



# Jednota®

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**Kenneth A. Arendt**  
President, CEO

## Message from the President

Over the past three years, we have strengthened and modernized our Society in ways that will benefit our members for generations. We grew our assets by almost \$70 million, ensuring financial stability and the ability to invest in meaningful initiatives. We completed a full renovation of our Home Office and Museum, preserving our rich heritage while creating welcoming, modern spaces. Our comprehensive rebranding, including a refreshed logo, updated identity and a new website, reflects both our proud history and our vision for the future. We expanded our reach into 11 new states, allowing the FCSU to do business in 38 states and serve more families than ever before. At the same time, we enhanced support for our Branches and Districts, strengthening programs that foster fraternalism, community service, and member engagement.

Our commitment to heritage remains at the heart of everything we do. From hosting delegations from Father Furdek's hometown of Trstená, Slovakia, and strengthening ties with the Slovak Embassy, to supporting the Slovak Institute and Research Library, programs and festivals, we continue to honor and preserve the rich history and culture that inspired our founding.

I want to thank our members for their confidence and trust, and I am deeply grateful to our Board of Directors. It has been an honor and a pleasure to work alongside such dedicated leaders. These accomplishments, and the strong foundation we have built together, position our Society for continued growth, opportunity, and success in the years ahead.

Fraternally,

Kenneth A. Arendt, President/CEO

## Rebranding and Renovation

Over the past several years, we have made significant progress in our rebranding initiative as part of our ongoing efforts to evolve and attract new members while preserving our rich heritage. We now do business as FCSU Financial®, a name that

### The Economic Success of Our Society Depends on Four Key Factors:

Effectively selling and promoting our insurance and annuity products to boost premium income

Managing our investment portfolio to increase investment returns

Controlling our operating expenses

Exploring new ways to attract new members

*The addition of new members is essential to our continued growth.*



reflects a more modern image while continuing to honor our deep Slovak roots. Our updated brand identity, including our logo and colors, is consistently used across our marketing and promotional materials.

We have enhanced our digital presence with our new website that offers greater flexibility in sharing information with both members and the public. The platform provides improved functionality, making it easier to explore our products, for members to access information and to stay informed about events and scholarship opportunities.

*Jednota* newspaper has also been refreshed and streamlined. It continues to serve as an important communication tool, sharing product information, Home Office updates, branch and district news, and engaging content for members. This year, we've enjoyed learning more about some of our members through the Member Spotlight, Scholar Spotlight and Travel Adventures articles. Our online archive of *Jednota* newspapers, dating back to 2006, remains a valuable resource.

Our website and *Jednota* newspaper are designated as official organs of FCSU. All Branch and District announcements are listed in both areas. Activity details and entry forms for Bowling and Golf Tournaments, Coloring Contests and monthly puzzles can be downloaded and printed from our website.

One of the major projects completed this year was the comprehensive redesign and compliance update of all Annuity and Life Insurance applications. This was a significant undertaking, as we maintain variations for multiple states, including Florida, South Carolina, and Texas, as well as both short- and long-form versions.

As a result of this effort, we have successfully updated and streamlined our most frequently used forms. All applications are now available online as fillable PDFs, making them more user-friendly for members while allowing our staff to efficiently process transactions and requests. Please note, that due to updated compliance requirements, previous versions of these forms will no longer be accepted as of April 8, 2026.

Email continues to be one of our primary communication tools, allowing us to connect with more members as our contact list grows and to share timely, up-to-date information. We regularly use email to notify members about branch meetings, activities, and important updates.

We encourage both members and officers to communicate with the Home Office via email and to help us expand our outreach by providing current email addresses. This ensures that everyone stays informed and engaged. Members can contact us at [fcsu@fcsu.com](mailto:fcsu@fcsu.com).

## Office Remodel and Museum Update

We completed a major renovation of our office—the first significant update since 1988. The redesigned space offers a more open, modern, and welcoming environment, enhancing both comfort and functionality for our staff. This improvement allows our team to work efficiently while providing a positive and inviting atmosphere.

**FOR GOD AND NATION - ZA BOHA A NÁROD**



Father Stephen Furdek and twelve other men formed the First Catholic Slovak Union in 1890. The Jednota branches were instrumental in the founding of hundreds of Catholic parishes in the United States and Canada. The first edition of its renowned bilingual newspaper was published

in 1891. Today, *Jednota* is still read by members and people interested in Catholic and Slovak life all over the world.



**FIRST CATHOLIC SLOVAK UNION of the United States of America and Canada**

FCSU Corporate Center  
6611 Rockside Road, Suite 300  
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**800.533.6682**

**VISION STATEMENT**

Enhancing your financial future through fraternalism.

**MISSION STATEMENT**

Since 1890 the FCSU mission has been to provide financial security for our members through competitive investment products, while offering fraternal and cultural benefits through community-based member events.

Send all articles (English AND Slovak) to:  
**Shannon Trivise, editor@fcsu.com**  
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**FCSU.com**



**Message from the National Chaplain**

In addition to serving as National Chaplain of the FCSU, I am also currently the Parochial Administrator pro tem of a parish of approximately 2,360 registered households. Two events happened recently in the parish. They were both the same, but they were different.

On a cold wintry Saturday in February a man went outside to clear a path to his house from a recent snowfall. His wife looked outside to see how he was doing. She saw him laying on the ground. He had collapsed without warning and died. The next morning, Sunday, she was in church for Mass.

On a Saturday evening in March, the parish was informed of the death of a 50 year old man from an illness. His parents are parishioners. The next day was Sunday. His parents came for Mass.

For these three people to be at Sunday Mass less than 24 hours after suffering the death of one they loved is a testimony to their faith in Jesus, the Resurrection and the Life. It is also an inspiration to all who experience the pain and grief of loss that our faith in Christ, risen from the dead, can be our comfort, our strength, and our consolation.

We are now in the Easter Season, those fifty days the Church celebrates the Resurrection of Our Lord. These are days for everyone to remember and renew our faith and hope that all who have died in Christ will rise with Christ on the last day.

May all the souls of the faithful departed, through the mercy of God, rest in peace, for Christ is Risen. Alleluia!



**Rev. Thomas Nasta  
Chaplain**

**Joseph Seliga Installed as Honorary Consul of the Slovak Republic in Chicago**

On January 29, 2026, Joseph Seliga, (Branch 153) was installed as Honorary Consul of the Slovak Republic in Chicago by the Ambassador of the Slovak Republic to the United States, Andrej Droba. Joe is a Partner at the global law firm Mayer Brown LLP and leads the Projects and Infrastructure practice at the firm. The Installation ceremony was attended by over 175 individuals, including the Consul General of the Slovak Republic in New York Beatrice Szabóová, ten other Honorary Consuls of the Slovak Republic in the United States, members of the Slovak Embassy delegation in Washington, DC, members of the Chicago Consular Corps from multiple countries,



Honorary Consul of the Slovak Republic in Chicago Joseph Seliga being presented with his official appointment by Ambassador of the Slovak Republic to the United States Andrej Droba and Consul General of the Slovak Republic in New York Beatrice Szabóová.

leaders of the Slovak community in Chicago and the civic, business, and cultural communities in Chicago.

In his remarks, Joe spoke about his Slovak roots, including his grandparents who immigrated to Chicago from the Spiš region. He also noted that his father was active in the Chicago Slovak community. Joe highlighted his father's book, *Pride in Slovak Origin*, written by Joseph A. Mikuš and published by FCSU. He reflected on the pride in Slovak heritage his father instilled in him—a pride he now hopes to share with others in his role as Honorary Consul.

At the ceremony, Joe's predecessor, Rosemary Macko Wisnosky (Branch 320), who served as Honorary Consul for over 14 years and is now Honorary Consul Emeritus, was recognized by Ambassador Droba for her many years of service to the Slovak community.

Joe now begins his service with a commitment to further advancing the interests of the Slovak Republic while fostering cultural pride and connection within the Slovak-American community.



Joseph Seliga with his predecessor Rosemary Macko Wisnosky

**NEWSPAPER GUIDELINES**

All copy is due by 4:30pm, THE MONDAY THE WEEK BEFORE THE ISSUE DATE, unless otherwise stated because of special holiday scheduling. All articles are reviewed for possible publication. FCSU reserves the right to edit and format submitted articles and pictures. Remember that JEDNOTA is printed MONTHLY. Submit your articles in ample time for them to be received at the Home Office.

**ISSUE DEADLINES**

**MAY 2026 ISSUE**  
**COPY DATE - MONDAY, APRIL 27**  
**ISSUE DATE - WEDNESDAY, MAY 6**

**JUNE 2026 ISSUE**  
**COPY DATE - MONDAY, JUNE 1**  
**ISSUE DATE - WEDNESDAY, JUNE 10**

# Executive Secretary's Message

March has been another busy month at the Home Office. Beside planning and working on the convention, we have been busy working on the branch stipends and 990 forms.

Let's start with the convention. As of the *Jednota* print date, we are 73 days from Saturday, June 20 (registration and theme dinner), and 74 days until the start of the convention on Sunday, June 21, 2026.

After your delegate credential form was received and verified, you received an email letter with a hotel link. Please reserve your room as soon as possible. The block of rooms will be held until May 19. If you want to arrive early or stay a few days after the convention, a discounted rate has been negotiated with the hotel. Please book early since this rate is based on availability.

After you have been certified as a delegate, you will receive a Delegate/Guest Identification form in the mail. Please fill it out and return it to the Home Office. On the form, please complete all areas, especially your emergency contact.

In June, we will be sending out the Delegate packets that will have all the information you will need to bring to the convention. Some items include your Delegate Credential Card, Financial Reports, Meal Ticket Information and the Convention Schedule.

Please remember that the FCSU website is being updated regularly with items concerning the convention. The tentative convention schedule with times (subject to change) is posted.

You can find this information:

- FCSU.com > Membership > 53rd Convention.
- Scroll down to Tentative Convention Schedule.
- Click "print here" to get a printable copy with all times listed.

On March 30, Branches that qualified received their branch stipend check via direct deposit. Thank you to all the branches that submitted a voided check so that we can move forward in the future of direct deposits.

A follow up email was sent from [branch@fcsu.com](mailto:branch@fcsu.com). If you have any questions, feel free to contact me at the Home Office.

A list of Branches that did not qualify for a stipend is listed on page 17.

Finally, this is a reminder that if your Branch files the 990 form, the deadline is May 15, 2026.

If you previously had the Home Office file for you, we are actively working on submitting the information to the IRS.

Thank you for your continued support, and we look forward to seeing you at the convention.



**Kevin J. Collins**  
Executive Secretary, COO

# UPCOMING EVENTS



## APRIL 2026

- 4/11 Branch 450 - Meeting, Brooklyn, OH (RSVP)
- 4/12 Branch 670 - Meeting, Belle Vernon, PA (Hybrid)
- 4/12 Branch 721 - Meeting, Bannister, MI
- 4/12 Branch 853 - Meeting, Belle Vernon, PA
- 4/12 District 6 - Meeting, West Mifflin, PA (RSVP)
- 4/12 District 12 - Meeting, Belle Vernon, PA
- 4/14 Branch 746 - Mass, Linden, NJ
- 4/19 District 2 - Meeting, Oak Forest, IL (RSVP)
- 4/19 District 8 - Meeting (Zoom)
- 4/25 FCSU International Bowling Tournament, Erie, PA
- 4/26 FCSU International Bowling Tournament, Erie, PA
- 4/26 Branch 1 - Meeting, Rocky River, OH (RSVP by 4/11)
- 4/26 Tamburitzans Folk Ensemble, Independence, OH
- 4/28 Home Office - Virtual Call, 12pm and 6pm EST

## MAY 2026

- 5/1 Branch 746 - Mass, Linden, NJ
- 5/2 Branch 166 - Meeting, Binghamton, NY
- 5/2 District 4 - Patriots Game, Bridgewater, NJ (RSVP by 4/17)
- 5/2 Gypsy Fantasy Concert - Cleveland, OH
- 5/3 Branch 60 - Meeting, Irwin, PA
- 5/3 Branch 320 - Meeting, Belle Vernon, PA (RSVP by 4/30)
- 5/7 Branch 200 - Meeting, Ford City, PA (**Time Change**)
- 5/7 Branch 260 - Meeting, Austintown, OH
- 5/13 Branch 785 - Meeting, Mississauga, ON (RSVP)
- 5/13 District 19 - Meeting, Mississauga, ON (RSVP)
- 5/16 Region 1 - Pilgrimage, Stockton, MA (RSVP by 4/27)
- 5/17 Branch 276 - Meeting, McKeesport, PA
- 5/17 Branch 731 - Meeting, Poland, OH
- 5/19 District 14 - Meeting, Poland, OH
- 5/20 Branch 682 - Meeting, Struthers, OH
- 5/25 Memorial Day - Home Office Closed
- 5/26 Home Office - Virtual Call, 12pm and 7pm EST

For more information, go to the Branch and District Announcement pages or visit our website at [fcsu.com](http://fcsu.com).



## Other Annuity Products

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## Reflection - "Little Lost Lamb" By Sister Maria Theresa Hronec, SS.C.M.

Our hymn for April, "Little Lost Lamb" -- "Ovečka Stratená," can be considered an ideal Slovak Psalm for Eastertime. Jesus, our Good Shepherd, speaks to us personally, poignantly. Christ's message is compassionate. The pain He experiences in His Passion is the price and hallmark for His risk in loving us. When an individual is a precious treasure in another person's life, such a loss is devastating. So it is with the Lord and us. His pursuit is enduring! Mercy and compassion – boundless!

Persistently, our Shepherd's role lovingly becomes more meaningful. Our Shepherd becomes the Priest offering all of Self as a Sacrifice to His Father. The greatest climax is when the Priest becomes the Sacrificial Lamb of God, raised on the Cross and embraced by His Father. The pinnacle of this perfect love is crowned by Christ's glorious Resurrection to fullness of life.

This brilliant life bursts forth as a consuming fire to warm our hearts and draw us to His hidden Eucharistic Presence as the true Lamb of God. The simplicity of this Divine Eucharistic Presence is profound. Only God can love each of us so dearly that He chooses to remain with us intensely and personally present in our daily lives — consumed in a simple host. Our Shepherd yearns to welcome us into His full life of JOY!

### LITTLE LOST LAMB

(Melody: Ó Srdce Kamenné & Pred trón tvoj)

Where are you, little lost lamb, where can you be?  
Despite your wayward ways, please answer me.  
With love for you, I've left heaven's glory,  
I left my Father for you, precious one.  
Still unfaithful, now trust and come;  
Run to my safekeeping, Oh, my little one.

Why have you strayed so long, Oh, what did you do?  
Did not my pastureland satisfy you?  
My faithful sheep remain, meander and graze;  
In grassy fields they are near me always.  
Cause me no grief, hear me and wait,  
In my own sheepfold, they rest and congregate.

I know, unfaithful one, you hid and fled me,  
O'er hills and valleys, you roamed aimlessly.  
You failed to listen, as you shunned and grieved me;  
Wounded and sorry, now come home to me.  
See my mercy, sealed with my cross;  
Love me with joyful life, not regretful loss.

### OVEČKA STRATENÁ

Ovečka Stratená, ach, kde si, kde?  
Ozvi sa s bolesťou, ozvi sa Mne!  
Hľa, láska veľa Ma stiahla z neba,  
Z lona Otca Môjho len pre teba.  
Si neverná? Buď Mi verná.  
Pod' sem, ja ťa vezmem na ramená!

Povedz mi, tak dlho kdes' blúdila.  
Paša moja sa ti neľubila?  
Hľa, verné ovečky Moje iné  
Pašu sa v ľúbeznej pastve pri Mne;  
Nehnevajú, poslúchajú,  
Radostne v ovčinci prebývajú.

Tys' ale neverná Mňa nechcela,  
Po horách, dolinách sa túlala,  
Poslúchať Mňa nečeš, hnev Mne robíš,  
Hriechy rozmnožuješ, čo z toho máš?  
Už je mnoho, chráň sa toho,  
Bys' večnú nemala škodu z toho.

Please enjoy the YouTube version from Slovakia:  
[tinyurl.com/Reflection0426](https://tinyurl.com/Reflection0426)

## Insights and Viewpoints

Demetrius R. Dumm, O.S.B.

### John 10:1-10

**GOSPEL SUMMARY** - In this gospel passage, Jesus draws upon imagery associated with sheep herding. The people to whom he spoke were well aware of the practice of herding sheep into a protective corral during the night so that they would not become easy victims of wild animals. They were also aware that robbers could climb over the low wall and steal the sheep. The true shepherd does not need to do this because the sheep are entrusted to his care and he has access to them through the door of the corral.

In the spiritual sense intended by Jesus, the thieves and robbers are those shepherds (pastors, counselors, friends) who claim to be concerned about the sheep (parishioners, anyone of us) but who deceive them by offering quick fixes, which promise salvation without the need of painful personal conversion. Sheep have always had a reputation for being somewhat naïve and easily confused just as we humans, while very cautious in some areas, are often gullible when it comes to spiritual matters.

Jesus then changes the imagery and calls himself the door to the corral. This means that it is only through the door of his teaching that one can find true salvation. In the same sense, he calls himself "the way and the truth and the life" (John 14:6). His is the only trustworthy way because he teaches the only reliable truth which leads to true and lasting life.

**LIFE IMPLICATIONS** - We are great believers in salesmanship and we rely on salesmen even though we know that some of them inflate or misrepresent the benefits of the products they offer to us. This is true also when the product is the most important thing we can imagine, namely, everlasting life and happiness. We are constantly bombarded with promises of eternal salvation without the need to deal with personal problems or deficiencies. We are vulnerable to such offers because we yearn for that kind of security and because these promises are often packaged in very attractive wrappings.

We are told, for example, that if we go through certain external rituals or say certain special prayers we will find salvation in spite of our attachment to selfish behavior. Or we may be told that reaching an emotional pitch of fervor, which cannot be maintained, will nonetheless guarantee our future happiness. When Jesus says that he alone is the true shepherd and that he alone is the door to security for the sheep, he is telling us that it is only his teaching of unselfish love that will lead us to true life and happiness. Prayers and rituals and fervor are wonderful and necessary, but only when they lead to real conversion from selfish tendencies to genuine concern for others.

Being converted in this way will involve the painful process of facing the truth about destructive addictions and being willing to seek help in dealing with them. It will also mean being honest about one's prejudices and striving with God's help to escape from their dangerous influence. But most of all, it will mean trying to be a caring, thoughtful, generous person. This is the path on which the good shepherd leads us for he has come, not to deceive us, but that we "might have life and have it more abundantly" (v.10).

## LIGHT ONE CANDLE Dean Koontz on Life's Beauty and Meaning

Tony Rossi, Director of Communications, The Christophers

"Being less cynical ensures a happier life." Best-selling author Dean Koontz made that observation in an essay on his website, but it's an idea that has long found its way into his novels because he has experienced its truth personally, despite being raised by a violent and abusive father. His latest novel, "The Friend of the Family," continues this tradition with its tale of Alida, a teenage girl with severe physical deformities who is the star attraction of a carnival freak show in the 1930s. Alida is dehumanized by both audiences and the freak show's owner until the Fairchilds, a compassionate, wealthy couple, adopt her into their own family with three children.

Because Koontz is a master of suspense whose works have sold 500 million copies and been translated into 38 languages, danger is never too far away from Alida and the Fairchilds. Alida's kindness, however, becomes the heart of the story because Koontz doesn't dwell on her deformities, but rather on the beautiful person that she is.

Regarding his approach to beauty, Koontz said, "The world was made, really, for our delight. Now, if we don't use it that way, if we bring the wrong attitude to it, that's not [God's] fault. It's our fault. And so, I like to write about characters who, even if their lives might have periods of darkness in them, relate to the beauty of the world and all of its manifestations. Alida is particularly drawn, as I was as a kid, to novels, to books as a way of learning about the world beyond...the carnival...Through books, she begins to recognize the broader beauty and wonder of the world."

Alida's literary interests reflect the classic literature Koontz devoured as a youth, written by authors such as Jane Austen, H.G. Wells, F. Scott Fitzgerald, and his favorite, Charles Dickens. Regarding the latter, Alida says, "Because of books, especially those written by the wonderful Mr. Dickens, I believed this was a made world with profound meaning. I kept faith that each of us has a purpose and that if we fulfill it, we will rise from even the lowest position as surely as a night mist rises from a lake in the morning sun."

Alida also makes an observation about the lead character in Fitzgerald's "The Great Gatsby," noting, "[Gatsby] did not believe this was a made world with profound meaning or that he had a purpose greater than his own needs and desires. Had he believed as much, he would've understood that the only chance we have of being lifted ourselves is by lifting others."

Once again, Alida is echoing Koontz's real-life views. The author said, "I'm fascinated with people who think life has no meaning because I look around and say, there's so much meaning in every little event of the day...But I have, even people who've been friends over the years, who adamantly refused to acknowledge that part of life...I sometimes say, 'You don't see it because it's slapping you in the face—and because of the violence of the blows, you're keeping your eyes shut. But it's right there.'...And so part of what I always wanted to do in the writing is touch upon that, hopefully not in a preachy way, but through character that shows you how these characters function better in the world when they recognize that aspect of it...The more you open yourself to all the wonder in the world, the more exciting and beautiful life is."

## Grow+Go+Reflect

Acts 2:14a, 36-41 / 1 Pt 2:20b-25  
Jn 10:1-10

**GROW:** The readings invite us to reflect on our willingness to hear the voice of the Lord, especially when he speaks a word that will convict our hearts. In the first reading, Peter stands up and proclaims Christ crucified and risen, and some three thousand people who heard this were "cut to the heart" and were baptized. Peter's message was not an easy one to hear; he was, in part, reminding them that they had put Jesus to death. But something about Peter's words made it clear that he was speaking the truth. And they repented. They recognized, as we hear in our second reading, that they "had gone astray like sheep" but now they "have returned to the shepherd and guardian of [their] souls." As we seek to grow in discipleship, may we learn to recognize the Lord's voice in our lives, especially when he speaks a word that convicts our hearts, because it is only through him that we find abundant life.

**GO:** The Gospel tells us that the sheep recognize the shepherd's voice. We "sheep" who know the Lord have the awesome task of helping others to come to know his voice. One of the most powerful tools we have at our disposal in the work of evangelizing is simply sharing about our own walk with the Lord. Take some time to talk with someone about the ways you recognize the Lord's voice in your life. Those for whom a relationship with God seems far-fetched or difficult can draw great encouragement from hearing about what that relationship looks like in your own life. Often, our own sharing can make it clear that it is possible to hear and communicate with God in a personal and life-changing way, leading them to seek that in their own life.

**REFLECT:** St. Ignatius of Loyola outlined several rules for the "discernment of spirits," a way of recognizing God's movement in our hearts. A simple summary of the rules says that when we stray from the Lord, the Spirit convicts our hearts, drawing us to repentance. When we are moving toward the Lord, the Spirit encourages our growth toward holiness by gifts of his peace and consolation. Spend some time reflecting on this current phase of your spiritual life. How is the voice of the Good Shepherd speaking to draw you toward his abundant life?

# N·E·W·S *from the Home Office*

## New Applications Available Online

We are pleased to announce that we have officially completed the rebranding of our First Catholic Slovak Union (FCSU Financial®) Life Insurance and Annuity applications which are now available on [www.fcsu.com/forms](http://www.fcsu.com/forms). The rebranded applications with the new FCSU Logo have been approved for use in all states where FCSU is licensed (excluding NY). The Annuity applications were approved in 2025 and have been available on our website. You can access, complete, and print all applications directly at [www.fcsu.com/forms](http://www.fcsu.com/forms).

After April 8, 2026, only the rebranded Life Insurance applications (featuring the new FCSU logo) will be accepted and processed. We appreciate your continued support as we move forward with this exciting new chapter.

If you have any questions, please contact us at 800.533.6682 (Life Insurance: ext. 826, Annuity: ext. 802).

## Virtual Call Program

Thank you to all who have been attending the monthly virtual calls. We have had many great discussions.

The next virtual calls will take place on:

**Tuesday, April 28 at 12pm and 6pm EST.**

Topics will include Convention and TBD

**Tuesday, May 26 at 12pm and 7pm EST.**

Topics will include Preparing for Convention and TBD

If you have any topics you would like to be discussed at the virtual call on April 28, please submit them to [kcollins@fcsu.com](mailto:kcollins@fcsu.com) before 5pm on Tuesday, April 21. We will try and address topics based on the schedule and other topics that are being presented at that time.



Visit our website at [fcsu.com/about/newsroom/](http://fcsu.com/about/newsroom/) or scan the QR code to get the Zoom link.

**You Still Have Time to Add Funds to Your Annuities and IRA's for the 2025 Tax Year.**



## Delegate Communication

As updates about the 53rd Quadrennial Convention become available, delegates are encouraged to check our website regularly for the latest information. We may also send important updates via email, so please make sure we have your current email address on file. If you've previously opted out of emails through Constant Contact, we kindly ask that you opt back in to stay informed. Thank you—we look forward to seeing you in Greenville!



We are pleased to announce plans are well underway for this year's FCSU Golf Tournament. We look forward to welcoming our returning golfers and encourage more members to join us for this fun-filled weekend of friendly competition and fraternalism. We will play the championship Sawmill Creek Golf Course along the shores of Lake Erie in Huron, Ohio. Tournament play begins with 8:00am shotgun starts on both Saturday and Sunday.

*The official entry and room reservation form will be available in the May issue of the Jednota and on the FCSU website in early May. Your room reservations must be submitted through the FCSU, there is no direct booking with the resort.*

The tournament is open to all current FCSU members, who hold a minimum \$500 annuity. New promotional \$100 members who have not participated in a previous tournament are also welcome to participate. One guest per member is allowed, as space permits.

Competition will include A, B, C, D-Callaway, S-Seniors', and W-Women's Flights. Cash prizes will be awarded in all flights. Optional side contests including closest to the pin, longest putt, and hole in one, will be available, at an additional cost.

### THE WEEKEND INCLUDES:

- Two rounds of 18 holes w/cart
- Breakfast Buffet (Sat/Sun)
- Lunch at the Turn (Sat)
- Trivia Competition
- Welcome Buffet (Fri)
- Dinner Buffet/Cocktails (Sat)
- Door Prizes
- 50-50 Raffles
- Vigil Mass (Sat)
- Gift Basket Raffle
- Wonderful On-Site Accommodations

**2026 FCSU International Golf TOURNAMENT**

**JULY 24-26**  
**Sawmill Creek**  
 by Cedar Point Resort  
 400 Sawmill Creek Dr.  
 Huron, OH

## Answering the Call to Serve: Spotlight on Volunteerism

April is National Volunteer Month—a time to recognize those who give their time and energy to support their communities. We're proud to highlight members of our Society who lead by example through service.

### Branch 764 Members Rosemary Heald, Andy and Marilyn Prox

Rosemary Heald, former National Auditor, together with Andy Prox (Branch Auditor) and Marilyn Prox of Branch 764 in Warren, Ohio, faithfully serve at St. Teresa of Calcutta Parish at St. Mary Church. Rooted in faith and heritage, they support parish life in many ways—from office work and answering phones to helping in the kitchen.

Rosemary volunteers an average of 15–20 hours each week. In addition to her regular office duties, she helps organize and work at many parish events throughout the year. These include Lenten fish fries, funeral dinners, cake baking, and picnics. Some other special events include a Cinco de Mayo celebration and a Murder Mystery dinner. Their parish serves the entire Warren area, with events that draw large crowds. They also support community efforts, including assisting St. Vincent de Paul with events like purse bingo.

Their outreach extends beyond the parish as well. Once a month, Rosemary and fellow volunteers serve at a local soup kitchen, preparing and cooking meals to provide homemade food for those in need.

Marilyn and Andy Prox also volunteer regularly. Andy is very involved in ministry, distributing communion to residents in area nursing homes.

In the spring and fall, you'll also find them all preparing and selling traditional Slovak foods like pirohy, Easter bread, and kolachi. From making the dough to pinching pirohy and helping with sales, they are involved in every step. Their work helps keep these important cultural traditions going.



Andy Prox, Marilyn Prox and Rosemary Heald present Father Christopher Cicero with a \$250 Fraternalism in Action donation.



Rosemary Heald helps in the parish office.

This effort continues a long-standing tradition that began in 1928 at St. Cyril & Methodius Church. After the church closed, members of St. Cyril's Kitchen, along with parishioners from St. James and fellow Society members, carried these traditions forward through the merger into St. Elizabeth Ann Seton Parish, and more recently, into St. Teresa of Calcutta Parish at St. Mary Church in 2024.

Through their steady commitment, Rosemary, Andy, and Marilyn help ensure these traditions remain strong in their parish and community.

### Branch 721 Member Margaret Remenar

What began as a commitment to serve at the Elsie Baby Pantry has grown into something much larger for Margaret Remenar (Branch 721, Bannister, MI). While she dedicates about 12 hours each month to the pantry, she is quick to point out that none of the work is done alone—it is truly a team effort. Together with fellow volunteers and community partners, their impact reaches far beyond the pantry's walls.

The Elsie Baby Pantry supports third-trimester expectant mothers and families with young children by providing essential items such as diapers, wipes, clothing, formula, baby food, and more—all free of charge. Open twice each month, the pantry ensures that families can visit regularly and receive the supplies they need.

Margaret plays a hands-on role in making that possible. She helps repackage diapers purchased in bulk by putting them into bundles



Margaret Remenar helps bundle diapers at the Elsie Baby Pantry.

of 20 to 30 for distribution. She sorts and organizes donated items, restocks shelves before, during, and after each opening, and warmly assists clients as they shop.

But what truly stands out is how Margaret helps connect the pantry to the wider community. Although she doesn't write grants herself, she keeps a pulse on local opportunities and shares valuable information that helps the team secure additional funding. Her involvement on the financial board at Sts. Cyril & Methodius Church has helped direct donations to the pantry, and she supports other collaborative fundraising efforts—like a monthly pancake breakfast hosted by a local organization, with proceeds benefiting the pantry.

Margaret also serves on the Tri-County Electric People's Fund, a unique program that invites residents in this small community to "round up" their utility bills. Those small contributions add up, and every six weeks, funds are distributed to local causes—including the baby pantry, Blessings in a Backpack, and other outreach programs.

A retired teacher of 34 years, Margaret knows her community well. She uses those connections to bring people and resources together, strengthening the network of support behind the pantry. Partnerships like the one with the Elsie Food Bank, which donates surplus baby food, further reflect the shared commitment of many working together to help local families.

For Margaret, volunteering is not just about giving time—it's about being part of a team that builds relationships and strengthens the community. She is especially grateful for the \$250 donation made by FCSU to the Elsie Baby Pantry in her honor. "It will buy a lot of diapers or formula," she shared.

Through her dedication, Margaret Remenar exemplifies the true spirit of fraternalism in action—showing how a community working together can make a meaningful difference, one family at a time.



## FRATERNALISM IN ACTION

**GIVING BACK**

### Branch 746 members volunteer for Easter Baking Fundraiser

On Saturday, March 21, 2026, members of Branch 746 generously volunteered their time and talents for the Fraternalism in Action Easter koláče baking fundraiser for Holy Family Church in Linden, NJ. Throughout the day, they prepared traditional poppyseed, lekvár (prune jam), cheese, and nut koláče as part of this long-standing fundraiser supporting the Slovak church and preserving this tradition dating back to its founding more than 65 years ago.

In recognition of this initiative, a \$250 Fraternalism in Action check from the FCSU Home Office will be presented to Administrator Fr. Tadeusz Mierzwa by Region 1 Director, Sabina Sabados, in support of this ongoing activity.

A heartfelt thank you to all Jednota Branch 746 members who generously volunteered and led the baking efforts including Julie Rada, a long-time branch member and one of the main organizers of this fundraiser. Our branch is proud to contribute to this cherished community tradition.



### Branch 746 Donates to Local Food Pantry

Jednota Branch 746 members brought both heart and generosity to their March 1 meeting at Holy Family Church, collecting a plentiful supply of donations for the St. John the Apostle Food Pantry. Pictured is Emilia Filak delivering the generous contributions to the pantry in Clark, NJ an inspiring example of fraternalism in action and a reminder that even small acts of kindness can make a big difference in the community.

# MEMBER *Spotlight*

## FRANCIS E. PIPAK, JR., ESQUIRE

For many, skiing is a hobby or a winter escape. For Francis E. Pipak, Jr., Esq., it has been a lifelong passion—one that has now spanned an incredible 50 years as a professional ski instructor.

A member of Branch 199 and a lifelong Jednota member, Frank balances a distinguished legal career with his enduring commitment to the slopes. By day, he is an industrial tort litigator with Pietragallo Gordon Alfano Bosick & Raspanti, LLP, representing employers in workplace matters. By night and weekend, he has devoted himself to teaching others the art—and courage—of skiing.

Frank's love of skiing began in an unlikely place: his grandmother's living room. As a young boy, he vividly recalls watching the 1960 Winter Olympics on a black-and-white television. Those Games, held in Squaw Valley, California, were groundbreaking—the first to feature live television coverage and electronic timing. But for Frank, it was the skiing events that left a lasting impression.

"I knew immediately that I wanted to try that someday," he recalled.

That dream would take time to realize. Skiing was not easily accessible, and it wasn't until after graduating from college that Frank finally had the opportunity. Already an accomplished ice skater from his work at a local rink, he found skiing came naturally. "Skis felt like an extension of ice skates," he said.

He soon began working on the ski patrol at Hidden Valley Resort in Pennsylvania, assisting injured skiers and administering first aid. Not long after, he enrolled in the resort's ski school. In 1976, he became a professional ski instructor, beginning a journey that would shape the next five decades of his life.

Frank went on to teach at both Hidden Valley and Seven Springs Mountain Resort—now part of Vail Resorts—and continues to ski at Laurel Mountain, also within the Vail network. Over the years, he has remained committed to improving his craft, taking lessons annually while instructing hundreds of students each season.

By his estimate, he has taught an average of 100 students per year—amounting to thousands of individuals introduced to skiing under his guidance.

A Level III Certified Instructor with the Professional Ski Instructors of America (PSIA)—the highest level attainable—Frank has taught students of all ages and skill levels. Early in his career, he coached junior racers, working with children as young as 10 to 12 years old. Today, he primarily teaches adults, many of whom come to the slopes with hesitation or fear.

"Helping people overcome that fear is one of the most rewarding parts," Frank shared. "It's not just about technique—it's about understanding the emotional side and building confidence."



That human connection is what has kept him coming back season after season.

His impact has not gone unnoticed. In a recent tribute, Vail Resorts praised Frank's extraordinary commitment, noting that his milestone "speaks to a lifetime of dedication to the sport and to our guests." They added that he has been "a constant on our slopes, sharing knowledge, building confidence, and creating countless 'aha' moments," and that he "embodies what Seven Springs ski instruction is all about: experience, patience, and a genuine love for helping others grow on snow."

Throughout his career, Frank has had the opportunity to ski with individuals from all walks of life, including CEOs, world champions, and Olympians. Through his involvement with PSIA, he has participated in national and regional events, connecting with instructors from across the country and around the world.

His experiences have even taken him internationally, where he has encountered the rich diversity of the skiing community. Those moments have reminded him of his own heritage—his grandparents emigrated from Humenné near Košice, Slovakia. Though he spoke Slovak as a child, he regrets losing the language over time and would love to reconnect with that part of his identity.

In addition to his contributions on the slopes, Frank has been an active member of the First Catholic Slovak Union. He has served as a delegate to two conventions and chaired the Bylaws Committee in 2022. He has once again been elected as a delegate and looks forward to attending this year's convention.

Frank is also the son of the late Francis Pipak, Sr., FCSU Regional Director Emeritus, continuing a proud family tradition of service to the organization.

Even after reaching the milestone of 50 years as an instructor, Frank has no plans to slow down. "I'll keep teaching as long as I can," he said.

We congratulate Frank on this remarkable achievement and thank him for his many contributions to all those whose lives he has impacted along the way.

(Photo courtesy of Vail Resorts / Seven Springs Mountain Resort)

## FCSU Members Help Lead Greensburg Central Catholic to State Championship

Submitted by Greg Maurer, Chairman of Auditors, Branch 181

FCSU proudly recognizes two of its young members, Abigail "Abby" Dlugos (Branch 199) and Morgan Skoloda (Branch 254), who contributed to Greensburg Central Catholic's victory in the 2026 PIAA Class 3A Girls Basketball State Championship. Their achievement marks the program's second state title, secured with a 52–41 win over Holy Redeemer at the Giant Center in Hershey, Pennsylvania. Whether it was happenstance or serendipity, it was only fitting that Holy Redeemer became the opponent as the Centurions recovered from their defeat to Shady Side Academy in the Western Pennsylvania Interscholastic Athletic League (WPIAL) finals. They proceeded with a remarkable series of five consecutive victories in the state tournament, winning each game by an average margin exceeding 20 points, ultimately securing the state championship trophy.

Abby and Morgan demonstrated determination and composure throughout the season, playing pivotal roles in leading the Centurions to the state's highest level of competition for the first time in nearly three decades. One of three seniors, starter Abby Dlugos returned this season from a torn ACL injury that dampened last year's playoff run for the Centurions. Despite being unable to participate in last year's playoffs due to her injury, she exhibited resilience through a demanding rehabilitation process. Abby returned this year to provide leadership, strong rebounding, and tenacious defense. Abby will attend Division III Westminster located in New Wilmington, PA.

In leading up to the championship game, Junior guard Morgan Skoloda scored nine points in a pivotal section game against rival Shadyside Academy. Her three pointers provided a critical shift in momentum in her team's favor to allowing GCC to reach the state title game. Morgan served as an important contributor and reliable three-point shooter during the postseason, completing 33% from outside the arc.



Her critical three-pointer with 2:45 remaining in the third quarter secured GCC's lead in the championship game. Their efforts exemplify the values of discipline, teamwork, and school pride that the FCSU has long encouraged in its youth.

The championship game featured strong performances across the roster, with Greensburg Central Catholic maintaining composure in a tight contest before pulling away in the fourth quarter. The team's resilience and unity were evident from the opening tip to the final buzzer.

This year's title also carries a special note of family heritage: Morgan Skoloda's mother, Teresa, played on Greensburg Central Catholic's last state championship team in 1997, creating a rare and meaningful mother daughter legacy within the program.

FCSU extends heartfelt congratulations to Abby, Morgan, their teammates, and the entire Greensburg Central Catholic community. We salute their dedication, celebrate their success, and proudly honor their contributions as members of our FCSU family.

**Annual Report, continued from Page 1**

The remodel also enabled an expansion of the Slovak Heritage Museum. The museum features improved accessibility and larger exhibition areas, providing visitors with a more engaging and immersive experience. During this process, all of the museum's valuable artifacts were meticulously cataloged and photographed, ensuring a thorough record for future generations. We continue to be grateful for the generosity of our donors, whose contributions help enrich the collection and support ongoing preservation efforts.

**Expansion into 11 new states**

We are now fully licensed in 11 new states, bringing our total to 38. The new states are Alaska, Arkansas, Delaware, Idaho, Kansas, Maine, New Hampshire, Oklahoma, Rhode Island, Utah and Vermont. This expansion is a significant milestone in our efforts to grow our presence and reach more members across the country. We are optimistic about the opportunities that this growth presents, and we believe it will play a pivotal role in increasing our market share and strengthening our overall position in the industry.

Our team is committed to continuing these efforts by working closely with other states to secure additional licenses and ensure we can continue to expand our reach.

**District and Branch Programs**

Over the past year, we have placed a strong emphasis on three key programs designed to engage and support our Branches and Districts.

The first is the *Branch Reimbursement Program*, an initiative that promotes fraternalism while helping reduce the expense of hosting events. This shared-cost program distributes expenses among the Home Office, the Branch or District, and participating members, making activities more affordable for everyone involved. By keeping costs low, we make it easier for families to come together, strengthen connections, and enjoy meaningful fraternal experiences. This program may be utilized up to four times per year.

*Fraternalism in Action* provides members with the opportunity to come together in service to those in need—whether through charitable donations or volunteer efforts—up to four times annually. In recognition of these efforts, the Home Office will contribute a \$250 donation for each qualifying project. We are proud to report increased participation and the positive impact made in our communities, including support for food banks, cancer initiatives, animal shelters, and organizations that distribute essential items such as coats, gloves, baby supplies, personal hygiene products, and school materials. We commend your dedication and look forward to the continued growth of this meaningful program.

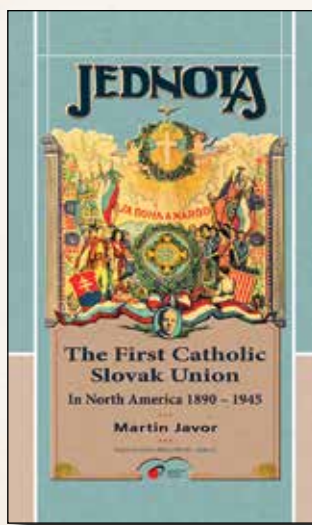
Finally, the *Branding Bucks Program* enhances our visibility within the community and helps spark conversations about who we are as an organization.

**Branch & District Liaison**

The department provides guidance and support, helping officers with procedures and understanding guidelines. They coordinate activities, newspaper announcements, fraternal programs, national events, and contest awards, and manage administrative tasks keeping operations smooth while promoting engagement and recognition throughout the Society.

Send Branch announcements to  
branch@fcsu.com

Send District announcements to  
district@fcsu.com



As part of our commitment to preserving and celebrating our 135-year history, we are collaborating with PhD Martin Javor, a history professor at the University of Prešov in Slovakia, on several meaningful projects. Last year, he authored *Jednota*, a book chronicling the first 55 years of our organization, from 1890 to 1945. The publication features a rich collection of historical narratives, photographs, and personal stories that highlight key milestones and honor the Slovak immigrants who came to North America and helped shape our Society. Previously available only in Slovak, we are pleased to share that *Jednota* is now offered in English. We extend our sincere thanks to Dr. Michael J. Kopanic—District 7 President and Branch 23 Recording Secretary—for his work in editing and translating the book, as well as for his continued dedication to preserving Slovak heritage. The English edition will soon be available through our Gift Shop.

In addition, Dr. Javor is leading an ambitious effort to digitize all past issues of the *Jednota* newspaper. This significant project will provide valuable access to our history and we look forward to sharing its progress. Together, these initiatives help preserve our legacy while creating lasting resources.

Each Branch and District is eligible for reimbursement of up to \$300 per year. These funds can be used through our Gift Shop to purchase logo-branded items such as apparel, feather banners, table runners, and more—tools that help proudly showcase our identity and mission.

In 2025, we launched a new *Virtual Call Program*, led by Executive Secretary/COO Kevin Collins. Held monthly, these calls provide updates from the Home Office and cover a range of topics, including our products, website navigation, form completion, newspaper guidelines, and program support for Branches and Districts. They also address questions on Annual Reports and stipends, as well as highlight upcoming events and Convention updates.

**Connecting With Our Heritage****Visitors from Trstená, Slovakia**

The FCSU Home Office welcomed a delegation from Trstená, Slovakia—the hometown of our founder, Rev. Štefan Furdek—including Mayor PhDr. Ing. Magdaléna Zmarzláková, Fr. Branislav Kozuch, and members of the Letko family. During their visit, they toured the FCSU Museum, met with staff, and learned more about Father Furdek's life and legacy, as well as Slovak culture. Their trip also included a visit to the Slovak Cultural Garden in Cleveland. The timing of the visit coincided with the unveiling of a new monument honoring Rev. Furdek in Trstená on September 25, 2025, marking the 170th anniversary of his birth and the 110th anniversary of his passing.

**Slovak Embassy**

We have continued to strengthen our relationship with the Slovak Embassy in Washington, D.C., an important step in staying closely informed about developments in Slovakia. As part of this ongoing collaboration, several Embassy representatives visited the Home Office in April 2025. Their visit provided a valuable opportunity to further build our partnership, exchange ideas, and explore ways we can support one another moving forward.

Additionally, following the FCSU Board of Directors Meeting in September, its members had the opportunity to visit and tour the Embassy, further reinforcing this important connection.

**Slovak Institute and Research Library**

The Slovak Institute and Research Library at St. Andrew Abbey in Cleveland, Ohio, stands as the world's largest repository of Slovak cultural, historical, and literary materials. Since its founding in 1952, the Institute has safeguarded an extensive collection of rare books, artwork, maps, correspondence, and the personal libraries of prominent Slovak intellectuals. It remains an invaluable resource for scholars, students, and individuals from around the globe who seek to

study and celebrate Slovak heritage.

Recognizing the significance of preserving this important institution, the FCSU has proudly contributed \$100,000 toward its renovation and modernization. This support is helping fund essential upgrades, including improved climate control, enhanced security systems, updated flooring and lighting, expanded research and exhibition areas, and the digitization of fragile materials to ensure broader global access.

**Cleveland Cultural Gardens**

The Cleveland Cultural Gardens are a unique collection of 38 landscaped spaces representing different nationalities, celebrating the individuals and traditions that have shaped world culture. Maintained by the Cleveland Cultural Gardens Federation, these gardens serve as both a cultural landmark and a symbol of unity within the region.

Among them, the Slovak Cultural Garden highlights important figures in Slovak history, including General Milán Štefaník, Jan Kollar, and Father Štefan Furdek. As part of our ongoing commitment to preserving this heritage, the FCSU provides annual support for garden maintenance. This year, we are especially proud to be assisting with the refurbishment of the bronze statue of Father Furdek, helping restore and honor the legacy of our founder for future generations.

**NEW!!! FCSU Scholarship for student of Slovak Studies Minor Program at the University of Pittsburgh**

The First Catholic Slovak Union established an annual scholarship for undergraduate students who successfully complete the Slovak Studies Minor program (15 credits) or newly prepared East European/Slavic Major program (with minimum 15 credits earned from the Slovak language and cultural classes) at the University of Pittsburgh. The name of the scholarship will be First Catholic Slovak Union Scholarship. The FCSU agrees to donate annually for next five (5) consecutive years an amount of (\$7,500) at the end of the Spring semester to the Slovak Studies Program at the Department of the Slavic Languages and Literatures. This amount will be equally divided by Director of the Slovak Studies Program, between undergraduate students at the University of Pittsburgh (juniors and/or seniors) who successfully completed the Slovak Studies Program.

**University of Pittsburgh Slovak Language Department**

The University of Pittsburgh remains the only university in the United States offering courses in Slovak language and culture. The FCSU has played a longstanding role in supporting this program, including helping to fund the establishment of the first Slovak chair and encouraging the department's growth from its early beginnings. This ongoing partnership reflects our commitment to preserving and promoting

Slovak heritage, and we are proud to support such a distinctive and valuable academic program.

**National and Fraternal Events**

Tradition remains an important part of our organization, and we value opportunities that bring families together to create lasting memories. Our National Picnics continue to be well attended and well received. In 2025, we hosted events at Knoebels Amusement Park, Wiegand Lake Park, and Simmons Farm, where it was great to see families spending time together and forming new friendships. Members also enjoyed friendly competition at our Bowling and Golf Tournaments, and planning began for the 53rd Quadrennial Convention. Our members also enjoy participating in contests, with the pumpkin carving and Christmas coloring contests continuing to be popular traditions that engage families and encourage involvement.

**Advertising**

As part of our ongoing efforts to strengthen brand awareness and broaden our reach, we have established a partnership with Fox 8 in Cleveland, where our commercials air daily. In addition, we have participated in several segments on Good Day Cleveland, where we share valuable product information and insights with viewers. These appearances are also available on our website, providing continued visibility. We are currently exploring opportunities to expand our presence through additional Fox affiliates.

**Staff**

Our staff is available each day to assist with inquiries from both current and prospective members, ensuring questions are handled promptly and effectively. We are also pleased to share that several team members have recently obtained their state licenses, further expanding the expertise available to serve our membership.

For added convenience, a directory listing employee names, contact details, and areas of responsibility is accessible on our website and is also published regularly in Jednota. This resource helps both members and internal teams quickly connect with the appropriate contacts and information when needed.

We are also connecting with the Slovak community through advertising on two Slovak-language radio stations—one based in Cleveland and the other in Pittsburgh. Together, these efforts support our commitment to engaging a broader audience and building stronger connections with both current and prospective members.

**Cybersecurity**

As part of our continued commitment to strengthening cybersecurity, we have introduced several new safeguards to better protect our members’ personal information. Along with enhancing our internal security protocols, we have participated in webinars and industry seminars to stay current on emerging threats, trends, and best practices. These efforts help ensure we remain well-prepared in an ever-changing digital environment.

In addition to these internal initiatives, we are partnering with an external cybersecurity firm and working closely with our software team to further reinforce our systems. By leveraging both outside expertise and in-house resources, we are taking a comprehensive approach to security. These enhancements not only protect sensitive data but also provide our members with added confidence that their information is being handled with the highest level of care.

We continue to invest in ongoing staff training to ensure our team can recognize potential risks and adhere to proper data protection practices. By emphasizing education and awareness, we are fostering a culture

of accountability and vigilance.

We have enhanced our computer systems to improve efficiency and ensure compliance with all state and NAIC requirements. Strengthening Home Office operations remains a priority, and we take every measure to safeguard our members’ financial information. This includes maintaining up-to-date antivirus protection, firewalls, and regular system updates to defend against external threats.

In addition, we have secured Cybersecurity Insurance to provide an extra layer of protection for our members. Our systems are tested annually, and independent audits are conducted by outside firms to ensure ongoing security and reliability. Together, these efforts strengthen our ability to safeguard member information and maintain the integrity of our operations.

**Conclusion**

As your President, I have had the honor of representing the FCSU on the Board of Directors for the Slovak Catholic Federation. I have attended and represented our Society at fraternal events within the FCSU and other fraternal organizations. Throughout the year, I also participate in various branch and district meetings. Additionally, I attend numerous seminars, including the American Fraternal Alliance Seminar, the AQS Symposium, and the ENDePersis Fraternal Consulting Seminars. These events provide valuable insights into current insurance trends and potential state and NAIC regulations that may impact the FCSU. I maintain ongoing communication with state Departments of Insurance to ensure that the FCSU consistently meets all state regulations, and we continue to exceed these requirements.

My wife, Theresa, and I sincerely appreciate your trust and support during my time as President. I remain committed to working diligently on behalf of our Society, striving to build a stronger organization while addressing all matters with honesty and integrity. We are the First Catholic Slovak Union, and I pray for the continued growth of our Society. With our exceptional products and competitive rates, it’s essential that we all actively engage in recruiting new members and promoting our Society.

In closing, I would like to express my gratitude to all my fellow officers and board members who have supported me throughout the year. A special thank you goes to our highly skilled Home Office staff for their dedication and hard work.

Ďakujem,  
Kenneth A. Arendt, President/CEO

**FCSU Scholarship Program**

We are proud to offer more than 130 scholarships to our members, supporting students from grade school through graduate school, as well as vocational and technical programs.

Over the past four years, we have expanded both the number and value of these awards, distributing over \$750,000 to help our next generation succeed. Scholarship amounts range from \$500 to \$5,000, and on average, we award more than \$202,000 annually—an investment in education that fills us with pride and demonstrates our enduring commitment to the future of our members.

**FCSU Scholarship**

Catholic Grade School (grades 5-8) .....	\$500
Catholic High School .....	\$1,000
Colleges .....	\$1,500
Graduate School.....	\$1,500
Vocational/Trade School .....	\$1,000

**The Jednota Benevolent Foundation**

This is separate from the Society’s scholarship program and is available to any person pursuing post-secondary education. To be eligible for this one-time scholarship, the applicant must be of Slovak descent and Catholic faith. In 2025, ten non-renewable scholarships in the amount of \$500.00 each were awarded.

**Stéphen C. Matula Scholarship**

In 2025, twenty \$5,000 scholarships were awarded to applicants of Slovak heritage.

**NEW!!! First Catholic Slovak Union Scholarship for students of Slovak Studies Minor Program at the University of Pittsburgh**

An annual scholarship was established for undergraduate students who successfully complete the Slovak Studies Minor program or East European/Slavic Major program at the University of Pittsburgh. The amount of \$7,500 will be equally divided between undergraduate students (juniors and/or seniors) who successfully completed the Slovak Studies Program at the end of the Spring Semester.

Information about all of our scholarship opportunities can be found on our website:

**[fcsu.com/membership/scholarships](https://fcsu.com/membership/scholarships)**

*Several branches also offer scholarships on a local level. We are proud of those branches and encourage others to create this gift for our future leaders. Local scholarship opportunities are also available on our website.*



**To view the Board of Directors Reports, go to:  
[fcsu.com/about/newsroom](https://fcsu.com/about/newsroom)**

# 2025 ANNUAL REPORT

Prepared by:

*Kenneth A. Arendt, President, CEO*

*Kevin Collins, Executive Secretary, COO*



*Reverend Father and Members of the Board of Directors of the First Catholic Slovak Union of the United States and Canada, it is my pleasure to present the 2025 report. Over the past three years, we have strengthened and modernized our Society, growing our assets by almost \$70 million and ensuring the financial stability needed to invest in initiatives that will benefit our members for generations.*

Operating results experienced for the Society in 2025 were mixed, with modest growth and an unusual operational loss due to the additional reserve requirements mandated by the NAIC. The Operating losses that broke a long consecutive string of operating gains were mainly due to lower investment income and larger reserve demand. Investment income was adversely affected due to the economy; Bond income did not increase at the rate consistent with prior years. This accounted for the lack of increase in investment income enjoyed in prior years. The Society experienced slightly lower premium income than prior years, mostly from reduced annuity production. This appears to be an industry trend. Dividend payments to members of \$459,041 were consistent with prior years. Total asset value increased 2.0% (\$11,873,018) as reported on the Annual Statement. Due to uncertain economic conditions and interest rates, mixed insurer results were expected. Realized capital losses were \$2,009,660, while unrealized capital gains were \$1,309,976. Liabilities increased \$17,455,357 (3.3%) mainly resulting from the \$22,331,070 increase in Annuity Reserves. Surplus decreased 10.3%. Details follow:

**TOTAL OPERATION GAIN AND CAPITAL GAINS\LOSSES) FOR 2025:**

Net Loss.....	(\$6,019,374)
Realized Capital Gains\Losses .....	(\$2,009,660)
Net Income.....	(\$8,029,034)

There were Deferred Capital Losses (IMR) of (\$87,323).

The surplus decrease of 10.3% was mainly due to the operating loss, and partially due to realized capital losses. These were partially offset by unrealized capital gains \$1,309,976. Total premium funds were used to purchase additional assets. Unrealized gains/(losses) were as follows:

(a) Common Stock (Unaffiliated) .....	\$ 43,856
(b) Other Invested Assets.....	\$ 1,266,120
	<b>\$ 1,309,976</b>

The following additional items affected Surplus:

AVR Decrease.....	\$ 1,113,553
Change in Non-Admitted Assets .....	\$ (10,254)
Accrued/Asset Adjustment.....	\$ 33,420

2025 Surplus Decrease .....	\$(5,582,339)
2025 Surplus.....	\$ 48,836,152

Insurance in force decreased \$4,673,000 in 2025 (This is smaller than the five-year decrease of \$14,409,000). Increasing Life insurance production remains a challenge and a priority for future operational success.

The Society investments emphasize Bonds (81.2%), Mortgages (9.9%) and Other Invested Assets as its main investments. As noted earlier, bond interest income for 2025 was not up to usual standard. Other Invested Assets include Hedge Funds, Strategy and Situation Funds. The Society also owns a small amount of Preferred and Common Stocks.

The Society had \$29,900,846 of cash.

2025 Common Stocks value is \$1,377,628 (0.2% of assets).

The Society is a member of the Federal Home Loan Bank and has used funds available at very favorable low interest rates to help generate investment income. The funds acquired through the FHLB are managed by an asset management company. During 2025, FHLB advancements decreased to \$5,894,389.

There are no known items which would cause the financial results to be inaccurate.

**Financial Position**

*Summary:* Realized capital losses of \$2,009,660; plus, operating losses of \$6,019,374; less, unrealized gains of \$1,309,976; less \$1,113,553 of AVR decrease; decreased surplus by \$5,582,339 (change in non-admitted assets and accrual adjustments were \$33,166).

The Society's IMR now stands at a small negative \$25,920, and the AVR is at \$4,455,512. The common stock and real estate components of the AVR are at maximum. Overall, the AVR is at 77.5% of total maximum.

The Society's solvency ratio is 108.9%. When the IMR and AVR are combined with surplus, the solvency ratio is 109.75% (slightly down from prior years).

The Society experienced total premium income that was 92.3% compared to the previous year. Annuity premium income was 91.9% compared to the previous year. Investment income decreased 1.4%.

Since 2009, the Society has employed the services of AQS (a fraternal benefit society experienced investment management firm) to assist in guiding its investment activity. There are no known items which would cause the financial results to be inaccurate.

**FINANCIAL POSITION:**

**2025 Premium Income:**

Life Insurance.....	\$ 5,663,135
Annuities .....	\$ 56,939,905
<b>Total Premium Income.....</b>	<b>\$62,603,040</b>

**2025 Investment Income:**

Government Bonds .....	\$ 759,391
Bonds .....	\$ 22,108,039
Preferred Stock .....	\$ 237,006
Common Stocks	
Un-Affiliates .....	\$ 100,360
Mortgage Loans .....	\$ 4,324,351
Real Estate .....	\$ 289,124
Certificate Loans .....	\$ 74,437
Short Term Investments .....	\$ 1,032,109

**Total Investment Income .....\$28,924,817**

**Investment Expenses:**

Depreciation on Real Estate and Other	
Investment Expenses (Investment Taxes,	
License Fees, etc.).....	\$ (2,343,625)

**Net Premium and Investment Income..... \$26,581,192**

Bonds are 81.2% (-1.1%) of the Society's assets, with an average maturity of 10.9 years. The Organization enjoys excellent bond quality with 97.6% of the bonds in the two highest NAIC rating classes. Preferred Stocks make up 0.8% of invested assets, and Common stock 0.2%, which serve to provide diversity and balance to the portfolio, as well as provide growth benefit potential in the market. Other assets consist of mortgages (9.9%); and all others (2.5%), including cash on hand of \$29,900,846. About 15.1% of the cash is in Government securities.

The most significant changes to liabilities were: policy reserves increased 6.2%; Deposit type accounts decreased 27.7% (lower FHLB loans), Funds held as Trustee increased .8%. The AVR decreased 20.0% partially due to the Realized Losses. The AVR is 77.5% of the 2025 maximum. Average lapse ratio is very favorable for the past 5 years. The Society enjoys loyal membership.

The Organization's total admitted assets are \$599,328,981, a 2.0% increase despite the lower premium and investment income production, but benefiting from lower annuity benefits. Five-year asset growth is \$68,391,913 or 12.9%.

**Operations**

Life premium income decreased 2.5%, despite a 2.9% increase in Renewal Premium. Single life premium was higher by 2.6%. Annuity premium income decreased 8.1% and totaled \$34,365,042 versus \$37,374,411. Overall total premium income decreased 7.7%. Sales activity consists of contracted General Agencies, Independent Agents, and Member Agents. The Society had changes in the marketing area and continues its search for a Sales Director. Investment income was 1.4% higher, consistent with the overall asset growth but lower than prior years. Total income for the year was 4.1% lower.

Total member benefits were 10.8% lower primarily because of a 14.0% decrease in annuity benefits paid. There was a 4.8% decrease in surrenders paid; 1.4% decrease in Death benefits. Life reserve demand was 3.9% lower, and annuity reserve demand was \$7,870,091 (54.4%) higher, consistent with the lower annuity premium production and benefit activity, plus the lower CARVM allowance. Total Operation Expenses were 7.4% higher. Commissions were 10.9% lower, reflecting the decrease in annuity premium production. General Expenses were 12.1% higher. Management continues to monitor expenses, and expense levels in relation to income. Dividends to members were \$459,041 which is 4.3% higher than the prior year. The Society realized a loss from operations of \$6,019,374, after payment of dividends.

Net Loss was \$8,029,034. The AVR decreased by \$1,113,553, primarily due to realized capital losses.

There are no known items which would cause the financial results to be inaccurate.

**Cash Flow and Liquidity**

The items which provide liquidity are \$29,900,846 of cash, \$1,377,628 of common stock, \$63,644,849 of bonds maturing in less than one year; over \$35,000,000 of premium income; and over \$26,000,000 of investment income. Expected outgo for benefit payments, commissions, dividends and expenses are about \$45,557,000, if the same amount of withdrawals are incurred in 2026. The Society enjoyed \$17,477,208 of positive operation cash flow in 2025.

The Society experienced larger than normal operating losses, mainly due to annuity reserve increases and lower CARVM relief. Asset growth in 2025 was favorable. The net investment rate of return, although somewhat affected by the fluctuating interest rates available in 2025, will be at a higher level. The Society markets no other major interest sensitive products other than annuities. There are no plans for any major expenses or outlays.

**Risk Based Capital**

The Risk Based Capital calculations indicate that total adjusted capital is \$53,491,664. The total for 50% of the calculated RBC was \$7,424,499. The RBC ratio was affected by the inclusion of new bond calculation factors introduced in 2021 into the RBC calculation.

The Society had three Insurance Regulatory Information System ratios outside NAIC designated ranges; Net and Gross change in Capital and Surplus and Net Income to Total Income. The items have been covered in this report.

Total security trading activity was \$203,156,108 (+\$76,986,482) in 2025 (higher than 2024 activity due to the 2025 economy).

**Insurance in Force**

The Society recorded a decrease of \$4,673,000 of insurance in-force. Insurance in-force has decreased 4.1% since 2021.

**We Are Licensed in 38 States:**

Alaska	Kentucky	North Carolina
Arkansas	Maine	Ohio
Arizona	Maryland	Oklahoma
Colorado	Massachusetts	Pennsylvania
Connecticut	Michigan	Rhode Island
Delaware	Minnesota	South Carolina
Florida	Missouri	Tennessee
Georgia	Nebraska	Texas
Idaho	Nevada	Utah
Illinois	New Hampshire	West Virginia
Indiana	New Jersey	Vermont
Iowa	New York	Virginia
Kansas		Wisconsin

**Financial Summary**

In 2025 the insurance membership decreased by 865 members, attributed to death claims, cash withdrawals, and expelled policies, compared to a decrease of 1,232 members in 2024. The number of life insurance certificates issued decreased by 1,151 in 2025, compared to a loss of 1,090 in 2024.

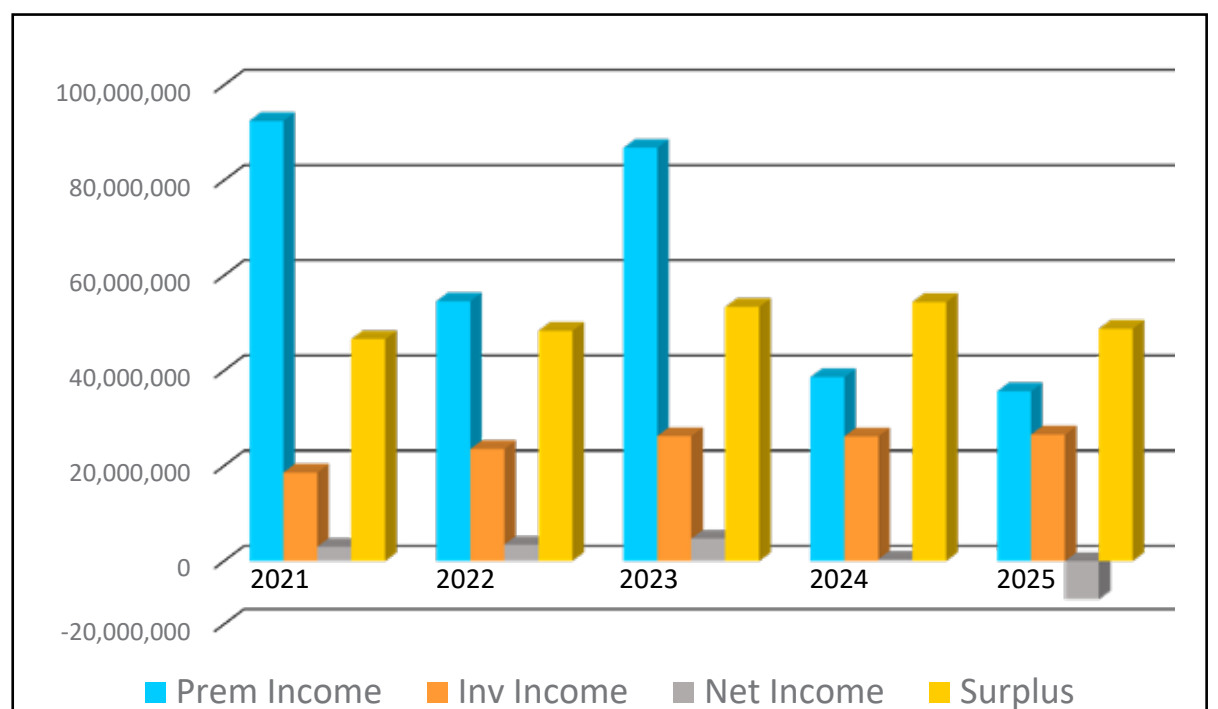
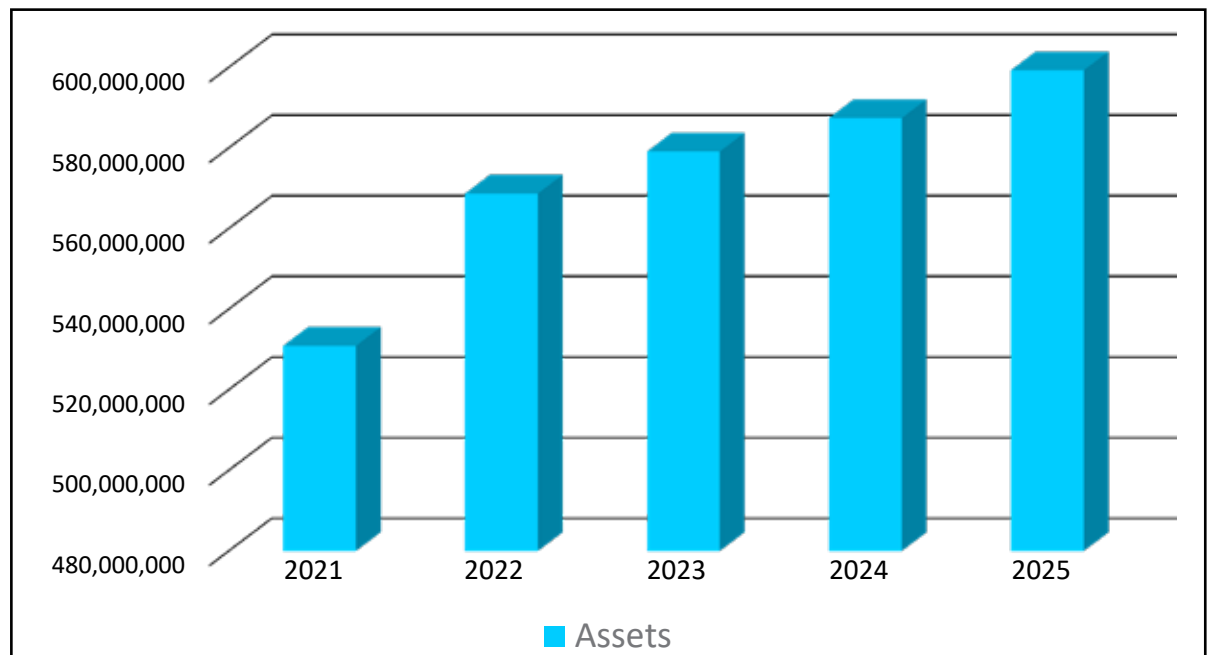
At year-end, the society held 7,838 active annuity contracts with a total annuity account cash value of \$430.66 million, up from \$413.58 million in 2024. This represents a 4.1% year-over-year increase, continuing the upward trajectory illustrated in the annuity cash value growth trend.

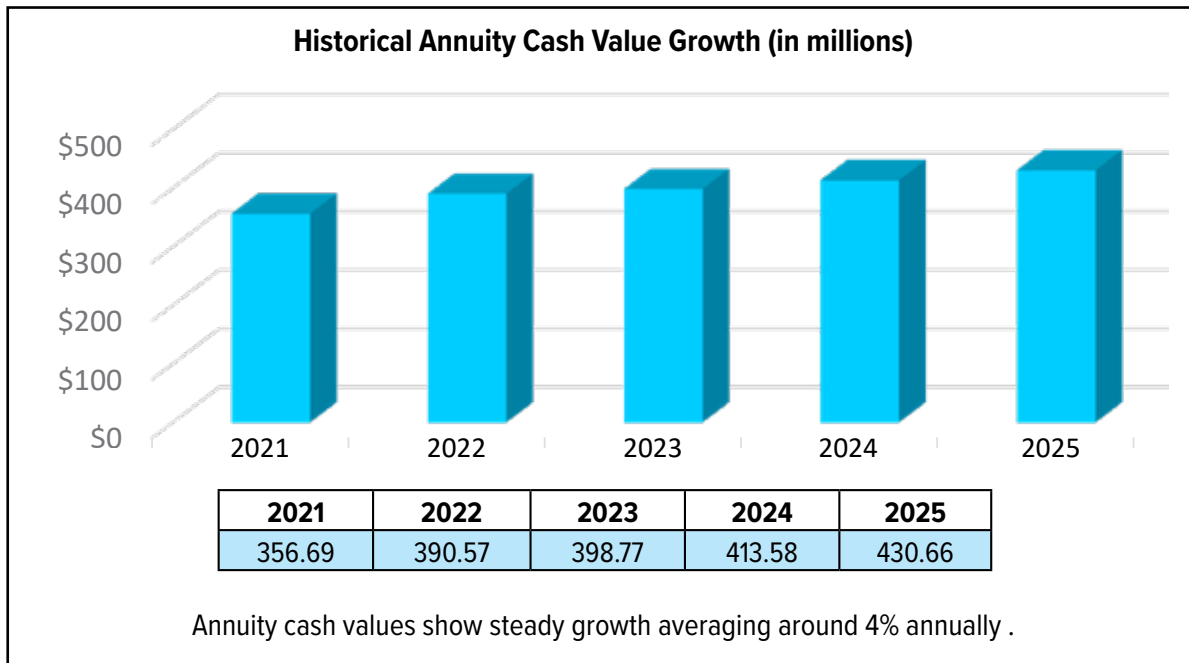
**Insight from the Growth Trend**

Despite a modest slowdown in growth during 2022–2023, annuity cash values rebounded and accelerated through 2024 and 2025. This pattern highlights the resilience of the annuity portfolio and reflects both member retention and disciplined financial management. The consistent rise in cash value over the past five years underscores the long-term strength and stability of FCSU Financial’s annuity products.

**Listed Below is a Five-Year Comparison of Assets, Premium Income, Investment Income, Net Income and Surplus**

	2021	2022	2023	2024	2025
<b>Assets</b>	530,937,088	568,716,615	579,134,399	587,455,963	599,320,981
<b>Premium Income</b>	92,488,251	54,622,568	86,814,655	38,660,760	35,683,839
<b>Investment Income</b>	18,621,567	23,556,485	26,274,799	26,223,885	26,581,192
<b>Net Income</b>	3,022,244	3,473,008	4,729,876	357,391	(8,029,034)
<b>Surplus</b>	46,657,607	48,374,546	53,424,728	54,418,491	48,836,153





FCSU’s insurance and annuity portfolio contains many products, which suit all insurance and annuity needs. The Membership and Marketing Team, along with our actuarial firm, Miller & Newberg Inc., and our Financial Consulting Firm, ENDePersis Fraternal Consulting, LLC, continues to explore avenues to improve and enhance our existing products and develop new products.

The Executive Secretary and the Home Office staff are developing new methods to expand our search for new independent insurance agents to sell our products. We have over 350 agents with signed contracts with our Society and they are making our products available to their clients. Our agents have access to our agent portal which allows them to view their client’s accounts online. Our independent agents receive monthly emails on our annuity rates and insurance products. We are also developing a new method of paying commissions to the agents.

**Insurance Rates, Rules & Recommender’s**

New insurance premium rates and application forms have been created to align with the updated mortality table used in developing our insurance products. The updated 2025 Commissioners Standard Ordinary (CSO) Table, adopted by the National Association of Insurance Commissioners (NAIC), has been in effect starting January 1, 2025. Additionally, in 2021, the NAIC required us to update all our annuity suitability applications to ensure compliance with the states in which we are licensed. This was a significant undertaking, as we maintain application variations for multiple states, including Florida, South Carolina and Texas. We are proud of the joint efforts of our staff with our Financial Consulting Firm to accomplish this task. All annuity applications and supporting documentation has been updated.

In addition, all Life Insurance applications have also been updated. Again, there are multiple state variations and a short and long form for each. Now

that this project is complete, we can no longer accept applications on the old forms.

FCSU, like other fraternal benefit societies and insurers, is required by the states in which it operates to comply with the changes adopted by the NAIC. Since the 1940s, the insurance industry has been regulated by state laws to protect policyholders. These regulations are designed to ensure that insurance rates are not excessive, while also preventing rates from being set too low, which could lead to insurer insolvency and an inability to meet financial obligations to policyholders. Insurance regulations help prevent unfair discrimination against policyholders based on factors unrelated to the risks being insured.

Our experienced Home Office staff is ready to assist with any questions regarding rates, application completion, or our insurance and annuity products. To enhance member service and improve efficiency, we offer an automatic premium payment service, allowing members to have their premiums automatically deducted from their bank accounts. Additionally, annuity holders can take advantage of automatic deposit for their annuity checks. For added convenience, they can pay or deposit only. For the convenience of our members, we accept Visa, MasterCard and Discover for premium payments, loan payments and newspaper subscriptions. We offer online premium payments, and annuity deposits through the members portal.

In accordance with state regulations, commissions will no longer be paid to non-licensed recommenders who sell insurance or annuity policies for FCSU Financial. Only licensed agents are eligible to receive commissions. Non-licensed recommenders will receive a \$25 referral fee for each insurance policy issued, provided that underwriting is complete and the first-year premium has been paid. This referral fee applies to the following policies: Whole Life or Single Premium Whole Life policies with a face amount of

\$5,000 or more, and Term policies with a face amount of \$25,000\* or more (excluding JEP policies).

A \$25 referral fee will be paid to non-licensed recommenders for each annuity policy once underwriting is complete and the policy has been issued. The referral fee applies to annuity policies with a deposit of \$2,000 or more.

In 2025, we continued to encourage our current recommenders to obtain their state insurance license. Typically, obtaining a full insurance license requires passing an exam and completing continuing education classes to maintain the license. A full license allows a person to solicit any amount of insurance or annuity products without restrictions. In some states, individuals may apply for a restricted fraternal license, which does not require an exam or continuing education classes, but it limits the types and amounts of insurance or annuity products that can be sold.

To support this initiative, we are offering an incentive plan for recommenders and any member interested in becoming a state-licensed insurance agent. The FCSU will cover 50% of the cost to obtain a life insurance/annuity license in their state, including the cost of required courses and the license fee (which varies by state). Additionally, based on productivity, the FCSU will cover 50% of the renewal cost. If you are interested in becoming a licensed agent in your state, please contact the Home Office for more information.

**Branch Requirements**

The Home office will continue to merge inactive branches with active branches. This is an ongoing procedure since many of our branch officers are unable to continue to service the members in their branches. Regional Directors are encouraged to contact the branches in their region. The information we obtain will be used to find out how we can better serve our branches.

Per FCSU bylaws, branches are still required to meet the requirements set forth by our FCSU Convention to qualify for the branch stipend. We encourage our branch officers that if they are unable to perform their duties and cannot find anyone in their branches to take over their duties, to call the Home Office. We will try to merge them with an active branch. For those branches that do not wish to merge, the Home Office can offer you guidelines as to how you can meet the requirements and receive the stipend. The requirements for the financial obligations (bylaw section 4.05) has been mailed to all branch officers and published in the *Jednota* newspaper as a reminder of the expectations for each branch. The Board of Directors strongly recommended that branches hold in person or virtual meetings to help increase attendance. A virtual meeting will count as a meeting towards the branch stipend.

Prepared by:  
Kenneth A. Arendt, President, CEO  
Kevin Collins, Executive Secretary, COO

**Branch 670**  
**2026 Scholarships**  
Applications must be received by April 30, 2026  
Contact Nicole Hyatt with questions:  
branch670activities@gmail.com

**Branch 181**  
**Youth Member**  
**Scholastic Assistance**  
**\$500 Scholarships**  
Applications must be postmarked by May 4, 2026  
Contact Vicki at 724-433-8469 or vicki15@zoominternet.net with questions.

**Branch 746**  
**Scholarship**  
**\$1,500 Scholarship**  
For active Branch 746 Members  
Email: JednotaBranch746@gmail.com for more information.  
Application guidelines:  
fcsu.com/membership-benefits/scholarships/  
**Deadline to Apply: June 30, 2026**

## Ken Arendt Seeks Re-Election for President/CEO

For more than 50 years, I have been proud to call the First Catholic Slovak Union my Society, and for the past three years, it has been my honor to serve as your President. I respectfully ask for your continued support as I seek to remain in this role for the next term and build on the strong foundation we have established together.



My commitment to the FCSU has been lifelong. As a member of Branch 228 in Lorain, Ohio, and through 28 years as Executive Secretary, I developed a comprehensive understanding of our Society's operations. In that role, I was responsible for financial oversight, regulatory compliance, personnel and property management, and membership administration. That experience prepared me well to step into the role of President and continue guiding our organization forward.

Over the past three years, we have made measurable progress in strengthening and modernizing the FCSU. We increased our assets by nearly \$70 million, reinforcing our financial stability and positioning the Society for long-term growth.

As President, I lead a \$600+ million annuity and life insurance organization. My responsibility is to ensure financial strength, maintain regulatory compliance, and guide strategic growth while upholding our fraternal mission. This includes working closely with the Board of Directors, overseeing financial performance, supporting sales and marketing efforts, and ensuring our products and services meet the needs of our members and agents.

A few accomplishments include expanding into 11 new states, allowing the FCSU to now operate in 38 states. We completed a comprehensive rebranding effort, including a new logo, updated identity, redesigned forms and applications, and a new website. We also completed a full renovation of our Home Office and Museum, preserving our history while creating modern, functional space for our members, staff, and visitors.

At the same time, we strengthened our commitment to fraternalism. We enhanced support for our Branches and Districts, expanded programs focused on community service and member engagement, and increased our scholarship program to award more than \$200,000 annually.

We have also maintained a strong focus on our Slovak heritage through cultural partnerships, programs, and relationships that support the traditions on which our Society was founded.

My background in finance and administration, combined with decades of service to the FCSU, provides the experience needed to continue to lead with consistency and accountability. I have had the privilege of knowing many of you for decades. These relationships mean a great deal to me, and they continue to inspire my dedication to this organization. I remain committed, energized, and focused on leading the FCSU with integrity, experience, and a clear vision for the future.

I appreciate the trust you have placed in me and the support of our Board of Directors. I respectfully ask for your vote so we can continue moving the FCSU forward.

## Statement of Candidacy for the Position of Auditor Tom Krispinsky

I was selected to serve as Auditor for the First Catholic Slovak Union in the Spring of 2025 to fill the position due to the passing of John Leskovyansky Jr. It was an honor to be selected for this position. With my background I feel I was qualified to be part of a team that keeps helping the organization with recommendations for improvement if needed during our audits.



The following is a little history of myself. I'm a lifetime member of the FCSU and proud member of St. Matthias Church before it being renamed Our Lady of Sorrows. My education degrees are from Youngstown State University in Business Administration and Accounting and my Masters degree from Ashland University in School Administration. I'm currently the Fiscal Officer for Howland Township, Warren, Ohio where I live. Prior to this I was a School Treasurer for 30 years for three different School Districts, Howland Local, Trumbull County ESC and Springfield Local all in the Youngstown-Warren Ohio area. Before becoming a School Treasurer, I was a State Examiner for the Auditor of Ohio for eight years auditing School Districts in the Northeast part of Ohio.

Some of my outside activities was being a Football Official since 1975. Starting as a High School official and working myself up to being a college official for 25 years, having officiated in the Ohio Athletic Conference, Mid American Conference and 15 years in the Big Ten Conference.

I ask the Delegates of the 53rd Quadrennial Convention for your vote to elect me to the position of Auditor for the betterment of FCSU. Majte skvelý deň.

## Kevin Collins Seeks Re-Election for Executive Secretary/COO

It has been a true honor and privilege to work for FCSU and its members as your Executive Secretary these past 3½ years.

Working with the Home Office Team, we have developed a strong relationship and winning direction of taking FCSU into the next century.



As I say often, if you're not changing, you're not growing. These past years, we have grown and accomplished a lot of goals financially and fraternally. We set the groundwork to propel us into the future and to allow us to grow.

Some of the achievements are:

- We have updated the entire office space with newer technology.
- Increased our cybersecurity to ensure safer communication with our members.
- Remodeled the entire FCSU office space, which allows for appropriate hosting of guests from Slovakia and other areas of the country.
- Rebranded our sales and marketing concept, including the redesign of our website and newspaper.
- Obtained licensing in 11 new states, which brings us to a total of 38 states.
- Launched the Virtual Call Program, monthly calls where we try to keep all members up to date with news from the Home Office.
- Advertised on FOX 8.
- Advertised on Slovak radio stations in Pittsburgh and Cleveland area.
- Proudly passed the Ohio state audit.
- Established a relationship with the Slovak PRO to open the chapters in the Cleveland and Pittsburgh market. I was honored to be a guest speaker at their 2025 Summit in NYC.
- Strengthened relationships with The Slovak Embassy, Consulate General of Slovakia, and the American Fraternal Alliance.

We are proud of what we have accomplished so far. However, we have new goals for the next 4 years.

This vision started at the convention in 2022. As the Vice President I was able to introduce, with the help of Home Office team, the idea of going to Topgolf. As we often talk about youth involvement, we need to offer events that will attract younger members to participate and get involved. Therefore, at this year's convention we are launching a few more new and exciting events:

- Orientation Session
- Breakout Rooms covering different topics
- Fraternal Charity Event (Blessings in a Backpack)

Finally, all the above accomplishments could not have been successful if it was not for every Home Office team member. We recognized each employee's talents and reassigned them to key positions at the Home Office based on their skill sets. The entire staff has embraced our vision for growing the company.

When you elected me for my first term, you elected me to be a steward of your finances. I pride myself on taking this job very seriously. Each member has worked hard to earn and grow their money. It is our responsibility to do our best to grow and protect their investments in our society. Thank you again for your time and support.

## Greg Maurer Seeks Re-Election as National Chair of Auditors

Effective oversight and accountability are essential to the long-term strength of the FCSU. Since 2020, I have had the honor of serving as National Chair of Auditors, bringing consistency, professionalism, and diligence to all audit functions. I was elected National Auditor by the delegates to the 2022 Convention and have since completed comprehensive reviews of internal processes in accordance with FCSU bylaws.



My service is supported by a strong professional foundation. I hold an MBA from Duquesne University and completed bachelor's degrees in Mathematics and Computing & Information Science from Saint Vincent College. I retired in April 2024 after more than 25 years from a global technology company generating \$1.8 billion in annual revenue and employing over 8,600 individuals in more than 60 countries. I am an ISO 9001-certified Internal Auditor and hold a Lean Green Belt in Value Stream Mapping, along with multiple awards and certifications earned throughout my career at Kennametal in support of operational excellence initiatives.

Service and leadership extend beyond my professional life. Guided by my Catholic faith, I remain deeply involved with Saint Vincent College serving as Homecoming Liaison at the college, Greensburg Central Catholic High School, and Saint Bruno

*Maurer, continued on Page 14*

**Maurer, continued from Page 13**

Parish where I am President of the Finance Committee. I am also proud to serve Branch 181 and District 3 as an auditor and active participant in all fraternal activities.

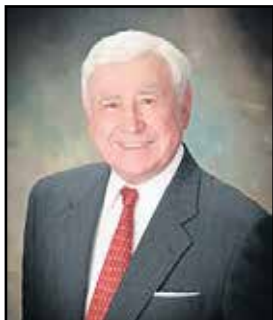
I also bring a strong commitment to Slovak heritage and culture, including extensive genealogical research into my ancestry with eight visits to Slovakia. My commitment to the FCSU is also personal. My family's membership dates to 1910, and my research reveals my dedication to preserving the values, culture, and legacy entrusted to us.

I respectfully ask for your support as I seek re-election as National Chair of Auditors, so that I may continue serving the FCSU with integrity, experience, and a steadfast commitment to its mission and future.

## Joe Senko For FCSU Treasurer Qualified, Experienced, Active

### Financial Background

- Master's Degree - Robert Morris University
- BS Degree in Business – Duquesne University
- Licensed as a Certified Public Accountant
- Licensed as a Personal Financial Specialist
- Licensed as a Global Management Accountant
- Current Treasurer of Municipality of Mt. Lebanon (70 million dollar annual budget)
- Certified Pennsylvania Tax Collector
- Served as Treasurer of eleven nonprofit organizations
- Served as FCSU Chairman of Auditors (12 years)
- Financial Secretary – FCSU Branch 254
- Served as Treasurer – Jednota Properties, Inc.



### Slovak Involvement

- Appointed by Slovak government as Slovak Honorary Consul for Pennsylvania since 1998
- Executive Director of Western Pennsylvania Slovak Cultural Association
- Slovak Notary
- Arranged and conducted 14 tours to Slovakia
- Dual citizen (U.S. and Slovakia) for past ten years attended by over 300 people
- Member of all five Slovak Fraternal Benefit Societies
- Chairman Emeritus – Friends of Slovakia (Washington, D.C.)
- National Trustee of FCSLA

### Catholic Activities

- Sacristan at Our Lady of Grace church
- Eucharistic Minister at St. Michael the Archangel Parish
- Homebound Minister
- Fourth Degree Member of the Knights of Columbus
- Member of Equestrian Knights of the Holy Sepulchre
- Treasurer of the Serra Club of Pittsburgh
- Member of Society of Saints Cyril and Methodius

### Recognition

- Received Presidential Medal (Slovak government's highest award bestowed on foreigners)
- 2008 Fraternalist of the Year (selected by Fraternal Societies of Greater Pittsburgh)

## Raymond Lako Seeks Re-Election as Auditor

I was first elected to the position of Auditor for FCSU at the 2006 convention. I have experienced the changes and progress of our Society throughout all these years. To the best of my ability, I have worked diligently to ensure the smooth operation of Jednota. I also served as an officer on our Supreme Court.

Prior to my move to South Carolina in 2014, I had been active in my local branch. I also served as Treasurer for the Slovak Civic Federation of Allegheny County.

My education is a BA from Duquesne University. I worked in the railroad industry for over 30 years, mostly as a supervisor in repair operations. In that capacity, I learned the importance of attention to detail, a necessary requirement in performing any sort of audit. I welcome your support in my attempt to remain in this position.

## Pennsylvania Fraternal Alliance Announces Annual Scholarship



The Scholarship Committee of the Pennsylvania Fraternal Alliance is announcing that applications are now available. They can be obtained by contacting the PFA Secretary-Treasurer at [Theresa@lpsc.org](mailto:Theresa@lpsc.org) or 888-834-6614, or by accessing the website at [www.pafraternals.org](http://www.pafraternals.org). Applications are also available on our website at [fcsu.com/scholarships](http://fcsu.com/scholarships) and are due by **June 30, 2026**.



## Eastern European Gypsy Fantasy Concert Comes to Cleveland on May 2

Submitted by *Beata Begeniova Fedoriouk, Branch 24 Member*

Audiences are invited to experience an unforgettable evening of passionate, virtuosic music rooted in the Roma traditions of Eastern Europe. The spectacular Gypsy Fantasy Concert comes to Cleveland on Saturday, May 2, in a beautiful, historic setting at the Slovenian National Home. The concert features a collaboration between Cleveland's Harmonia and Pittsburgh-based Gypsy Stringz with special guest cimbalom-player Alex Udvary from Chicago. The lineup includes two primás violinists, two cimbaloms, soulful vocals, as well as tamburica musicians and more.

This will be an evening of Gypsy-style music from all over the Carpathian Basin: Hungary, Slovakia, Romania, Ukraine and neighboring regions. This talented group of master musicians dedicated to preserving Gypsy (Roma) tradition has presented the Gypsy Fantasy concert in Pittsburgh and has met with rave reviews.

The program highlights the deeply expressive and technically dazzling style often associated with Gypsy (Roma) musicians. These traditions were carried across the Atlantic during waves of immigration to North America in the late 19th and early 20th centuries, where they continued to flourish within tight-knit communities and family ensembles that kept those traditions alive. At the heart of the performance is the evocative pairing of violin and cimbalom — the shimmering, hammered dulcimer that forms the rhythmic and harmonic backbone of Eastern European Roma ensembles. The musicians trace their repertoire directly to mentors and elders who preserved these melodies through oral tradition which is shaped by memory, improvisation, and personal expression.

The evening will feature lush, romantic melodies alongside electrifying dance forms such as the csárdás and the friss — contrasting sections that move from slow, heart-stirring laments to breathtakingly fast, rhythmically charged finales. The music unfolds with dramatic rubato, sweeping violin lines, and the sparkling cascades of the cimbalom, creating an atmosphere at once intimate and exhilarating.

"This music tells stories of migration, resilience, longing, and celebration," says Walter Mahovlich Harmonia's Artistic Director. "It is music that lives in the heart — passed from one generation to the next — and we are honored to share it with new audiences."

Rich in emotion, spontaneity, and virtuosity, this concert offers more than a performance; it is a cultural journey through the soundscape of Eastern Europe and the enduring spirit of the Roma people.

A reception with live music and dancing follows the concert. Delicious traditional Hungarian food will be available prepared by the Hungarian Scouts, as well as a full bar. Seating will be at tables on the main floor with overflow seating available on the balcony. Advance tickets will be available and are strongly recommended. The Slovenian National Home on St. Clair Avenue is a beautifully restored historic venue with a full stage and large wooden dance floor, as well as a spacious bar and kitchen. There is plenty of parking at the back of the building.

**\$30 Advanced Purchase • \$35 At the Door • \$25 with student ID**  
**Slovenian National Home • 6417 St Clair Ave., Cleveland, OH • 6pm-12am**  
**Tickets - [harmoniaensemble.com/event/gypsy-fantasy-3-concert-dance/](http://harmoniaensemble.com/event/gypsy-fantasy-3-concert-dance/)**

Doors Open: 6:30pm  
 Concert: 7:30pm-9:30pm  
 Dance: 9:45pm-10:45pm

Email [harmoniabandcleveland@gmail.com](mailto:harmoniabandcleveland@gmail.com) or call 440-263-6891 or 216-288-8727 for more information about the event.





## Women for Women on International Women’s Day: An Evening of Slovak Heritage, Solidarity, and Inspiration at the Slovak Consulate General in New York

Submitted by Lucia Kapogiannopoulos, Branch 746

On March 4, 2026, just a few days before International Women’s Day, the Slovak Consulate General in New York became a lively gathering place filled with positive energy, support, and a strong sense of community. In partnership with Slovak PRO and Živena, the Consulate hosted the Women for Women event, bringing together nearly 80 accomplished women of Slovak heritage. Although they represented different generations, careers, and life experiences, they shared a common pride in Slovakia and a desire to strengthen the Slovak community.

The evening included discussions with teachers and educators from Slovak schools in New York and New Jersey who are helping guide the youngest members of the Slovak-American community. They spoke about the importance of keeping children connected to the Slovak language, culture, and traditions, and why maintaining these ties matters even for those growing up far from Slovakia. Among the inspiring speakers was Marianna Fečová, a member of FCSU and director of LIPKA Academy in Linden, New Jersey.

Throughout the evening, one message stood out clearly: women—whether as mothers, teachers, or mentors—play a vital role in preserving language, identity, and the cultural heritage of our community.

The collaboration between the evening’s hosts carried special significance. More than a century ago, Živena created opportunities for women to learn, grow, and support one another at a time when such chances were limited. Today, Slovak PRO continues this legacy in a modern way by connecting professional women, encouraging mentorship, and creating new opportunities. Together, they demonstrate how tradition and modern aspirations can complement and strengthen each other.

The gathering was a meaningful reminder that the Slovak community in New York is full of strength, solidarity, and optimism—and that women are truly at its heart. FCSU Jednota members from Branches 45 (NYC), 712 (NYC), and 746 (NJ) including Region 1 Director, Sabina Sabados, were honored to be invited to participate in this event.



## Branch 200 Members Attend Benefit



Members of Branch 200 were honored to present a donation to branch member Dan Farester to assist with medical expenses. Pictured with Dan (seated) are Rob Fennell, Karen McCullough, Teresa Freeman, Linda Bowser, and Deb Fennell. A benefit was held on March 21 at the Latin American Club in Ford City, PA. We extend our best wishes to Dan for a speedy recovery.



Branch 853 members Michael Bertovich, Marianne Rodacy, Ron and Monica Boone and Charles Boone, recently took part in the Branch Reimbursement Program with an afternoon at the bowling alley. Building camaraderie in the FCSU Financial through the incentive of the Branch Reimbursement Program makes the program a huge success. It was a Branch 853 fun afternoon.

Pictured L-R Marianne Rodacy, Charles Boone, Michael Bertovich, Ron Boone all intently watching a bowler. Not in photo Monica Boone.

## The Somerset Patriots Welcome District 4 (NJ)



**BALLPARK BBQ GROUP EVENT  
Saturday, May 2, 2026 @ 6:05pm**



Guests will have access to the Ballpark BBQ, with a 90 minute Buffet, Cash Bar and designated picnic style seating.

Buffet runs from 5:00pm-6:30pm

## Members are FREE

Guests cost \$38 each

**TD Bank Ballpark**

**860 E Main Street**

**Bridgewater, NJ**

**Saturday, May 2**

**Gates open at 5:00pm**

**First Pitch is 6:05pm**

**RSVP to Jo Anne Peppe**

**at gsmgjap@aol.com**

**by Friday, April 17**

Send her an email to coordinate guest payments.

**FIRST CATHOLIC SLOVAK UNION**  
Balance Sheet As of December 31, 2025

**ASSETS**

Bonds	\$481,564,431
Preferred Stock	4,750,000
Common Stock	1,377,628
Mortgage loans on real estate	58,700,867
Property Plant & Equipment	576,960
Cash	29,900,846
Certificate Loans	1,283,003
Other Invested Assets	15,020,651
Investment Income Due & Accrued	6,035,931
Uncollected premiums in course of collection	118,664
<b>Total Assets</b>	<b>\$599,328,980</b>

**LIABILITIES**

Life & Annuity Reserves	524,888,998
Liability for deposit type contracts	11,772,413
Death claims payable	300,000
Provision for dividend payable	400,000
Interest maintenance reserve (IMR)	-25,920
Asset valuation reserve (AVR)	4,455,512
Accrual for future convention costs	900,000
Post retirement reserve	769,082
Amounts retained as trustee	6,568,818
Other liabilities	463,925
<b>Total Liabilities</b>	<b>\$550,492,828</b>
Surplus	48,836,152
<b>Total Liabilities and Surplus Funds</b>	<b>\$599,328,980</b>

**Income Statement As of December 31, 2025**

**INCOME**

Insurance & Annuity Premiums	\$35,683,839
Net Investment Income	26,581,192
Amortization of Interest Maintenance Reserve	308,768
Miscellaneous Income	29,241
<b>Total Income</b>	<b>\$62,603,040</b>

**EXPENSES**

Death Benefits	\$2,776,035
Annuity Benefits	35,181,122
Surrender Benefits	573,958
Interest on deposit-type contracts	1,097,711.00
Increase in reserves - Life & Annuity contracts	23,103,151
Commissions paid on new contracts	992,202
General Insurance & fraternal expenses	4,261,406
Insurance taxes, state licenses & fees	177,788
<b>Total Expenses</b>	<b>\$68,163,373</b>

Net Loss from operations before dividends	(5,560,334)
Dividends paid to policyholders	459,041
Net Loss from operations after dividends	(6,019,375)
Net Realized Capital Gains (Losses)	(2,009,660)
<b>Net Income (Loss)</b>	<b>(\$8,029,035)</b>

**CAPITAL AND SURPLUS ACCOUNT**

Capital & surplus, Dec. 31st, prior year	54,418,491
Net Income current year	(8,029,035)
Change in unrealized capital gain (loss)	1,309,976
Change in asset valuation reserve	1,113,553
Other gains & losses in surplus	23,168
Net change in capital & surplus current year	(5,582,338)
<b>Capital &amp; surplus, Dec. 31st, current year</b>	<b>\$48,836,153</b>

**Update on Annuity Product Reserves Due to New NAIC Regulations**

In response to recent regulatory changes introduced by the National Association of Insurance Commissioners (NAIC), we have adjusted the reserve allocations for the 2025 financial statement for certain annuity products. These changes require us to hold a higher percentage in reserves to maintain compliance and ensure continued financial stability.

To meet these requirements, we have strategically reallocated funds from our surplus accounts. This proactive approach reinforces our commitment to sound financial management and long-term security for our members and policyholders.

We recorded an increase of nearly \$12 million in total assets in 2025 and continue on a positive growth trajectory. Despite these adjustments, taken in 2025, our society remains financially strong. We appreciate your continued trust and partnership as we uphold the highest standards of financial responsibility.



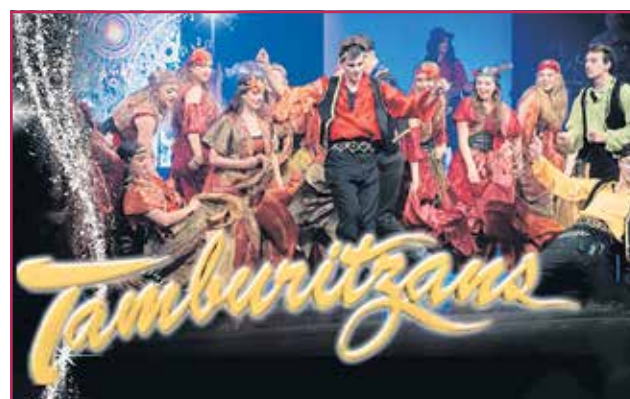
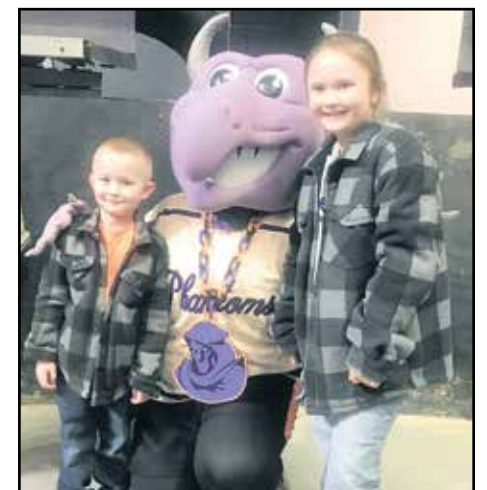
**District 14 Hosts Successful Hockey Night in Youngstown**

*Submitted by Tom Ivanec, Region 6 Director*

On March 6, 2026, some 30 members and guests of District 14 gathered for a night out to see the Youngstown Phantoms take on the Madison Capitals at the Covelli Center in downtown Youngstown, OH. The Youngstown Phantoms are part of the United States Hockey League (USHL). The USHL is the country's top junior hockey league, classified as Tier I.

Four generations of the district got to enjoy a great game of hockey right behind the goal while dining on all-you-can-eat pizza, popcorn and soft drinks. Several lucky members also got a ride on the Zamboni and photo ops with Phantom mascot Sparky.

A fun evening was had by all. Thanks to everyone who participated and a special thank you to District 14 President Carlie Peshek for organizing the event.



**Sunday, April 26**  
**at 5pm**  
**6001 Archwood Rd**  
**Independence, OH**

# BRANCH ANNOUNCEMENTS

All new BRANCH Announcements should be sent to [branch@fcsu.com](mailto:branch@fcsu.com)

## FROM THE DESK OF THE EXECUTIVE SECRETARY, COO

As of February 15, 2026, the following branches did not meet all of the qualifications for their 2025 Branch Stipend per Bylaw 4.05(f2) Financial Obligation and per Bylaw 14.01 rules governing local branches.

003P	096K	224K	417K	543K	729K
004K	102K	266K	429K	571K	735K
007K	122K	292K	456K	584K	780K
075K	132K	293K	465K	618K	796K
083K	157K	321P	472K	633K	888K
085K	165K	330K	484K	667K	890K
086K	198P	403K	517K	706K	

## FCSU 53RD QUADRENNIAL CONVENTION

June 20-23, 2026

Embassy Suites by Hilton  
Golf Resort & Conference Center  
Greenville, South Carolina

Visit the 53rd Convention Page on our website for the latest updates. Look under the Membership tab at [www.fcsu.com](http://www.fcsu.com).

## CONNECTICUT

### BRANCH 19 – BRIDGEPORT, CT

*Deborah M. Nelson, Secretary*

The St. Joseph Society will hold a virtual Zoom meeting on Sunday, June 14, 2026, at 10am where we will recognize the recipients of the Margaret Evancho Award. This award was established in recognition of the many years Margaret Evancho dedicated to the youth of Branch 19. We will also discuss plans for the upcoming 53rd Quadrennial Convention. We look forward to reconnecting and cordially invite members to join our meeting:

Zoom Link: [tinyurl.com/Br19June26](https://tinyurl.com/Br19June26)  
Meeting ID: 897 0384 0515  
Passcode: 840482

## MICHIGAN

### BRANCH 721 – BANNISTER, MI

*Joseph Beno, Recording Secretary*

Jednota Lodge Branch 721 will hold their Spring meeting on Sunday, April 12, 2026, at 2pm at the Remenar home, 8977 S. Mason Rd., Bannister.

**FRATERNALISM IN ACTION:** Because our branch only meets twice a year, we are blessed to support two local organizations at this meeting. While we'll be collecting for both at the same time, we encourage members to be as generous as they are able to each of these worthwhile causes. For the Elsie Baby Pantry, please bring baby shampoo, soap, and wipes. For the Elsie Area Food Pantry, please bring non-perishable food items. The Home Office will make a generous donation to both of these organizations. Thank you for living out the spirit of fraternalism and helping us make a difference for families in our community.

## NEW JERSEY

### BRANCH 746 – LINDEN, NJ

*Mary Kapitan, Recording Secretary*

Jednota Branch 746 warmly invites members to join an all-day pilgrimage to the Divine Mercy Shrine in Stockbridge, MA on Saturday, May 16, 2026. A highlight of the day will be the celebration of Holy Mass in the Slovak language at the Divine Mercy Chapel, offering a special opportunity for prayer and fellowship in our Slovak Catholic tradition. Participants will also have the opportunity for confession, the prayer of the Divine Mercy Chaplet, and time to explore the beautiful Shrine grounds. For those who prefer, an English Mass will be available at 2pm. The bus will depart at 7:45am from Holy Family Church in Linden, NJ. The all-inclusive cost is \$70, covering transportation and light refreshments. For Jednota Branch 746 members cost is \$25. RSVP by April 27 to Mary Ann Ranahan at 732-589-1608. See the flyer on page 19.

The Branch 746 Scholarship is a one-time scholarship open to new applicants of our branch. Please see ad on page 12.

Members are encouraged to attend Friday Holy Masses at 7pm (in Slovak) at Holy Family Church in Linden, NJ. Masses are offered for the intention of all branch members living and deceased as follows: Tuesday, April 14; Friday, May 1; Tuesday, June 2; Friday, July 3; Friday, August 7; Friday, September 4; Monday, October 5; Friday, November 13; Friday, December 4; and Tuesday, December 22.

## NEW YORK

### BRANCH 166 – BINGHAMTON, NY

*Diane Wallick, Recording Secretary*

St. Joseph the Guardian Society will hold a spring meeting on Saturday, May 2, 2026, at 10:30am at Denny's, 1250 Upper Front St., Binghamton. Brunch will be available. All members are encouraged to attend. Hope to see you there!

## OHIO

### BRANCH 1 – LAKEWOOD, OH

*Barbara J. Golias, Secretary*

The next meeting of the Saint Joseph Society will be held on Sunday, April 26,

2026, at 1pm at Panera Bread, 19705 Center Ridge Rd., Rocky River. RSVP to Rochelle Popovich at 216-789-6390 by April 11. All members are welcome.

### BRANCH 24 – CLEVELAND, OH

*Fran Strekal, Activities Coordinator*

The Tamburitzans Folk Ensemble will perform at Independence High School, 6001 Archwood Rd., Independence on Sunday, April 26, 2026, at 5pm. All Branch 24 members and their guests who wish to see these talented college students perform musical numbers from different countries can receive a discounted ticket when PURCHASED THROUGH THE BRANCH. We have secured group pricing as follows: \$35 for adults, \$30 for Seniors and \$10 for students. All tickets must be paid for in advance.

Members and guests will pay the group ticket rate when ordering the tickets. Members will be reimbursed at the event. After the discounts members will only pay: \$10 for adults, \$5 for seniors and free for students. All children 10 and under are free. Call/text Fran at 216-308-1728 for more details.

If tickets are purchased at the box office, you will not receive the group discount, and we will not reimburse your ticket cost.

### BRANCH 260 – COITSVILLE, OH

*Carlie M. Peshek, Vice President*

SAVE THE DATE! These are the list of meetings for 2026:

- Thursday, May 7
- Thursday, October 1
- Thursday, December 3

We will hold the Election of Branch Officers at the December meeting as well as the holiday celebration.

All meetings begin at 5pm at La Terraza Restaurant, 5495 Clarkins Dr., Austintown. Looking forward to seeing all of you and God Bless!

### BRANCH 450 – CLEVELAND, OH

*Frank Woyma, President*

St. Joseph the Guardian Society will hold our first semi-annual meeting at 11am on Saturday, April 11, 2026. It will be held in the Community Room at Panera located at 5090 Tiedeman Rd., Brooklyn. The agenda will include the officers' financial reports, correspondence received, and discussion of District 10 and branch activities for the summer. All members are encouraged to attend. Refreshments will be served after the meeting. Please RSVP to Frank Woyma at 216-225-5688.

### BRANCH 553 – AKRON, OH

*Debra Speck, President*

We will hold a meeting on June 7, 2026, at 2pm at the Slovak J Club, 485 Morgan Ave., Akron. We will discuss the 53rd Quadrennial Convention.

**FRATERNALISM IN ACTION:** We will be supporting The Christ Child Society of Akron. Please bring diapers (sizes preemie, newborn, 1 or 2), sleep and play outfits (size 0 to 3 months) or little board books for babies. The Home Office will generously donate \$250 to support the society.

### BRANCH 682 – YOUNGSTOWN, OH

*Drew Hirt, President*

The next meeting is Wednesday, May 20, 2026, at noon at Materials Research Laboratories, 290 N Bridge St. in Struthers. The meeting will address plans for the remainder of the year.

### BRANCH 731 – YOUNGSTOWN, OH

*Anna Schwanitz, Recording Secretary*

The next meeting will be on Sunday, May 17, 2026, at 5pm at Coaches, 3032 Center Rd., Poland. Save the date for upcoming branch meetings: September 6 and November 29.

### BRANCH 855 – CLEVELAND, OH

*Stephanie Sutilla, Activities Director*

The Tamburitzans Folk Ensemble from Pittsburgh are returning for a performance at the Independence High School on Sunday, April 26, 2026, at 5pm. We highly recommend this season's production "The Shared Song: Uniting Cultures Through Music & Dance." We will reserve a FREE ticket for any member who would like to attend.

The Gypsy Stringz from Pittsburgh and Harmonia from Cleveland will be collaborating for an unforgettable evening of Eastern Europe music. The "Gypsy Fantasy Concert" will be held Saturday, May 2 at 7:30pm at the Slovenian National Home, 6417 St. Clair Ave., Cleveland. We will reserve a FREE ticket for any member who would like to attend.

Please contact branch president, Barbara Sutilla, at 440-864-4744 for ticket information for either of these events. Place your order soon as these events are likely to sell out.

## PENNSYLVANIA

### BRANCH 60 – MCKEESPORT, PA

*Julie Perla, Recording Secretary*

The branch will hold its semi-annual meeting on Sunday, May 3, 2026, at Rodney's Restaurant at 557 Wendel Rd., Irwin at 1pm. On the agenda will be Officers' reports, discussion of the upcoming 53rd Quadrennial Convention, and future events. All members are urged to attend.

### BRANCH 181 – UNITED, PA

*Vicki Hricik, Recording Secretary*

The 2026 Branch 181 Youth Member Scholastic Assistance program is now open. Winners can earn a one-time award of \$500. Contact Vicki at 724-433-8469 or [vicki15@zoominternet.net](mailto:vicki15@zoominternet.net) to receive an application or download one from [fcsu.com/scholarships](http://fcsu.com/scholarships). Look under the branch tab. See our ad on page 12.

### BRANCH 200 – FORD CITY, PA

*Vicki Schaub, Recording Secretary*

**IMPORTANT UPDATE:**  
EFFECTIVE IMMEDIATELY  
MEETINGS WILL NOW BE HELD AT 6:30PM

The branch will hold a meeting on Thursday, May 7, 2026. Our meetings are held at 6:30pm on the first Thursday of each month except June and July.

**NEED EXTRA COPIES??**

**Registration Forms, Contest Entries and Monthly Puzzles are available to download at [FCSU.com/community/events](http://FCSU.com/community/events)**

Open to the Public

**SLOVAK J CLUB**  
485 MORGAN AVE • AKRON, OH

**\*Call 330-786-9972 to RSVP**  
To RSVP for dinner, contact us by the  
MONDAY PRIOR to the dinner.

**APRIL 2026**

4-15 Baked Chicken Dinner  
4:30-6:30pm \*RSVP by 4-13

4-18 Rock & Roll with the  
Big Johnson Band; 7-11pm  
\$20 for music & food;  
\$10 for music; cash bar

4-26 Breakfast Buffet  
9am-11:45am - All you can eat

**MAY 2026**

5-6 Spaghetti Dinner - 4:30-7pm

5-20 Meat Loaf Dinner  
4:30-6:30pm \*RSVP by 5-18

5-31 No Breakfast Buffet due to  
Holiday Weekend

**JUNE 2026**

6-3 Spaghetti Dinner - 4:30-7pm

6-17 Ribs & Chicken Dinner  
4:30-6:30pm \*RSVP by 6-14

6-28 Breakfast Buffet - 9am-11:45am  
All you can eat

**SAVE THE DATE  
JULY 25**

Annual Kielbasa Open  
Mayfair Country Club  
Shotgun - Start at 8am  
Start forming your teams NOW!!!!

All members are invited to attend at the Slovak CU, 910 6th Ave., Ford City. Contact Vicki Schaub with questions at vschaub123@gmail.com or 724-763-9229.

Happy Spring to all our members, and welcome to our new members! I'm just a phone call at 724-763-9229 or an email at vschaub123@gmail.com away and ready to serve your needs. Thank you!

#### BRANCH 213 – PITTSBURGH, PA

Anita Nixon, President

St. Michael the Archangel will hold its semi-annual meeting on Sunday, June 14, 2026, at 1pm at 306 Barclay Ave., Pittsburgh. If planning on attending, or joining the meeting via phone, please email weaz1958@aol.com. Our agenda will include officer's reports, old business, fraternal news, convention updates, and new branch business. We will also discuss upcoming branch and district events and activities.

#### BRANCH 276 – MCKEESPORT, PA

Margaret A. Nasta, President

The branch will hold a meeting on May 17, 2026, at Tillie's, 308 36th St., McKeesport starting at 1pm.

#### BRANCH 320

ROSTRAVER TOWNSHIP, PA

Joseph Tarquinio, Vice President

May the members of the First Catholic Slovak Union be blessed with happiness and good health this spring! Branch 320's semi-annual meeting was rescheduled to

Sunday, May 3, 2026, at Bills Golfland, 209 Bills Ln., Belle Vernon at 1pm. RSVP to Frances Tarquinio at 724-929-9788 by April 30.

#### BRANCH 367 – FAIRCHANCE, PA

Rose Roskovensky, Secretary

The St. Joseph Society will have a 125th Lodge Celebration Mass on Sunday, July 12, 2026, at 9am at SS. Cyril and Methodius Church, 50 North Morgantown St., Fairchance. Anyone wishing to help with this special celebration, please contact Patty Speshock at 724-564-5764 or Kathryn Baranek at 724-569-1006 or Rose Roskovensky cell phone at 304-266-8921.

#### BRANCH 670 – DONORA, PA

Maureen Massafra, Recording Secretary

Branch 670 will hold a meeting on Sunday, April 12, 2026, at 12pm at Bill's Golfland, 210 Bills Ln., Belle Vernon. If you are unable to attend the meeting in person, the meeting will also be held via Zoom. Those wanting to attend via Zoom, please contact branch670secretary@gmail.com one day in advance for the Zoom link. All members are invited to attend.

#### BRANCH 853 – CHARLEROI, PA

Monica R. Boone, President

Join Branch 853 for the Hlinka District 12 meeting on April 12, 2026, at 1pm at Bills Golfland, 210 Bills Lane, Belle Vernon. The 53rd Quadrennial Convention will be a main topic discussed. Members are urged to attend. For seat count, please make your reservation at FCSUBranch853@gmail.com.

### WISCONSIN

#### BRANCH 89 – MILWAUKEE, WI

Susan Scaife, Event Coordinator

We are planning an outing to a Milkmen Baseball game at Franklin Field, 7035 S. Ballpark Dr., Franklin on Sunday, June 7, 2026, at 1pm. We will be in the "Hop Yard" area which has unlimited food, drinks, and general seating. All members of Branch 89 will have their ticket cost covered by the branch. Tickets for guests are \$46.40.

Please RSVP to Susan Scaife at suzie.scaife@gmail.com or 414-690-0687 by May 18.

### CANADA

#### BRANCH 785 – MISSISSAUGA, ON

Anne Mitro, Recording Secretary

On Wednesday, May 13, 2026, a semi-annual meeting for Branch 785 is to be held at Sts. Cyril and Methodius Slovak Church Hall, 5255 Thornwood Dr., Mississauga at 7pm. We will discuss the convention, delegate information, and events for the second half of the year. Please RSVP to Milan Zoldak at 416-565-3960.



To receive Branch and District meeting reminders please make sure the Home Office has your current email address.

## DISTRICT ANNOUNCEMENTS

Send DISTRICT ANNOUNCEMENTS to [district@fcsu.com](mailto:district@fcsu.com)

#### REGION 1 PILGRIMAGE TO THE DIVINE MERCY SHRINE

Stockbridge, MA • Saturday, May 16, 2026

Jednota Branch 746 warmly invites members to join an all-day pilgrimage to the Divine Mercy Shrine. A highlight of the day will be the celebration of Holy Mass in the Slovak language at the Divine Mercy Chapel, offering a special opportunity for prayer and fellowship in our Slovak Catholic tradition. Participants will also have the opportunity for confession, the prayer of the Divine Mercy Chaplet, and time to explore the beautiful Shrine grounds. For those who prefer, an English Mass will be available at 2pm. The bus will depart at 7:45am from Holy Family Church in Linden, NJ. The all-inclusive cost is \$70, covering transportation and light refreshments. Please RSVP by April 27 to Mary Ann Ranahan at 732-589-1608.

#### DISTRICT 1 – REVEREND MATTHEW JANKOLA DISTRICT – CT, MA

Deborah M. Nelson, Recording Secretary

The District will hold a virtual Zoom meeting on June 14, 2026, at 11:30am. We will discuss plans for the coming year and for the 53rd Quadrennial Convention. We look forward to hearing from our dedicated members.

Zoom Line: [tinyurl.com/D1June26](https://tinyurl.com/D1June26)  
Meeting ID: 892 6122 9353  
Passcode: 769837

You are cordially invited to attend the Pilgrimage to the Divine Mercy Shrine in Stockbridge, MA on May 16, 2026. Please see the detail box on this page and the flyer on page 19.

#### DISTRICT 2 – REV. JOHN J. SPITKOVSKY – IL, IN, WI

Paul Chismar, Vice President

District 2 will hold its semi-annual meeting on Sunday, April 19, 2026, at the Missionary Sisters of St. Benedict, 5900 West 147 St., Oak Forest, IL. This meeting, previously announced for April 12, has been rescheduled due to a venue conflict. There will be socializing and refreshments at 1:30pm with the meeting beginning at 2pm. A discussion of the 53rd Quadrennial Convention will be on the agenda. Please bring a gift for the raffle. RSVP to Dorothy Jurcenko at 708-995-7378.

#### DISTRICT 4 – MSGR. JOHN E. RURA DISTRICT – NJ

Jo Anne Minarovich Peppe, District 4 Activities Director

District 4 is organizing an outing to the Somerset Patriots Baseball game and BBQ on Saturday, May 2, 2026. Tickets are free for all members of District 4 (Branches 102, 132, 290, 652, 746). Non-members are welcome to join for \$38 per person/child. The price includes entrance to the ballpark, a 90-minute buffet, and designated picnic style seating. Come join us for a fun evening of fraternalism and baseball! Contact Jo Anne Minarovich Peppe at gsmgajap@aol.com to RSVP before April 17. See the ad on page 15.

You are cordially invited to attend the Pilgrimage to the Divine Mercy Shrine in Stockbridge, MA on May 16, 2026. Please see the detail box on this page and the flyer on page 19.

#### DISTRICT 6 – PITTSBURGH DISTRICT – PA

Margaret A. Nasta, Recording Secretary

Branch 2 will host the Spring Business Meeting on Sunday, April 12, 2026, at 1pm at Holy Trinity Church Hall of St. Thomas the Apostle Parish, 529 Grant Ave. Ext., West Mifflin. Please RSVP to Annie Mann at aondrejco@gmail.com or 412-973-6064. We will discuss spring and summer activities. A Fraternalism in Action project is being planned. A meeting for convention Delegates and Alternates will follow.

Other announcements of local interest:

- WPSCA meets first Mondays 7pm at the Mt Lebanon Public Library.  
Topics: April - Exploring the Extremes.
- WPSCA sponsors scholarships and hosts various events such as wine tastings. Join the organization and get the newsletter.
- Slovak Language Classes: March 12 to April 30 at the Brentwood Public Library. Contact Bozena Hilko at Bozi@comcast.net.
- Slovak Day at Kennywood: Thursday, July 16, 2026.
- Slovak Heritage Day at Pitt: Sunday, November 1, 2026.
- Western PA Slovak Radio Hour: WPIT 96.5 FM/730 AM.

As always, members are urged to check the Jednota for updates on FCSU business matters as well as social events and contests. Be sure your beneficiaries are up to date. FCSU insurance information and forms can be found at FCSU.com.

#### DISTRICT 8 – REV. STEPHEN FURDEK DISTRICT – PA, NC

Jo Austin, Recording Secretary

Please join us for our spring Zoom call on Sunday, April 19, 2026, at 1pm. We will discuss the previous meeting minutes and items of note for the upcoming 53rd Quadrennial Convention. For questions, please contact me at jeaustin89@gmail.com or 315-391-0526.

Link: [tinyurl.com/D8SpringMtg](https://tinyurl.com/D8SpringMtg)



# Rest in Peace Our Departed Members



The First Catholic Slovak Union has a Mass said for each of our deceased members at St. Andrew Abbey in Cleveland, Ohio.

Eternal rest, grant unto them O Lord, and let perpetual light shine upon them. May the souls of all the faithful departed, through the mercy of God, rest in peace. Amen.  
 Odpočinutie večné daj im, Pane, a svetlo večné, nech im sviati. Duše všetkých verných zomrelých, pre milosrdenstvo Božie, nech odpočívajú v pokoji. Amen

BRANCH	NAME	BRANCH	NAME	BRANCH	NAME	BRANCH	NAME
005P	Susan Grey	166K	Paul Edward Sheredy	393K	John Mitrik	796K	Valeria Breitfeller
006K	Chas Schmollinger	181K	Anthony T. Butala	404K	Robert Murawski	831K	Chloe A. Ireland
006K	John R. Novotney Jr.	181K	Elizabeth J. Mizikar	410K	Christine R. Dysinger	856K	Thomas P. Nocket
006K	Richard Yuhas	199K	Eric P. Baumiller	417K	Rosemary Deliman	857K	Wesley F. Griffis
019K	Jay James Gasper	200K	Antonette Schmaus	553K	Dominik Oravec	904K	Lana Tapken
024K	Louis Pamer	200K	Msgr. John A. Cippel	553K	Paul A. Kyanko	909K	Barbara Burko
038K	Hazel M. Ruscak	215K	Esther Walck	553K	Vincent E. Ligas	916K	Lizzie Williams
038K	Lawrence C. Brekosky	260K	Margaret D. Babik	670K	Deborah Fine	921K	Eugene L. Grewe
075K	Mary M. Hodorovic	266K	Thomas Puhak	670K	Joanne Misanik	921K	Robert Danielski
112K	Paul Kalce	276K	Mary Ann Vasko	721K	Leonard Pavuk	926K	Michael K. Collins
153K	Linda Mitchell	292K	Bonnie L. Lehman	746K	Barry Michalak		
157K	John F. Shivok	313K	Beverly Felicia Rusinak	746K	Michael F. Solar		
166K	Ann Benek	322K	James Cowan	796K	Anthony Koneski		
166K	David Milton Kucko	367K	Francis E. Hoza	796K	Gregory M. Bucha		
166K	Linda M. Harris	367K	Rosalie Lizanich	796K	Mike A. Toth		

\* Processed in the month of March 2026

### DISTRICT 12 – MSGR. ANDREW HLINKA DISTRICT – PA

Monica Boone, Recording Secretary

The Monsignor Hlinka District will hold its first meeting of the year on Sunday, April 12, 2026, at 1pm at Bills Golfland, 210 Bills Lane, Belle Vernon, PA. Some of the topics on the agenda will be discussions of the 53rd Quadrennial Convention being held in Greenville, SC on June 20 - 23, 2026, plus planning the activities for 2026.

Any non-district FCSU member who is running for office who wants to attend the meeting, please contact the district secretary at hlinkadistrictsecretary@gmail.com for an arrival time so as to not interfere with the business agenda of the meeting. Those running for office, please wait outside of the meeting room until called to enter. We are asking all candidates to please be courteous and adhere to the District request.

FRATERNALISM IN ACTION: The District will collect shelf stable food items for the St. Katharine Drexel Food Bank which is for the district's communities of Bentleyville, Ellsworth and the Washington, Pennsylvania area. As the members are being asked to be as generous as their situation allows, the Home Office will match the district's donations with a \$250 donation.

Hlinka District members are urged to attend the April meeting. Questions on the meeting can be directed to District Secretary, Monica Boone at hlinkadistrictsecretary@gmail.com.

### DISTRICT 14 – REVEREND JOSEPH L. KOSTIK DISTRICT – OH, PA

Jacquelyn Bobby, Recording Secretary

SAVE THE DATE: All meetings will be at 6pm at the Fireplace Restaurant, 2075 E. Western Reserve Rd., Poland. Meeting dates are May 19, August 18, November 17, 2026.

### DISTRICT 16 – MSGR. STEPHEN KRASULA DISTRICT – NY

Sabina Sabados, Region 1 Director

You are cordially invited to attend the Pilgrimage to the Divine Mercy Shrine in Stockbridge, MA on May 16, 2026. Please see the detail box on page 18 and the flyer on this page.

### DISTRICT 19 – MSGR MICHAEL SHUBA DISTRICT – CANADA

Anne Mitro, Recording Secretary

The semi-annual meeting will be held on Wednesday, May 13, 2026, at 8pm at Sts. Cyril and Methodius Slovak Church Hall, 5255 Thornwood Dr., Mississauga. We will discuss the convention, delegate information, and events for the second half of the year. Please RSVP to Milan Zoldak at 416-565-3960.

First Catholic Slovak Union  
 Jednota Branch 746  
**SAVE THE DATE**  
**PILGRIMAGE TO THE DIVINE MERCY SHRINE**  
 Stockbridge, MA  
**SATURDAY, MAY 16, 2026**  
 Slovak Holy Mass  
 at Divine Mercy Chapel  
 ALL INCLUSIVE PRICE \$70  
 Transportation & Light Refreshments  
**BUS TRIP**  
 Departing at 7:45am from Holy Family Church Linden, NJ  
 RSVP by April 27th:  
 Mary Ann Ranahan • 732-589-1608

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Overall, it is a **SMART CHOICE** for building a tax-advantaged retirement.

**Roth IRA**

# News from Slovakia - Správy zo Slovenska

## Slovak Director Miro Remo Brings Acclaimed Documentary to Cleveland

Slovak filmmaker Miro Remo continues to make his mark on the international film scene with his latest documentary, *Better Go Mad in the Wild*, which will be featured at the Cleveland International Film Festival on April 17 and 18.

Remo, a graduate of the Bratislava Film Academy and a native of Ladce, is widely regarded as one of the most celebrated Slovak documentary filmmakers of his generation. He first gained international attention through his award-winning student films, including *Arsy-Versy* and *Cold Joint*, which captivated audiences at festivals around the world. His growing body of work also includes four feature-length documentaries: *Comeback*, *This Is Not Me*, *At Full Throttle*, and now *Better Go Mad in the Wild*.

Inspired by Aleš Palán's book about people living on the margins of society in the Šumava region of the Czech Republic, the film reflects Remo's fascination with those who choose a different path. He has said he was drawn to the book's "intimate immersion into the world of outsiders" and the way its subjects, despite living apart from mainstream society, express some of life's most fundamental questions.

At the heart of the film are twin brothers Franta and Ondra, who live together in isolation deep in nature. From the beginning, Remo knew their story was special. "They were my favorite characters," he explained, even as he acknowledged the creative risk of building an entire film around just two individuals. Ultimately, that decision was shaped not only by artistic instinct, but by circumstance—other potential subjects passed away during development, leaving the twins' story to take center stage. "In a documentary, sometimes life itself decides," Remo reflected.

Franta and Ondra's world is both simple and deeply complex. Living in an aging house surrounded by wilderness, they share a life defined by routine, yet divided by contrasting desires. Franta dreams of freedom and adventure—even attempting to build a perpetuum mobile—while Ondra remains grounded, seeking stability and continuity. What fascinated Remo most was not their isolation, but their duality: two inseparable lives moving in different emotional directions, bound by loyalty to each other and to their ideals, however unattainable.

Filming in such a contained environment posed its own challenges, but Remo embraced the intimacy. For him, trust was essential. "I can't film without it," he said. "Where passion is missing, there is no truth—and without truth, there is no film." Over time, he discovered that the depth of the brothers' relationship provided more than enough material, revealing layers of emotion, tension, and quiet beauty.

Music also plays a central role. The inclusion of *Vltava* from Bedřich Smetana's *Má vlast* cycle adds emotional depth and cultural resonance. Because the river itself originates near the twins' home, the composition feels organically tied to the story. Remo approaches music intuitively, selecting it only after fully understanding the emotional weight of the images.

Perhaps most unexpectedly, the film features a narrator in the form of a talking cow—a choice that underscores its blend of realism and fable. The cow, Remo explains, is "a character like any other," offering commentary while adding both intimacy and a touch of magic. As a voice from within the twins' world, she helps guide viewers through a story that is at once strange, moving, and deeply human.

Over the course of his career, he has earned more than 60 international awards. With this latest film, Remo delivers a visually striking and emotionally resonant meditation on connection, individuality, and what remains when the bonds that define us begin to shift.

The film's Cleveland screenings are part of a broader celebration of global cinema at the Cleveland International Film Festival, one of the longest-running and largest Academy Award®-qualifying festivals in the United States. Each year, the festival draws more than 30,000 attendees, showcasing compelling feature films and short works from around the world while fostering a strong sense of community, craft, and education. It also offers audiences the opportunity to connect with filmmakers and gain deeper insight into the creative process behind the films. The festival runs from April 9-18, 2026. Visit the website for more information: [www.clevelandfilm.org](http://www.clevelandfilm.org).



## Slovenský režisér Miro Remo prináša oceňovaný dokument do Clevelandu

Slovenský filmár Miro Remo naďalej výrazne pôsobí na medzinárodnej filmovej scéne svojím najnovším dokumentom *Radšej zošalieť v divočine*, ktorý bude uvedený na Cleveland International Film Festivale 17. a 18. apríla.

Remo, absolvent Filmovej a televíznej fakulty v Bratislave a rodák z Ladiec, je všeobecne považovaný za jedného z najvýznamnejších slovenských dokumentaristov svojej generácie. Medzinárodnú pozornosť si získal už svojimi oceňovanými študentskými filmami, vrátane *Arsy-Versy* a *Cold Joint*, ktoré zaujali publikum na festivaloch po celom svete. Jeho rastúca filmografia zahŕňa aj štyri celovečerné dokumenty: *Comeback*, *Toto nie som ja*, *Plnou parou vpred* a najnovšie *Radšej zošalieť v divočine*.

Film je inšpirovaný knihou Aleša Palána o ľuďoch žijúcich na okraji spoločnosti v oblasti Šumavy v Českej republike a odráža Removu fascináciu tými, ktorí si zvolili odlišnú životnú cestu. Režisér uviedol, že ho oslovilo „intímne ponorenie sa do sveta outsiderov“ a spôsob, akým protagonisti, napriek životu mimo hlavného prúdu spoločnosti, vyjadrujú niektoré z najzákladnejších otázok života.

V centre príbehu stoja bratia – dvojčatá Franta a Ondra, ktorí žijú spolu v izolácii hlboko v prírode. Remo už od začiatku vedel, že ich príbeh je výnimočný. „Boli to moje obľúbené postavy,“ vysvetlil, hoci si uvedomoval tvorivé riziko postaviť celý film iba na dvoch ľuďoch. Toto rozhodnutie však neovplyvnila len umelecká intuícia, ale aj okolnosti – iní potenciálni protagonisti počas vývoja projektu zomreli, a tak sa do popredia dostal príbeh dvojčiat. „V dokumente niekedy rozhoduje samotný život,“ dodal Remo.

Svet Frantu a Ondru je zároveň jednoduchý aj hlboko komplexný. Žijú v starom dome obklopenom divočinou a zdieľajú život definovaný rutinou, no rozdelený protichodnými túžbami. Franta sníva o slobode a dobrodružstve – dokonca sa pokúša zostrojiť perpetuum mobile – zatiaľ čo Ondra zostáva nohami na zemi a hľadá stabilitu a kontinuitu. To, čo Rema fascinovalo najviac, nebola ich izolácia, ale ich dualita: dva neoddeliteľné životy smerujúce odlišnými emocionálnymi smermi, spojené vzájomnou lojalitou a vernosťou vlastným ideálom, nech sú akokoľvek nedosiahnuteľné.

Natáčanie v takto uzavretom prostredí prinieslo svoje výzvy, no Remo prijal jeho intimitu. Dôvera bola pre neho kľúčová. „Bez nej nemôžem natáčať,“ povedal. „Kde chýba vášeň, tam nie je pravda – a bez pravdy nie je film.“ Postupne zistil, že hĺbka vzťahu medzi bratmi poskytuje viac než dosť materiálu, odhaľujúc vrstvy emócií, napätia i tichej krásy.

Dôležitú úlohu zohráva aj hudba. Zaradenie skladby *Vltava* z cyklu *Má vlast* od Bedřicha Smetana dodáva filmu emocionálnu hĺbku a kultúrny rozmer. Keďže rieka pramení neďaleko domova dvojčiat, skladba pôsobí prirodzene prepojená s príbehom. Remo pristupuje k hudbe intuitívne a vyberá ju až po úplnom pochopení emocionálnej váhy obrazov.

Možno najprekvapivejším prvkom filmu je rozprávač v podobe hovoriacej kravy – voľba, ktorá podčiarkuje spojenie realizmu a rozprávkovosti. Krava je podľa Rema „postavou ako každá iná“, ktorá ponúka komentár a zároveň prináša intimitu i nádych magickosti. Ako hlas zvnútra sveta dvojčiat pomáha divákovi orientovať sa v príbehu, ktorý je zároveň zvláštny, dojímavý a hlboko ľudský.

Počas svojej kariéry získal Remo viac než 60 medzinárodných ocenení. S týmto najnovším filmom prináša vizuálne pôsobivú a emocionálne silnú reflexiu o spojení, individualite a o tom, čo zostáva, keď sa väzby, ktoré nás definujú, začnú meniť.

Premietania v Clevelande sú súčasťou širšej oslavy svetovej kinematografie na Cleveland International Film Festivale, jednom z najdlhšie fungujúcich a najväčších festivalov kvalifikujúcich na cenu Akadémie® v Spojených štátoch. Každoročne priláka viac než 30 000 návštevníkov a predstavuje pôsobivé celovečerné i krátke filmy z celého sveta, pričom podporuje silný pocit komunity, remesla a vzdelávania. Zároveň ponúka divákovi príležitosť stretnúť sa s tvorcami a získať hlbší pohľad na kreatívny proces vzniku filmov. Festival sa koná od 9. do 18. apríla 2026. Viac informácií nájdete na stránke: [www.clevelandfilm.org](http://www.clevelandfilm.org).



# FCSU Search-A-Word

D W E D B U N N Y P O I U T R  
 H A V C I U Y O K N E I M E S  
 R E T N U E L D D U P K J K L  
 B D X E A S D F G G H O Y T R  
 V C R D W E D F G H J N H G F  
 U M B R E L L A X C V A B V C  
 Y S T A V B R F D T G V L J H  
 P D R G C F E M I U Y T I Y R  
 O F E F X S O R R P O G U K T  
 S G W R Z S K J W A I J Y N S  
 T H S E S B N B H E K L T A I  
 R J Q O Y T J H H U I K R H R  
 T K L G C V R N B V F D E E H  
 D B L Y U K J O D F F G H R C  
 B L K J H G F C M C X Z V P N

## April Word List

- |                 |                           |
|-----------------|---------------------------|
| <b>CHRIST</b>   | <b>POST (Lent)</b>        |
| <b>BLOSSOM</b>  | <b>MRAK (Cloud)</b>       |
| <b>PUDDLE</b>   | <b>VÁNOK (Breeze)</b>     |
| <b>UMBRELLA</b> | <b>STROM (Tree)</b>       |
| <b>GARDEN</b>   | <b>SEMIENKO (Seed)</b>    |
| <b>BUNNY</b>    | <b>PREHÁNKY (Showers)</b> |



Name: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City: \_\_\_\_\_  
 State: \_\_\_\_\_ Zip: \_\_\_\_\_  
 Email: \_\_\_\_\_  
 Branch #: \_\_\_\_\_ Phone: \_\_\_\_\_

## Search-A-Word Rules

**Five monthly winners will receive \$50!**

All FCSU members are eligible to enter. One entry per member! Complete the puzzle and email it along with your name, address, email and branch number to contest@fcsu.com. Or mail puzzle and form to:

FCSU PUZZLE

6611 Rockside Road • Independence, OH 44131

**Entries must be received by May 28, 2026.**

Five winners will be drawn from all correct entries.

## February Puzzle Winners

- |                     |            |
|---------------------|------------|
| Cheryl Deeks .....  | Branch 228 |
| Curtis Hall .....   | Branch 916 |
| Edward Jakubco..... | Branch 290 |
| Sandra Klucar ..... | Branch 553 |
| Debora Mayger.....  | Branch 181 |

**Congratulations and Keep Puzzling!**



## Branch 746 Holds Productive March Meeting in Linden, NJ

*Submitted by Sabina Sabados, Region 1 Director*

On Sunday, March 1, 2026, members of Jednota Branch 746 met at Holy Family Church for a productive and well-attended meeting.

Plans were finalized for an upcoming pilgrimage to the Divine Mercy Shrine on May 16th, which will include a special Slovak Holy Mass at 12pm in the chapel. Members also reviewed preparations for their annual Easter baking volunteer effort, continuing a long-standing tradition of service.

The branch discussed the upcoming Regional 1 summer picnic which will take place in August and elected delegates to represent the group at the next upcoming convention. A special thank you to all the members that brought donations to for the St. John the Apostle Food Pantry, underscoring the the branches commitment to helping those in need.

The meeting provided a valuable opportunity for fellowship and planning for fun spring and summer events!

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## Minutes of The Annual Meeting of The Board of Directors of the First Catholic Slovak Union of the USA and Canada Saturday, December 13, 2025 • Teleconference

### OPEN MEETING:

President Kenneth Arendt called the meeting to order at 9:00am and asked Reverend Thomas Nasta, National Chaplain, to offer the opening prayer.

### ROLL CALL:

Kevin Collins, Executive Secretary, read the roll call with the following members present:

Rev. Thomas Nasta .... National Chaplain .....	Present
Kenneth A. Arendt .... National President.....	Present
Damian Nasta .....	National Vice President...Present
Kevin Collins .....	Executive Secretary.....Present
John Tokarsky.....	National Treasurer.....Present
Gregory Maurer .....	Chairman of Auditors.....Present
Joanne Fibbi.....	Fraternal Activities Director.....Present
Sabina Sabados.....	Region 1 Director .....Present
Nicole Nasta .....	Region 2 Director .....Present
Martha Zavada .....	Region 3 Director.....Present
James Marmol.....	Region 4 Director.....Present
Bradley Matta .....	Region 5 Director .....Present
Thomas Ivanec .....	Region 6 Director .....Present
Timothy Graves.....	Region 7 Director.....Present
Milos Mitro.....	Region 8 Director .....Present
Gary J. Matta .....	General Counsel.....Present

### READING OF THE CALL:

The Call to the Annual Meeting of the Board of Directors of the First Catholic Slovak Union was posted on our website and published in the Jednota newspaper.

### PRESENTATION OF THE AGENDA:

President Arendt presented the agenda for the Annual Meeting and asked for its acceptance. A motion was made by Sabina Sabados and seconded by John Tokarsky to accept the agenda and to allow the President to change the order of the agenda, if necessary, as he presents each item on the agenda with appropriate comments or recommendations. Motion carried.

### ACCEPTANCE OF THE MINUTES OF THE QUARTERLY BOARD MEETING SEPTEMBER 12, 2025:

A motion was made by James Marmol and seconded by Martha Zavada to accept the minutes of the Quarterly Board of Directors Meeting held September 12, 2025, as presented. Motion carried.

### DONATION COMMITTEE:

The President requested the appointment of Father Thomas Nasta, Thomas Ivanec, and Sabina Sabados to the Donation Committee.

### AQS REPORT:

Larry White, representing AQS Asset Management, presented an extensive PowerPoint presentation detailing our Investment Portfolio Transaction Report to the Board of Directors. Each member of the Board received a copy of the presentation in advance for his or her review. During and after the presentation, Larry White answered questions from the Board.

### REPORT ON BRANCH INCENTIVES:

The Executive Secretary presented a detailed report on the Branch incentive programs. These programs include Branding Bucks, Fraternalism in Action, and the District/Branch Reimbursement Program. The Home Office will reach out to the Districts/Branches to explain the programs and encourage them to participate.

### FINANCIAL REPORT:

#### *Executive Secretary's Report*

President Arendt presented the financial summary report for the third quarter of 2025 and answered the Board's questions.

#### *Federal Home Loan Bank of Cincinnati*

The Executive Secretary submitted a written report to the Board of Directors giving a complete update of the investments and all current transactions with the Federal Home Loan Bank of Cincinnati.

#### *Portfolio Custodian*

The Executive Secretary updated the Board of Directors on the report from our portfolio custodian, Key Bank. Everything was found in order, and he answered the Board's questions.

#### *Investment Updates*

The President, Executive Secretary and Treasurer led a review on the investments and transactions with the UBS Fund, MAI Fund, and the Clutterbuck Fund.

Following the reports, the President and the Executive Secretary answered the Board's questions.

### TREASURERS REPORT:

Treasurer John Tokarsky presented a detailed Treasurer's Report for the first three quarters of 2025 and answered the Board's questions.

### PRESENTATION OF THE COMMITTEE REPORTS:

#### *Executive Committee*

The Executive Secretary gave a report on the Executive Committee Meetings. He stated that in accordance with the Bylaws of the First Catholic Slovak Union, the Executive Committee meets monthly and whenever else it is necessary to take care of the business of the Society.

#### *Investments*

Investments were made in accordance with the laws of the State of Ohio and with the investment policy adopted by the Board of Directors. All investments are approved by a vote of at least three members of the Executive Committee. The Executive Committee members work very closely with the Society's Investment Advisor, AQS Asset Management.

#### *Scholarship Committee*

The Executive Secretary gave a report on the Scholarship Committee, which is comprised of three independent professionals led by Father Gerard Gonda, OSB. Applications for the current FCSU Scholarship Program are being received, and they will be sent to the Scholarship Committee. The Executive Secretary also gave a report on the Jednota Benevolent Foundation and answered the Board's questions.

### DIRECTOR OF FRATERNAL ACTIVITIES REPORT:

The President recognized Director of Fraternal Activities Joanne Fibbi, who presented a detailed report of all the 2025 activities to the Board of Directors.

She stated to the Board that the Family Fall Festival National Picnic that was held October 4, 2025, at Simmons Farm in McMurray, PA had a great turnout and was a huge success.

Fraternal Activities Director stated they have confirmed the location of the Bowling Tournament and the Golf Tournament. She stated the Annual Bowling Tournament will be held at Eastway Lanes in Erie, PA, April 25 – 26, 2026. She stated the Annual Golf Tournament will be held at Sawmill Creek Resort in Huron, Ohio July 24 – 26, 2026.

She stated that the Pumpkin Carving contest had closed and that there were many participants. The Christmas Coloring Contest is in full swing; we will also have an Easter Coloring Contest in the spring. The details of all fraternal events will be published in the Jednota newspaper, in the newsletter, and posted on the website.

### SECURITY REPORT:

The President provided an update to the Board regarding cybersecurity, Anti-Money Laundering (AML), and Anti-Fraud training undertaken by the Home Office. He advised that such training would continue ongoing basis to ensure compliance with security standards and the protection of members' confidential information.

The President stated that security cameras that cover the parking lot, the common building areas, and on the 3rd floor have been installed, and are in proper working order.

### EXECUTIVE SECRETARY MEMBER PRESENTATION:

The Executive Secretary presented slides detailing the study done by the Home Office about some of the demographics of our members, such as members by state and age breakdown. With this information we can better update our marketing strategy.

### SALES:

The Executive Secretary stated our efforts to recruit new independent agents will continue.

The Executive Secretary reviewed the annuity promotion that we are currently offering. It is an 8-year annuity with 7% for the first year and current rate after that. We are also offering a 6-year annuity with 6% for the first year and current rate after that.

There was a lengthy discussion with the Board about bringing back the \$100 annuity promotion. The consensus was to bring back that promotion. Starting January 1, 2026, we will offer an introductory deposit of \$100 to open an annuity. This promotion will end March 31, 2026.

The Executive Secretary will continue his monthly Virtual Calls with Districts and Branches. He encourages all District and Branch Officers to attend to remain up to date on products and rates.

The Executive Secretary stated that we are running a television commercial on the local Fox 8 TV station in Cleveland. We are also running commercials on Slovak Radio in Pittsburgh. We are continuing our support for the local Slovak radio stations in Cleveland and Pittsburgh.

The President stated that all forms and policies have been updated for all states in which we are licensed to do business, and we are awaiting final approval.

### CONVENTION UPDATE:

The President stated the Home Office has begun to receive Delegate Credentials for the Convention. The Home Office has started to certify the Delegates as they come in. Once the Delegate is certified they will receive a letter and an email from the Home Office with more information. The letter contains information about the travel schedule, travel options, and making their hotel reservation.

The President stated that general Convention information will be posted on the Convention page of the website.

The President will be going through the certified Delegates to form committees. He will reach out to the individuals that are selected for committees with further information.

The President stated that the March 2026 Board of Directors meeting will be held at the Convention location, Embassy Suites by Hilton Greenville Golf Resort & Conference Center in Greenville, SC.

### MISCELLANEOUS:

The President and the Executive Secretary are working with a local Cleveland fraternal on a possible merger/acquisition. More information will be available at the March 2026 meeting.

### PAYMENT OF BILLS ASSOCIATED WITH THE ANNUAL BOARD MEETING:

A motion was made by Timothy Graves and seconded by James Marmol to pay all the bills associated with the meeting. Motion carried.

### ADJOURN:

There being no further business to conduct, a motion was made by Gregory Maurer and seconded by John Tokarsky to adjourn. Motion carried. Vice President Damian Nasta closed the meeting with a prayer.

Kenneth A. Arendt  
President, CEO

Kevin J. Collins  
Executive Secretary, COO

# SCHOLAR

## Spotlight



WE WANT TO HEAR  
FROM PREVIOUS  
FCSU SCHOLARSHIP  
WINNERS!



Why is Yoda such  
a good gardener?  
*He has a green thumb.*

## Minutes of the Executive Committee Meeting Friday, February 20, 2026 • Teleconference

**OPEN MEETING:**

President Kenneth A. Arendt opened the meeting at 9:00 am and asked Damian Nasta to lead the prayer.

**ROLL CALL:**

Members Attending:

Kenneth A. Arendt .....National President, Present  
Damian Nasta .....National Vice President, Present  
Kevin J. Collins .....Executive Secretary, Present  
John Tokarsky.....Treasurer, Present

**ACCEPTANCE OF THE MEETING MINUTES:**

The Executive Secretary presented the minutes of the January 16, 2026 Executive Committee Meeting. A motion was made by Damian Nasta and seconded by Kevin Collins to accept the minutes as presented. Motion carried.

**AQS MANAGEMENT, INC.:**

Larry White, representing AQS Management, Inc., presented an extensive Investment Portfolio Transaction and Review Report to the Executive Committee. Each member of the Executive Committee received a copy of the presentation in advance for their review. Following the report, he answered the Committee's questions. During this report, Larry stated there are potential write-downs in investments due to the present economic condition.

Larry White reviewed possible new investment opportunities that the Executive Committee can take advantage of. Following the report, he answered the Committee's questions.

**TREASURERS REPORT:**

Treasurer John Tokarsky submitted his monthly written Treasurer's report to the Executive Committee. Following the report, he answered the Committee's questions.

**ANNUITY RATES:**

Following an extensive review with the Executive Committee, the President confirmed that the current rates will remain in effect. The Executive Committee will revisit the rates at its March meeting.

**EXECUTIVE SECRETARY'S REPORT:**

*Investment Updates*

The President and the Executive Secretary submitted a written report to the Executive Committee on the investments and transactions with the Federal Home Loan Bank (FHLB), UBS, MAI Fund, and Clutterbuck Fund. The Committee discussed the report, and the Executive Secretary answered the Committee's questions.

*Financial Report*

The President stated that the Home Office is working on the 2025 Financial Statement. Once this is completed it will be given to the Board of Directors and Executive Committee for review.

*Portfolio Review*

The President and the Executive Secretary updated the Committee on the report from our portfolio custodian, Key Bank. Everything was found in order, and they answered the Committee's questions. The President stated he will invite representatives from MAI, UBS and Clutterbuck to attend a future Executive Meeting to review our investment portfolios.

*Mortgages and Overdue Mortgages*

The President and the Executive Secretary presented the report for the month of January for the Committee's review and answered their questions. The President led a discussion regarding new mortgage investments and answered the Committee's questions.

*Monthly Disbursements*

The Executive Secretary reported that the following disbursements were incurred and paid during the month of January:

Death Benefits & Accumulations..... \$233,301.00  
Cash Withdrawals & Accumulations..... \$20,325.79  
Matured Endowments & Accumulations ..... \$0.00  
Trust Fund..... \$0.00

The Executive Secretary also presented the Membership and Annuity Report.

The Committee reviewed the remainder of the disbursements

and the Executive Secretary answered all questions.

The President led a review of our FHLB advances and their current rates for possible future advancements.

**SALES AND MARKETING:**

The Executive Secretary presented a report about the Districts and Branches that had participated in the available incentive programs that the Home Office offers. These programs include Fraternalism in Action, Branding Bucks, and the District/Branch Reimbursement Program. He is encouraging all Districts and Branches to participate in these programs as tools to get more youth involved. If a District or Branch has any questions, they can reach out to the Home Office.

The Executive Secretary will continue the Virtual Calls. He is encouraging everyone to participate in these educational calls. Further details and topics will be on the website and published in the newspaper.

The Executive Secretary stated we are amidst a major campaign to recruit agents for all 38 states in which we are licensed.

**FRATERNAL ACTIVITIES REPORT:**

The Easter Coloring Contest was published in the February issue of the Jednota, the pictures are also available on the Events page of the website. The Annual Bowling Tournament will be held at Eastway Lanes in Erie, PA, April 25-26, 2026. The Annual Golf Tournament will be held at Sawmill Creek Resort in Huron, Ohio July 24-26, 2026. In addition to the Bowling Tournament and the Golf Tournament, all Fraternal Activities will be published on the website and in the newspaper.

**CONVENTION UPDATE:**

The President stated the Home Office has begun to receive Delegate Credentials for the Convention. The Home Office has started to certify the Delegates as they come in. Once the Delegate is certified they will receive a letter and an email from the Home Office with more information. The letter contains information about the travel schedule, travel options, and making their hotel reservation. This information will not be published in the Jednota or online. The Delegates will receive more information in May or June.

The 2026 Convention will be held June 20-23, 2026, at Embassy Suites by Hilton Golf Resort & Conference Center in Greenville, South Carolina. The additional general information for the convention will be published in the Jednota newspaper and posted on our Convention page of the website.

**MISCELLANEOUS:**

The President stated the Home Office has started to go paperless. Outgoing checks for withdrawal and claims will be processed through direct deposit ACH.

The President stated the Home Office staff will continue their training covering topics including cybersecurity, anti-money laundering, and fraud. They will be starting continuing courses soon.

**REQUESTS FOR ADS AND DONATIONS:**

Requests for donations and ads were reviewed and acted upon.

**ADJOURN:**

There being no further business to discuss, a motion was made by John Tokarsky and seconded by Damian Nasta to adjourn the meeting. Motion carried. Damian Nasta closed the meeting with prayer.

Kenneth A. Arendt  
President, CEO

Kevin J. Collins  
Executive Secretary, COO

## Home Office Contacts

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Life Insurance Department Services and  
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FCSU Scholarships

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Jednota Editor, Newspaper Subscription  
Requests and/or Changes

# MEMBER

## Spotlight

email editor@fcsu.com

**Do you have...**

- Slovak memories?
- A travel adventure?
- A unique story or business?
- An interesting job or hobby?

WE WANT TO HEAR MORE!



# Stephen C. Matula SCHOLARSHIP



**25 Scholarships  
\$5,000 Each**

## STEPHEN C. MATULA SCHOLARSHIP for 25 College Students of Slovak Heritage

### Who Can Apply:

- Applicants of Slovak heritage are eligible to apply as high school seniors, or during any year of full-time enrollment in an accredited College/University. Applicants can apply each year in college (up to 4 years).
- Applicants must be a member of the FCSU as of December 31, 2024.
- Applicants must have: a minimum of \$5,000 of reserve insurance (Ordinary Whole Life, Twenty Pay Whole Life, or Single Premium Whole Life), or minimum of \$25,000 JEP policy (on new policy); or minimum of \$1,000 of Juvenile Life Savings; or minimum of \$500 in an annuity or Coverdell IRA with the FCSU.
- Applicants must complete and sign an official Scholarship application obtained from a branch officer, the Home Office or [www.fcsu.com](http://www.fcsu.com) and mail it to: **Stephen C. Matula Scholarship, FCSU, 6611 Rockside Rd, #300, Independence, OH 44131**. Applicants must also provide a high-resolution headshot photo and email it to [scholarship@fcsu.com](mailto:scholarship@fcsu.com).
- Winners will be chosen by the Scholarship Committee by the middle of August, and checks will be payable to the winner's educational institution after submitting proof of college enrollment.
- Winners must provide a report on their progress in college, including transcript and a summary of use of the funds by the end of the school year.

### What to Provide:

- Completed Application
- Official Transcript
- Essay
- Photo
- 2 Letters of Recommendation  
(obtained in the last 12 months)

**DEADLINE TO APPLY:  
JUNE 26, 2026**



Find Scholarship Applications at [FCSU.com](http://FCSU.com)  
([fcsu.com/membership-benefits/scholarships](http://fcsu.com/membership-benefits/scholarships)).

For more info call us at 800.533.6682 ext. 114 or email [scholarship@fcsu.com](mailto:scholarship@fcsu.com)