

Fraternally Yours®



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First Catholic Slovak Ladies Association

JANUARY 2022

A winter scene with a snowy background. On the left, a large evergreen tree is partially visible. In the foreground, there is a large owl with brown and white feathers. To the right, a white rabbit is looking towards the camera. In the background, there is a deer, a wolf, and a seagull flying in the sky. The overall atmosphere is peaceful and festive.

The First Catholic
Slovak Ladies Association
Board of Directors,
Managing Officers and Staff
Extend our Sincere Wishes
for a Happy New Year!

May your year be filled
with peace, prosperity and love.

May God's blessings shower upon
each of you a bright, healthy
and peaceful new year.

Happy New Year!

ŽENSKÁ JEDNOTA

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HAPPY NEW YEAR

- ◆ Let this coming year be better than all the others. Vow to do some of the things you've always wanted to do but couldn't find the time.
- ◆ Call up a forgotten friend. Share a funny story with someone whose spirits are dragging. A good laugh can be very good medicine.
- ◆ Make a genuine effort to stay in closer touch with family and good friends. The surest way to have a friend is to be one.
- ◆ Find the time to be kind and thoughtful. Give a compliment. It's sure to give someone a badly needed lift.
- ◆ Be more patient and think things through. Forgive an injustice. Listen more. Be kind.
- ◆ Apologize when you realize you are wrong. An apology never diminishes a person. It elevates them.
- ◆ Lighten up. When you feel like blowing your top, ask yourself, "Will this really matter a week from now?" Laugh the loudest when the joke is on you.
- ◆ Don't discourage a beginner from trying something risky. Nothing ventured means nothing gained. Be optimistic. The can-do spirit is the fuel that makes things go.
- ◆ Don't abandon your old-fashioned principles. They never go out of style. When courage is needed, ask yourself, "If not me, who? If not now, when?"
- ◆ Walk tall, and smile more. You'll look 10 years younger.
- ◆ Don't be afraid to say, "I love you".
- ◆ Say I love you again and again. They are truly the sweetest words in the world.
- ◆ And have a very Happy New Year!

Dear Friends,

Wishing you a joyous 2022. May the blessings of God always remain with you throughout the year!

Until Next Month,
Warmly, Carolyn

Staslivy Novy Rok! – Happy New Year

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

Staslivy Novy Rok! My hope is that you and your family had a wonderful celebration on the occasion of the Nativity of the Lord and that during this New Year all may be blessed with good health and the Gifts of the Holy Spirit may nurture your spiritual lives.

Perusing the past years in my ministry of being your National Chaplain, I have utilized many teachings of the Church as a guide for my monthly articles. In doing so, I have humbly attempted to bring you a better understanding of Jesus Christ and the Catholic Church which is comprised of more than one billion people across the globe. In this year of 2022, I will share reflections on the reading(s) of the Sacred Scriptures of the weekend liturgies during that particular month. I will inaugurate this format in today's publication. Your input would be greatly appreciated!

Second Sunday in Ordinary Time: Isaiah 62:1-5; I Corinthians 12:4-11; John 2:1-12

There are highpoints that are “extraordinary” in the history of an individual: birth, the first day of school, graduation, first day on the job(s), marriage, children, the dream house/vacation, viewing the maturity of the children, retirement, et cetera, and for those of us who are Catholic, the celebrations of the seven Sacraments. The Gospel reading ascribed to Saint John has many “highpoints” in the lines of this particular passage:

Prior to the second chapter, Jesus was baptized by John the Baptist in the Jordan River that initiated the beginning of Jesus'



ministry by proclaiming the Kingdom of God was at hand;

His first miracle was to turn six water jugs that held twenty to thirty gallons of water to wine for a wedding celebration;

The miracle was requested by His Mother and He fulfilled her request in His obedience to the Fourth Commandment of the Decalogue. He stated that His “hour” had not yet come, the time of His Passion, Death, and Resurrection. Mary is present at the “highpoints” of Her Son’s life: His birth, this first miracle, as He preaches the Kingdom of God; at the foot of the Cross, and, at His Resurrection;

The water turned into wine is “better” than the wine served in the beginning of the

wedding celebration, that points to the “best” wine served by Jesus in the future during the Last Supper; and,

This was “the beginning of his signs at Cana in Galilee and so revealed his glory, and his disciples began to believe in him”.

As we continue to ease in these months of winter, let us attempt to make some daily “highlights” with our brother, Jesus. Be it with a bit more silent time, our recognition of Him present in those we pass by in our cars or as we walk, taking down those barriers that hinder us from loving each other, and in many other ways, let us make Jesus always a highlight so that we may walk with Him in the Kingdom prepared by His Birth, Death, and Resurrection.



JANUARY DEDICATED TO THE HOLY NAME OF JESUS ...

The month of January is dedicated to the Holy Name of Jesus, which is celebrated on January 3. The first nine days of January fall during the liturgical season known as Christmas which is represented by the liturgical color white — the color of light, a symbol of joy, purity and innocence (absolute or restored). The remaining days of January are the beginning of liturgical season known as Tempus per Annum or Ordinary Time (formerly Time After Epiphany), which is represented by the liturgical color green. Green is a symbol of hope, as it is the color of the sprouting seed and arouses in the faithful the hope of reaping the eternal harvest of heaven, especially the hope of a glorious resurrection. The liturgical color green is worn during prayer of Offices and Masses of Ordinary Time.

The Holy Father’s Intentions for the Month of January 2022

For true human fraternity: We pray for all those suffering from religious discrimination and persecution; may their own rights and dignity be recognized, which originate from being brothers and sisters in the human family. (See also <https://www.popesprayer.net/>).

Message from our National President

CYNTHIA M. MALESKI



OPENING THE DOOR ON OUR 130TH ANNIVERSARY!



On behalf of our board of directors, district and branch officers, employees, producers and members all across the United States, it is my profound privilege as National President/CEO of First Catholic Slovak Ladies Association (FCSLA Life), to open our 130th year!

What a long way we have come in a path forged with hard work, dedication, perseverance, grit and courage, facing many challenges and enjoying many celebrations along the way!

Being encouraged by Fr. Stephen Furdek, on January 1, 1892 Mrs. Anna Hurban, 35 year old mother from the village of Gbily, Nitra County, now Slovakia, gathered eight other Slovak woman at St. Ladislaus Church, Cleveland, Ohio, to begin laying the groundwork for a fraternal benefit society. At the time women were considered ineligible to be insured by any other fraternal benefit society or other insurance companies.

The first convention was held in that same year, bringing in delegates from Pennsylvania, Indiana, Minnesota, New York and of course Ohio!

In that first year, we had 6 branches, 95 members, \$212 in assets, and a \$200 death benefit.

As we fast forward to 2022, we see a society, our beloved "Zenska Jednota" with the same values, purpose, identity and Patron Saint, St. Anne, as in 1892. However, we are proud to say that we are one of the top fraternal benefit societies in the United States, licensed to do business in 48 states and the District of Columbia, with over 106,000 members, a great leadership team, committed members of the board of directors, districts and branches, a fine producer sales force and dedicated employees, over \$1.1 billion in admitted assets and over \$108 million in surplus.

We are known for our quality financial products, building financial security across our nation for those

who may not have access to producers or information about the importance of life insurance as part of their lives. We have many other enduring excellent features as well. We are proud of our fine array of fraternal benefits which cannot be matched elsewhere, including this publication *Fraternally Yours*, our Slovak American cookbook and our longstanding scholarship program, just to name a few.

Over the years, we have welcomed and merged with a few like-minded fraternal benefit societies including Cleveland Slovak Union, Slovak Catholic Cadets Union, Slovak Catholic Brotherhood, Catholic Workman, Polish Union of North America, and Polish Women's Alliance of America, adding to the rich cultural and fraternal roots and diversity which each of these societies brings to us and to our nation.

In the coming months, *Fraternally Yours* will feature many facets of the history and richness of our society, building on our values, leadership over the years, strengths, and authentic stories. We will provide a snapshot of where we are now and the exciting news of our new innovations, products and ways to reach our ever-growing audience of members

and those interested in our good works across our great land.

In the coming months, we will feature snapshots of significant milestones from our history and upcoming programs and events. We are proud that our dedicated members, branches and programs reach out to the communities across our nation for the common good to build a better country and world for all of us.

Stay tuned for new features on financial literacy as well!

We hope that you will enjoy the many prisms of the past that we will open for you, and which continue to lead and open doors to a bright and shining future!

LET US STAND TALL AND PROUD TOGETHER!



Cynthia M. Maleski
National President/CEO

Slovak Republic Ambassador Visits Home Office

Newly appointed Slovak Republic Ambassador to the U.S., Radovan Javorcik, along with Economic Counselor Marian Krupa, visited the Home Office of FCSLA Life on December 7, 2021. The meeting was to make basic introductions to our organization and to discuss ways we can work together in the future. He was welcomed by National President Cynthia Maleski, as well as National Chaplain, Monsignor Peter Polando, and National Secretary Kim Graham.



L-R: National Chaplain Monsignor Peter M. Polando; Marian Krupa, Economic Counselor, Political Section, Embassy of the Slovak Republic in Washington DC; Ambassador R. Javorcik, Embassy of the Slovak Republic in Washington DC; National President and CEO Cynthia M. Maleski; National Secretary and COO Kim Graham.



L-R: Monsignor Peter M. Polando, Ambassador R. Javorcik, and National President and CEO Cynthia M. Maleski.

Branch S111, Charleroi, PA

2021 Annual Christmas Luncheon and Meeting

On December 5, 18 members participated in the annual luncheon. Deceased members Elaine Weiss and Helen Geho were remembered in prayer.

The meeting was conducted followed by food and fellowship. Members were encouraged to participate in the 2022 planned events. All were presented with a token from the FCSLA and door prizes were drawn.



FCSLA Annuity Rates

Rates for our deferred Elite Annuities:

SILVER ELITE (5 YEAR)

2.35% APY*

GOLD ELITE (7 YEAR)

2.65% APY*

PLATINUM ELITE (10 YEAR)

3.00% APY*

***This rate is in effect 1/1/2022 thru 3/31/2022**

The credited rate is reviewed quarterly by the Board of Directors and will never go below the minimum guaranteed rate.

The guaranteed rates are:

Elite Silver (5 year) 2.00% APY • Elite Gold (7 year) 2.00% APY
Elite Platinum (10 year) 2.00% APY



2022 Preview and Review of FCSLA Life Products

Paul Smithers, CLU ChFC, National Sales Manager

2021 is just about over. If you're like me, you are thinking 'wow that went fast!' But we can look forward to 2022 and the promise of a new year and new possibilities.

Now is a good time to review some of the great life insurance and annuity products FCSLA Life offers as well as provide a preview of new products coming next year.

Life Insurance is a unique product. It isn't something we can touch, taste, or feel and yet it is one of the most valuable items we can own. It protects our families from financial hardship or devastation in the event of the death of parent, it can protect business owners in the same manner. Life Insurance can also leave a loving legacy for future generations.

FCSLA Life offers life insurance products that may fit your financial protection needs or help you leave a legacy for loved ones. Additionally, when purchasing life insurance or annuity products from FCSLA Life the insured becomes a member of our fraternal organization and can enjoy the valuable fraternal benefits available to members.

Let's review the products currently available at FCSLA Life:

- **WHOLE LIFE:** Whole Life is a permanent type of policy designed to last a lifetime. Whole Life builds cash value on a tax-deferred basis inside the policy. This can be accessed by loan or surrender of the policy.

FCSLA Life has several Whole Life options to choose from:

- **Single Premium Whole Life** – this policy offers a one time premium payment. It is a great option for gifting life insurance to children or grandchildren. It is also a very efficient way to transfer wealth to the next generation or charity.
- **10 Pay Whole Life** – This policy has similar uses to the Single Premium Whole life but allows you to pay in premium over 10 years instead of all at once. In addition to gifting and wealth transfer this policy works well for individuals that want to have their life insurance fully paid up by a certain time, such as by retirement or some other life milestone.
- **Lifetime Pay Whole Life** – This Whole life policy requires premium payments for the rest of the insured's life. For

those that are looking for the lowest annual premium this would be a good choice.

- **Term Insurance:** Term Insurance is usually purchased to cover temporary financial obligations such as a mortgage, business loan or having family coverage while children are young.

FCSLA Life offers two types of term policies:

- **20 YEAR LEVEL TERM** – the coverage amounts available on this policy are from \$25,000 to \$100,000.
- **NEXT GEN TERM** – this policy is designed for children and young adults up to age 23. At age 30 the insured has an option to convert this policy to a permanent (Whole Life) policy.
- **ANNUITIES** – FCSLA annuities offer competitive rates and are simple and easy to understand. There are several great annuity options to choose from that may fit your needs.

NEW PRODUCTS IN 2022 –

FCSLA Life will be introducing a 20 Pay Whole Life and a Term series featuring 10, 15, 20 and 30 year term products in 2022. These offerings will help to diversify the FCSLA Life portfolio to offer you even more choices to fit your needs.

For more information please contact:

John Gonsiorek – FCSLA Life Regional Sales Manager for the Mid-Atlantic/Northeast Region – 716-480-4550

John.Gonsiorek@fcsla.com

Jim Morsovillo – FCSLA life Regional Sales Manager for the Midwest Region – 630-204-0599

Jim.Morsovillo@fcsla.com

Amy Hull – FCSLA Life Regional Sales Manager for the Rocky Mountain Region – 402-310-5688

Amy.Hull@fcsla.com

Paul Smithers – FCSLA Life National Sales Manager - 216-468-1018

Paul.Smithers@fcsla.com

Introducing:
**WHAT'S NEW
IN '22!**

**New Year...
New Products!**



First Catholic Slovak Ladies Association of the United States of America

Insurance You Can Trust Since 1892.

CELEBRATING



*Help FCSLA Life Celebrate
Its 130th Anniversary!*

First Catholic Slovak Ladies Association, now known as FCSLA Life, is celebrating its 130th anniversary in 2022! As a district, branch, or even as a family, consider marking this important milestone locally by planning an event or activity that highlights the number 130. Some examples to help stir your imagination are:

- Donate 130 pairs of socks to a homeless shelter
- Donate 130 items of food to a food bank
- Make 130 hygiene kits that can be donated to a shelter
- Donate 130 items to a local school – things like boxes of tissues or hand sanitizer
- Donate 130 cans or bags of cat or dog food to a local animal rescue
- Send 130 cards to a nursing or veterans' home to cheer up residents
- Have a birthday party with a cake and make a \$130 donation to a charity

In addition, if you have a special FCSLA Life memory or photo you would like to share with us please submit it to the National Editor by email or by sending it to the PO Box listed in the magazine. It may be included in a 2022 issue of *Fraternally Yours* or on one of our social media feeds. We hope to share 130 memories and maybe more before the end of the year. If you mail a photo and want it returned, please include a self-addressed stamp envelope with your submission. Thanks for helping us celebrate our 130th anniversary!

Annual Saints Cyril and Methodius Appeal Update

The mailing for the 44th Annual Saints Cyril and Methodius Appeal will be going out in January to clergy of Slovak heritage, national and local leaders of our Slovak Catholic Fraternal Benefit Societies, members of the Slovak Catholic Federation, previous donors, and personal parishes of Slovak ancestry. The Appeal raises money to assist the Pontifical Slovak College of Saints Cyril and Methodius in Rome with its day to day operations.

Thank you to the Home Office and all the Branches, Districts and Members of the First Catholic Slovak Ladies Association who made donations to the 43rd Annual Appeal. The final totals will not be known for a few weeks, **but as of November 20, 2021, the Appeal has received \$25,730.49 from 215 donors.** Money raised goes to assist the Pontifical Slovak College of Saints Cyril and Methodius in Rome with its day to day operations. On behalf of the Pontifical College, thank you everyone for your continued generosity and support.

Anyone wishing to donate to the 2022 Appeal is asked to fill out the information in the box at the bottom of this article and mail it along with a check payable to the Slovak Catholic Federation to the address provided. Donations in any amount are deeply appreciated and are acknowledged. **The 44th Annual Appeal runs from December 1, 2021 to November 30, 2022. Gifts received after November 30, 2022 will be credited to the 2023 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. HvozdoVIC, V.F., Supreme Chaplain of the Slovak Catholic Sokol and Pastor of Our Lady of Victory Parish, Harvey's Lake, PA and Gate of Heaven Parish, Dallas, PA. Reverend Thomas A. Nasta, National Chaplain of the First Catholic Slovak Union and Parochial Vicar with Senior Priest status at Our Lady of Grace Parish, Penndel, PA, serves as First Vice President of the Federation and is the Appeal Coordinator.

44th Annual Saints Cyril and Methodius Appeal

Name _____

Address _____

City _____ State _____ Zip _____

Amount \$ _____

Please make check payable to

Slovak Catholic Federation and mail to:

Rev. Thomas A. Nasta

National First Vice President, SCF

Our Lady of Grace Church

225 Bellevue Avenue, Penndel, PA 19047-4052

More than \$287,000 in Scholarship Awards!



FCSLA Life is pleased to announce its **2022-23 Scholarship Program**. An eligible candidate for an FCSLA Life Fraternal Scholarship Award shall be a member of good standing for at least three years prior to date of application and hold a \$1,000 permanent life insurance certificate, a \$5,000 term certificate or an annuity certificate in his or her name. *See the full application for additional rules of eligibility.*

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

127 College Scholarship Awards - \$1,250 Each
19 Graduate Awards - \$1,750 Each
36 High School Awards - \$1,000 Each
2 Florence Hovanec Memorial Awards - \$1,250 Each

32 Elementary School Awards - \$750 Each
2 John & Geraldine Gaydos Awards - \$1,250 Each
32 Early Elementary School Awards - \$750 Each
5 Vocational/Trade/Technical School Awards - \$1,250 Each

Application submission deadline is Tuesday, February 8, 2022.
Electronic copies (PDF file) and faxed copies are acceptable.
Applications postmarked or electronically received after such date will not be considered.

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

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

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

2022-2023 FCSLA Life SCHOLARSHIP APPLICATION REQUEST

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

Application requested for the following award category:

- College/Graduate High School Vocational/Trade/Technical School
 Seminary or Deacon Grades 1-4 Grades 5-8

Branch No. _____

Name _____

Address _____

City _____ State _____ Zip _____

Phone _____ Email _____

THIS FORM IS NOT THE APPLICATION.

Days Gone By . . .

This year, First Catholic Slovak Ladies Association, now known as FCSLA Life, celebrates its 130th Anniversary, providing insurance you can trust since 1892. Throughout this anniversary year, *Fraternally Yours* will feature select stories and photos to remind readers of our long and rich history of providing financial security to our members while embracing our Catholic values and Slavic traditions. Look for additional information on our website www.fcsla.com and on our social media feeds throughout the year.



SP. PRE. P. MARIE CIS-12. I. K. S. Z. J.
ZALOŽENE SEPT. 17. 1893

Photo by J. JABLONSKI



Photo by Robinson

1915. July 25 in Ladislava spol. so. G. m.



FCSLA Life Branch S456 Keeps Up With Virtual Slovak

If you can't study Slovak in Bratislava, then Zoom, Skype or (Microsoft) MS Teams might be the answer to your dilemma! For the second summer in a row, two members of Branch S456 (Lansing, MI) Janet Gaydos Berkemeier and her daughter Geraldine Berkemeier joined six other students from various States in learning Chapters 6 and 7 in Krishom-Krashom.

Back in March, 2020, when Covid hit, Janet was searching on the FCSLA website for a study abroad program for her daughter Geraldine and came across Studia Academica Slovaca (SAS) taught out of Univerzita Komenského v Bratislave. Study abroad programs were being cancelled at universities, but summer online course started popping up out of necessity to fill the need.

Two instructors were key in teaching these students: Renata Kamenarova, PhD and Eva Spanova, PhD. Renata is the Acting Director of Slovak Studies at the University of Pittsburg, but resides in New Hampshire with her husband and two children. Renata graduated from Comenius University, Bratislava, and since August, 2020 Renata started teaching our small group, from her home in New Hampshire, from the SAS program based out of Comenius University in Bratislava. Although other students started in this original two-week intense class, not everyone continued in classes due to family, work and school demands. After the intense two weeks, Renata remained teaching our small group privately one hour per week and pushed us to complete Chapter 5 where we learned Naku-



Students involved in this SAS program in August, 2021: Pictured from Top Row L to R: CHRISTINE KENT, Providence, NJ, French, international business, retired CPA; RICHARD MORRIS, Seattle, WA, retired lawyer; Row 2 JANET GAYDOS BERKEMEIER, Jackson, MI, President of S-456; JAY RUMAS, Kingston, RI, graduate of Rhode Island University in Political Science, Fulbright Scholar, presently stationed in Presov Researching: How political populism appeals to the Rusyn population in east Slovakia; GERALDINE BERKEMEIER, Jackson, MI Senior in Bio Chemistry at Purdue University; Row 3: Professor JOEL FETZER, Pepperdine University, CA Researching: Religion and the State, in Germany and Slovakia: Convergence and Divergence of a Western vs Central European Case; ELAINE KOENIG, Dayton, OH Dayton Chapter Scholarship Chairman for Daughters of the American Revolution; Bottom Row: ANDREW PULVER, NJ, Freshman at Northwestern University, studying Opera & Computer Science; RENATA KAMENAROVA, PhD, Windham, NH, SAS instructor, Co-Author of Krishom-Krashom books & Acting Director of Slovak Studies at University of Pittsburgh. EVA SPANOVA, PhD, Bratislava, SLOVAKIA, Co-Author of Krishom-Krashom and instructor through the SAS from Univerzite Komenského v Bratislave August 2-14, 2021.

pujeme (shopping at a Obchodne Centrum), Telefonat (calling for directions), Darcek (gifts at a party), v Elektre (shopping for tech equipment), Potraviny (grocery store) to buy Jedlo (food) and Napoje (drinks), Ovocie (fruit) and Zelenina (vegetables). We also learned Farby (colors), Akuzativ (nouns, pronouns and prepositions), Modalne Verbs (usage of two verbs).

In August, 2021 Janet (Berkemeier) and her daughter Geraldine were joined with six different students across the United States who were at a similar skill level to form a new summer SAS class. Our new instructor, Eva Spanova, PhD, taught this second intense course of Beginning Slovak covering Chapters 6 and 7 using MS Teams. Eva taught our group of eight out of her home, in Bratislava, where she resides with her husband and six children. Both Renata and Eva are colleagues who co-authored the Krishom-Krashom books for Beginning to Advanced Slovak. SAS virtual classes were held early at 9:00am EDT / 8:00am CDT / 6:00am PDT / 2:00pm CET and were held for 4 hours/day including two seminars, theater play, and a rock concert.

Previous to finishing the semester of private classes in March, 2021, Renata encouraged the entire class to apply for some stipends offered through the Slovak Ministry of Education and Slovak Embassy in Washington DC that would help cover SAS tuition. Geraldine, a college student, applied to the Slovak Ministry of Education and Janet applied to the Slovak Embassy in Washington DC. Janet and Geraldine were each granted €700 (~ \$1000) stipends.

From this intense course taught by Eva Spanova, the students learned specific verbs such as Pozvanie (inviting guests), Objednanie (ordering food) Zaplaenie (payment), Cesta Domov (how to get home), Co jeme a pijeme (what we eat and drink); Instrumental Prepositions & Pronouns, Possessives, Meetings, Universities, What time? Past Tense and Zaplatenie (paying the bill). All students were required to give a power point presentation in Slovak at the end of the session.

Janet Gaydos Berkemeier



Janet has observed that ... At each higher level of Slovak that we enroll, we meet the most interesting and talented classmates, and are taught by equally accomplished teachers across the ocean. After completing 40 hours of required instruction through SAS, each student received a Certificate VYSVEDCENIE from Univerzity Komenského v Bratislave signed by the Director of Studia Academica Slovaca and the Dean of Philosophy.

FCSLA Life S140, Lansford, PA Gathers for Annual Christmas Luncheon

FCSLA Life S140, Lansford, PA gathered on Sunday, December 5, 2020 at Macaluso's in Nesquehoning, PA for their annual Christmas Luncheon. Branch Vice-President Cathy Papesh welcomed everyone and read a message from President Mary Ciganek and Financial Secretary Louise Dunstan, both of whom could not attend this year's luncheon. District President Michele Mrazik was in attendance and said grace before our delicious meal was served. After dinner everyone in attendance sang Happy Birthday to branch Auditor Theresa Zuber. To close the gathering, member Mary Zvitkovitz shared two different Christmas messages in Slovak.



We Want to Hear From You!

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

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

E-mail: zjbazik@comcast.net

FCSLA LIFE BRANCH S88 CHRISTMAS PARTY

Members of Branch S88 met on December 5, 2021 to celebrate. As each member arrived at the Cedarwood Golf Club, they were reminded to wear their mask and temperatures were taken. Although the number attending was down, those attending expressed appreciation for us having the party and giving them a chance to get out of the house.

President Dorothy Urbanowicz, welcomed everyone and introduced Fr. Michael Crookston who gave the invocation. Fr. Mike is usually unable to attend due to ladies groups at church having their party the same day. They did not have their party this year, so we were honored with his presence.

Following dinner, Dorothy introduced the officers and thanked them for all they do for the branch and thanked Robert Funtal for his donation of a dozen bottles of homemade wine for door prizes. She then introduced Catherine Hynek and presented a certificate of appreciation and gift for her dedication to FCSLA Life as she has purchased 37 certificates for family members to date.

Fr. Mike then presented the story of St. Nick. Members were reminded to keep their beneficiary information up to date. She also announced that Scholarship applications were available for those interested. Members were reminded about the "Friends and Family" program and Dorothy shared an article on "Christmas is Jesus".

Branch S88 and J157 Scholarship winners were announced: Alta Bialon and Alexander Danko (College Freshman), Patrick Kane (High School Sophomore), Natalia Startare (Elementary 6), Callie Kane (Elementary 4). Members were reminded that scholarships are now available to Vocational/Technical School.

Fifty-year members honored this year are: Jane Jurenek, Donald Babines, Michelle Ashcraft, Mark Lovett, Ann Zelinsky and Cana Mariano.

Matching Funds projects for S88 and J157 included a vendor show for St. Sebastian and Car Show for Epiphany. Due to Covid 19 we also participated with the mailing of tickets for Epiphany of Our Lord Parish.

Numerous door prizes were awarded and Dorothy shared an article provided by our National Chaplain titled "Drugged". All present enjoyed the presentation.

Dorothy extended wishes from all the officers for a Very Merry Christmas and Blessed New Year. Benediction was then presented by Fr. Mike.



DUTY • HONOR • FAITH • BRAVERY • PATRIOTISM
FCSLA ST. LOUIS BRANCHES S101 & J011 HONOR OUR VETERANS

“The Vets did it because it was the right thing to do.”

Let us not forget that November 11th, 1918, – Armistice on the Western Front – signified a beginning, as well as an end. It was a remarkable day, in one of the most extraordinary weeks of the war. It was the week that marked a decisive turning point in favor of the Allies. British Prime Minister Winston Churchill had suffered through years of defeats and setbacks at the hands of Adolf Hitler. President Franklin Roosevelt and the United States had finally joined the battle after Japan’s “dastardly attacks” but the Axis powers seemed unstoppable. “The purpose of all wars,” said St. Augustine, “is peace.” The First World War produced man’s first great effort in recent times to solve by international cooperation the problems of war.

That experiment continues in our present day – still imperfect, still short of its responsibilities, but it does offer a



Veteran member in attendance from Branch S101 is Jacob Miklovic USMC (far right).

hope that some day nations can live in harmony. We honor the men and women of our nation who have answered the call to service – and continue to – put the greater good ahead of their own self-interest.

We note the present “heavy burden” carried by the nation’s veterans, as the servants and protectors of our Nation, who put “service before self,” as they continue to be instrumental parts of our communities, answering the call to serve much as they had while in uniform. President Teddy Roosevelt – “speak softly and carry a big stick” – repeatedly argued that no other group of citizens deserved greater honor, respect and gratitude than the nation’s veterans.

The courage all vets continues to inspire a new generation and, we are indebted to them for their love and devotion to this country. The willingness of America’s veterans to sacrifice for our country has earned them our lasting gratitude. We stand accountable to them, and to the generations, yet unborn, for whom they gave their lives.

May we honor all our veterans, Commander in Chiefs and lesser known Marines, soldiers, airmen, coasties and sailors, who have served our nation so valiantly and effectively.

What stands, without question, is our duty, commitment and obligation that rests upon present and future generations to honor and preserve that for which those men and women offered their all, and from many of whom the supreme sacrifice was accepted for all those who served. It’s about serving all vets as well as you’ve served the United States of America.

“Regard your soldiers as your children, and they will follow you into the deepest valleys. Look on them as your own beloved sons, and they will stand by you even unto death !”

The St. Louis Branches of S101 and J011 utilized the grant funds approved by the FCSLA Officers of the 2019 42nd Quadrennial National Convention to fund the Veterans Luncheon’s activities. The officers of our Branches thank the officers of FCSLA for their support and confidence in our Branch activities.

God bless our Veterans and God bless America.

FCSLA Life Branch W137
Annual Christmas Party

On Sunday, December 5th, 2021, FCSLA Branch W137 held the Annual Family Christmas Party at Cedar Rapids Bowling Center. Members were treated to bowling, pizza, drinks and snacks. Everyone also received a Christmas gift bag with candy and FCSLA giveaways.



Members enjoying bowling and pizza.



Group photo of attendees.

Milwaukee District Christmas Party/Meeting 2021

On December 4, 2021, FCSLA Life District 9 (Milwaukee) held their annual Christmas party/meeting at Alioto's Restaurant in Wauwatosa, WI. A nice turnout of members gathered at 11:30 a.m. for a social half hour. The District meeting started promptly at noon and District President Patrick Braun welcomed the members and led them in the Pledge of Alle-

FCSLA LIFE BRANCH S114 HOLDS FALL BINGO SOCIAL

FCSLA Life, St. Ann's Lodge, S114, Lorain, OH held their Fall Bingo Social Event on October 17th, 2021 at American Slovak Club. A brief welcome was given first by the president, and followed with fun games of Bingo and prizes. A light luncheon was served afterward when members were able to visit and socialize with each other.



giance. District Secretary, Kathy Valent, offered a prayer for the sick and deceased members and Betty Novak, District Treasurer, gave a financial report. District Vice President Laurie Muffler led a prayer before lunch. Former District President, Mary Jo Noyes was called on to conduct the bi-annual election of officers. All current officers were re-elected for another two year term! Patrick Braun gave a detailed report on the Society's financial condition which he said was one of the best in the nation of fraternal societies. He went on to discuss facts about FCSLA life insurance and annuity products, including the coming changes in the pricing of the life products. A wonderful luncheon was served. The party/meeting concluded with the drawing for raffle prizes. A brief Board meeting followed.



Standing (L-R): Laurie Muffler, Tom Bresnahan, Kathy Valent. Seated: Ellen Tavela, Patrick Braun, Betty Novak, Not Pictured-Cassie Muffler.



Graduates from University of Kansas School of Medicine



Dr. Margaret Marie Hornick, MD, a member of S211, Kansas City, KS graduated from University of Kansas School of Medicine with the class of 2021. Branch S211 President Theresa Planac and her members are very proud of Dr. Hornick, who was also a past recipient of an FCSLA Life scholarship.

FCSLA LIFE BRANCH W093 CHRISTMAS PARTY

Branch W093, Tabor SD, held its annual Christmas Party/December meeting on December 5, 2021. A delicious pot luck lunch was enjoyed by all. President Gary Sestak opened the meeting with a prayer. Minutes and Treasurer's reports were approved as read. Correspondence was read and old and new business discussed. 50 year members, national and local scholarship winners were honored. Each received a poinsettia and gift. The meeting closed with a prayer. After an afternoon of Bingo, St. Nick arrived with sacks of fruit and candy for all.



RENOVATIONS COMPLETE



Abbot Gary Hoover, OSB (S530) points out the renovations in one of the five monastery guestroom bathrooms at Saint Andrew Abbey in Cleveland, OH that were recently completed with a donation from the FCSLA's 42nd Quadrennial Convention.

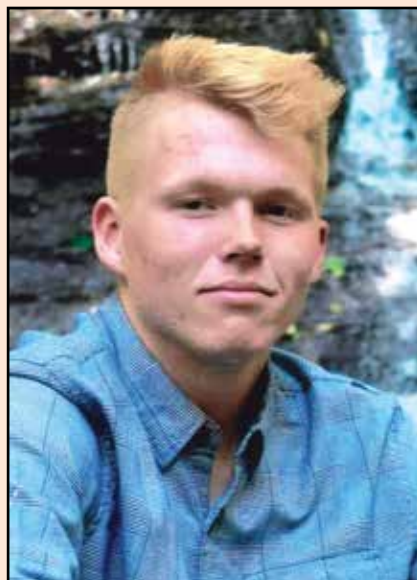
Each facility was completely redone to meet handicapped-accessible standards. These are the original guestrooms from the 1984 capital campaign construction that took place under the direction of Abbot (now Bishop) Roger Gries, OSB. They are used continuously throughout the year by men and women who seek to make private retreats at the abbey or who seek lodging while doing research at the Abbey's Slovak Institute, or while visiting Cleveland or one of the monks. The current guest master is Brother Philip Petrow, OSB.

Awarded the Anna Granchay Scholarship for 2021

Anthony Michael Zuccaro Jr., a 5th generation member of FCSLA Life Branch S156 has been awarded the Anna Granchay Scholarship for 2021. Anthony is a 2020 graduate of Edgewood High School in Ashtabula, OH and has completed his freshman year at The University of Akron majoring in Civil Engineering. He is currently employed by the Engineer's Office of Geauga County to gain relevant work experience for his degree. AJ enjoys soccer, working on cars, gaming, movies and music. When not away at school, AJ resides at home in Kingsville, OH with his dad, Tony, and his mom, Melissa, a S156 member, and sister, Andrea, member and past recipient of the FCSLA scholarship.

Anthony is the grandson of Emil and Ann Bobby of Struthers, OH.

"Baba" is a S156 member and past Auditor. "Papa" is a member of the Men's Jednota.



Branch W093, Tabor, SD

January 9, 2022 – Election of officers meeting after Mass Potluck Brunch. Monthly meetings and locations subject to change (also, subject to Covid conditions). Any questions call Secretary Joyce Sestak at 605-463-2268.

MATCHING FUNDS ACTIVITIES

Branch W056

Bake Sale

On December 11th and 12th, 2021, Branch W056 held a FCSLA Life Matching Grant bake sale for the benefit of the Immaculate Conception Council of Catholic Women.

Members of Branch W056 spearheaded the event. Baked goodies were sold after the three weekend masses. About 120 people attended to purchase the bakery items. A profit of \$805.75 was realized from the event.



Branch J355

Feast Day

On November 7, 2021 Saint Emeric Parish in Cleveland, OH celebrated the feast day of their parish. It began with a Eucharistic Adoration, Benediction and a solemn mass at 11:00 a.m. celebrated by Bishop Edward C. Malesic, bishop of the Diocese of Cleveland. Following mass, there was a sit-down meal with the traditional chicken soup, cucumber salad, half-baked chicken with stuffing of mushrooms and smoked ham, rice pilaf, roasted vegetable medley and walnut

buttercream torte. Branch J355 was happy to participate in the matching funds project for this wonderful event.



L-R: Fr. Ted Marszel, Fr. Gary Yanus, Bishop Edward C. Malesic (Bishop of the Diocese of Cleveland) and Fr. Richard Bona (Administrator of Saint Emeric Parish).



Branch J207 & S350

Virtual Raffle

The virtual raffle of St. Andre Bessette Parish, Wilkes-Barre, PA sponsored by FCSLA Life Branches J207 and S350 was a success. Friends and volunteer branch members helped by calling in the raffle choices. Seated at the computer are Steve Kopcho, member; Rita Kcenich, branch president; Rita Kopcho, member; and Marie Filipczyk, member.



FCSLA Executive Committee Third Quarterly Meeting

Home Office, Beachwood OH • August 17, 2021

Call to Order/Prayer/Pledge of Allegiance

National President Cynthia M. Maleski called the meeting to order at 9:33 a.m. at the home office, Beachwood, Ohio. National Chaplain Monsignor Peter M. Polando opened the meeting with prayer and National Director Patrick F. Braun led us in the Pledge of Allegiance.

Opening Business

Roll Call

National Secretary Kimberly A. Graham was asked to call the roll. Due to the current pandemic and meeting and travel restrictions the following members joined via a secure virtual meeting in a secure location:

Monsignor Peter M. Polando	National Chaplain
Cynthia M. Maleski	National President
Lawrence M. Golofski	National Director
Patrick F. Braun	National Director
Suzanne V. Strohl	National Trustee
Sue Ann M. Seich	National Trustee

Secretary Kimberly A. Graham and National Treasurer Stuart L. Collins were also present and in a secure location in their offices.

Approval of Agenda

President Maleski called for approval of the agenda. It was distributed in advance and if no amendments, corrections, or deletions, the agenda will stand as approved.

APPROVED

Approval of the Minutes

President Maleski noted the minutes were distributed in advance and if no amendments, corrections, additions, or deletions, the May 18, 2021, minutes will stand approved as circulated.

APPROVED

National President's Comments

President Maleski noted she provided an outline of her comments, and they were circulated in advance. She asked that her comments be reserved and given at the full Board of Directors meeting. Since there were no questions, the President's report will stand approved as circulated.

Supplement 1

APPROVED

National Treasurer's Report

Treasurer Collins presented the Treasurer's Report as of June 30, 2021. Treasurer Collins reviewed the financial review and graphs of Asset Growth, Surplus, and Income by Type, Net Income before Dividends, Bond Rating, and a snapshot of our portfolio, as well as a graphical review of our revenue for the last five years. At the end of June, our admitted assets were at \$1.094 billion, and our surplus was \$108.9 million.

Treasurer Collins reviewed the Balance Sheet, and Income Statement as of June 30, 2021. Questions were asked and answered.

Annuity Reserves by Product

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

Controller Frank Rando joined the meeting at 10:08 a.m.

Second Quarter 2021 Budget vs Actual

Controller Rando reviewed the second quarter 2021 Budget vs Actual report by discussing the life business, annuity business, general expenses, and highlighted variances. Questions and comments were asked and answered.

Controller Rando was excused from the meeting at 10:24 a.m.

Acquired Securities Report

Treasurer Collins reviewed the \$27.5 million of acquired securities since our last Executive Committee meeting. Treasurer Collins also reviewed the quarterly credit watch list, and the credit events report as of June 30, 2021. Questions were asked and answered.

Supplement 2

President Maleski entertained a motion to accept the National Treasurer's report. National Trustee Suzanne Strohl moved to accept the National Treasurer's report, seconded by National Director Lawrence Golofski.

MOTION ADOPTED

Unfinished/New Business

Annuity Interest Yield

Treasurer Collins reviewed the yield curves, and he is recommending no changes at this time for the fourth quarter of 2021, and they remain as follows:

Elite Silver.....	(5 Year) 2.65% APY
Elite Gold.....	(7 Year) 2.90 % APY
Elite Platinum.....	(10 Year) 3.15% APY

The guaranteed minimum for the three products is 2.00%

The rates for newly issued SPIA's are:

Elite Silver.....	(5 Year) 2.50% APY
Elite Gold.....	(7 Year) 2.75% APY
Elite Platinum.....	(10 Year) 3.00% APY

Director Patrick Braun moved to accept the Treasurer's recommendation and seconded by Trustee Strohl.

Supplement 3

MOTION ADOPTED

Adjournment

Trustee Strohl moved, and Chaplain Monsignor Polando seconded to adjourn the meeting. The meeting adjourned at 10:47 a.m. with prayer led by Chaplain Monsignor Polando.

MOTION ADOPTED

Cynthia M. Maleski, President

ATTEST:

Monsignor Peter M. Polando, Chaplain

Lawrence M. Golofski, Director

Patrick F. Braun, Director

Suzanne V. Strohl, Trustee

Sue Ann M. Seich, Trustee

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

Kimberly A. Graham, Secretary



IN MEMORIAM

Vincent P. Krajnak, S140



Vincent P. Krajnak, 87, of Swoyersville, PA, passed away peacefully on May 4, 2021. Born August 11, 1933, in Lansford, Vincent was the son of the late Vincent and Margaret Stack Krajnak. Vince was a graduate of Lansford High School, class of 1951. A proud veteran of the United States Coast Guard, Vince served his country during the Korean War. His service in the Coast Guard resulted in Vince's love of light-houses, a love that lives on in the memories of

his children. Vince began his career as a state corrections officer at Graterford State Correctional Institute in 1959 and transferred to the State Correctional Institute at Dallas where he served as an identification officer, retiring in 1995. A man of Christian faith, Vince was a longtime member of Holy Trinity Church, Swoyersville, now consolidated into St. Elizabeth Ann Seton Parish, Swoyersville. Vince enjoyed following his favorite teams, the Philadelphia Phillies and Eagles. He and his wife enjoyed traveling to their favorite shore points along the east coast, as well as visiting their grandchildren in New Jersey and Canada. Vince was an outstanding father who supported his children, and their life accomplishments were a source of great pride to him. In addition to his wife, Frances, Vince is survived by his daughter, Dr. Judith Krajnak, Alberta, Canada; and son, Mark Krajnak, Lawrenceville, NJ. He was known as Grandpa and Pop to his five grandchildren and is also survived by his sisters, Margaret Krajnak, Lansford; and Rita Mikulski and her husband, Bernard, Bethlehem; brother, Michael Krajnak, Jim Thorpe; as well as his nieces and nephews.

Dolores Virginia (Ogurchak) Aiken, SZJ0



Dolores Virginia (Ogurchak) Aiken, 90, of Allegheny Township, PA, died January 13, 2021. She was born December 31, 1930, in McKeesport, PA, to the late Andrew and Mildred (Koons) Ogurchak. Dolores graduated from Glassport High School in 1948 and went to work in the accounting department at G.C. Murphy Co. until she started her family in 1952. She then returned to work at both Westinghouse Atomic

Power Division and Apollo-Ridge School District. Dolores was a 48-year member of St. James the Greater Roman Catholic Church, Apollo, PA, and volunteered as a secretary at the Spring Church Lutheran Church. She volunteered for the Apollo-Ridge Food Bank, St. James Food Bank, and the Apollo Meals-On-Wheels. Among Dolores' passions were sewing and crocheting. A Steelers and Pens fan, she loved to watch the games while she crocheted. She used her talents, until she could no longer see the stitches, to make hundreds of lap robes, which she donated to retirement and personal care homes, and the homebound. A loving wife, Dolores is survived by her devoted best friend of 78 years and husband of 62 years, Robert F. Aiken; son, Christopher (JoAnn Moore) of Canonsburg, daughter, Donna (John Colflesh) of Brevard, NC, son Daniel (Tracy Vermeulen) of Dunlap, TN; daughter Diane (Tim Simendinger) of Allegheny Township; step-sons Thomas (Beth) of Kelseyville, CA and Leland (Andi) of Sacramento, CA; brothers-in-law, James Bonner of FL, Vern Sipe (Jeannie) of FL; sisters-in-law Mary Ogurchak of Greensburg, Darleen Aiken of Harrison City; six grandchildren and numerous nieces, nephews and great-grandchildren.

Ann B. Stipcak, S317



Ann Barbara Stipcak, 98, of Coral, PA, died on August 12, 2021. She was born March 26, 1923, in Coral and was the daughter of Benjamin and Appolonia (Bandra) Smrek. She was a lifetime member of Our Lady of the Assumption Parish in Coral. She was a member of the choir for 50 years, a member of Christian Mothers, Altar Society, Rosary and Sacred Heart Society,

and served as an officer for Catholic Daughters of America. She was also treasurer of St. Elizabeth Society, FCSLA Life Branch 317, for more than 30 years and a lifetime member. She worked during World War II at the Federal Laboratories, Inc., Plant Three as a bomb inspector. She also served dinner to Jimmy Stewart in his childhood home and watched him walk down Vinegar Hill taking his mother to church. She lived at her home on Ash Street in Coral for 55 years where she raised her family and later in life enjoyed sitting on the porch enjoying warm days visiting with friends and neighbors, watching the birds, talking with friends on the phone, staying up to date with the current government and world events and writing in her journal. She was an avid Pirates fan and enjoyed watching them play. Mrs. Stipcak is survived by her children, John M. "Jack" Stipcak, IN; James A. Stipcak and wife the former Diane Zuchelli, IN; and Joanne (Stipcak) Breyemeier, Penn Township, Jeannette; four grandchildren; sisters, Sophia Dillon, Latrobe; and Margaret "Peg" Kiral, IN.

Emil A. Skorup, S255



Emil A. Skorup died on August 29, 2021. He was born on December 1, 1927. Emil was the beloved husband of the late Marian Rose (Soukup). Proud father of the late Christopher, Madeleine (Tom) Kwiatkowski, Mark (Karen Ann), and Emil David. Grandfather to Erica (Steve) Egizio, Louise (Rich) Reece, Cristal (Dave) Nettleton, MaryBeth (Chuck) Soukup,

Edward (Jackie) Kwiatkowski, Veronica (Dale) Basye, Mark, and C.J. Great grandfather to thirteen, and great-great-grandfather to two. After the death of Marian, he married the late Marie-Jeanne (Abt). He was a member of the IAMAW District #8 Machinist Union over seventy years, where he was a recording secretary. He was a founding member of St. Francis of Assisi Parish in Orland Park.

Carolyn Lehosit Robinson Kovach, S457



Carolyn Lehosit Robinson Kovach, 90, of Clarksburg, WV passed away on December 3, 2019 at United Hospital Center. She was born December 9, 1928; a daughter of the late Joseph and Mary Helen Saliga Lehosit. Carolyn is survived by her three daughters, Nancy and Craig Walker of Morgantown, Susan and Jeff Greaser of Fairmont, Rebecca Schmid of Zurich,

Switzerland; one son, Michael and Lea Robinson of Crozet, VA; eleven grandchildren; five great-grandchildren; one brother, Emory Lehosit of Flemington; three sisters, Pauline Yurko of Walton Hills, OH, Mary Doyle of Bridgeport and JoAnn Bodkin of Sylvania, OH; several nieces and nephews. Carolyn was a proud graduate of RW High School. She was born and raised in the Holy Rosary Church, previous member of Christ Episcopal Church where she raised her

family and was currently a member of Our Lady of Perpetual Help Catholic Church and loved to sing in the choir and host choir parties. She was a member of Clarksburg League for Service, where she served as past president. Carolyn was branch secretary of the First Catholic Slovak Ladies Association. She worked as a secretary for Robinson and Stump Attorneys and Steptoe and Johnson. Later in life she worked for Urso Insurance, Chesterfield Energy which became Dominion Energy. Carolyn was charming, cheerful and a joy to all who knew her and will be missed. She played cards and bridge and enjoyed gaming.

Helen Zakutny, S305



Helen Zakutny, of Mountain Dale, NY, passed away on November 25, 2021. She was surrounded by her husband and children and passed peacefully at age 91.

Helen was born in Slovakia on April 9, 1930, to Andrej Radacovsky and Maria Partilova Radacovsky. Upon her arrival to the United States, she was employed as a chef at a number of exclusive New York City restaurants that specialized in Czechoslovakian cuisine. In her later years she transitioned into the business sector and was employed at Equitable Life Insurance until her retirement. In her pastime, Helen was a very avid gardener, pastry baker whose carrot cake was a renowned and beloved by all who tried it. Most importantly, her generosity and kindness were well known and felt by all who crossed path in life. She was a member of First Catholic Slovak Ladies Association, as well as the Slovak Country Club. She was a devout communicant at St. Mary's and St. Andrew's Catholic Church in Ellenville and St. John Nepomucene in New York City. Helen is survived by her loving husband of 71 years, Michael Zakutny, whom she married in 1950; her children, Bozena Kennedy and her husband Robert, Dr. Emil Zakutny and his spouse, Patricia Fay-Zakutny; Helen Kimmel and her husband, John; three of her four grandchildren, seven great-grandchildren, and seven great-great-grandchildren; and one of her four siblings.

Rose Ann "Rosie" Pianalto, W074



Rose Ann, "Rosie" to her family and friends, 91, was welcomed to her heavenly home on October 30, 2021. "Welcome Home good and faithful servant". She was born September 11, 1930 in the family farmhouse in Stratton, NE to Mary (Hubl) and Bohumel Faimon. Rose loved playing the organ, piano and accordion. She freely danced the polka with ease! Her only sister, Sr. Agatha Faimon, Community of the Holy Spirit, has been her dedicated older sister. She

has devoted her past years tending to Rosie's needs, which allowed Rosie to remain at home for as long as she could. The family is very appreciative for Sr. Agatha's love and compassion. On April 25, 1955 Rosie married her sweetheart, Charles Pianalto. She was quickly accepted into his Italian family of 16 siblings. To this union, five children were given as gifts from God. Joe (deceased), Tony, Jeanette, Mary Ellen and Ed. At the age of 50, Charlie passed away. Later in life, Rose married Urban Baalman (deceased). Rose had a huge personality, smile and generous, humble spirit. Her personal integrity, strong determinate will and compassionate heart of service were immense. She was a loving Christian wife and mother, a

country school teacher, Boy Scout den leader, Catholic Religious Educator, liturgical musician, Pediatric nurse aide, sharing her love with nieces and nephews along with leading the senior Catholics in Harvest House were just a few of her ways to live discipleship. Survivors that will miss her immensely include: her sister, Sr. Agatha Faimon, daughters Mary Ellen and Jeanette Hermes (Bill), sons Tony (Wanda), Ed (Sheila), grandchildren, great-grandchildren along with nieces, nephews and in-laws.

Anna Mae Duff, S301



We respectfully inform you of the passing of Anna Mae Duff, 97, former Financial Secretary and Treasurer of Sr. Branch 301 and Jr. Branch, Canton, OH on July 31, 2020. Anna Mae held these positions for over 60 years and was dedicated to her beloved "Zenska Jednota". She was born on May 9th, 1923 in Byesville, OH. She was preceded in death by her parents, husband Stanley, daughter Betty Lou and brothers, Steve and Joseph Datko. Jr. Anna Mae was a well-respected, loved and admired by her family and everyone who knew her. She is dearly missed by her son, William Duff, 9 grandchildren, 11 great-grandchildren and five great-great-grandchildren; Sisters Rose Lorenzo and Mary Ebner. She was never without her rosary and praying for her family, friends, and intentions from others. May God continue to reward Anna Mae for the care and love she bestowed on many.

Mary Mirecki Piergies, Z693



Mary Mirecki Piergies died on Thanksgiving Day, November 25, 2021, in Chicago, from complications due to cancer. She was 73. Born in France to a family of Polish WWII refugees, she grew up in Canada and the United States. Her Polish heritage was an essential part of Mary's identity. She spoke the language fluently, imparted a love and knowledge of that heritage

to her children, and was active in the Polish-American community of Chicago throughout her adult life.

She studied at the University of Illinois in Chicago, the Sorbonne in Paris, and the Jagiellonian University in Kraków, where she met and married her husband of 17 years, Antoni Piergies. In the 1970s and 1980s, Mary lived in Munich, Germany, where her husband attended and graduated medical school. She established a successful career with the Munich branch of the Continental Bank of Chicago. Upon return to the United States, Mary and Antoni settled in Oak Park, IL. She worked as an editor and writer for several publications – significantly over 20 years as the English editor of Głos Polek, (Polish Women's Voice) the newspaper of the Polish Women's Alliance. She actively promoted Polish history and culture through publications, exhibitions, and conferences. Alongside, Mary was a long-time production manager for Manning Publications, a publisher of computer books for software developers. Mary was well-traveled, politically astute; reading was her passion, entertaining her forte. Her homes in Germany and America, as well as the family cottage in Canada, offered warm welcome to many.

Mary is survived by her children Mark and Maya Piergies, granddaughter Klara, siblings Ted and Barbara Mirecki, a number of nieces and nephews, and cousins in America, Canada, and

(Continued on Page 22)

REPORT OF THE FCSLA LIFE NATIONAL TREASURER

BALANCE SHEET AS OF AUGUST 31, 2021

ASSETS

Cash & Short Term Investments	\$ 26,369,463
Bonds	1,043,272,174
Preferred Stock	2,266,430
Common Stock	8,772,676
Investment Income Due & Accrued	14,870,259
Property Plant & Equipment, Net	4,661,174
Certificate Loans & Accrued Interest	1,954,863
Other Assets	755,082
TOTAL ASSETS	\$ 1,102,922,120

LIABILITIES

Life Reserves	\$ 304,763,897
Annuity Reserves	663,363,255
Death Claims Payable	3,083,375
Unearned Premiums	457,049
Matured Endowments	380,550
Provision for Dividends Payable	1,400,000
Accumulated Dividends & Interest	4,943,692
Accrued Convention Donations	287,500
Provision for Future Conventions	337,241
Asset Valuation Reserve	12,608,451
Interest Maintenance Reserve	235,181
Other Liabilities	1,997,472
TOTAL LIABILITIES	\$ 993,857,664
Surplus	\$ 109,064,457
TOTAL LIABILITIES AND SURPLUS FUNDS	\$ 1,102,922,120

INCOME STATEMENT

For the Eight Months Ending August 31, 2021

REVENUE

Insurance Premiums	\$ 3,996,479
Annuity Premiums	45,112,090
Investment Income	33,389,252
Amortization of Interest Maintenance Reserve	38,018
Rental Income	258,356
Other Revenue	18,331
TOTAL REVENUE	\$ 82,812,527

EXPENSE

Increase in Reserves — Life	\$ 1,969,897
Increase in Reserves — Annuity	35,748,306
Insurance Benefits	6,172,458
Annuity Benefits	25,637,174
Commission Expense	1,482,799
Surrender Benefits	2,455,698
Matured Endowments	31,541
Interest Expense	303,952
Salaries — Employees	489,179
Tax Expense	38,261
Underwriting Expense	52,323
LIFE AND ANNUITY EXPENSES	\$ 74,381,588

Revenue Less Life and Annuity Expenses

Bank Service Charges	\$ 116,799
Data Processing Service Fees	177,148
Accounting Fees	151,536
Actuarial Fees	222,309
Legal Fees	37,088
Consulting Fees	45,406
Employee Benefits	467,391
Fees — Directors	125,449
Salaries — Employees	996,164
Salaries — Officers	403,240
Temporary Office Expenses	13,252
Tax Expense	124,084
Depreciation Expense	164,682
Utility Expense	77,818
Postage and Printing	142,005
Advertising & Marketing	95,673
Travel Expense	17,015
Insurance Department Fees	70,612

Sales Expense	90,056
Rental Expense	258,356
Building Expense	101,465
Insurance Expense	39,560
Office Equipment & Supplies Expense	95,061
Dues & Subscriptions	45,405
Human Resources	54,980
Other Expense	14,564
SALES & OPERATING EXPENSES	\$ 4,147,116

Revenue Less Sales & Operating Expenses

Post Mortem Benefits	\$ 1,158,893
Misc. Member Benefits	55,909
Donation Expenses	57,694
Change in Accrued Convention Donations	100,000
Convention Expenses	112,880
Branch and District Funding	481,624
Fraternal Activities	52,527
Official Publications	360,851
Scholarship Awards	251,500
DIRECT FRATERNAL EXPENSES	\$ 2,631,878

Income (Loss) from Operations

Dividends to Members	\$ 933,788
Subtotal Income (Loss)	\$ 718,156
Capital Gains (Loss)	353,266
NET INCOME (Loss)	\$ 1,071,422

FCSLA Life Branch W018 Has First Group Activity Since 2019

On a breezy, sunny day FCSLA Life Branch W018 finally had its first group activity since 2019!! On Sunday, September 26th, the Branch hosted a wine and beer tasting gathering for Branch adults at Soaring Wings Vineyard and Brewing in Springfield, NE, about 15 miles southwest of Omaha.

In spite of COVID-19 and it's Delta strain, about 25 members and a few guests enjoyed a wide selection of wines and beers while munching on the Goody Bags prepared by Branch Activities Coordinator Julianne Popelka. Since most of us had not seen each other in a while, we all enjoyed sharing the updates to our lives as we listened to the musical talent offered by Soaring Wings.



The Waters are proud to be FCSLA Life members of Branch W018.



Two generations of the Bilek/Popelka family enjoy their time together.



Soaring Wings Vineyard and Brewing.

Mary Mirecki Piergies (Continued from Page 21)

Europe. At university, Mary studied the Romantic Age British poet William Wordsworth (18th c). He expressed a hope for a "heaven of freedom" where people would be fearless, knowledgeable, dignified, hard-working, logical, and broadminded. Mary strived for these ideals. Mary left an indelible imprint on our hearts.



Cold Weather Cooking

BEEF BARLEY SOUP

- 6 Quart Dutch Oven
- 1 pound stewing beef
- 1 teaspoon salt or to taste
- 1 teaspoon pepper or to taste
- ½ cup all-purpose flour
- 2 tablespoon olive oil or more if needed
- 1 large onion chopped
- 1 large carrot peeled and chopped
- 2 stalks celery cleaned and chopped
- 3 cloves garlic minced
- 1 tablespoon oregano fresh, chopped
(or 1 tsp dried oregano)
- 3 tablespoon tomato paste
- 4 cups beef broth low sodium
- 3 cups water
- ¾ cup pearl barley
- 1 tablespoon parsley fresh, chopped

Season the stewing beef generously with salt and pepper. Place the beef in a ziploc bag and add the flour over the beef. Close the ziploc bag and shake until each piece of beef is fully covered in flour.

Heat the olive oil in a Dutch oven over medium-high heat. Add the beef to the pot and cook just until the meat starts to brown about 3 minutes per side. You will have to do this in 2 or 3 batches, since you do not want to crowd the meat. Remove the meat from the pot after you're done and set aside.

In the same pot, you will have a lot of brown bits on the bottom. Add more olive oil if needed, then add the chopped onion, carrots and celery. Cook the vegetables until soft, about 5 minutes, stirring occasionally.

Add the garlic, oregano and tomato paste to the pot and stir. Cook for 30 seconds until aromatic. Add a bit of the beef broth to the pot to deglaze all the brown bits at the bottom. Add the meat back to the pot, then the beef broth and water and season with salt and pepper. Bring to a boil, then turn down the heat to a medium, cover the pot and cook for about 30 to 45 minutes, stirring occasionally. You want to cook this for so long so that the beef becomes tender, it will melt in your mouth.

Add the barley to the pot, cover it and

cook for another 30 minutes or until the barley is cooked through. Make sure you stir occasionally so the barley won't stick. If you find that the soup is too thick add more water as necessary until you get the desired consistency, though this is quite a thick soup.

Remove the soup from heat and garnish with fresh parsley before serving.

LEMON CHICKEN SOUP WITH RICE & PEAS

- 1 tablespoon butter unsalted
- 1 medium onion chopped
- 2 chicken breasts boneless and skinless, cut into small pieces
- ¾ cup rice long grain
- 4 cups chicken broth low sodium
- 2 cups water
- ½ teaspoon salt or to taste
- ½ teaspoon black pepper or to taste
- ½ cup lemon juice freshly squeezed
- 1 tablespoon hot sauce or to taste
- 1 cup peas frozen or canned
- 2 tablespoon chives or dill, for garnish

In a soup pot, melt the butter over medium heat. Add the onion and saute (but do not brown) until the onion becomes soft and translucent.

Add the chicken to the pot and cook for about 3 minutes or until no longer pink.

Add the rice, chicken broth and water to the pot. Season with salt, pepper, add the lemon juice and hot sauce. Bring to a boil then reduce heat to a simmer and cook until the rice is cooked through, about 15 to 20 minutes.

Add the peas and cook for a couple more minutes.

Garnish with chives or dill and serve.

CHEESY CHICKEN BROCCOLI & RICE

- 1 tablespoon olive oil
- 1 small onion chopped
- 2 chicken breasts cut into small cubes
- ¼ teaspoon salt

- ¼ teaspoon black pepper
- 4 cloves garlic minced
- ¾ cup rice uncooked
- 10 ounce cream of chicken soup (1 can)
- 3 cups chicken broth low sodium
- 2 cups broccoli florets
- 1 cup cheddar cheese
- 1 tablespoon fresh parsley chopped

Heat the olive oil in a large skillet. Add chopped onion and cubed chicken. Cook on medium heat for a few minutes until the chicken starts to brown a bit. Season with salt and pepper to taste. Stir in garlic and cook for another 30 seconds.

Add the rice, cream of chicken soup and chicken broth. Start with 2 cups of chicken broth and if more is needed add more until rice is fully cooked. Bring to a boil, then reduce heat, cover, and cook over medium heat until the rice is fully cooked, stirring occasionally, should take about 15 minutes or so. Taste for seasoning and adjust as necessary.

Add the broccoli florets and half the cheese then continue cooking for 2 more minutes, until broccoli softens a bit. Sprinkle over the top with remaining cheese and place the skillet under the broiler for a couple more minutes, just until it melts and starts to brown a bit.

Garnish with fresh parsley and serve.

RANCH PORK CHOPS & POTATOES SHEET PAN DINNER

- 3 tablespoon olive oil
- 1 ounce ranch dressing mix
- 1 teaspoon smoked paprika
- 1 tablespoon oregano dry
- 1 teaspoon ground black pepper
- 6 pork chops either boneless or bone-in will work
- 2 pound baby potatoes
- 1 tablespoon fresh parsley chopped

Preheat your oven to 400 degrees. Spray a baking sheet with cooking spray.

Place potatoes and pork chops on the baking sheet and drizzle the olive oil over the pork chops and potatoes and toss well.

In a small bowl mix together the ranch seasoning, smoked paprika, oregano and black pepper. Rub the seasoning over the pork chops and the potatoes. I didn't find the need for additional salt, but feel free to season with salt to taste.

Place the baking sheet in the oven and roast for about 30 minutes or until the pork chops are cooked through and the potatoes are fork tender. The internal temperature of the chops should reach 145 degrees F (63 degrees C) when cooked. Also please note that all ovens are different, and some may take longer and some may require less time.

Garnish with chopped parsley then serve immediately.

PERIODICAL

1/22

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.