and fraternal mission, ensuring they remain at the heart of its work. She 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; conducted over 1,600 matching funds projects at local levels raising over \$7 million, with a national match of over \$1.1 million to benefit churches, schools and nonprofit organizations throughout the country. In 2023 she conceptualized and began the Young Adult Leadership Council to engage a younger demographic fostering a sense of inclusion and community.

Current FCSLA Board Chair, Jeanette Palanca, said “As Cynthia retires from her role at FCSLA, I want to express my deepest gratitude for the incredible knowledge and wisdom she has shared. Her strategic insights, expertise in insurance, and deep understanding of the unique dynamics of a fraternal organization have been invaluable to me. I feel truly fortunate to have learned from such an exceptional leader, and her legacy will continue to inspire and guide us as we move forward.”

As part of her leadership of FCSLA Life, she has held leadership roles at American Fraternal Alliance (AFA); serving as a board member and Chair of its Board.

Ms. Maleski brought a unique leadership experience to her role having served as Pennsylvania Insurance Commissioner and Cabinet Secretary, a seasoned insurance and health care executive and lawyer. She served as first in-house general counsel at Mercy Hospital, Pittsburgh, (now UPMC Mercy), where she also oversaw insurance, risk-management,

[continued on next page](#)

and government relations programs. While she was Insurance Commissioner, she implemented the first Children's Health Insurance Program (CHIP) in the United States which became the model for the National CHIP Program.

Ms. Maleski also taught insurance law as adjunct professor, Duquesne University School of Law, served as compliance officer at a major health/life and property casualty insurer, and consultant/advisor in insurance related matters. She has served on fund investment committees, as well.

Through her life Ms. Maleski has been an avid cultural enthusiast serving as a visible leader in the Slovak/Slavic cultural landscape, among others. She served as counsel for National Confederation of American Ethnic Groups, an anti-communist, pro-democracy human rights organization, working with the White House and US Congress to bring a peaceful transition to Eastern Europe. In addition, she has shown a special interest in advocating for women's pay equity, children's needs and the musical community.

Ms. Maleski received her Bachelor of Arts, summa cum laude, Phi Beta Kappa from the University of Pittsburgh and her Juris Doctorate with academic excellence from Duquesne University, Pittsburgh, Pennsylvania. Selected by her peers, she is a Fellow of the American Bar Foundation. In addition, she has received many professional awards including, the Pope Francis Leadership International Papal Award

from Caritas in Veritate, an organization for the laity directed by Pope Francis.

FCSLA is grateful for Ms. Maleski's lasting contributions and is looking forward to future cooperation with her.

About FCSLA.

Since its founding in 1892 in Cleveland, Ohio, First Catholic Slovak Ladies Association of the United States of America (FCSLA) has grown to provide licensed financial products in 48 states and Washington, D.C. With approximately 100,000 members, FCSLA is a fraternal benefit society that ranks among the top fraternal societies active in the United States today. Membership and its benefits are available to all Christians living in the United States. As a member driven fraternal benefit society, their longstanding philosophy is to affirm and value every individual member from birth to death and beyond. Some of FCSLA's unique benefits include scholarships, support of community and cultural activities, matching funds projects, donations to religious institutions, and nationwide fundraising programs that extend FCSLA's reach beyond its members and into their communities.

To learn more about FCSLA visit www.fcsla.org or call FCSLA at (216) 464.8015, Toll Free: 800.464.4642 or email: info@fcsla.com.



May the radiance of Easter morning illuminate your soul with faith renewed and hope reborn. As we celebrate Christ's victory over death, may your heart be filled with profound joy and abiding peace. May His resurrection remind you that with God, all things are made new. May you walk in the warmth of His love, share in the wonder of His grace, and feel the gentle guidance of His hand in all your days. May this Easter season bring abundant blessings to you and those you hold dear. **Amen.**

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WAITING (Holy Saturday)

Father Richard Rohr succinctly characterizes Holy Saturday with three phrases: "Sitting in love. Waiting without answers. Hoping without evidence." This day resonates with those of us who find ourselves in a state of anticipation, devoid of clarity or proof, as we simply endure and maintain hope.

Envision yourself as one of Jesus's disciples, grappling with the aftermath of his crucifixion and burial. The reality of your teacher and friend being gone is incomprehensible, leaving you engulfed in grief and uncertainty, prompting the question, "What will I do?"

For those experiencing profound sorrow and navigating the waiting period, Holy Saturday serves as a poignant acknowledgment of your pain. The reality of loss and the act of waiting are both significant.

The disciples were unaware of the resurrection that awaited them the following day; their focus was solely on their sorrow and grief.

In our present moment, we possess knowledge of the story's continuation—resurrection indeed occurred. Yet, today, we remain in the realm of uncertainty, loss, and confusion. Allow yourself to be recognized in this space and grant yourself the freedom to grieve. While it is natural to anticipate resurrection, do not overlook the profound beauty found in the act of simply waiting.

RISING (Easter Sunday)

Here I'll simply share some inspiring scripture. Truths that are now ours because of the resurrection.

"He will swallow up death forever; and the Lord God will wipe away tears from all faces, and the reproach of his people he will take away from all the earth, for the Lord has spoken." —Isaiah 25:8

"With great power the apostles continued to testify to the resurrection of the Lord Jesus. And God's grace was so powerfully at work in them all." —Acts 4:33

"And God hath both raised up the Lord, and will also raise up us by his own power." —1 Corinthians 6:14

"Jesus said to her, 'I am the resurrection and the life. The one who believes in me will live, even though they die; and whoever lives by believing in me will never die. Do you believe this?'" —John 11:25-26

"Blessed be the God and Father of our Lord Jesus Christ! According to his great mercy, he has caused us to be born again to a living hope through the resurrection of Jesus Christ from the dead." —1 Peter 1:3

"He is not here; he has risen! Remember how he told you, while he was still with you in Galilee: 'The Son of Man must be delivered over to the hands of sinners, be crucified and on the third day be raised again.'" —Luke 24:6-7

Dear Friends,

We look forward to hearing the words on Easter Sunday morning — **He is risen!** He is risen indeed and is alive forevermore! Happy Easter!

Until next Month, Warmly, *Carolyn*

The Sacred Journey: Celebrating the Triduum and Easter Season 2025 continued from page 3

Easter! *The Gospel reading for the Mass on Easter day is from John on the finding of the empty tomb. There is also, however, the option to use the Gospel texts from the Easter Vigil or when there is an evening Mass on Easter Sunday, to use the account in Luke of the Lord's appearance to the disciples on the road to Emmaus. The first reading is from Acts of the Apostles, which throughout the Easter season replaces the Old Testament reading. The reading from the Apostle Paul concerns the living out of the paschal mystery in the Church.* Acts 10:34a, 37-43 Colossians 3:1-4 or 1 Corinthians 5:6b-8 John 20:1-9 or Luke 24:1-12 or in the afternoon/evening Luke 24:13-35*

Please do not forget our Slovak tradition that is still celebrated on Easter Monday and Tuesday in the Slovak Republic. On Easter Monday, the males throw water on the females and on Easter Tuesday, the females throw water on the males. I do not advise on the amount of water but I am sure that you can imagine, depending on the person, maybe? What a gesture they share in reminding themselves of Baptism!?!

*LECTIONARY FOR MASS, Volume I: Sundays, Solemnities, Feasts of the Lord and the Saints. Table of Contents, Second Part: THE STRUCTURE OF THE ORDER OF READINGS FOR MASS, Chapter V: *Description of the Order of Readings, #4, The Sacred Triduum and the Easter Season.*

Message from our Chief Executive Officer

MICHAEL J. AGAN

As I step into the role of CEO at FCSLA Life, I am honored to join an organization with such a profound legacy of service, faith, and community.

I would like to extend many thanks to Cynthia M. Maleski for her leadership and dedication over the years. Cynthia's tenure as National President and CEO has been marked by countless achievements, including growth in our financial strength, membership, and community impact. Under her guidance, FCSLA Life's assets and insurance in force have each surpassed \$1 billion, and we have maintained an A.M. Best rating of A- (Excellent). Her strategic initiatives have ensured our long-term sustainability and strengthened our commitment to Catholic values and fraternal mission.

Cynthia's contributions extend beyond financial success. She has been a strong advocate for charitable causes, initiating national appeals and establishing programs that have raised millions for churches,



schools, and nonprofit organizations. Her vision for the Young Adult Leadership Council has fostered a sense of inclusion and community among younger members.

Since Cynthia's retirement on March 14th, I remain committed to upholding the values of Family, Faith, and Financial Security that she has championed. My journey, shaped by my Catholic faith and over 25 years of insurance and actuarial experience, has prepared me to lead FCSLA Life with integrity, service, and performance measured against the success of our members, employees and communities.

I am focused and committed to my role of providing leadership and empowerment to achieve a meaningful impact for all.

Thank you for your trust and support.

Michael J. Agan

First Catholic Slovak Ladies Association (FCSLA Life) was a main sponsor for the 16th Annual St. Vincent's Seminary Mardi Gras Celebration

First Catholic Slovak Ladies Association (FCSLA Life) was a main sponsor for the 16th Annual St. Vincent's Seminary Mardi Gras Celebration. Seminarians and Benedictine Monks welcomed us to a joyful celebration of love and hospitality at the Seminary and Campus in Latrobe, Pennsylvania on February 22, 2025, where FCSLA Branch 13- Braddock Pa. sponsored a matching funds 50/50 raffle.

Shown in photo left to right: Andrzej Groch and his wife, Cynthia Maleski, outgoing FCSLA National President/CEO, Bishop David Zubik, Diocese of Pittsburgh and Chair of the Board of Regents, St. Vincent's Seminary, Marion Gatto, FCSLA Pittsburgh District Officer and Rev. Edward Mazich, FCSLA Pittsburgh District Chaplain and Rector, St. Vincent's Seminary.





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- 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



Anna Hurban Scholarship Fund First Catholic Slovak Ladies Association

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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,
Mike Agan
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.

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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: Anna Hurban Scholarship Fund, FCSLA Life, 24950 Chagrin Boulevard, Beachwood, OH 44122.

Anna Hurban Scholarship Fund Donations



The Anna Hurban Scholarship Fund was started in 2017 to make a difference in helping to make education affordable for a deserving student. Your tax deductible 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. We gratefully acknowledge those who have donated to the fund since its inception during the Association's 125th Anniversary year. Thank you for your generous donations! We will continue to recognize your donations in Fraternally Yours at least once a year.

Donations

Kevin M. Krempely – \$300.00 – In memory of the uneducated and in honor of Saint Steven

Marie E. Pataky – \$100.00 – In memory of my mother, Elizabeth Koczko Pataky

Bozena & Kevin Simkowski – \$200.00 – In memory of Patricia Ann Simkowski

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St. Ann Society / S140 – \$100.00 – In memory of all members who passed & worked to make us who we are

Anonymous – \$2,000

Br. S-089 / Kathleen Giordano – \$200 – In memory of deceased members of S-089

Cynthia Maleski & Andrzej Groch – \$100.00 – In memory of Evelyn Graham

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Sr. Br. 334 & Jr. Br. 232/Kathy Polanski – \$500.00

Ann M. Kwak/Sr. Br. 615 & Jr. Br. 526 – \$500.00 – In memory of Mrs. Elizabeth Lipovsky

FCSLA Br. S484-Anne Marie Bachman – \$100.00 – In memory of deceased members

FCSLA Br S081 – \$50.00

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.

Branch W056, Lonsdale, MN Hosts Member Luncheon

FCSLA Life Branch W056, hosted a member luncheon on Sunday, March 2, 2025. It was held at the IC Church Community Center in Lonsdale, MN. Approximately 100 members came to enjoy a dinner that was catered by Pizzeria 201. Dinner consisted of chicken alfredo, garlic bread, and caesar salad. We also had cookies and desserts! For entertainment, we had the Charlie Sticha band play music from 12:00 to 2:00 pm. It was an enjoyable afternoon and a nice day to get out. We had a drawing for gift cards, and the following individuals won: Ellory Diercks, Sandy Simon, Bohumil Simon, Jen Ruud, and Elaine Kes. The winner's picture is attached.



Slavic Studies Reception at the University of Pittsburgh



Attendees at the University of Pittsburgh's Slavic Department Reception

On Tuesday, February 18, 2025, the University of Pittsburgh's Slavic Department held a reception to highlight the achievements of the program. The Slavic Department offers language courses in Russian, Polish, BCMS (Bosnian-Croatian-Montenegrin-Serbian), **Slovak**, and Ukrainian. The undergraduate program features a Russian major, and minors in Polish, **Slovak**, and BCMS. Summer courses and study-abroad opportunities are available through the Summer Language Institute.

The University of Pittsburgh is **the only school of higher education in the USA which has a permanent chair of Slovak Studies and offers a minor in the language**. Currently, Renáta Kamenárová serves as the Teaching Assistant Professor and Director of the Slovak Studies Program.

Slavic Department faculty and students presented several interesting talks about their learning



Abby Kraus talk on studying in Slovakia in the summer

experiences during the summer program abroad, including Abby Kraus, another Slovak Studies student, and students of Polish and BCMS. All found studying abroad a very rewarding and enriching cultural experience.

FCSLA member Professor Michael J. Kopanic, Jr. also attended the reception. He has funded a permanent scholarship for students who are studying advanced Slovak.

The Slovak Program and Slavic Studies Program welcome donations to help sustain the study of these cultures and languages. For more information, see the following websites:

Slovak at Pitt: <https://www.facebook.com/PittSlovak>

Slavic Studies website: <https://www.slavic.pitt.edu/about/community-support>

Submitted by Dr. Michael Kopanic, Jr., District 7 President, Recording Secretary for Branch 23

My Polish Heritage...

What does it mean?

Submitted by Karen C. (Gunia) Harris, Z356

Recently I had the privilege to go to Poland with my oldest child, Annorah (Z356). Our goal was simple-attend the Polish Pottery Festival in Boleslawiec. What we gained was so much more. Not only was I able to visit a beautiful country, but I was also able to step back and think about my roots. I learned so much about my dad on this trip.

My dad, Leonard Gunia passed away in February 2023 of lung cancer. A few months later my daughter approached me about going to Poland. I couldn't think of a better way to celebrate him and get to go on a once in a lifetime trip! The whole time I was there I thought about my dad as I saw so much of my heritage in him. My grandmother and great grandmother instilled in him many polish things that are trickling down generation to generation.

Some things I learned about my dad/heritage:

1. My dad's love of sugar is definitely a polish thing! *Every* block had 3-4 places to get LODY (ice cream). It's like the world stopped in the afternoon for *everyone* to go get ice cream. Between the ice cream and the pastries, I could close my eyes and see my dad walking down the street taking it all in. He would have tried each and every sugary treat!

2. My dad's love of flowers must have been passed down! I have already decided to flood my front porch with flowers next year- red, white and pink! They were everywhere and so beautiful to see and smell. The gardens and the fresh fruits and veggies were not only beautiful but ready for harvest. I remember my dad (I was very little) taking my great grandma in the back yard to show her his garden. He was proud of that garden, just like the people we met in Poland were proud of theirs.

3. I *never* knew raspberries were so popular in Poland! They are on everything!

Growing up, no one liked picking the raspberries because of the thorns. I remember my dad working all day and then coming home to go push his way through



We were asked by Milleana Polish Pottery Manufacturer to march in the 30th annual Polish Pottery Parade with them we had a blast!

the berries as he picked them. They are the best when they are home grown. In Poland, they tasted the same.

4. I was excited, to say the least, when I saw some of my childhood. I remember my great grandma having these candies that had wrappers like a strawberry. I have looked for them several times in the US and online, but I *never* knew what they were called. We walked into a gift shop and I saw a jar of them sitting there. It brought me right back to my great grandma's house. I grabbed a jar to take with me. When I got back to the hotel, I shared this picture with my cousins- they too remembered them. Needless to say, I went back and bought 2 more jars to share with them.

continued on next page



We found some American Soldiers waiting in line for the parade to start. We stopped to say hello, thank them, and take a couple of photos.

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We were able to meet a design artist from Ceremika Artystyczna. I wish we could have had a conversation with her. We settled with some polish pottery she designed, and a signed copy of a book of her designs

After the parade, we stopped at a local booth selling polish pottery. Our guide knew them. They shared their Polish Vodka with us! Na Zdrowie!



Why do I write to share this with you?

I never thought I would step on Polish soil, but once I did I was in love. I was once again in love with my roots. I felt my dad walking along side of us taking in all the history and good food. He would have enjoyed this trip.

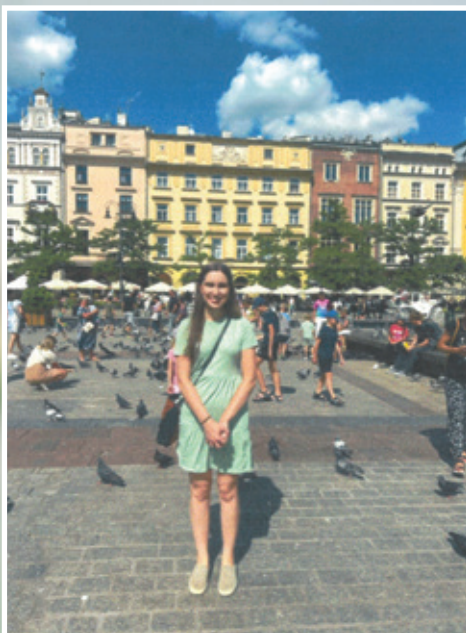
There is nothing else like going back to your roots. There is nothing better than stepping into a Catholic Church in Poland, knowing that is where you come from.

I miss my dad something terrible. This trip helped me feel closer to him in some crazy way. I wish I could have come home and shared all the stories of our travels with him. He would have loved it and been proud.

So the take away:

Keep sharing your heritage with your family. One day you will be gone and it's good for them to know where they come from. Right now they might not seem interested. We must sow the seeds that one day will

continued on next page



be watered, and they will be interested in where they come from. Without my dad and grandparents, and even great grandparents, I wouldn't know where I came from. Going to Poland only brought to life everything they ever shared with me.

When my kids were little we sent this picture in, which was printed in the monthly magazine. Today I submit a different collection of pictures. It's a collection of memories of a trip I will never forget. It is a collection of pictures that remind me who my dad was. It is a collection of my heritage that I can pass down to my family.

In November, my first grandchild is due. I haven't decided yet if I am going to be a grandma or babcia- but either way this kid is going to know where he comes from. From the flowers on my front porch to pictures

of Poland's beauty. From stories about his great-great-grandparents coming to America, to stories about his great grandpa and how he passed down our Polish heritage. I will continue to pass things down. My dad would want it that way. The first thing we are passing down is his name - my first grandson will be named Leonard Harris. There is no better way to honor your heritage, where you come from, than with the passing of a name. I pray he possess all the qualities my dad had especially the Polish ones.

Oh, and don't worry. We came home with LOTS of Polish pottery- we have three boxes being shipped, two carry on pieces and three checked pieces. I don't think we left anything there. The 30th Polish Pottery festival was amazing!

First Catholic Slovak Ladies Association Executive Committee Fourth Quarterly Meeting

*Home Office, Beachwood OH
November 13, 2024*

Call to Order/Prayer/Pledge of Allegiance

National Director Jeanette Palanca called the meeting to order at 9:32 a.m. at the home office, Beachwood, Ohio. National Chaplain Monsignor Peter M. Polando opened the meeting with prayer and National Trustee Joseph T. Senko 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. 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 were two items to be removed from the agenda and will be added to the board of directors' agenda. National Director Kristina L. Menke moved to approve the agenda with the two changes and was seconded by National Trustee Lorraine Gibas.

MOTION ADOPTED

Approval of the Minutes

Director Palanca noted the August 22, 2024 minutes were circulated in advance and unless there are any amendments, corrections, additions, or deletions the August 22, 2024 minutes will stand approved as circulated.

APPROVED

National President's Comments

National President remarked on several highlights of her report.

1. President Maleski provided a recap of AM Best and we received an A- (Excellent) rating. It should be noted the BCAR score improved from the previous year.

2. Hiring Plan – President Maleski stated we are still looking for a CFO, an Assistant Controller, and a Policy-holder Services Specialist. An IT Manager was hired last week per President Maleski.

3. Transitioning to a new Governance Model – President Maleski said she has been working with the CEO Search Committee.

4. Board Vacancy – President Maleski, thanked Director Palanca and Carolyn Bazik who worked with her to develop the framework to fill the vacancy and outlined the board process in the magazine and the qualifications and how to apply with a deadline of December 20, 2024.

5. Succession Planning – President Maleski remarked it is the fiduciary duty of the board to establish a reasonable transition plan which identifies existing and new risks. At the convention, several changes were adopted with the first time to separate the National President/CEO and Chair of the Board. A first time change to move from an elected National President/CEO to a hired CEO within two transition years after the bylaws were adopted. All bylaws were approved in June 2024. A Chair designate was selected by the new board of directors in January 2024. President Maleski outlined all the steps the CEO Search Committee has accomplished this year and the next steps.

Questions were asked and answered.

Supplement 1

Monsignor left at 9:40 a.m. and rejoined the meeting at 10:15 am

Jason Bordui and John Forbes from Balanced Growth joined the meeting at 10:15 a.m. to discuss the succession and transition plan. Mr. Bordui reviewed the on-boarding of the CEO and the process for the outgoing CEO to achieve organizational stability. Mr. Bordui shared some of the best practices and discussed the next steps.

Questions were asked and answered.

Supplement 2

Next John Forbes from Balanced Growth reviewed the deployment status of the strategic plan, discussed some dashboard concepts and key performance indicators and the next steps.

continued on next page

Supplement 3

Mr. Bordui and Mr. Forbes left the meeting at 11:30 a.m.

A fifteen-minute break was called for at 11:30 a.m. and the Executive committee reconvened at 11:45 am.

6. President Maleski discussed the sales goals being tied to the budget process. In August 2024, the leadership team recommended theoretical goals to assist the National Sales Manager and Regional Sales Managers to meet their year-end sales goals. The modified annuity program launched a month earlier than anticipated. Since the sales people have been out there meeting with their clients we have seen an uptick in sales for that product. We encourage the National Sales Manager and Regional Sales Manager to get out in the field in strategic ways, building our relationships with producers and telling our story in the various markets to meet the sales goals, as well as building marketing tools and digital transformation. It is important that the sales goals are being met.

7. Regarding the direction of Fraternally Yours President Maleski said our Editor Carolyn Bazik provided options for us to save money during the budget process by perhaps reducing the number of issues.

8. President Maleski said the Compliance Review is being led by the National Auditors under the auspices of an outside law firm and we are currently in Phase 1. In addition, the staff is working on the Ohio Department of Insurance pre-planning questionnaires for the 5-year review.

Questions were asked and answered.

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

An executive session was called at 12:48 p.m. and Secretary Graham Interim National Treasurer Frank Rando were excused from the meeting. The executive session ended at 2:15 p.m. and the Executive Committee reconvened.

National Treasurer's Report

Interim Treasurer Rando presented the preliminary Treasurer's Report as of September 30, 2024. Interim Treasurer Rando reviewed the financial review and graphs of Asset Growth, Surplus, and Income by Type, Net Operating Income before Fraternal Expenses and 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 September 30, 2024, our admitted assets were at \$1,080 billion, and our surplus was \$108 million.

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

Third Quarter 2024 Budget vs Actual

Interim Treasurer Rando reviewed the third 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 \$10,020,000 million of acquired securities in the third quarter. Interim Treasurer Rando also reviewed the quarterly credit watch list, and the disposed securities report as of September 30, 2024. Questions were asked and answered.

Supplement 4

Chaplain Monsignor Polando moved to accept the Interim Treasurer's report and Director Menke seconded the motion.

MOTION ADOPTED

Unfinished Business

Annuity Interest Yield

Interim Treasurer Rando said at this time he doesn't recommend changing our current annuity crediting rates.

Executive Committee Meeting Dates

To Be Determined

Adjournment and Prayer

Trustee Senko moved, and Director Menke seconded to adjourn the meeting. The meeting adjourned at 3:06 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

Celebrate Easter ... Slovak Style by Lawrence G. Kozlowski

Michael J. Kopanic, Jr., Ph.D.



If you are interested in carrying on Slovak Easter traditions, I highly recommend the 33-page booklet by Larry Kozlowski. The author covers the period from pre-Lenten *Fašiangy* celebrations, Lent (*pôst*), St. Joseph's Day, Palm Sunday (*Kvetná neďela*), Holy Week (*Veľký týždeň*), and Easter Sunday (*Veľká noc*). There are even directions on how

to weave palms and make a plaited whip for Easter Monday. The booklet concludes with a blank family tree and a place to write down your own Easter recipes.

"Celebrate Easter ... Slovak Style" is a unique collection of Slovak customs, traditions (Easter Basket Blessing Symbolism), folklore, recipes (*Rezanky, Čeregi, Palacinky, Pirohy, Halubky, Halušky, Pagač, Syrek, Paska, Chren, Klobasi, Kolačky, Rožky, Babovka, Pečene* & more), and folk arts (Easter Whips, Palm Weaving & Egg Decorating).

Keep your precious Slovak heritage alive and celebrate the priceless treasures of Slovak Easters past and is an inspiration for Slovak Easters of the future.

1 - Book \$14.00 -OR- 3 Books \$30.00.

Enjoy a \$12.00 Easter Discount with an order of 3 books or more and FREE Shipping!

"Celebrate Easter ... Slovak Style" \$14.00 --- Free Shipping

Slovak Heritage Special --- 3 Books for \$30.00

To order directly, mail check or money-order payable to: L. G. Kozlowski

---Free Shipping---

Larry G. Kozlowski

525 Beatty Road

Monroeville, Pa. 15146

e-mail: Lgk505@aol.com

Lawrence Kozlowski, is a past recipient of the Western PA Slovak Cultural Association's Lifetime Achievement Award, for his lifelong service to the Slovak American community and his lasting contributions to promote Slovak language, culture, folk arts and heritage in Western Pennsylvania.

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**

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**

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**

*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.



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

MICHAEL BECKMAN JOINS BOARD OF DIRECTORS



We are pleased to welcome Michael Beckman, CPA, as the newest member of our Board of Directors. With nearly two decades of experience in financial reporting, strategic planning, and leadership, Michael brings a wealth of expertise to this role as National Director.

Michael currently serves as a Controller where he oversees financial reporting, cash flow management, and regulatory compliance. He also holds the position of Vice President where he plays a key role in optimizing financial performance and ensuring regulatory adherence. Prior to his current roles, Michael held leadership positions at other insurance companies where he honed his skills in financial planning, forecasting, and risk management.

A Certified Public Accountant, Michael earned his Bachelor of Business Administration degree in Accounting and Finance from the University of St. Francis. His ability to translate complex financial data into actionable insights and implement strategic initiatives has made a significant impact in every organization he has served.

Michael's deep expertise, leadership acumen, and commitment to financial excellence will be invaluable assets to our Board. We look forward to his contributions as we continue to advance our mission and strengthen our organization.



Slovak-American Cook Book

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

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

\$15.00
plus shipping



\$ _____ Total

Mail to: _____

Address: _____

Phone: _____

Email: _____

Ordered by if different than Mail to: _____

Please make check payable to FCSLA Life.

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

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

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



IN MEMORIAM

Trish M. (Podany) Lenz, W080



Patricia (Trish) Podany Lenz was born on March 16, 1962, to Marvin and Janet (Harris) Podany in Columbus, NE and passed away on September 18, 2024, after a long battle with pancreatic cancer. Trish graduated in 1980 from Clarkson NE High School and went on to get her LPN license; Bachelor of Nursing degree and she received her Psychiatric Mental Health Nurse Practitioner degree in September of 2013. Before her retirement, Trish had been working as a Psychiatric APRN with the Behavioral Health Program at Fillmore County Hospital in Geneva, NE. Trish was involved with many nurse leader groups throughout her career, including the Nebraska Center for Nursing and the Nebraska Nurse Leaders. On September 17th of 1994, Trish met the love of her life, James, after a Husker football game. James and Trish were married at Our Redeemer Lutheran Church on December 9, 1995. Trish was involved with the community of Seward, including serving as president of Seward Chamber of Commerce. Trish was an active member of Our Redeemer Lutheran Church and School. She sat on the Board of Education, was involved with the church Youth Group, Sunday School and Vacation Bible School. Trish is survived by her husband, James. Their children, Sarah R Lenz of Lincoln, NE; Grace V Lenz of David City, NE; Tyler and Brandi Lenz of Kingsville, MO and Adam Garton of Seward, NE. Her mother, Janet Podany of Clarkson, NE; sister, Victoria (Bruce) Orman of Oak Harbor, WA; brothers, Greg (Robyn) Podany of Gulf Breeze, FLA; Cory Podany of Lincoln, NE. She is also survived by extended family including many aunts, uncles, dear nieces, nephews, cousins and faithful friends.

Leonard Dennis Dvorak, W016



Leonard Dennis Dvorak was born on December 7, 1942, in Staplehurst, Nebraska to Gabriel and Amelia (Zavodny) Dvorak and entered into eternal rest on September 7, 2024. Leonard graduated from Brainard High School in 1960, and later married his high school sweetheart, Carolyn Jean Rejda, at Holy Trinity Catholic Church in Brainard. Leonard held various jobs in Lincoln, including a plastics molder and gas station manager. In 1963, he started working at Norden Laboratories, a subsidiary of Smith Kline Labs as a trainee in their animal health division where they manufactured veterinary vaccines & pharmaceuticals. In 1964, he was promoted to Branch Manager in Fargo, North Dakota where they moved and all four children were born Leonard's

boyhood dream was to live in Florida some day and in 1970, he was offered the position of Branch Manager in Miami, Florida. He continued to teach and work evenings for H&R Block. In 1979, Leonard retired from Norden Laboratories in Florida, moving the family back to his hometown of Brainard, Nebraska where he accepted a position as an Insurance Agent. He would enjoy this second career in the insurance industry, most recently with 15 years at Jones Agency in David City. Leonard was active in the Brainard Community Club, Economic Development Council, and Brainard Village Board, also serving as Mayor. Along with his fond memories with Carolyn during their 60+ years of marriage, Leonard also treasured the time spent with his children, grandchildren, and great-grandchildren. Survivors cherishing his memory include his wife Carolyn, brother & sister-in-law, Edwin & Marie Dvorak; Children Doug Dvorak, Susan (Steve) Sisel, Sharon (Ken) Codr, and James Dvorak; 10 grandchildren; and 9 great-grandchildren.

Frank E. Sousek, W013



Frank E. Sousek, 96 of Prague, NE entered into eternal rest on October 5 at Butler County Health Center in David City. He was born November 17, 1927, in Prague, to Frank J. and Anna (Vanek) Sousek. Frank was a lifelong farmer in the Prague area. He was united in marriage to Angela E. Ostry on April 26, 1950, at St. John the Baptist Church. He was a member of St. John's Cemetery board for over 50 years, Chester Townships board for over 30 years, Saunders County Coop board, Farmers Coop Elevator board, St. John's Church building committee, lector and trustee, FCSLA Branch W013 and Knights of Columbus.

Frank is survived by his children, Patricia and Dennis Fujan of Prague, Fred and Sharon Sousek of Westminster, CO, David and Carol Sousek, Mary Ann and Robert Paseka, Carl and Susan Sousek all of Prague; sister, Beatrice Rezac of Valparaiso; sisters-in-law, Joyce Sousek, Marie Havlovic, Edith Sousek and Mary Ann Ostry; brothers-in-law, Leonard Snitily and Herman Ostry; many nieces and nephews; 27 grandchildren; 24 great grandchildren, another great grandchild due in February.

Rose Marie (Pramik) Tauber, S230

Rose M. Tauber, 102, originally of Whitehall, PA died Monday, Jan 13, at the Legend of Allentown, where she was a resident since 2018. She was the devoted wife of Ferdinand F. Tauber for 53 years. She was born in Fullerton on Sept 29, 1922, to the late Matthew and Rose (Biss) Pramik.

[continued on next page](#)



Rose was preceded in death by her loving husband, Ferdie, and her seven siblings and their spouses. Rose is survived by sons, Anthony Tauber (wife Julia), Michael Tauber (wife Barbara), Gregory Tauber (wife Kathleen), and daughter Celeste (husband David Wetzel); five grandchildren, Michelle Johnson (Douglas), Michael Tauber (Kristen), Christopher Wetzel (Erin), Gregory Wetzel (Lori), and Nicholas Wetzel (Katie); nine great-grandchildren; brother-in law, Daniel Tauber (Helen); nieces and nephews. Rose was a long-time member of the First Catholic Slovak Ladies Association, Jednota Society, Branch S-230; we found it touching that the February edition featured her favorite beautiful red roses on the front cover! Like a red cardinal in the wintertime, one more reminder that our loved one is present in our daily lives. Rose embodied the FCSLA Life, supporting her parish, as well as her neighbors, friends and relatives with her sewing and baking skills.

Dorothy Jean (Yuhás) Petrus, S127



Dorothy Jean (Yuhás) Petrus passed away on January 25, 2025, at The Haven Nursing Home in New Castle. She was born on October 2, 1928, to the late Andrew and Anna (Milasko) Yuhás. Dorothy married Edward W. (Merfe) Petrus on October 3, 1948, who preceded her in death in 2005. Dorothy graduated from Donora High School and attended comptometer school. She worked at U.S. Steel Donora Zinc Works and later became an office manager for the Washington County Housing Authority. She was a den mother in the Cub Scouts, a religious educator at the former St. Dominic Church, a member of the Christian Mothers, and sang in the church choir (directed by her husband.) She was a member of the St. Dominic Rosary Society and gave many hours of service at the St. Vincent De Paul thrift store. Dorothy was proud of her Slovak heritage and was a member of the First Catholic Slovak Ladies Association, Branch 127. Dorothy is survived by a daughter, Dr. Claudia

J. (Raymond) Parker of DeLand, Florida; a son, Edward X. (Lorraine) Petrus, of New Castle, PA; grandchildren Christopher (Tanya) Petrus, Sarah (Christopher) Kurowski, and Brian (Traci) Petrus, and great-grandchildren Luke and Nina Petrus, Casper and Salem Petrus, and Aiden and Mason Kurowski. In addition to her parents and husband, Dorothy was preceded in death by her brothers Joseph, John, Edward and his wife Margaret Yuhas, and her sister and brother-in-law Eleanor and Joseph Matinko.

Virginia (Gini) Marie Lucarell (Rigley), S30



Virginia (Gini) Marie Lucarell (Rigley) died on January 26, 2025, at Heritage Manor in Youngstown, OH which had been her home for nearly three years. Virginia was born September 14, 1935, in Canton, OH to Michael A. Rigley and Anne Elizabeth Friedman Rigley. Virginia was a graduate of The Rayen class of 1953 having completed the secretarial program. She married the love of her life, Dominic C. Lucarell, on Sept. 17, 1955, at St. Joseph Catholic Church in Youngstown. They celebrated 66 years of married life until Dom's passing on January 20, 2022. Virginia was employed by the Youngstown Public School System for over 50 years. She was an active member of the Secretaries and School Employees Union and held office several times. She was an active member of St. Brendan's Catholic Church from 1955 until her passing. Gini was a member and officer of the Firemen's Wives Club which supported the Youngstown Fire Department while her husband served on the department. Gini was proud of her Slovak heritage and a member of First Catholic Slovak Ladies Association Branch 30 St. Ann's Lodge. Her memory is left to be carried on lovingly by her daughter, Dr. Linda Lucarell Miller (Gary) and son Dominic M. Lucarelli (Michele Eberth) all of Youngstown. Virginia leaves also to cherish her memory grandson Jonathan Miller (Kimberly) of Gahanna and granddaughter Stephanie Miller (Paul Maddock) of Westerville. She leaves four great grandchildren, Ivy Miller, Annabelle Maddock, Luke Miller, and Rosalyn Mae Maddock.

2025 Slovakia Heritage Tours

Sept. 12-21 and June 20-29, 2025

Reconnect with your Slovak heritage and homeland on these ten-day, small-group tours that helps you discover your homeland and reconnect with your family roots. Explore age-old cities, medieval towns, folk-life museums, the Tatry mountains picturesque villages, festivals, castles, and more. Optional genealogical research, and ancestral village and family visits available. For more information: Visit www.slovakiaheritage.com for a detailed itinerary, price, registration etc. or contact Judith Northup-Bennett, Slovakia Heritage Tours, 978-544-5144 (text 978-894-6622), or slovakiaheritagetours@gmail.com to discuss your travel plans.



REPORT OF THE FCSLA NATIONAL TREASURER

Balance Sheet

Income Statement For Period Ended

	<u>11/30/2024</u>
Assets	
Cash & Short Term Investments	\$ 23,675,378
Bonds	1,031,240,404
Preferred Stock	1,020,000
Common Stock	351,429
Investment Income Due & Accrued	13,661,930
Property Plant & Equipment, Net	4,325,644
Certificate Loans & Accrued Interest	1,661,092
Other Assets	368,644
Total Assets	\$ 1,076,304,520
Liabilities	
Life Reserves	\$ 308,296,147
Annuity Reserves	640,012,724
Death Claims Payable	2,580,329
Unearned Premiums	346,217
Matured Endowments	328,275
Provision for Dividends Payable	1,400,000
Accumulated Dividends & Interest	5,310,905
Accrued Convention Donations	175,000
Provision for Future Conventions	149,098
Asset Valuation Reserve	11,902,546
Interest Maintenance Reserve	(5,287,047)
Other Liabilities	2,260,074
Total Liabilities	\$ 967,474,267
Surplus	108,830,253
Total Liabilities and Surplus Funds	\$ 1,076,304,520

	<u>11/30/2024</u>
Revenue	
Insurance Premiums	\$ 3,515,263
Annuity Premiums	15,430,751
Investment Income	46,411,963
Amortization of Interest Maintenance Reserve	(406,461)
Rental Income	411,715
Other Revenue	30,849
Total Revenue	\$ 65,394,080
Expense	
Increase in Reserves - Life	\$ 769,066
Increase in Reserves - Annuity	(22,362,948)
Insurance Benefits	8,778,927
Annuity Benefits	62,000,359
Commission Expense	700,835
Surrender Benefits	2,554,457
Matured Endowments	31,654
Interest Expense	283,191
Salaries - Employees	716,612
Payroll Tax Expense	56,030
Underwriting Expense	39,783
Life and Annuity Expenses	\$ 53,567,964
Revenue Less Life and Annuity Expenses	\$ 11,826,116
Bank Service Charges	137,235
IT Expenses	353,294
Accounting Fees	207,554
Actuarial Fees	196,630
Legal Fees	125,857
Consulting Fees	98,662
Employee Benefits	821,445
Fees - Directors	207,307
Salaries - Employees	1,561,548
Salaries - Officers	471,273
Temporary Office Expenses	112,362
Payroll Tax Expense	170,608
Depreciation Expense	238,748
Utility Expense	114,987
Postage and Printing	228,529
Advertising & Marketing	115,499
Travel Expense	66,758
Insurance Department Fees	92,661
Sales Related Expense	340,704
Rental Expense	411,715
Building Expense	185,627
Insurance Expense	61,541
Office Related Expense	124,671
Dues & Subscriptions	80,920
Human Resources	238,614
Other Expense	18,802
Investment Expense	624,174
Sales and Operating Expenses	7,407,725
Revenue Less Sales & Operating Expenses	\$ 4,418,391
Post Mortem Benefits	1,682,922
Misc. Member Benefits	47,514
Donation Expenses	95,460
Change in Accrued Convention Donations	137,500
Convention Expenses	160,413
Branch and District Funding	703,468
Fraternal Activities	29,505
Official Publications	663,032
Scholarship Awards	209,000
Direct Fraternal Expenses	3,728,814
Income (Loss) from Operations	\$ 689,577
Dividends to Members	1,280,127
Subtotal INCOME (LOSS)	\$(590,549)
Capital Gains (Loss)	825,120
NET INCOME (LOSS)	\$ 234,570

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.



Easter Favorite Recipes

PINEAPPLE CASSEROLE

1 (20 ounce) can pineapple chunks
1 (20 ounce) can crushed pineapple, drained
2 cups shredded sharp Cheddar cheese
1/2 cup white sugar, or to taste
1/3 cup all-purpose flour
40 buttery round crackers (such as Ritz), crushed
1/2 cup butter, melted, or to taste

Preheat the oven to 350 degrees.

Drain pineapple chunks, reserving 1/4 cup of the juice. Transfer both chunks and reserved 1/4 cup juice into a large bowl.

Add drained, crushed pineapple, cheese, sugar, and flour; mix to combine.

Pour into a 1 1/2 quart casserole dish.

Mix cracker crumbs and melted butter in a small bowl; sprinkle over pineapple mixture.

Bake in the preheated oven until golden brown, about 30 minutes

Note: You can also use pineapple tidbits instead of chunks.

PASKA

5 cups all-purpose flour
2 1/4 teaspoons (1 packet) *instant* dry yeast
1/4 cup granulated sugar
2 1/2 teaspoons salt
1 cup lukewarm water
1/2 cup whole milk
2 large eggs
1/4 cup unsalted butter, at room temperature

Topping

1 large egg
1 tablespoon water
1 tablespoon granulated sugar

Using a stand mixer or wooden spoon, mix and knead all of the dough ingredients, flour through butter, until it comes together into a soft, smooth ball. The dough should be pliable, not very sticky, and bounce back when poked lightly with your finger.

Place the dough in a lightly greased bowl and set aside on the counter. Allow

it to rise for 60-90 minutes, until nearly doubled in size. Meanwhile, lightly grease a 9-inch round pan and set aside. (either a springform pan, or a cake pan also works well.)

Turn the dough out onto a lightly floured work surface. Pull off about a quarter of it. You'll use this to form the braids. Shape the remaining large piece of dough into a smooth ball, and place in the center of the prepared pan.

Divide the reserved piece of dough into three equal pieces, and roll each one out into a strand about 18"-20". Use these three strands to create one long braid.

Cut the braid in half, then place in a cross on top of the larger piece of dough in the pan. (Alternatively, you could wrap the braid in one length around the inside edge of the pan.)

Cover the loaf and let rise for about 45 minutes, until approximately doubled in size. Near the end of the rising time, preheat the oven to 350 degrees and place a rack in the lower-middle.

When the bread has risen, make the topping. Beat the egg and water together with a fork in a small bowl, and brush the mixture gently over the loaf. Sprinkle with additional sugar, as desired.

Bake bread for 35 to 45 minutes, until the top is a rich golden brown. Remove from the oven and let cool completely before cutting and serving.

EASTER HAM

4-5 lbs smoked ham (bone-in or boneless)
2 bay leaves
6-8 black peppercorns
3 cloves garlic, crushed
1 onion, peeled and halved
1 tablespoon whole mustard seeds
1 tablespoon apple cider vinegar
Water (enough to cover the ham)

If the ham is very salty, soak it in cold water for a few hours or overnight to remove excess salt. Drain before cooking.

Place the ham in a large pot and cover

it completely with cold water.

Add bay leaves, black peppercorns, crushed garlic, onion, and mustard seeds.

Slowly bring to a gentle simmer over medium-low heat. Do not let it boil rapidly, as this can make the ham tough.

Simmer for about 1.5 to 2 hours, depending on the size (about 20 minutes per pound).

The ham is ready when it reaches an internal temperature of 160 degrees or when a fork easily slides in.

Turn off the heat and let the ham rest in the hot broth for about 20-30 minutes. This keeps it juicy.

CARROT CAKE

2 cups granulated sugar
1 cup vegetable oil, plus more for the pans
4 large eggs
2 cups all-purpose flour, plus more for the pans
1 teaspoon baking powder
1 teaspoon baking soda
1 teaspoon ground cinnamon
1/2 teaspoon kosher salt
2 cups grated carrots
Frosting

3/4 cup salted butter, softened
12 oz. cream cheese, softened
1 1/2 lb. powdered sugar
2 teaspoon vanilla extract
1/2 cup chopped pecans, toasted

Preheat oven to 350 degrees.

Grease 2 (8-inch) round cake pans.

Line the pans with parchment paper and grease the parchment. Dust the pans with flour.

In a large bowl, whisk together the granulated sugar, oil, and eggs.

In another bowl, sift together the flour, baking powder, baking soda, cinnamon, and salt. Add the flour mixture to the egg mixture and stir to combine. Then, add the carrots and mix well.

Divide the batter between the prepared pans and bake until a toothpick inserted into the centers comes out clean, about 30 minutes. Let cool 10 minutes in the pans on a rack, then run a butter knife around the edges of the pans and remove the cakes to the rack to cool completely. Remove the parchment.

For the frosting: In large bowl, beat the butter and cream cheese with a mixer on medium speed until smooth. Add the powdered sugar and vanilla, and beat until fluffy. Place 1 cake layer on a platter and spread with frosting, then top with the second layer.

Frost the top and sides of the cake with the remaining frosting. Top the cake (or sides) with the pecans.

A close-up photograph of a woven basket filled with various colorful Easter eggs. The eggs include speckled green, pink, white, and blue ones, as well as a yellow one. A green and white checkered ribbon is tied in a bow around the basket. Pink and white flowers are also visible in the basket.

PERIODICAL

4/25

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.