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WEDNESDAY, JANUARY 14, 2026

NUMBER 6059



Kenneth A. Arendt
President, CEO

Message From The President

As we begin this New Year together, I extend my warmest wishes to you and your families for a year filled with good health, happiness, and God's blessings. The turning of the calendar is always a meaningful moment—a time to reflect on where we have been, to give thanks for our many blessings, and to look ahead with hope and purpose to what lies before us.

As we look to the future, one of our primary goals remains growth—growth in membership, engagement, and in the impact we have on our families and communities. To support this effort, we are pleased to announce our \$100 Annuity Campaign, which makes becoming a member easier and more accessible than ever. With just a \$100 minimum deposit, individuals can open an 8-Year Flex Annuity, available as a Traditional IRA or a Roth IRA, currently earning a competitive 4.50% APY. These products provide a safe and dependable way to save for retirement and long-term financial goals

while enjoying the stability and values of a fraternal benefit society. If you have friends, family members, or associates who are looking for a secure way to save for their future, I encourage you to share this opportunity with them and invite them to join our fraternal family today.

In addition to retirement-focused savings, the \$100 minimum deposit option is also available for Coverdell Education Savings Accounts. A Coverdell account is an excellent way to plan ahead for a child's educational expenses while introducing them to the many benefits of fraternal membership. Children with Coverdell accounts become members of our Society and are eligible to apply for valuable scholarship opportunities as they progress through their educational journey. An education savings account is a meaningful gift that can be started early and added to year after year for birthdays, holidays, graduations, and other special occasions—an investment that supports both education and long-term membership.

As the New Year begins, many individuals and families take time to evaluate their financial goals and priorities. This is also an ideal time to review your life insurance coverage and ensure it aligns with your current needs and future plans. We are proud to offer life insurance products designed for every age and stage of life, from childhood through retirement.

Our Juvenile Enrichment Plan (JEP) is one such offering that provides unique long-term advantages. While it may feel difficult to think about insuring children, the JEP offers a valuable benefit: once a child has coverage, they will be eligible for a whole life policy without a medical examination. This feature can be especially important if medical conditions develop as they grow older.

We also offer Final Expense insurance programs designed to ease the financial burden placed on loved ones at the time of loss. These plans help cover funeral and related expenses, offering peace of mind and ensuring families are protected during a difficult and emotional time. Planning ahead in this way is an act of care and consideration for those we love most.

Life insurance is an essential component of a comprehensive financial plan, and reviewing your coverage regularly is an important step in protecting your family's future. Our dedicated representatives are available to help members assess their needs, understand their options, and make informed decisions that align with their goals and values.

Beyond our financial products, our organization continues to thrive through fellowship, service, and shared experiences. Plans are well underway for the 53rd Quadrennial Convention. We are also looking forward to our Bowling and Golf Tournaments, which provide opportunities for camaraderie, friendly competition, and strengthening the bonds that unite us.

Additional details about these events will be published in *Jednota*, and I encourage you to visit our website regularly for the most up-to-date information. Your participation in these activities helps sustain the fraternal spirit that has always been at the heart of our organization.

As we move forward into this New Year, I thank you for your continued support, involvement, and commitment to our fraternal family. Together, we will continue to grow, serve our members, and preserve the faith, heritage, and values that define who we are. May this New Year bring you renewed hope, lasting peace, and success in all that you do.

Happy New Year
2026

**BEST WISHES FOR A PROSPEROUS YEAR AHEAD, FILLED WITH
NEW OPPORTUNITIES, CONTINUED GROWTH, AND SUCCESS.**

Join Us!

**BECOME A MEMBER
FOR ONLY**

\$100

EXPIRES 3/31/26

FOR ONLY

**\$27.50
per year**

**You'll Get Peace of Mind
\$25,000 JEP Term Insurance Policy**

Now's the time to become a member with our limited time offer, just a \$100 minimum deposit to start!

Protect your kids with a JEP. Eligibility to convert to a whole life policy without a medical examination.

Get more details on Pages 12-13.

Current Rates:

8 Year **4.50%**
FPDA or IRA APY

6 Year **4.25%**
FPDA or IRA APY

Park 2 Annuity **4.00%**
(not available in the state of NY) APY

Park Free Plus Annuity or IRA **3.00%**
1st year guaranteed (new Park Free Plus max deposit \$25,000 per person) APY

Settlement Options **4.00%**
are based on an interest rate of (5 yrs+) APY

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
Independence, OH 44131-2398

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
First Catholic Slovak Union, Attn: "JEDNOTA"
6611 Rockside Road, Suite 300
Independence, OH 44131-2398
FAX: 216.642.4310

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Message from the National Chaplain

Happy New Year 2026! As we begin the first month of the second quarter of the 21st century, we ask God's blessings upon our families, our nations, ourselves, and our First Catholic Slovak Union.

The Church begins each year with the liturgical Solemnity of Mary, Mother of God. It could be said that this title is the foundation or source of all other titles used to honor Mary.

One of those titles Slovaks all over the world hold dear to their hearts is Our Mother of Sorrows. Devotion to Mary among Slovaks dates to the 11th century and to Our Mother of Sorrows in particular to the 16th century. Both Pope Benedict XIII in 1717 and Pope Pius XI in 1927 declared Our Mother of Sorrows to be the Patroness of Slovakia.

Recently, a mosaic of Mother of Sorrows was placed in the Vatican Gardens, symbolizing and expressing the unity of the Slovak people with the Bishop of Rome. The artwork is a replica of the image located behind the altar in the chapel of the Pontifical College of Saints Cyril and Methodius.

On December 5, 2025, the mosaic was blessed by Most Reverend Bernard Bober, Archbishop of Kosiče and President of the Slovak Bishops' Conference. Among those present for the ceremony were: Cardinal Giovanni Re, dean of the College of Cardinals, Cardinal Claudio Gugerotti, prefect for the Dicastery for the Eastern Churches, Most Reverend Emilio Nappa, Secretary General of the Governorate of the Vatican City State, Peter Pellegrini, President of the Slovak Republic, Juraj Priputen, Ambassador of Slovakia to the Holy See, and Reverend Pavol Zvara, Rector of the Pontifical Institute and College of Saints Cyril and Methodius.

Pray for us, Holy Mother of God, Mother of Sorrows, that we may be worthy of the promises of Christ your Son and our Lord.



**Rev. Thomas Nasta
Chaplain**

SS. Cyril and Methodius Appeal

The Saints Cyril and Methodius Appeal is in its 48th year raising money to assist the Pontifical Slovak Institute and College of Saints Cyril and Methodius in Rome. Today, the Appeal relies upon the generosity of individual donors in addition to collections taken up in personal parishes of Slovak ancestry. A direct mailing asking for donations will be sent in January to local district and branch leaders from the four Catholic Slovak Fraternal Organizations, members of the Slovak Catholic Federation, and previous donors.

As of January 1, seven donors have given \$1,500 for the 2026 Appeal. Among the five donations received from Catholic Slovak Fraternal Branches and Districts, Branch 1 and Branch 743 of the FCSU have donated a combined total of \$100. Also, donations from two individuals have been received. On behalf of the Pontifical Institute and College, thank you for your continued generosity and support.

Anyone who wishes to contribute to the 2026 Appeal but did not receive a letter asking for a donation is asked to fill out the information in the box at the bottom of this article and mailing it along with your check payable to the Slovak Catholic Federation to the address provided. Donations in any amount are deeply appreciated and are acknowledged. Gifts received after November 30, 2026 will be credited toward the 2027 Appeal. Thank you again for your goodness and generosity.

48th Annual Saints Cyril and Methodius Appeal

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Email: _____

Amount \$ _____

Please make check payable to Slovak Catholic Federation and mail to:
Rev. Thomas A. Nasta, National First Vice President
Slovak Catholic Federation
Our Lady of Grace Church • 225 Bellevue Avenue • Pennel, PA 19047-4052

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

<p style="text-align: center;">NEWSPAPER GUIDELINES</p> <p>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.</p>	<p style="text-align: center;">ISSUE DEADLINES</p> <p style="text-align: center;">FEBRUARY 2026 ISSUE</p> <p style="text-align: center;">COPY DATE - MONDAY, FEBRUARY 2</p> <p style="text-align: center;">ISSUE DATE - MONDAY, FEBRUARY 11</p> <p style="text-align: center;">MARCH 2026 ISSUE</p> <p style="text-align: center;">COPY DATE - MONDAY, MARCH 2</p> <p style="text-align: center;">ISSUE DATE - MONDAY, MARCH 11</p>
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Message from the Executive Secretary

Happy New Year! I would like to thank all the FCSU members for their support and making 2025 a very successful year!

As always, the Home Office tries to develop new opportunities and tools to help stimulate growth and new membership for all ages, at the Branch and District level.



Kevin J. Collins
Executive Secretary, COO

Branch Programs:

- Fraternalism in Action (FIA): Donation of \$250 (up to 4 times per year)
- Reimbursement Program (BRP): Up to \$10 per member (up to 4 times per year)
- Branding Bucks: \$300 per year
(To be used on the FCSU Gift Shop. Portion of each sale is donated to the FCSU Scholarship Program).
- Stipend: \$7 per member - Paid out once per year to qualifying branches
- 2% Checks: Based on Branch Members Paid Up Premiums per year

District Programs:

- Fraternalism in Action (FIA): Donation of \$250 (up to 4 times per year)
- Reimbursement Program (DRP): Up to \$10 per member (up to 4 times per year)
- Branding Bucks: \$300 per year
(To be used on the FCSU Gift Shop. Portion of each sale is donated to the FCSU Scholarship Program).
- Meeting Allowance: \$700 per meeting + \$5 per member who attends (up to 2 times per year)

Thank you to all the Branch and District Officers that utilized these funds to help stimulate excitement in their areas within current and future FCSU membership by sponsoring events or charity events and drives. We are glad to announce that we are offering the above programs again for the year 2026.

Become a Member and Join Our Community:

The Home Office is currently running a Special Offer to become a member. For a limited time, new members can join FCSU with only \$100 minimum deposit to open an annuity (8 Year FPDA or IRA and Coverdell-Education Savings Account). Hurry up because offer expires on March 31, 2026. See page 13 for more details.

The past few months I have been doing research and generating in-depth reports on the average age range per branch. I will be contacting each Branch President to discuss this information. It will be a great tool to help future development of programs at the branch level.

Virtual Calls:

The next virtual call will take place on **January 28th** at 12pm & 6pm EST.

Topics will include:

- Branch Annual Report due by February 15, 2026
- Branch Direct Deposit Mandatory Starting April 1, 2026
- 990 Forms
- Branch Age Study Breakdown

The following virtual call will take place on **February 19th** at 12pm & 6pm EST.

Topics will include **Convention Updates**.

Once again, thank you all for your dedication and support. Have a Happy and Healthy New Year!

Join Us for our Next Virtual Calls:

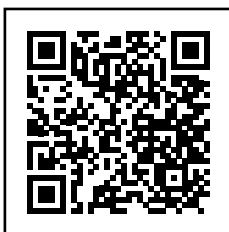
Wednesday, January 28 • 12pm and 6pm (EST)

Thursday, February 19 • 12pm and 6pm (EST)

Visit our website at

fcsu.com/about/newsroom/

or scan the QR code to get the Zoom link.



UPCOMING EVENTS



JANUARY 2026

- 1/17 Branch 166 - Meeting (Election), Johnson City, NY
- 1/18 Branch 45 - Meeting, New York, NY
- 1/21 Branch 682 - Meeting (Election), Struthers, OH
- 1/25 District 1 - Meeting (Election) (Zoom)
- 1/28 Home Office - Virtual Call, 12pm and 6pm

FEBRUARY 2026

- 2/3 Branch 313 - Meeting (Election), Mokena, IL (RSVP by 1/25)
- 2/5 Branch 200 - Meeting (Election), Ford City, PA
- 2/6 Branch 746 - Mass, Linden, NJ
- 2/8 Branch 24 - Meeting (Election), N. Royalton, OH (RSVP by 2/3)
- 2/10 Branch 856 - Meeting (Election) (Zoom)
- 2/11 Branch 259 - Meeting, Struthers, OH
- 2/12 Branch 38 - Meeting (Election) (Zoom)
- 2/15 Branch 23 - Meeting (Election), Johnstown, PA (RSVP)
- 2/15 Branch 89 - Meeting (Election), Menomonee Falls, WI (RSVP by 1/31)
- 2/15 District 11 - Meeting (Election), Ford City, PA
- 2/16 Presidents Day - Home Office Closed
- 2/17 Branch 785 - Meeting (Special Election), Mississauga, Ont (RSVP)
- 2/17 District 19 - Meeting (Special Election), Mississauga, Ont (RSVP)
- 2/19 Home Office - Virtual Call, 12pm and 6pm
- 2/21 Branch 5P - Meeting (Election), Pittston, PA
- 2/21 Branch 320 - Meeting (Election), Belle Vernon, PA (RSVP by 2/11)
- 2/21 Branch 855 - Meeting (Election), Middleburg Hts., OH (RSVP by 2/15)
- 2/21 District 3 - Meeting (Election), Mt. Pleasant, PA
- 2/21 District 7 - Meeting (Election), Johnstown, PA
- 2/22 Branch 199 - Meeting (Election), Latrobe, PA
- 2/22 Branch 553 - Meeting (Election), Akron, OH
- 2/22 Branch 716 - Meeting (Election), New York, NY
- 2/22 Branch 756 - Meeting (Election), Owosso, MI
- 2/24 Branch 401 - Meeting (Election), N. Apollo, PA (RSVP by 2/20)
- 2/25 Branch 853 - Off the Wall Arts, Charleroi, PA (RSVP by 2/15)
- 2/28 Branch 153 - Meeting (Election), Harwood Heights, IL (RSVP by 2/23)
- 2/28 District 17 - Meeting (Election), Binghamton, NY (RSVP by 2/21)

BRANCH TIPEND CHECKLIST

2025 Annual Report Forms Due by February 15, 2026

- Conduct at least 2 Branch meetings per year (1 of the meetings must be announced as an Election of Officers)
- Send meeting announcements 30-days prior to meeting to be published online and in newspaper
- Submit an Annual Report to the Executive Secretary by February 15th, 2026 (Include Financial Report, Meeting Attendance Sheets, Branch Officer Directory with reported fraternal activities and minutes of the meetings)
- Send 1 Branch representative to attend at least 1 District meeting
- Be in good standing with your District by paying current fiscal and outstanding dues

Email completed forms to kcollins@fcsu.com or mail them to the Home Office - Attn: Kevin Collins

Visitors from Trstená, Hometown of Father Furdek

The FCSU Home Office was honored to welcome distinguished visitors from Trstená, Slovakia—the hometown of our founder, Rev. Štefan Furdek. Among the guests were PhDr. Ing. Magdaléna Zmarzláková, Mayor of Trstená, along with Fr. Branislav Kozuch, Branislav Letko and his wife, Marta Letková, and their son, Samuel Letko. During their visit to the United States, they had the opportunity to meet with FCSU representatives and learn more about the lasting legacy of Father Furdek.

While visiting the Home Office, the guests toured the FCSU Museum, met with staff, and viewed historical artifacts highlighting the life and work of Rev. Furdek, as well as exhibits celebrating Slovak culture and folklore. They were accompanied by Milan Kobulský, President of the Slovak Institute in Cleveland, who also guided them on a visit to the Slovak Cultural Garden inside the Cleveland Cultural Gardens.

On September 25, 2025, a monument honoring Rev. Štefan Furdek was unveiled in Trstená, Slovakia. The dedication marked the 170th anniversary of his birth and the 110th anniversary of his passing. This memorial service served as a meaningful tribute to a visionary leader whose dedication and faith laid the foundation of our Society. An article detailing this historic event was published in the November issue of *Jednota*.

We were truly grateful for the opportunity to welcome our guests and share in this special connection to our founder’s homeland. We look forward to strengthening the bond between FCSU and the people of Trstená and believe this visit marks the beginning of a lasting and meaningful partnership. Thank you for your visit—we hope to see you again soon.





FCSU Member Portal Access

Right at your fingertips!

As an FCSU member you are now able to log in to your account anytime



1. CREATE

- Go to www.fcsu.com
- Click **MEMBER LOGIN**
- Click **Create Account**
- Enter the required information
- Create your username & password
- Click Create User

2. VERIFY

- Verify your phone number and click **TEXT**
- Enter the 4 digit code and click **OK**
- Congratulations! You’ve created your account!

3. LOG IN

- Next time you want to check your account, just go to www.fcsu.com
- Click **MEMBER LOGIN**
- Enter your username/password
- Verify your phone number/TEXT
- View your policies



For assistance call us at

800.533.6682



N·E·W·S *from the Home Office*

Jednota Publication Deadlines and Announcement Submissions

As we begin the new year, we'd like to share our 2026 publication deadlines and a few helpful reminders to keep things running smoothly for the months ahead.

Our newspaper is published monthly on the second Wednesday of each month. To help with layout and review, submissions are due by the Monday of the week before publication. Deadlines may vary slightly around holidays, so be sure to check the current deadlines, which are always printed in the newspaper and posted on our website.

Branch and District announcements make up one of the largest sections of the paper and can vary quite a bit from month to month. To help us manage them efficiently, all branch announcements should be emailed to branch@fcsu.com, and district announcements to district@fcsu.com.

Once received, the editorial team formats all submissions to ensure important details are included and that any questions about meetings or events are resolved. After formatting, announcements are sent back to the Branch or District contact for review. Please allow enough time for this review step when planning your submissions.

As the issue comes together, some wording may be edited to ensure clarity, accuracy, and proper fit on the page. Because of this, announcements may not always appear exactly as originally approved.

Please remember that meetings must be announced at least 30 days in advance, so publication dates should be taken into account when planning. Submitting information early is always appreciated and helps avoid last-minute changes.

All stories, photos and fliers should be sent directly to the editor at editor@fcsu.com, who will confirm receipt once your submission has been received. We will always contact you regarding submissions intended for the newspaper. If you have not heard from us and expected your announcement, story, or photo to appear, it's possible an email was not received. Please don't hesitate to reach out. We're always happy to help and want to ensure your information is included.

Thank you for your cooperation—and best wishes for a happy and healthy year!

2026 JEDNOTA DEADLINES

Month	Copy Deadline	Issue Date
February	Monday, February 2	Wednesday, February 11
March	Monday, March 2	Wednesday, March 11
April	Monday, March 30	Wednesday, April 8
May	Monday, April 27	Wednesday, May 6
June	Monday, June 1	Wednesday, June 10
July	Monday, June 29	Wednesday, July 8
August	Monday, August 3	Wednesday, August 12
September	Monday, August 31	Wednesday, September 9
October	Monday, September 28	Wednesday, October 7
November	Monday, November 2	Wednesday, November 11
December	Monday, November 30	Wednesday, December 9

Important Date Reminders

Please note the upcoming key dates for mailings:

- January 2026: Annual Statements mailed
- January 31, 2026: IRS Form 1099 and RMD posted to the Member Portal and mailed to members
- May 31, 2026: IRS Form 5498 posted to the Member Portal and mailed to members


If you haven't yet set up a login to our Member Portal, please visit www.fcsu.com to create one. You'll gain anytime access to your Annuity, IRA, and ROTH balances.

Make Saving Automatic in 2026

The new year is the perfect time to review and commit to your financial goals. Whether you want to build retirement security, grow an education fund, or strengthen your long-term savings, adding money to your annuity, IRA, or education savings account can help you stay on track all year long.

We make saving simple and convenient. With our Pre-Authorized Credit (PAC) option, (sample form shown below) you can schedule automatic deposits that fit your budget and your goals. Choose the frequency that works best for you — monthly, quarterly, semi-annually, or annually — and let consistent saving do the work for you. Saving doesn't have to start big. With a minimum contribution of just \$25, you can begin building your savings one step at a time—small amounts today can make a big difference down the road.

Getting started is easy. Just fill out the Pre-Authorized Credit Charge form, available on the FCSU Financial website, and mail the completed form to the Home Office. Once set up, your deposits will be made automatically, helping you turn your New Year's resolution to save more into a lasting habit.



ANNUITY AND IRA PRE-AUTHORIZED CREDIT CHARGE (PAC) FORM

SECTION 1 – Account Information

Annuity or IRA Contract Number: 0001234
 Name: Jane Doe Social Security Number: 123-23-4567
 Email: jdoe@gmail.com Phone: 111-555-1234

SECTION 2 – Payment Schedule

I authorize FCSU Financial® to initiate debit entries to withdraw the amount of \$ 100.00 from my designated account on a recurring basis, commencing on or about the 15th day of the month. The debit entries will occur on the following schedule:

Monthly
 Quarterly
 Semi-Annually
 Annually

SECTION 3 – Payment

You **MUST ATTACH A VOIDED CHECK or SAVINGS ACCOUNT STATEMENT** with owner named on the bank account.

Bank Name: ABC Bank Type of Account: Checking Savings

ABA Routing #: 009876543 Bank Acc. #: 01230123456789010

SECTION 4 – Pre-Authorization Agreement

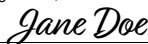
I agree to inform FCSU Financial in writing of any changes to my account or my intent to terminate this pre-authorization at least fifteen (15) days prior to the next scheduled billing date. If the payment dates fall on a weekend or holiday, I understand that the payments may be processed on the following business day. For PAC charge from my checking or savings account, I recognize that, as these are electronic transactions, the funds may be withdrawn from my bank account on or about the 15th day of the month. In the event that a PAC transaction is rejected due to Non-Sufficient Funds (NSF), I understand that FCSU Financial may choose to retry processing the charge within thirty (30) days. I agree to an additional fee of \$35.00 for each attempt that is returned for NSF, which will be processed as a separate transaction from the pre-authorized recurring payment. I acknowledge that all PAC transactions originating from my account must adhere to the regulations set forth by U.S. law. I certify that I am an authorized user of this bank account and will not dispute these scheduled transactions with my bank, provided that they align with the terms outlined in this authorization form. I acknowledge that this pre-authorization shall remain in full force and effect until FCSU Financial has received notice of termination from me (Section 5).

SECTION 5 – Termination of Pre-Authorization charge notice

I hereby direct FCSU Financial to cancel my Pre-authorized Credit Charge (PAC). Such notice must be provided in a manner and timeframe that allows FCSU Financial and the Depository a reasonable opportunity to process the termination (at least fifteen (15) days prior).

SECTION 6 – Signatory Acknowledgement

By signing below, I confirm that I have read, understand and agree to the terms specified in this pre-authorization agreement.

 1-30-26
 Signature Date

6611 Rockside Rd., #300 • Independence, OH 44131 • 800.533.6682 • www.fcsu.com
 FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES OF AMERICA AND CANADA

ANN/PAC_1/1225 Page 1 of 1

FCSU Emails: News, Events, and Reminders



Don't miss important FCSU news, events, and meeting reminders! Sign up to receive our emails. Our email communications include a monthly newsletter and occasional reminders about Branch and District meetings and events, helping you stay informed and involved. We keep emails to a minimum, so you receive timely updates without overwhelming your inbox.

If you have not been receiving emails, we may not have your current email address, or you may have previously opted out of receiving communication. If you would like to subscribe or resubscribe, please contact us at 800.533.6682, ext. 110 or email saras@fcsu.com and let us know you would like to be added to our email database.

If you previously unsubscribed, you will receive an email asking you to confirm your request. Simply click "Resubscribe Me," and you will receive a thank-you pop-up confirming that you are signed up again. Your contact information is used only for FCSU communications and is never shared or sold outside the organization.

Reflection

By Sister Maria Theresa Hronec, SS.C.M.

January 2026 was welcomed in with resounding wishes of “Happy New Year” --as witnessed in public and local media celebrations of “bringing in the New Year!”

As we opened the New Year we likely honored the closing of the past year with its good memories, crises endured, and significant personal, family, and public celebrations. On January 6, 2026, the Solemnity of the Feast of Epiphany, the Church celebrated the official closing of the Holy Door of St. Peter’s Basilica by Pope Leo XIV, marking the end of the special Year of Hope that began on Christmas Eve 2024.

As we reflected on happenings of the Year 2025 on different spheres of our lives—personal, family, public, Church—likely mixed joys, challenges, and even sorrows surfaced. It is good for us to pause and recall that within its deeper Latin meaning, “happy” can be translated as “blessed.” In wishing each other a “happy day or a happy week or a happy year ahead,” we are also wishing a “blessing” on all that they will encounter in 2026. Let us offer a prayer for each other that we may always be open to the blessings we need in growing in awareness that God’s Presence is always truly with us—a spiritual reality that Pope Leo XIV recently attributed to his having earlier in life read the 17th century spiritual classic, *The Practice of the Presence of God*, by Carmelite Friar Lawrence of the Resurrection—“one of the texts that has most shaped my spiritual life.”

The hymn chosen for this month “Be glad, all people on the earth” calls to mind for us a succinct summary of the “great worth” of our lives that has come to us from the birth of Christ that has “helped us to gain forgiveness on earth.”

BE GLAD, ALL PEOPLE ON THE EARTH

1. Be glad, all people on the earth
Our Savior came to give us great worth,
CHORUS: Be glad, rejoice, yes, celebrate,
In this blessed New Year!
2. Messiah’s birth does not reveal
What prophecies had long concealed.
3. Hail Virgin pure of royal race,
You bore God’s Sone by His divine grace,
4. Given as gift, O Christ, your birth
Helped us to gain forgiveness on earth.

VESEĽ SA, ĽUDSKÉ STVORENIE

1. Veselí sa, ľudské stvorenie,
prišlo k nám naše spasenie,
SBOR: Radujme sa, veselíme sa
V tomto novom roku!
2. Mesiaša narodenie
dosiahlo svoje splnenie.
3. Panna z rodu kráľovského
Počala Syna Božieho.
4. Daj pre Tvoje narodenie,
Kriste, hriechov odpustenie.

Insights and Viewpoints

Father Killian Loch, O.S.B.

Baptism of the Lord: Luke 3:15-16, 21-22

GOSPEL SUMMARY - The first verses of the gospel make it clear that the baptism of John is only a preparation for the coming of Jesus. His baptism is in water only, whereas the baptism that Jesus offers is also “with the Holy Spirit and fire” (Luke 3:16). This is a reference no doubt to the transforming power of the Holy Spirit at Pentecost which is fully described in Luke’s other book, the Acts of the Apostles (see chapter 2).

Luke’s description of the baptism of Jesus is very similar to that of Matthew and Mark. First of all, the heavens are opened, signaling the end of that centuries-long apparent absence of God. Now that Jesus is on the scene, it is time to initiate that final act in the drama of God’s coming to save his people. The appearance of the dove represents symbolically the advent of a new creation, just as the dove signaled for Noah the end of the flood and a new era of God’s grace (Gen 8:8-11).

The climax of this scene comes with the voice from heaven, which tells us in effect that the new creation will involve an influx of divine love that will be incarnate in the person of Jesus. Henceforth, he will be the embodiment among us of God’s transforming and empowering love with a potential to transform the universe.

LIFE IMPLICATIONS - This description of the consequences of the baptism of Jesus must not be seen simply as something that happened to Jesus alone. For in our own baptism we have become part of the new creation and God speaks to us also with those same loving and empowering words that he spoke to Jesus (adapted to our situation): “You are my beloved child; I love you very much.” With these divine words I am truly joined to the person and the mission of Jesus.

The fact that we cannot hear these words in a conscious way when we are baptized as infants makes it all the more important that we learn how to listen as we grow older and become more aware of the presence of God. In fact, there is nothing that we can do during our lives that is more important than listening as God tells us, in our hearts and souls, that we are his beloved and cherished children. We are bombarded constantly by the words of our busy world and some of them may be important, but none of these human words can possibly be as important in our lives as the words of God spoken to us in our baptism.

There can be no doubt that Jesus heard these words of his heavenly Father all during his ministry. When he went aside to pray, he would be comforted and reassured and strengthened by these loving words. We too would do well to set aside some time each day to listen as God whispers to us that we are so loved that we do not ever need to be afraid. As we do that, we enter into the full meaning and power of our baptism and we find the secret of living in gratitude and hope, as we prepare for resurrection glory.

LIGHT ONE CANDLE

Living with a Spirit of Hope

Fr. Ed Dougherty, M.M., The Christophers’ Board of Directors

Saint Francis of Assisi has been quoted as saying, “All the darkness in the world cannot extinguish the light of a single candle.” It’s a statement that so perfectly captures the spirit of hope that he strove to live by and that we all are called to cultivate within our hearts. We are called to be light to the world by inviting Christ into our lives to allow His light to shine through us in all that we do. And spreading hope is most vital in trying times because that’s when our light is most needed.

“It’s better to light one candle than to curse the darkness,” is the ancient Chinese proverb that Father James Keller, M.M., adopted as a motto in founding The Christophers back in 1945. It’s a bit of wisdom that reminds us to always be positive amid the challenges of life.

Father Keller said, “Rebellion against difficulties and obstacles that cannot legitimately be avoided only makes a bad situation worse. Ordinary common sense recommends that we ride the storm, not buck it.” Though we must certainly be realistic about the challenges we face, Father Keller understood that we’ll never overcome our obstacles if we don’t stay positive.

A quote attributed to Saint Catherine of Siena states, “Start being brave about everything, driving out darkness and spreading light as well. Don’t look at your weakness, but realize that in Christ crucified you can do everything.”

Catherine and Francis were separated by over a century in time, but they lived in cities less than a hundred miles apart in central Italy—and their actions had ripple effects felt throughout the world to this day. This is the legacy of those who devote their lives to God. They become the fertile ground upon which good fruit can flourish.

Francis was so humble that he interpreted the command from God, “Rebuild my Church,” as a simple instruction to repair stonework in a hillside chapel. That may have been God’s first and simplest intention for Francis, but the world now knows that Francis was also called to lead a renewal of devotion to Christ.

Catherine followed in his footsteps over a hundred years later. Although she started by confining herself to a cloister to grow in devotion to God, she eventually felt called to ministry to the poor and sick, and her mission just kept growing until her counsel was sought by leaders on the world stage.

Another quote attributed to Saint Catherine states, “Be who you were born to be, and you will set the world on fire.” She and Francis both answered the call to simply be themselves. In each case, it was a humble path that led to great things.

Two centuries after the time of Saint Catherine of Siena and a thousand miles away in Spain, Saint Teresa of Avila set the world on fire by charting a path of prayer and contemplation. Saint Teresa also understood the importance of staying positive. She once said, “From somber, serious, sullen saints, save us, O Lord.”

Like Catherine and Francis, Saint Teresa knew she was called to bring light into the world. These saints teach us that the path to accomplishing great things for God is forged in hope and a positive outlook on life. So let’s resolve to stay positive, knowing God will meet us in our hope and transform it into a seed from which good fruit will blossom in the world around us.

Grow+Go+Reflect

Baptism of the Lord:

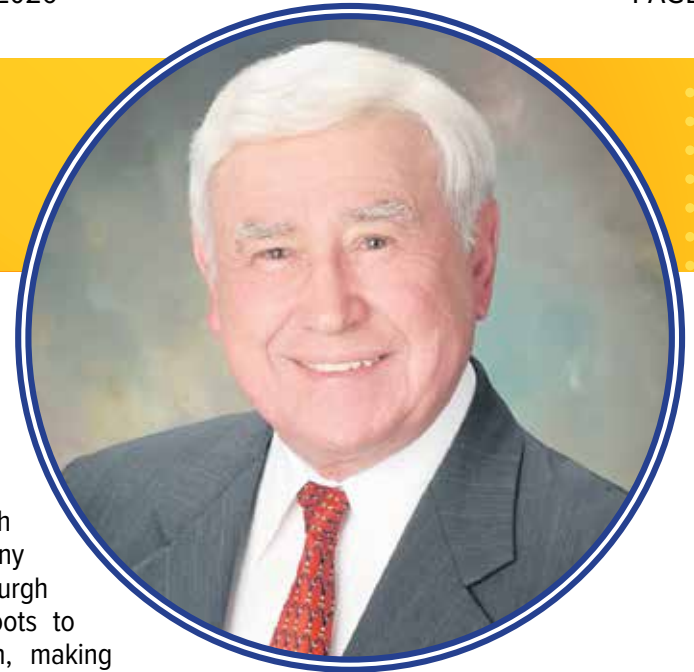
Is 42:1-4, 6-7, Acts 10:34-38, Mt 3:13-17

GROW: We hear in the Gospel that at the moment of Jesus’ baptism, “a voice came from the heavens, saying, ‘This is my beloved Son, with whom I am well pleased.’” We can hear these words as a simple proclamation of who Jesus is – the beloved Son of God – but also as a proclamation of who we are called to be: the beloved adopted sons and daughters of God. I sometimes forget that I am also called beloved. I mistakenly think that my value depends on my accomplishments or on my faithfulness, but the truth is that my status as beloved is due to being made in the image of my Creator. If I allow myself to absorb the full meaning of that, it will not only affect how I view myself but also how I relate to others. But Christ didn’t come only to show us the truth about who we are. His coming also invites us to see one another as beloved. As Peter reminds us, “God shows no partiality.” May we strive to see the belovedness that God bestows on us and on all people.

GO: Jesus entered fully into our humanity, including entering into communion with each of us through our common baptism, to allow for us to one day share in the perfect exchange of love of the Trinity. Our call is to take on Christ’s mission of love here on earth – to speak and act in a way that proclaims the truth of who God is and who he has made us to be. How can we remind our families, our neighbors, and even our enemies of their nature as beloved children of God? And by recognizing our own nature as beloved, we allow God’s grace to flow through us. We then trust that God will make himself known as the source of love itself.

REFLECT: Take time to reflect on what it means to be a beloved son or daughter of God. What would it be like to hear, “You are my beloved child, with whom I am well pleased”? Once we root ourselves in this truth we can ask ourselves, “What act of kindness, what consoling word might I offer, what goodness might I do for others around me to help them experience a glimpse of their own belovedness?” Then, do it!

MEMBER *Spotlight*



JOSEPH SENKO

A Branch 254 Member's Lifetime Dedicated to Slovak Heritage; The Remarkable Journey of Joseph Senko

For 90 years, Joseph Senko has lived a life defined by faith, service, and an unwavering devotion to his Slovak heritage. Few individuals have done more to build bridges between Slovakia and Slovak Americans or to enrich the cultural life of our fraternal community. His commitment stretches across decades, institutions, and continents, a legacy that inspires all who know him.

Born in Pittsburgh's Oakland neighborhood to Slovak immigrant parents, he was the youngest of seven children. He and his wife, Albina, were married almost 70 years and raised six children. Albina, also a native of Slovakia while under German rule, passed in 2025. Joe is a proud grandpa of eight and great-grandpa to three. He continues to instill his love of heritage in the next generation.

Joe's leadership within the Slovak-American community is extensive and enduring. He is a lifelong member of the First Catholic Slovak Union where he has served as Branch 254's Financial Secretary for over 25 years. He was Chairman of Auditors for 12 years. In 1998, he founded the Western Pennsylvania Slovak Cultural Association and has served as its Executive Director ever since, organizing cultural programs that connect Slovak Americans to their rich heritage. He is also Chairman Emeritus of Friends of Slovakia, an organization committed to strengthening democracy, education, and dialogue between the United States and Slovakia. Joe was also selected as "Fraternalist of the Year" by the Fraternal Societies of Greater Pittsburgh.

Joe's leadership resume reads almost like a history of Slovak-American institutions. Over the years he has served as Treasurer of Jednota Properties, a Vice Chairperson of the Jankola Library and Slovak Museum, and Vice President of the National Slovak Society Heritage Museum. He has also served the community as a certified Slovak Notary and is a member of every Slovak fraternal benefit society in the United States. His affiliations extend further to the Friends of Slovakia, Slovak League of America, the Slovak Catholic Federation, the Czechoslovak Room Committee at the University of Pittsburgh, and the National Czech and Slovak Museum and Library.

One of Joe's passions is helping others. He was named as the Slovak Honorary Consul for Pennsylvania, one of 12 honorary consuls across the United States and among hundreds worldwide. In Pittsburgh alone, there are honorary consuls representing 18 different countries. Many countries rely on honorary consuls to assist their embassies with a variety of essential but limited duties, including helping citizens with travel-related or other consular matters. Following his appointment as honorary consul in 1997, he immediately formed the WPSCA to help carry out these responsibilities more effectively. The role of an honorary consul is to support the development of economic, trade, cultural, scientific, academic, and sports relations between the Slovak Republic and the host country. This includes coordinating with the Embassy on official visits and activities; supporting Slovak professionals and students within the consular district; organizing events that promote the Slovak Republic; providing information about travel opportunities to Slovakia; distributing materials related to Slovakia's technology, economy, and culture; and assisting Slovak citizens in distress, particularly in cases involving accidents, illness, death, incarceration, lost or stolen documents, or notarial needs. Currently, there is no Honorary Consul for Ohio, so Joe is also available to assist Ohio residents.

His leadership has not been confined to American soil. Joe has traveled to Slovakia 25 times while sometimes leading one of 14 tours. He has introduced almost 400 people to his native land. His deep love for Slovakia inspired one of his most significant diplomatic achievements: in 2002, he helped establish the Sister City partnership

between Pittsburgh and Prešov. Many Slovaks in Pittsburgh can trace their roots to the Prešov region, making the partnership particularly meaningful. Cultural connections between the regions run deep — including the shared pride in world-renowned artist Andy Warhol, whose parents were born in villages north of Prešov. The town of Medzilaborce, near their home village, honors Warhol with a statue in its town square, complete with a mileage marker pointing toward Pittsburgh.

Joe's passion for Slovakia is matched only by his generosity. In the early 2000s, he coordinated several major humanitarian shipments that required extraordinary patience, logistical skill, and perseverance. One of the largest undertakings came in 2004, when the Western Pennsylvania Slovak Cultural Association, under Joe's direction, sent 250 reconditioned computers and nearly 1,000 textbooks to schools across Slovakia. The project had begun three years earlier with a goal of collecting 400 used computers. Joe wrote hundreds of letters to universities, banks, hospitals, law firms, and individuals asking for their surplus equipment. With the help of generous listeners of Pittsburgh's Slovak Radio Hour, who contributed more than \$8,000 in a single broadcast, and the support of Brother's Brother Foundation, he collected over 800 donated computers. After repairs, upgrades, and careful sorting, 250 computers were deemed suitable for shipment.

Joe then coordinated with UNICEF Slovakia to navigate customs procedures, tax exemptions, and distribution channels. Once the shipment reached Bratislava, the computers were stored at a school for handicapped children before being dispersed to 44 schools in 12 different cities. The entire effort, valued at over \$121,000, gave Slovak students access to technology that was otherwise far beyond their reach.

Four years later, Joe orchestrated another immense project: a shipment of more than \$40,000 in medical equipment to three Catholic nursing homes in Slovakia operated by the Daughters of St. Francis of Assisi. Following two trips to Slovakia to meet personally with the sisters, he arranged the delivery of beds, chairs, surgical instruments, gloves, masks, braces, and other essential equipment.

In addition to these projects, Joe also oversaw the delivery of 60,000 copies of Children's Highlights magazine to Slovakia, which were distributed at a national conference for English teachers. He consistently found creative ways to support education, often filling unused space in shipping containers with textbooks, wheelchairs, and other supplies destined for schools and children's programs.

Joe's personal adventures are just as memorable. In 2000, he honored the Slovak parachute inventor by leaping from 13,500 feet during the Štefan Banič Parachute Festival in Greenville, Pennsylvania. In 2016, he embraced his ancestral roots even more deeply by becoming a dual citizen of Slovakia.

Joe has been honored many times for his extraordinary service. To date, he has received twelve medals from the Slovak government, recognizing his decades of work in cultural preservation, humanitarian aid, and international cooperation. Among these is the Medal of the President of the Slovak Republic, the highest honor Slovakia bestows upon a foreign citizen. This prestigious award was presented to him at a reception at the Slovak Embassy in Washington, D.C., acknowledging his exceptional



In 2005, Mr. Senko was featured on a Slovakian stamp



250 reconditioned computers sent to Slovakia in 2004



Mr. Senko with his wife Albina and Slovak Ambassador Peter Kmec receiving the Presidential Medal in 2013

MEMBER *Spotlight*

CONTINUED FROM PAGE 7

contributions to promoting Slovakia around the world.

In 2005, Slovakia paid Joe a rare and remarkable tribute: his likeness was featured on an official Slovak postage stamp. This honor celebrated his lifelong dedication to strengthening Slovak identity and fostering goodwill between the United States and Slovakia.

In parallel with his Slovak community work, Joe has had a distinguished professional career. He earned a Bachelor of Science degree from Duquesne University and a Master's degree in Taxation from Robert Morris University. He is a licensed CPA, Personal Financial Specialist, and Chartered Global Management Accountant. His career spans more than 60 years, including service with the Internal Revenue Service, KPMG, and ownership or partnership in local accounting firms. He also taught accounting and taxation as an adjunct professor at Duquesne University and California University of Pennsylvania.

He has served corporations, municipalities, and 27 nonprofit boards, 12 of which he led as president. He has led professional associations and remains committed to mentoring and strengthening nonprofit governance. Since 2013, Joe has served as Treasurer of Mt. Lebanon and the Mt. Lebanon School District, overseeing a \$70 million annual budget for 33,000 residents. He is known for his dedication to efficiency, fiscal responsibility, and innovation in public finance.

Continuing his commitment to education, Joe's legacy is reflected in the Joseph T. Senko Endowed Accounting Scholarship at Duquesne University's Business School. Established by his son, Thaddeus J. Senko and wife Cynthia, the scholarship supports high-achieving juniors and seniors majoring in accounting who maintain at least a 3.5 GPA and demonstrate leadership, community service, and professional involvement. The endowment fund has over \$500,000.

Even at 90 years young, Joseph Senko remains a shining example of what it means to live a life of service. He is a sacristan, Eucharist minister and a homebound minister, a fourth degree Knight of Columbus, Treasurer of the Serra Club of Pittsburgh and a Knight of the Holy Sepulchre. His decades of dedication reflect a deep love for God, for community, and for the heritage that shaped him. The Slovak community is immeasurably richer because of his leadership, generosity, and relentless commitment to preserving the culture he cherishes. His story is a reminder that one person, fueled by faith and passion, truly can build bridges across an ocean.

*The Home Office Will be Closed
Monday, February 16th to celebrate Presidents Day*

Region 3 Members Celebrate Fr. Murgas Day

Submitted by Martha Zavada

Pictured are members of local FCSU branches at the 120th Anniversary celebration of Father Murgas, a Slovak priest from Wilkes-Barre who conducted the first successful wireless telegraph conversation over land. On November 23, 1905, the mayors of Scranton and Wilkes-Barre exchanged messages to mark this achievement. King's College honors Father Murgas with a dedicated room, and the event was sponsored by the Murgas Amateur Radio Club.



(Pictured L-R) Carl Ungvarsky, MaryJo Rubino, Robert Zavada, Marion Rubino, Martha Zavada, Tina Stempien, and Father Thomas Looney, C.S.C., President of King's College.

Unlock a Future. Empower a Dream.



Donate to the FCSU Scholarship Fund

A college education has the power to transform lives—opening doors to opportunity, growth, and a brighter future. But for too many students, rising costs put that dream just out of reach.

At FCSU Financial, we proudly uphold our commitment to faith, heritage, and community by awarding more than \$200,000 in scholarships each year to students of Slovak-Catholic descent. These scholarships do more than ease a financial burden—they ignite potential and shape futures. To continue giving generously and sustainably, we are building our Endowment Fund—a lasting source of support that ensures our scholarship program will thrive for generations to come.

Your donation to the FCSU Scholarship Fund is not just a gift—it's an act of hope. It's an investment in tomorrow's leaders, caregivers, innovators, and citizens.

When you contribute, you're helping a young person go further than they ever thought possible. You're honoring our shared values and ensuring they live on in the next generation.

You can give in honor or memory of someone special, or make a tax-deductible gift through your IRA's Required Minimum Distribution. We also gratefully accept planned gifts through wills, trusts, or property.

Education changes lives. Together, we can be the reason why.

Donate Today. Inspire Tomorrow.

YES! I want to help. Here is my gift to help support the future.

Please accept my tax-deductible contribution of:

\$1000 \$500 \$250 \$100 \$50 \$25 _____

Name: _____

Email: _____

Address: _____

City: _____

State: _____ Zip: _____

Special Instructions: _____

I have included the FCSU Scholarship Fund in my estate plans.

Please make checks payable to
"FCSU Scholarship Fund" and mail to:



FCSU Scholarship Fund

6611 Rockside Road • Suite 300 • Independence, OH 44131

2026 FCSU INTERNATIONAL BOWLING TOURNAMENT

SAVE THE DATES:

Saturday, April 25th / Sunday, April 26th

VENUE: Eastway Lanes • 4110 Buffalo Road • Erie, PA

HOTEL: Sheraton Erie Bayfront Hotel • 55 W Bay Road • Erie, PA

Please make your hotel reservations directly with the Sheraton Erie Bayfront Hotel using their online Passkey reservation system. You must use this site to book your rooms at our negotiated group rates. book.passkey.com/e/51076416. We recommend you book as early as possible. Space is limited. Please note: Reservations cannot be made through the FCSU Home Office.

- ▶ The two-day competition will be held on Saturday and Sunday.
- ▶ Includes two events on Saturday and one event on Sunday.
- ▶ Bowlers will compete in Mixed Teams and Doubles Events, with gender-specific competition in the Singles Event and All Events.
- ▶ Enjoy our grand Celebration Dinner on Saturday evening, with no charge for members. Guests may attend at a reduced cost.
- ▶ Bowlers of all skill levels are encouraged to join in the fun and fraternalism.



April 25-26 • Erie, PA

ENTRY FORM WILL BE IN THE FEBRUARY ISSUE OF THE JEDNOTA

Hlinka District 12 Annual Meeting

Submitted by Monica Boone, Secretary

On November 9, 2025, the Hlinka District held its annual meeting at Bills Golfland in Belle Vernon, PA. It was a resounding success with attendance ranging from the toddler aged to our experienced seniors, and every generation between. Highlights of the meeting were that Activities Coordinator Nikki Hyatt spoke about future activities. Young adult Charles Boone presented the annual Memorial Service for deceased members of the district. Secretary Monica Boone read part of a eulogy reflecting on suicide awareness and loss, emphasizing mental health awareness. President Cheryl Hyatt ran an orderly and productive meeting which led the confidence of the district to re-elect the same officers which Regional Director Jim Marmol swore in. Congratulations Hlinka District on another successful and fun year.



(Seated L-R) Maureen Massafra (Treasurer), Cheryl Hyatt (President), and Monica Boone (Secretary). (Standing L-R): Michael Bertovich (Auditor), Dorothy Rudinec (Auditor), Joe Tarquinio (Vice President) and Nikki Hyatt (Activities Coordinator). Not pictured John Curcio (Auditor).

Become A Bowling Tournament Sponsor Today!

Show our bowlers they have your support with a lane sponsorship sign. Your sign will be on display at the bowling alley during the two days of tournament play.

LANE SPONSORSHIP LEVELS

- Individual FCSU Member \$ 50
- FCSU Branch or District \$100
- Business \$150

PATRON LEVELS

- Bronze Donor \$ 50
- Silver Donor \$100
- Gold Donor \$250
- Platinum Donor \$500

Your name will be on welcome sign at the bowling venue, headquarters hotel and acknowledged during the Celebration Dinner.

DEADLINE: APRIL 1, 2026

Name: _____
 Address: _____
 City: _____ State: _____ Zip: _____
 Phone: _____ Email: _____



Please make checks payable to: FCSU
 (Write Lane Sponsor or Bowling Patron on the memo line)
 Mail to: Joanne Fibbi, Fraternal Activities Director
 1741 Hempstead Lane, Pittsburgh, PA 15241

Branch Celebrates 130th Anniversary

Submitted by Vicki Schaub, Financial Secretary

On October 11, 2025 Branch 200 held our 130th Anniversary celebration. This was especially exciting as we had to cancel our Quasquicentennial, 125th Anniversary due to COVID.

The event started with mass at Christ Prince of Peace and a Meet 'n Greet. Our member Joe Gispanski was the Master of Ceremony. National President Ken Arendt spoke, toasted and presented a Proclamation to Council President Teresa Freeman. Slovak Honorary Consul Joe Senko and Former County Judge and lifelong Member Kenneth Valasek both spoke on Slovakia and provided much information to review. Finally, a Proclamation was given to President Teresa Freeman by Borough Manager Charles Stull.

There were a wide variety of appetizers. Dinner was provided by Garda's Restaurant along with halupki and haluski made by some of our Board Members. For dessert we had homemade Makovnik, Orechovy Zavin, pumpkin rolls and cake.

The 56 East Band played while many of us danced the polka. They were a great all around band with their music. We appreciate everyone who attended! A big thank you goes out to the Board Members that helped from the planning to the grand finale of cleaning up.



You are not alone. If you're experiencing emotional distress or thoughts of self-harm, the Suicide & Crisis Lifeline is available 24/7.

Call or text 988

to connect with someone who cares.

HOCKEY



**Join District 10 for a
Cleveland Monsters Game**

Saturday, March 28, 2026
7pm • Rocket Arena • Cleveland

Only \$29 per seat

Order by Saturday, February 21st
Seating is Limited • First Come, First Serve, So Don't Delay

**For Branch discounts and tickets, contact your
Branch representative listed below.**

Branch 1.....	Rochelle Popovich.....	216-789-6390
Branch 24	Fran Strekal.....	216-308-1728
Branch 228.....	Lisa Trifiletti-Palos.....	440-960-2111
Branch 450.....	Frank Woyma.....	216-225-5688
Branch 553.....	Linda Hanko.....	330-690-9611
Branch 855.....	Barbara Sutilla.....	440-864-4744

**TICKET DELIVERY: From your branch officer or
Region 6 Director Tom Ivanec**

All orders are subject to availability. No ticket required for children under the age of two. Offer and discounts not available at arena box office. No refunds or exchanges.



Donald and Katherine Miller with their kids (Anne, Joseph, Thomas, Sophia, and Verity) at the Wild Winter Lights.



(L-R) Elliot, Ralph and Brandon Trivise celebrate the holidays with a family visit to the zoo.

Branch 855's Lights & Lanterns Program

Submitted by Barbara Sutilla, Branch 855 President

Branch 855 continues to offer members a fun way to enjoy two popular zoo events at no cost through its Lights & Lanterns Program. Branch 855 members may participate by attending the Asian Lantern Festival during the summer or Wild Winter Lights during the winter. Members simply purchase their tickets, attend the event, and submit a photo of themselves or their group along with a receipt. The branch will reimburse the cost of the ticket, making the experience free for participating members.

Members who live outside the Cleveland area are also welcome to take part by attending a comparable zoo lights or lantern event at their local zoo. For participation details or questions, contact Barbara at 440-864-4744.

Branch 716 December Events

*Submitted by Emily Lysáková,
Recording Secretary*

On December 7th, 2025, branch members and parishioners gathered for the annual St. Nicholas (Mikulaš) celebration at St. John Nepomucene Church. Attendees enjoyed festive Christmas carols and music, accompanied by a delightful array of Christmas pastries and cookies. Branch 716 President Eva Lysáková, and Milka Hlinkova prepared a traditional lunch featuring Segedínsky guláš with dumplings and classic chicken schnitzel with potato salad. The highlight of the celebration was a visit from the iconic St. Nicholas.

The holiday spirit continued on December 14th, 2025, when Branch 716 and Branch 45 under District 16 attended a Christmas Vigília dinner after Sunday Mass. The hall at St. John Nepomucene Church was decorated with colorful banners and Christmas trees, creating a warm and festive atmosphere.

We extend heartfelt thanks to everyone who joined these events and helped make them a success. Wishing all a joyous holiday season and a happy New Year!



Milka Hlinkova and Eva Lysáková (President) serving Segedínsky guláš with dumplings



(L-R) Serafina Šulak, Eva Lysáková (President), Jan Lysak, Maria Božekova, Katarina Lukac, and Peter Gašpar at the Christmas Vigília dinner

MEMBER Spotlight



Do you have...

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

WE WANT TO HEAR IT!
We're featuring members stories in Jednota and want to include yours!

email editor@fcsu.com



Slovak Christmas Eve Vilija at St. Andrew Abbey 2025

Submitted by Thomas Ivanec, Region 6 Director

The Benedictine monks of St. Andrew Svorad Abbey in Cleveland, OH, in conjunction with the Cleveland Slovak Radio Club, hosted their annual Vilija on Sunday, December 7, 2025. Many members of the First Catholic Slovak Union were among the sell-out crowd of 325 attendees including National President Ken Arendt and his wife Theresa. All of the Branches in District 10 were represented: 1, 24, 228, 450, 553, and 855.

Held in the newly remodeled cafeteria of Benedictine High School on the Abbey grounds, the Vilija featured a traditional meatless Christmas Eve “feast” of oplatky with honey, fruit and nuts, mushroom soup, fish, green peas, bobalky, pirohy, and poppy seed and nut rolls.

The luncheon began with prayers and songs in Slovak and English by the Benedictine monks, led by Abbot Gary Hoover, and joined by Vilija Emcee Fr. Michael Brunovsky, Brother Gregory Coyne, and Brother Gabriel Balazovic. The monks then brought the first course of mushroom soup to each table. First Catholic Slovak Union donated funds toward the food which was prepared and plated by members of the Cleveland Slovak Radio Club who are also FCSU members.

FCSU Members who worked the event included:

Branch 1: Joe Elias, Jana Horvath, Martin Kulik

Branch 24: Jacob Chuba, Jana Chuba, Jessica Chuba, John Chuba, Maria Cvicela, Mark Cvicela, Vlad Cvicela, Dana Glova, Emma Halley, Susie Halley, Terezia Nosek

Branch 450: Mike Anderko, Milan Kobulský, Adriana Scally, Ava Scally, Lukas Scally, Christian Scally

Branch 855: Milka Anderko, Laura Lingenfield, Karin Scally (Branch 855 Vice President), Tim Scally. The Radio Club is headed by President Henry Horvath (FCSU Supreme Court Member and Branch 855 Auditor)



After the meal, attendees were treated to a performance of Eastern Slovak folk dances by the Lúčina Slovak Folklore Ensemble, directed by Thomas Ivanec, who is also the FCSU Region 6 Director and a member of Branch 24. Many of the dancers are members of the FCSU as well, including John Moynihan (Branch 24 President and FCSU Supreme Court Member), Adam Hornack (Branch 1), and Branch 24 Members Lexi Glova, Emma Halley, and Anna Nosek.



Fr. Michael pulled winning tickets for the 25 baskets of the Vilija Raffle which was sponsored by FCSU. The raffle was coordinated by Barbara Sutilla (Branch 855 President, District 10 Secretary, and FCSU Branch Liaison), Ann Sutilla (FCSU National Auditor, District 10 Treasurer, and Branch 855 Treasurer), Terri Ivanec (Branch 24 Member) and Fran Strekal (Branch 24 Fraternal Activities Coordinator). The raffle proceeds of \$2,806 went directly to support the monks of St. Andrew Abbey.

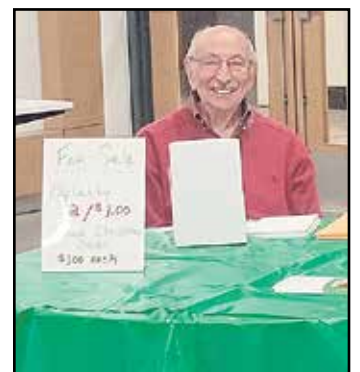
Ralph Szubski, the Accordion Man, provided music for dancing and listening pleasure throughout the day.



Branch 450 Attends St. Andrew Abbey Vilija

Submitted by Frank Woyma, President

On Sunday, December 7th, eight members of St. Joseph the Guardian (Branch 450) attended the St. Andrew Abbey Vilija. We enjoyed a day of kinsmanship by celebrating our Slovak ethnicity. Fun and good food was had by all. In attendance were Paul Brunovsky, John Brunovsky, Cynthia Brunovsky, Nate Brunovsky, Alex Brunovsky, George Carny, Janet Woyma and myself, Frank Woyma. Also, in attendance but not at our table was Kobulský, who was handling the sales of Oplatky and Slovak Christmas cards.



Lottery Luck at Vilija

Submitted by Joe Oros, Branch 24

Branch 24 member Joe Oros was all smiles after winning the \$100 lottery ticket basket at the St. Andrew Abbey Vilija. While there was no jackpot win this time, the fun was in the scratching—and it paid off! Joe and his children, Matthew and Victoria, scratched their way to a \$29 profit, proving that a little holiday luck can still be a winning experience. Congratulations to Joe, and thanks to all for adding extra excitement to this cherished Vilija tradition.



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BENEFITS OF MEMBERSHIP:

- ✓ Local Branch and District Activities
- ✓ Family Friendly Contests
- ✓ National Picnics, Bowling and Golf Tournaments
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FRATERNALISM IN ACTION GIVING BACK

Show your impact—share your Fraternalism in Action event and inspire others to do the same!

Contact the Home Office at branch@fcsu.com or district@fcsu.com for eligibility forms and guidelines.

Branch 162 Diaper Drive

St. Wendelin Society (Branch 162) sponsored a diaper drive on December 9, 2025. Members collected diapers and wipes at their meeting to be distributed to The Ladies of Charity, St. Mary's Closet. St. Mary's Closet helps support over 450 area families in need. Branch 162 believes in the Ladies of Charity's motto: To service rather than be served, in humility, simplicity, and charity. We are blessed to be able to support this wonderful organization.



Koláče Baking Brings Branch 746 Together

On December 13, 2025, members of Branch 746 volunteered their time and talents all day for the Fraternalism in Action koláče baking event at Holy Family Church. They prepared traditional poppyseed, lekvár (prune jam), cheese, and nut koláče as part of this long-standing fundraiser supporting the Slovak Holy Family Church and its traditions dating back to the church's founding. In recognition of the event, a \$250 Fraternalism in Action check from FCSU Home Office was presented to Administrator Fr. Tadeusz Mierzwa by Region 1 Director, Sabina Sabados for the ongoing activity. A heartfelt thanks to all the Jednota Branch 746 members who generously volunteered and led the baking efforts. We are our proud to contribute to this cherished community tradition.



Branch 587 CARE Closet Donation

Members of Branch 587 (Aliquippa, PA) donated to underprivileged students at Ringgold Middle School in Monongahela, through the school's CARE Closet. Members purchased and collected clothing, personal hygiene and school supplies. Students are able to shop the CARE Closet for these necessities, at no cost, throughout the school year. Our youngest members were especially happy to help other young students. Our thanks to the FCSU for the \$250 FIA donation.

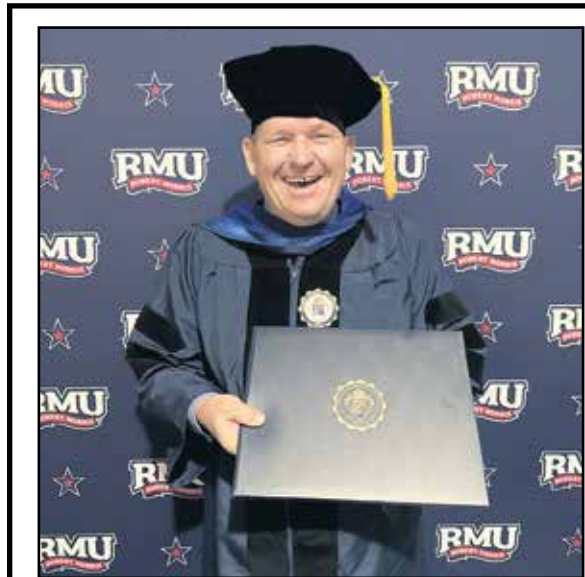


An Enjoyable District 14 Christmas Party

Submitted by Drew Hirt, President

The Reverend Joseph L. Kostik District held its Annual Christmas party on the evening of Tuesday, December 9, 2025 at Cassese's MVR located at 410 North Walnut Street, Youngstown, OH. The festivities were coordinated by Branch 731's Tom Krispinsky. The celebration allowed the opportunity for the attendees to share fellowship and information among the branches. A raffle was conducted at the event and included many gifts for each of the attendees. Special thanks to Ken Arendt (President), Kevin Collins (Executive Secretary), Tom Ivanec (Region 6 Regional Director) and his wife Terri who all traveled from Cleveland to attend our event. We also appreciate Gary Matta (General Counsel) who traveled from Pittsburgh to join us.

The event also included the election of 2026 officers for Branch 682 to take advantage of the additional member attendance at this meeting. Officers elected by secret ballot included Drew Hirt as President, Karen Kacenga as Vice President, Teri Aaron as Recording Secretary and Suzanne Carney as Treasurer and Financial Secretary.



Branch 181 Member Earns His PhD

Submitted by Vicki Hricik, Recording Secretary

Congratulations to Michael Hricik for earning his PhD in Instructional Management and Leadership, graduating from Robert Morris University in December 2025.

He is a member of Branch 181 (United, PA). The subject of his dissertation was "Perspectives of 2-Year Community College Faculty on Implementing the Teacher Scholar Model."

Michael is the son of the late FCSU President Emeritus Thomas Hricik and Geraldine Hricik. He recently retired after 32 years as a Professor of English at Westmoreland County Community College.



Branch 23 Meeting

Submitted by Dr. Michael J. Kopanic, Rec. Secretary

Jednota Branch 23 held its semi-annual meeting on Sunday, November 16, 2025. Among the business discussed, tentative delegates were selected for the upcoming FCSU Convention in June.

Ensure you Receive the Latest Updates on your Policies and FCSU News

LET US KNOW IF YOU'VE HAD ANY CHANGES:
Address • Phone Number • Email • Marital Status
Death of a Loved One • Beneficiary Changes



Your Privacy Matters

Your personal information is used only to keep our records accurate and to serve you—we never sell or share it with third parties. Keeping your information up to date helps us serve you better. Updates are quick and easy: call 800.533.6682 ext. 125, email juliec@fcsu.com, or visit www.fcsu.com. Thank you for helping us stay connected and support you and your family!

BRANCH ANNOUNCEMENTS

**All BRANCH ANNOUNCEMENTS
should be emailed to branch@fcsu.com**

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.

ILLINOIS

BRANCH 153 – CHICAGO, IL

Dorothy Jurcenko, Financial Secretary

The St. Stephen Branch will meet on February 28, 2026, to hold the Election of Branch Delegate(s) and Alternate(s) for the 53rd Quadrennial Convention. The meeting begins at 11:30am at Cucina Biagio, 7319 West Lawrence, Harwood Heights. Please RSVP by calling Dorothy at 708-995-7378 by February 23rd. This is a very important meeting. Should the weather be a problem, the meeting will become a conference call at 11:30am. Everyone with a reservation will be notified.

BRANCH 313 – ORLAND PARK, IL

Jennifer Carlton, Financial Secretary

Greetings and Happy New Year! We will host our first semi-annual meeting on Tuesday, February 3, 2026, at 12pm at Fox's on Wolf, West 187th St., Mokena. We will hold the Election of Branch Delegate(s) and Alternate(s) for the 53rd Quadrennial Convention. Elected Delegates will represent Branch 313 at the Convention. Delegate qualifications can be found in the by-laws. Join us and enjoy a complimentary fraternal luncheon following the meeting. Please RSVP by January 25th to President Marge Dickinson at 708-226-8157. We look forward to seeing you there. Stay healthy and warm this season! God Bless!

MICHIGAN

BRANCH 743 – STERLING HEIGHTS, MI

Joseph C. Rimarcik, President

The St. Joseph Society will celebrate the feast day of St. Joseph on Sunday, March 29, 2026, with a Slovak Mass at 11:30am for all living and deceased members at Sts. Cyril and Methodius Church, 41233 Ryan Rd., Sterling Heights. All members and their families are invited to attend this annual celebration of St. Joseph's Day. A branch meeting will take place at 1:30pm in the Slovak Heritage Room.

Any member who has recently moved or requires a beneficiary update should contact Branch Secretary Joseph C. Rimarcik at 4945 Wavewood Dr., Commerce Twp., MI 48382, call 248-714-9620 or email josephrimarcik@gmail.com.

BRANCH 756 – OWOSSO, MI

Gary Gregoricka, President

Branch 756 will hold a meeting at Tim Hortons located at 323 W. Main St., Owosso on Sunday, February 22, 2026, at 1pm. We will hold the Election of Branch Delegate(s) and Alternate(s) for the 53rd Quadrennial Convention.

NEW JERSEY

BRANCH 746 – LINDEN, NJ

Mary Kapitan, Secretary

The first meeting of 2026 will take place on Sunday, March 1, 2026, at 12:30pm in the downstairs meeting room of Holy Family Church at 210 Monroe St., Linden. We will hold the Election of Branch Delegate(s) and Alternate(s) to the 53rd Quadrennial Convention. We will discuss our March egg painting event and Divine Mercy Pilgrimage to Stockbridge, MA on Saturday, April 25th. Lunch will be served after the meeting. Okres meeting will follow the luncheon. RSVP to Joanne Tkach Polt at 732-762-3148 by February 21st.

FRATERNALISM IN ACTION: Please bring non-perishable food items for donation to the St. John the Apostle Food Pantry. The FCSU Home Office will generously donate \$250 to the food pantry on our behalf.

Members are encouraged to attend Friday Holy Masses at 7pm (in Slovak) at Holy Family Church in Linden. Masses are offered for the intention of all branch members living and deceased as follows: February 6, March 6, April 3, May 1, June 5, July 3, August 7, September 4, October 2, November 6, December 4.

NEW YORK

BRANCH 45 – NEW YORK, NY

Maria Juras, Financial Secretary

The St. Matthews the Evangelist Society will hold a meeting on Sunday, January 18, 2026, at 1pm after the Slovak mass at the Rectory of St. John Nepomucene Church, 66th Street and 1st Avenue, New York City.

We will also meet on Sunday, March 1, 2026, at 1pm after the Slovak mass at the Rectory of St. John Nepomucene Church where we will hold the Election of Branch Delegate(s) and Alternate(s) to the 53rd Quadrennial Convention. We urge all members to attend these meetings.

Oznamujeme členom nášho spolku, že sa uskutoční členská schôdza sv. Matúša č. 45 1KSJ v New Yorku po slovenskej svätej omši v nedeľu 18. januára, 2026 o 13:00 hodine na fare slovenského kostola sv. Jána Nepomuckého na Prvej Avenue a 66-tej ulici. Dalšia polročná schôdza sa uskutoční po slovenskej svätej omši v nedeľu 1. marca, 2026 o 13:00 hodine na fare slovenského kostola sv. Jána Nepomuckého na Prvej Avenue a 66-tej ulici. Na schôdzi budú zvolení delegáti a nahradníci pre 53. Konferenciu. Láskaivo žiadame našich členov o účasť na tejto schôdzi.

BRANCH 166 – BINGHAMTON, NY

Judie Dendler, Secretary

Happy New Year! We hope you had a Merry Christmas and are staying well!

We will be having a meeting Saturday, January 17, 2026, at 10am for the Election of Branch Delegate(s) and Alternate(s) for the upcoming 53rd Quadrennial Convention. It will be held at Dunkin' Donuts, 216 Reynolds Rd., Johnson City in the meeting room. Join us for free coffee, hot chocolate and donuts! We look forward to seeing you there. Call Morgan Dendler at 607-206-7243 with questions.

BRANCH 716 – NEW YORK, NY

Emily Lysáková, Recording Secretary

Our first meeting of 2026 will be held on Sunday, February 22, at St. John Nepomucene Church, 411 E. 66th St., New York, following a Slovak Mass at approximately 1pm. We will hold the Election of Branch Delegate(s) and Alternate(s) for the 53rd Quadrennial Convention.

OHIO

DISTRICT 10 EVENT CLEVELAND MONSTERS HOCKEY

Saturday, March 28 • 7pm

Rocket Arena

1 Center Court • Cleveland, OH
Join District 10 members for an exciting evening of hockey as we cheer on the Cleveland Monsters! Tickets are \$29 each. See your Branch announcement for special member pricing. Please RSVP to your Branch representative by February 21st.

BRANCH 1 – LAKEWOOD, OH

Barbara J. Golias, Secretary

We encourage members to attend the District 10 Hockey Outing on Saturday, March 28, 2026. See event details on this page. The tickets are \$29 but we are offering FREE TICKETS FOR BRANCH 1 MEMBERS! Non-members are welcome to attend but must purchase tickets at full price. RSVP to Rochelle Popovich at 216-789-6390 no later than February 21st to reserve your tickets.

BRANCH 24 – CLEVELAND, OH

John Moynihan, President

We will hold a meeting on Sunday, February 8, 2026, at Ruma's, 12841 State Rd., North Royalton from 11am-2pm. We will hold the Election of Branch Delegate(s) and Alternate(s) to the 53rd Quadrennial Convention. Branch 24 members are free; guests are \$30 payable to FCSU Branch 24. Please RSVP by Tuesday, February 3rd to Fran Strekal at 216-308-1728.

FRATERNALISM IN ACTION: The Cleveland Kindness Collection is an organization that provides direct assistance to individuals and families throughout the Greater Cleveland and Akron areas. The organization partners with respected charities such as Womenkind, Boys & Girls Clubs, Harvest Home, Laura's Home, Birthright, Women's Safe, Forbes House, and Little Annie's Hope Train. We will be collecting donations in support of their Street Support Drive, with all items distributed directly to those in need. Please bring any of the following items to the February 8th meeting: New or gently used coats, hats, gloves, sweatshirts, sweatpants, and socks. New deodorant, toothbrushes, toothpaste, and bar soap. In appreciation of our efforts, the Home Office will generously donate \$250 to the charity on our behalf.

Let's start the year off on the right foot by coming together to support our neighbors and make a meaningful impact!

We encourage members to attend the District 10 Hockey Outing on Saturday, March 28, 2026. See event details on this page. Branch 24 member tickets will be \$5. (Tickets must be paid in full at \$29. A \$24 refund will be given at the game.) A non-branch member ticket is \$29. Reservations are required and available by contacting Fran at 216-308-1728. The deadline to order tickets is February 21st. Order now and join other FCSU District 10 members in this family-friendly event of fun and fraternalism.

BRANCH 228 – LORAIN, OH

Lisa Trifiletti-Palos, Financial Secretary

Members are invited to attend the District 10 Hockey Outing on Saturday, March 28, 2026. See event details on this page. Branch 228 members who participate will receive a free ticket for themselves and one (1) guest if they choose to do so. Additional tickets for non-members may be purchased for \$29. Reservations are required and MUST be made by February 21st. Please call Lisa at 440-960-2111 to make your reservation.

BRANCH 259 – STRUTHERS, OH

Vivian Sedlacko, Secretary

The St. Michael the Archangel Society will hold a meeting on February 11, 2026, at 175 Harvey St., Struthers at 2pm to conduct an audit and discuss activities for the year. Members are encouraged to attend. We would like to extend our wishes for a Happy and Healthy New Year!

BRANCH 450 – CLEVELAND, OHIO

Frank Woyma, President

We encourage members to attend the District 10 Hockey Outing on Saturday, March 28, 2026. See event details on this page. The tickets are \$29 but we are offering SPECIAL PRICING FOR BRANCH 450 MEMBERS! Members pay just \$8 per ticket. Non-members are welcome to attend but must purchase tickets at full price. RSVP to Frank Woyma at 216-225-5688 no later than February 21st to reserve your tickets.

BRANCH 553 – AKRON, OH

Debbie Speck, President

All meetings and events are held at the Slovak J Club, 485 Morgan Ave., Akron. RSVP to 330-786-9972 when requested.

Mark your calendars for Sunday, February 22, 2026, at 1pm for our Lodge Meeting. We will hold the Election of Branch Delegate(s) and Alternate(s) for the 53rd Quadrennial Convention. If you would like to be considered as a Delegate, please contact Linda Hanko prior to the meeting.

We encourage members to attend the District 10 Hockey Outing on Saturday, March 28, 2026. See event details on this page. The tickets are \$29 but we are offering special pricing for Branch 553 members! Members pay just \$8 per ticket. Non-members are welcome to attend but must purchase tickets at full price. Please contact Linda Hanko at lhanko@neo.rr.com or 330-690-9611 no later than February 21st to reserve your tickets.

Spring is just around the corner. Get your teams together for the FCSU National Bowling Tournament being held on April 25-26th at Eastway Lanes in Erie, PA. See page 9 for more information.

BRANCH 682 – YOUNGSTOWN, OH
Drew Hirt, President

The first meeting of 2026 is scheduled for Wednesday, January 21st at noon. It will be held in the conference room of Materials Research Laboratories, 290 N Bridge St. (Rt. 616) in Struthers. The meeting will include the assembly of the branch annual report. We will also hold the Election of Branch Delegate(s) and Alternate(s) for the 53rd Quadrennial Convention. Those interested in serving as a delegate should contact Drew Hirt at drew@hirt.com or call 330-750-0776 to leave a message prior to the meeting.

BRANCH 855 – CLEVELAND, OH
Stephanie Sutula, Activities Director

February 21, 2026 – Our branch will hold a meeting and luncheon at 1pm at Santo's Restaurant, 7565 Pearl Rd., Middleburg Hts. The agenda will include a discussion of ideas for our fall fraternal activity. We will also hold the Election of Branch Delegate(s) and Alternate(s) for the 53rd Quadrennial Convention. All members are invited to attend. Guests are welcome to join us at a cost of \$25 payable to FCSU Branch 855. Please RSVP to Branch President Barbara Sutula by calling/texting 440-864-4744 or email fcsu855@gmail.com by February 15th.

FRATERNALISM IN ACTION: We will be supporting Gigi's Playhouse in Lakewood by purchasing books and a set of Diatonic Resonator Chime Bars from their Amazon Wish List. This dedicated organization provides free therapeutic and educational support for individuals with Downs Syndrome. We ask that members participate by bringing cash for the cause. Every dollar collected will be donated to Gigi's Playhouse.

March 8, 2026 – District 10 will hold a meeting at St. Leo the Great Parish Community Center at 4940 Broadview Rd., Cleveland at 2pm. Our branch will be hosting a super soup supper! Bring cans of soup to be donated to the Parma Hunger Center.

March 28, 2026 – Members are invited to attend the District 10 Hockey Outing. See event details on page 15. The tickets are \$29. Payments and reservations must be made in advance. Branch 855 members will be reimbursed for the cost of their ticket at the game. Guests are welcome at full price. No refunds. No transfers. RSVP by texting Branch 855

President, Barbara Sutula at 440-864-4744 or emailing fcsu855@gmail.com no later than February 21st to reserve your tickets. Let's Go Monsters!!

PENNSYLVANIA

BRANCH 2 – PITTSBURGH, PA
Linda Collins, Recording Secretary

The St. Michael the Archangel Society will hold its semiannual meeting on Tuesday, March 10, 2026, at 7pm at Eat-N-Park, 1002 Ohio River Blvd., Pittsburgh. We will hold the Election of Branch Delegate(s) and Alternate(s) for the 53rd Quadrennial Convention. All members interested in being a Delegate must attend this meeting. RSVP to Linda Collins at 412-266-2119 or lindaco243@gmail.com.

BRANCH 5P – EXETER, PA
Mary Jo Rubino, Recording Secretary

The Saint John the Evangelist Society will hold a meeting on Saturday, February 21, 2026, at 12:15pm at Tony's Pizzeria, 1117 Main St., Pittston. A pizza luncheon will be provided. We will discuss branch business, activities and the 53rd Quadrennial Convention. Members are encouraged to attend.

BRANCH 23 – JOHNSTOWN, PA
Theresa Cassat, Financial Secretary

We will hold our semi-annual meeting on Sunday, February 15, 2026, at 12:30pm. It will be at the Graystone Homestyle Restaurant, 375 Theatre Dr., Johnstown. We will hold the Election of Branch Delegate(s) and Alternate(s) for the 53rd Quadrennial Convention. We will also discuss the time and location of the District 7 meeting we are hosting. All are welcome to attend. RSVP to Theresa Cassat at 814-254-2532.

BRANCH 35 – BRADDOCK, PA
Janet Sullivan, Recording Secretary

St. Michael the Archangel Society will hold a virtual meeting on Sunday, March 1, 2026, at 7pm. We will discuss branch business and hold the Election of Delegate(s) and Alternate(s) for the 53rd Quadrennial Convention. Contact Janet Sullivan at FCSU35@gmail.com for more information.

Link: tinyurl.com/Branch35March
Meeting ID: 738 9058 5839
Passcode: K37dXg

BRANCH 38 – WHITE OAK, PA
Logan Haselhoff, President

The Holy Trinity Society will have a meeting on Thursday, February 12, 2026, at 7pm. We will hold the Election of Branch Delegate(s) and Alternate(s) to the 53rd Quadrennial Convention and continue the discussion of 2026 charitable donations. The intention of this meeting is to foster social connections and offer a sense of community and belonging. Branch 38 members may attend this meeting via Zoom using the information below.

Zoom Link: tinyurl.com/Br38Feb26
Meeting ID: 864 2662 1639
Passcode: 7sFkfm

BRANCH 162 - UNIONTOWN, PA
Dolores Marmol, Secretary

The St. Wendelin Society will hold a meeting on Tuesday, March 3, 2026, at 5:30pm at Bogey's Restaurant, 374 Duck Hollow Rd., Uniontown. Officers' reports, branch activities, charitable donations and upcoming events will be discussed. The Annual Report to the Home Office will be read. We will hold the Election of Branch Delegate(s) and Alternate(s) for the 53rd Quadrennial Convention. Delegate forms must be sent to the Home Office thereafter. Members and guests are invited to attend. Call me to RSVP at 724-437-4983 by February 25th.

BRANCH 181 – UNITED, PA
Vicki Hricik, Recording Secretary

St. John the Baptist Society members are invited to a dinner meeting on Saturday, March 7, 2026, at 5pm at Aroma Italiano, 2220 Ligonier St., Latrobe. BYOB if desired. RSVP is required by Saturday, February 28th by calling Vicki at 724-433-8469 or Darlene at 724-493-8712. Walks-ins without a reservation will not be served dinner. We will hold the Election of Branch Delegate(s) and Alternate(s) to the 53rd Quadrennial Convention.

BRANCH 199 – HOSTETTER, PA
Barbara Patula, Recording Secretary

We are having a meeting on February 22, 2026, at Sharkey's Café, 3960 State Route 30, Latrobe at 1pm. We will hold the Election of Branch Delegate(s) and Alternate(s) for the 53rd Quadrennial Convention.

BRANCH 200 – FORD CITY, PA
Vicki Schaub, Secretary

The branch will be nominating and holding the Election of Branch Delegate(s) and Alternate(s) for the 53rd Quadrennial Convention on Thursday, February 5, 2026. In the event of inclement weather, the meeting would be rescheduled for Thursday, March 5, 2026.

Our meetings are held at 7pm on the first Thursday of each month except June and July. All members are invited to attend at the Slovak CU, 910 6th Avenue, Ford City. Contact Vicki Schaub with any questions at vschaub123@gmail.com or 724-763-9229.

BRANCH 213 – PITTSBURGH, PA
Anita Nixon, President

St. Michael the Archangel will have a special meeting to hold the Election of Branch Delegate(s) and Alternate(s) for the 53rd Quadrennial Convention. We will meet on Sunday, March 1, 2026, at 1pm at 306 Barclay Ave., Pittsburgh. The meeting may also be accessed via phone.

Contact Anita Nixon for details at weaz1958@aol.com.

BRANCH 276 – MCKEESPORT, PA
Margaret A. Nasta, Branch President

The branch will meet on March 8, 2026, at Tillie's, 308 36th St., McKeesport starting at 1pm. We will hold the Election of Branch Delegate(s) and Alternate(s) for the 53rd Quadrennial Convention.

BRANCH 320
ROSTRAVER TOWNSHIP, PA
Joseph Tarquinio, Vice-President

Branch 320 will be having a meeting on February 21, 2026, at Bills Golfland, 209 Bills Ln., Belle Vernon at 1pm. We will hold the Election of Branch Delegate(s) and Alternate(s) for the 53rd Quadrennial Convention. Please RSVP by February 11th to Frances Tarquinio at 724-929-9788.

BRANCH 382 – SCRANTON, PA
Elizabeth M. Slovenkai, President

Saints Cyril & Methodius Society will conduct its annual March meeting on Sunday, March 8, 2026, at the VFW, 110 Chestnut St., Dunmore. Auditors will meet at 12:30pm to check the treasurer's books. The business meeting will convene at 1pm. We will hold the Election of Branch Delegate(s) and Alternate(s) to the 53rd

JEDNOTA CROSSWORD PUZZLE

Across

- 1 Frequent doctor's order
- 5 Salon jobs
- 10 Notebook projections
- 14 Kett of old comics
- 15 Church type
- 16 Poseidon's mother
- 17 Med. sch. course
- 18 Thicket
- 19 Seals' meals
- 20 Bed part
- 22 Small terrestrial lizards
- 24 Land in la mer
- 25 Soft shoe
- 26 Sized up
- 31 Deli offering
- 35 Vermin
- 36 Taj Mahal city
- 38 Station
- 39 Yale student
- 40 Locomotives
- 42 Cobbler
- 43 Chicken parts
- 45 Paving stone
- 46 Road shoulder
- 47 Green light
- 49 Imposes rules
- 51 Newcomer, briefly
- 52 ___ Baba
- 53 Port city of northern Poland
- 56 Chips of polished stone
- 61 Evaluate
- 62 Give the slip
- 64 Light gas
- 65 Hero type
- 66 Famous
- 67 Gator's kin
- 68 Swabs
- 69 Floors
- 70 They, in Trieste

Down

- 1 Kind of spirit
- 2 Sicilian erupter
- 3 Sports figures
- 4 Lets the cat out of the bag
- 5 Purple shade
- 6 Genesis man
- 7 Tears
- 8 More, in Madrid
- 9 Does a slow burn
- 10 Molasses
- 11 Attention-getter
- 12 Composer Bartok or actor Lugosi
- 13 Impudence
- 21 Hi-___ monitor
- 23 Prods
- 26 Field of play
- 27 Department store aim
- 28 ___ Quentin
- 29 Breakfast choice
- 30 Cut's partner
- 32 Antipasto
- 33 Watered-silk
- 34 Agenda entries
- 37 Nay sayer
- 40 Old laborers
- 41 List abbr.
- 44 Canine shelters
- 46 Equilibrium
- 48 Casino coins
- 50 La Brea goo
- 53 Depressing
- 54 Pedestal part
- 55 Resting on
- 56 1984 Peace Nobel
- 57 Garden with a snake
- 58 Some M & M's
- 59 Chaotic places
- 60 ___ in a blue moon
- 63 Auction unit

Answers on Page 20

1	2	3	4		5	6	7	8	9		10	11	12	13
14					15						16			
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61					62	63					64			
65					66						67			
68					69						70			

Quadrennial Convention. Those interested in running for a Delegate position should plan to attend this meeting. The agenda will also include reports from the executive officers and auditors. Future branch activities and Fraternalism in Action will be discussed.

Attendees are asked to bring non-perishable food items to be donated to a local shelter. Information from the Home Office will be disseminated, and a copy of the Annual Report will be available. Refreshments and socializing will follow. All members are urged to attend. Please RSVP to Branch President Elizabeth Slovenkai at 570-344-3854 by Wednesday, March 4th. Other branch officers are Michael J. Czankner, Vice President; Michael J. Slovenkai, Sr., Treasurer; Laura Christianson, Recording Secretary; and John J. Slovenkai, Sr., Financial Secretary.

BRANCH 401 EAST VANDERGRIFT, PA

Karen Greggs, Treasurer

St. Anthony of Padua invites all members to a special meeting on Tuesday, February 24, 2026, at 8pm. The meeting will be at 1223 Wysocki Ave., N. Apollo. RSVP is required by February 20th to Karen Greggs at kgreggs39@gmail.com or 724-372-0690. We will hold the Election of Branch Delegate(s) and Alternate(s) to the 53rd Quadrennial Convention. Please plan to attend this important meeting.

BRANCH 628 WEST HOMESTEAD, PA

Sylvia Vehec, Recording Secretary

St. Michael the Archangel Society will have a meeting on Friday, March 6, 2026, at 1pm. Gather in the downstairs dining room at the St. Maximilian Kolbe site of St. Thomas the Apostle Parish, 363 W. 11th Ave., Homestead. We will hold the Election of Branch Delegate(s) and Alternate(s) for the 53rd Quadrennial Convention. Please mark your calendars.

BRANCH 670 – DONORA, PA

Maureen Massafra, Recording Secretary

We invite you to a meeting on March 1, 2026, at 1pm at Charleroi Lanes at 1301 Prospect Ave., Charleroi to hold the Election of Branch Delegate(s) and Alternate(s) for the 53rd Quadrennial Convention. Please join us after the meeting for two hours of bowling including shoes and food. This is a Branch event but will be open to all members of District 12. Branch 670 will cover the \$20 cost for our members. District members and guests will pay for themselves. Contact Nikki Hyatt at branch670activities@gmail.com to make your reservation.

FRATERNALISM IN ACTION: Please bring non-perishable food items, diapers or pet food for donation to the St. Andrew Parish Food Bank in Donora. The Home Office will donate \$250 on our behalf. Any contribution will make a big difference in helping our local communities.

BRANCH 853 – CHARLEROI, PA

Monica Boone, President

Join Branch 853 as we “paint the morning away.” On Wednesday, February 25, 2026, Branch 853 members will meet at 10am at Off the Wall Arts, 532 McKean Ave., in Charleroi to enjoy a morning of friendship and painting. This yearly event is open to FCSU members at a cost of \$40 each. There is no cost to Branch 853 members. Due to limited seating, reservations are required by February 15th. Contact Charles Boone at FCSUBranch853@gmail.com for questions or to secure your spot. You will receive an email confirmation. Thank you, Charles Boone, for helping Branch 853 “Paint the Morning Away.”

Join Branch 853 for an afternoon of bowling, fun and laughter on March 1, 2026, from 2-4pm at Charleroi Lanes, 1301 Prospect Ave., Charleroi. The event is sponsored by Branch 670 but is open to all District members. It features two hours

of bowling, shoe rental, pizza, salad and a cookie or small dessert. There is no cost for Branch 853 members, but you must have a reservation. Other FCSU members and guests are welcome but will be responsible for their own \$20 fee. Contact Nikki Hyatt at branch670activities@gmail.com to make your reservation.

WASHINGTON, DC

BRANCH 856 – WASHINGTON, DC

Ray Luca, Recording Secretary

We will hold a Zoom meeting on Tuesday, February 10, 2026, at 10am to hold the Election of Branch Delegate(s) and Alternate(s) for the 53rd Quadrennial Convention. All members are encouraged to attend this meeting.

Please call Katherine Nowatkoski with any questions at 919-651-0363.

Link: tinyurl.com/Br856Feb
Meeting ID: 845 3938 2645
Passcode: ORJXcR

WISCONSIN

BRANCH 89 – MILWAUKEE, WI

Paul Novak, Recording Secretary

We will hold our annual meeting on Sunday, February 15, 2026, at 11:30am at Bandero County Wood Grill, N96W16865 Cumberland Ct., Menomonee Falls. It is located just southeast of I-41 at Exit 52 (County Line Rd). Lunch and beverages are free for Branch 89 members. Reservations are required by January 31st. RSVP to President Mike Novak at 414-445-5382 or mnovakesco@aol.com.

We will hold the Election of Branch Officers. We will also hold the Election of Branch Delegate(s) and Alternate(s) to represent Branch 89 at the 53rd Quadrennial Convention. Delegate qualification criteria can be found in section 11.03 of the FCSU bylaws. In addition,

DISTRICT 10 – REV. STEPHEN FURDEK DISTRICT – OH

Gregory Petrasek, President

All members of District 10 in Branches 1, 24, 228, 450, 553 and 855 are invited to our first meeting of the year on Sunday, March 8, 2026. The meeting will take place at 2pm at St. Leo the Great Parish Community Center, 4940 Broadview Rd., Cleveland. We will discuss news from the Home Office including convention details and hold the Election of District Delegate and Alternate to the 53rd Quadrennial Convention. The meeting will be hosted by Branch 855 – bring your appetite for soup, soup and more soup! RSVP to Barbara Sutilla by February 22nd by emailing Ohiodistrict10@yahoo.com or texting/calling 440-864-4744.

FRATERNALISM IN ACTION: In keeping with the soup dinner theme of the meeting, we ask that you bring cans of soup to be donated to the Parma Hunger Center. The FCSU Home Office will generously donate \$250 in support of our FIA project.

Join District 10 members for an exciting evening of hockey as we cheer on the Cleveland Monsters! The event will be held on Saturday, March 28 at 7pm at Rocket Arena, 1 Center Court, Cleveland. Tickets are \$29 each. See your Branch announcement for special member pricing. Please RVSP to your Branch representative by February 21st.

DISTRICT 11 – MSGR. JOSEPH TISO DISTRICT – PA

Karen Greggs, Recording Secretary

The district will hold a meeting on Sunday, February 15, 2026, at 2pm at the CU Club, 914 6th Ave., Ford City. We will hold the Election of District Delegate and Alternate to the 53rd Quadrennial Convention. All members are encouraged to attend.

DISTRICT 12 – MSGR. ANDREW HLINKA DISTRICT – PA

Monica Boone, Secretary

Make plans for an afternoon of bowling, fun and laughter on March 1, 2026, from 2-4 pm at Charleroi Lanes, 1301 Prospect Ave., Charleroi. The event, open to all District 12 members, features two hours of bowling, shoe rental, pizza, salad and a cookie or small dessert. Each Branch (320, 670 and 853) will cover the \$20 cost for its respective members. The event is sponsored by Branch 670. Other FCSU members and guests are welcome but will be responsible for their own \$20 fee. Make your reservations by February 15th by emailing Nikki Hyatt at branch670activities@gmail.com.

as authorized by FCSU bylaw section 14.01(b), Branch 89 has established its own supplemental standards for delegate qualification. Specifically, to be eligible to serve as a Delegate representing Branch 89, a member must have attended at least one branch meeting each year from 2022 through 2025 or attended more than half of our branch meetings held during the three-year period from 2023 to 2025. By adhering to these participation requirements, Branch 89 aims to ensure that its Delegates have maintained consistent involvement in branch activities. This approach helps guarantee that those selected to represent Branch 89 at the upcoming convention are well-informed about branch matters and are prepared to effectively advocate for the interests of the branch.

We are inviting all branch members to the Milwaukee Fasiangy (Pre-Lenten Dance) sponsored by the Slovak League of Milwaukee #20 on Saturday, February 7, 2026, at 3pm at the Sacred Heart Church Hall, 917 N. 49th St., Milwaukee. Slovak food and bakery will be available. A live band will provide music. The Tatra Slovak Dancers will perform. Donation is \$5 per person. For more info, contact Betty at 414-425-6137.

CANADA

BRANCH 785 – MISSISSAUGA, ON

Anne Mitro, Recording Secretary

A special election meeting for Branch 785 members will be held on Tuesday, February 17, 2026, at 7pm at Sts. Cyril and Methodius Church Hall, 5255 Thornwood Dr., Mississauga. Due to the resignation of the Branch Treasurer, discussion and appointment of an interim Treasurer is required. Please RSVP to Milan Zoldak at 416-565-3960.

DISTRICT ANNOUNCEMENTS

Send DISTRICT ANNOUNCEMENTS to district@fcsu.com

DISTRICT 1 – REV. MATTHEW JANKOLA DISTRICT – CT

Deborah M. Nelson, Secretary

The District will conduct its first meeting of the year via Zoom on Sunday, January 25, 2026, at 10am. We will hold the Election of District Delegate and Alternate for the 53rd Quadrennial Convention.

Zoom Link: tinyurl.com/DistOneJan26
Meeting ID: 834 7090 1343 Passcode: 291009

DISTRICT 3 – GEORGE ONDA DISTRICT – PA

Kirstin Meyer, Recording Secretary

The next district meeting will be Saturday, February 21, 2026, at 6pm at St. Florian Social Hall at 4263 Route 981, Mt. Pleasant. We will hold the Election of District Delegate and Alternate for the 53rd Quadrennial Convention.

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

Mary Kapitan, Recording Secretary

The next semi-annual meeting will be held on Sunday, March 1, 2026, in the downstairs meeting room of Holy Family Church at 210 Monroe St., Linden. Lunch will be served at 2:15pm. The meeting will follow the luncheon. We will hold the Election of District Delegate and Alternate for the 53rd Quadrennial Convention. The agenda will also include a discussion of this year's activities. RSVP to Joanne Tkach Polt at 732-762-3148 by February 21st.

FRATERNALISM IN ACTION: Please bring non-perishable food items for donation to the St. John the Apostle Food Pantry. The FCSU Home Office will generously donate \$250 to the food pantry on our behalf.

DISTRICT 7 – REV. JOHN MARTVON DISTRICT – PA

Mary Kuzilla, Recording Secretary

The district will hold a meeting on Saturday, February 21, 2026, at 11am at Denny's, 3156 Elton Rd., Johnstown. We will hold the Election of District Delegate and Alternate for the 53rd Quadrennial Convention.



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 svieti. Duše všetkých verných zomrelých, pre milosrdenstvo Božie, nech odpočívajú v pokoji. Amen

**John S. Belechak
Branch 213
Pittsburgh, PA**



John Stephen “Guppy” Belechak, age 64, passed away peacefully in his home on August 3, 2025, surrounded by his wife, children, grandchildren, and favorite dogs. For the last year of his life, he fought a beautiful and courageous battle with pancreatic cancer. The year was full of love, pain, togetherness, and so much joy—weddings, babies, birthdays, best friends, his care team at UPMC, and family—all things he loved more than life.

John was born in North Braddock, PA, on May 13, 1961, to the late Joseph and Mary Belechak. He was the loving brother to six siblings: younger brother to Aimee, Diane, Anita, Mary Jo, and Joe, and older brother to Jude. John’s parents instilled in him a devout Catholic faith from the moment he was born. His childhood was defined by family, neighborhood friendships, and playing outside. He was North Braddock’s neighborhood paperboy and bought candy at Peggy’s Store and glazed donuts at Sam’s Bakery. John had a sweet tooth that never wavered, even through his illness, as he regularly enjoyed late-night ice cream and cookies with milk.

At the age of 13, John met the love of his life—his neighbor and classmate, Johnette (Fantaski) Belechak. Their relationship was, and is, out of a storybook. They were each other’s first kisses, prom dates, and lifelong best friends. They were devoted partners to each other for 50 years, 35 of which were spent married and raising their four children—their biggest blessings: Lukas Belechak (Daniel Mujica), Peter Belechak (Mary), Olivia Smith (Riley), and Maria Dorman (Bruce). Their strong love weaved through the extended Fantaski and Belechak families, creating a Pittsburgh mega-family full of “cousins.” He was so proud to be Uncle Guppy and Godfather to many, always showing up to support his nieces and nephews in their activities and careers.

John was such a great dad. His kids all know how much he loved them. Nothing mattered more to him than their happiness. He adored their spouses like they were his own, and they him. He was so proud of the people his children chose to spend their lives with. He loved being together as a family of ten.

John was a 1979 graduate of St. Thomas High School in Braddock, and, later, graduated from Lock Haven University.

His career began in restaurant management at The Italian Oven. During this period of early adulthood, he learned the art of cooking, hospitality, and how to feed 50+ people without breaking a sweat. Well, who are we kidding—he always broke a sweat in the kitchen. He spent the majority of his career—25 years—devoted day in and day out to ChemImage Corporation. He was a mentor and leader, nurturing lasting friendships with countless colleagues who checked in on him until the very end.

John’s battle with cancer was rooted in faith. He was a proud member of the Pittsburgh Catholic community. He spent years teaching Children’s Liturgy on Sundays at St. Bede. He attended weekly rosary and prayed novenas to Our Mother of Perpetual Help at St. Maurice. Every morning, you could find him with coffee, toast, and a Bible—always surrounded by rosary beads and various booklets about saints that he never finished.

John loved playing and coaching basketball. He begrudgingly stayed true to the Pittsburgh Pirates, bled black and gold for Pittsburgh hockey and football, and was absolutely terrible at golf. He struck three people on the course on separate occasions (elbow, ankle, and chest), for which we apologize on his behalf. Sports brought him many joys, but most of all, he found joy in his friendships. He loved his friends deeply, and they loved him back.

John felt so much support over the last year of his life. He was overwhelmed by weekly texts and phone calls, visitors at chemotherapy, prayer chains, and home-cooked meals. In April 2025, at the PanCan Walk to End Pancreatic Cancer, “Team Guppy” raised over \$40,000 for pancreatic cancer research. Guppy was honored to cut the ribbon to kick off the walk. He beamed with pride the entire day, surrounded by his family and friends.

**Stephen John Gonta III
Branch 181
United, PA**



Stephen John Gonta III of Greensburg, PA, passed away on December 28, 2025, at Westmoreland Hospital. He was born on June 6,

BRANCH	NAME
001P	Richard Wersinger
005P	Cheryl A. Schattan
006K	James Pouk
019K	Carol Sequin
019K	Eileen Salamon Wilson
024K	Fr. Joachim Pastirik, OSB
038K	John Hodor, Jr.
083K	Andrew Joseph Matejcek
085K	Alberta Cameli
085K	Frances Tomko
086K	Lawrence Melego
162K	Patricia Molchan
166K	Randall Fello
169P	Magdalen D. Oravec
181K	Janice May Stubbs
199K	Robert Wissinger
200K	Glendora Perpich
200K	Louis T. Mazur
213K	John S. Belechak
224K	Eugene Severa
254K	Edward P. Kanai, Jr.
254K	Kenneth Michael Gondol
260K	Jerome J. Landry
260K	Kathleen A. Landry
290K	Andrew Kovac
290K	Mary E. Zagari

BRANCH	NAME
292K	John C. Hamzik
320K	Joseph Chovan
322K	Mary C. Godek
393K	Lily E. Nalevanko
401K	Albert P. Veselicky
410K	John Gruskowski
553K	Loretta A. Brokaw
553K	Terry J. Bemmes
618K	John Kritko
628K	Shirley Matus
702K	Martha A. Boston
743K	Janet Nemcok
746K	Mary Petyo
796K	Donald Molchany
853K	Jason Paul Haschke
855K	Edward Jerdonek
855K	Sandra Dombi
890K	Louis K. Fletcher
900K	Linda M. Klein
917K	M. Joyce Mangiaracina
921K	Kenneth L. Brazil
924K	Pauline Fiehl
926K	Merrill Rank

** Processed in the month of December 2025*

1943, in the Bronx, New York, to the late Stephen John Gonta II and Mary Mizenko Gonta.

Stephen and his wife, Linda—his high school sweetheart—celebrated their 62nd wedding anniversary on October 12, 2025.

He earned degrees from Penn State University in Electrical and Electronic Technology and from the University of Pittsburgh in Business Administration. Stephen retired from Allegheny Power System after 33 years of service, having served as Director of Compensation Studies.

Stephen proudly served as Treasurer of George Onda District 3 and was also a member of Branch 181.

A fourth-degree Knight of Columbus, Stephen was a man of deep faith. He and Linda traveled extensively throughout the United States and Canada, never missing Mass, and greatly enjoyed visiting unique and beautiful Catholic churches.

Stephen is survived by his beloved wife, Linda; his daughters, Marylin Musselman (Brad) of Mentor, OH, and Darlene Gonta LaPay (Christopher) of Greensburg, PA; six grandchildren; and two great-grandsons. He is also survived by his brother, Frank Sevcik (Patti); his sisters, Darlene Patty (Bill) and Marie Morgan (Russ); and his goddaughter, Stephanie Miller (Matt).

To honor Stephen’s memory, the family

asks that donations be made online to the American Lung Association at www.lung.org

**Hilda M. Laichalk
Branch 633
Mt. Morris, MI**



Hilda M. Laichalk (nee Schlener) wife for 49.5 years to the late Raymond J. Laichalk and mother of eight children, grandmother of seven and great-grandmother of eleven, was an outstanding secretary at Ford Motor Company (1949-1956), St. Michael Catholic School (1960-1982 as a volunteer) and later, the Religious Education office (1998-2006), Appraisal Secretary at First Federal of Michigan (1988-1995), and as office help for Couzens-Lansky-Folk-Ellis, PLC (2008-2010). Hilda died October 26, 2025 in her beloved, long-time city of Livonia.

*Death is not the end,
but a passage—*

From faith to fulfillment,

From hope to promise,

From love on earth to peace eternal.



FCSU Search-A-Word

JANUARY Word List



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

- SLED ŠÁL (Scarf)
- SCARF RUKAVICE (Gloves)
- FROSTY ČIAPKA (Hat)
- BLANKET FUJAVICA (Blizzard)
- PENGUIN PONOŽKY (Socks)
- TOBOGGAN SNEHOVÁ VLOČKA (Snowflake)

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 February 26, 2026.

Five winners will be drawn from all correct entries.

November Puzzle Winners

- Cynthia Genard.....Branch 924
- Joan GoodallBranch 276
- Gregory Katynski..... Branch 228
- Marion Mino.....Branch 19
- Beth Tanzosh..... Branch 796

Congratulations and Keep Puzzling!



FCSU SCHOLARSHIP OPPORTUNITIES

Applications must be received by March 13, 2026

Applications available at www.fcsu.com (www.fcsu.com/membership/scholarships)

Michael William Marhefka
 Branch 652
 Trenton, NJ



Michael W. Marhefka, of Maple Glen, passed away peacefully on December 6, 2025, at the age of 92.

He was born on September 24, 1933 in East Vandergrift, PA to the late Andrew J. and Sophie C. (née Pohanka) Marhefka.

Michael served in the Army and then attended the University of Pittsburgh on the G.I. Bill, graduating in 1959 with a degree in Electrical Engineering. He worked in Aerospace Engineering for most of his career, developing critical

communication and tracking systems for U.S. space efforts on various military contracts with Philco Ford, receiving commendations from NSA and the Department of Defense for his exemplary work. He continued his career with Philips and then General Atronics before retiring in 1991.

Michael was devoted to his family and defined unconditional love, generosity and compassion. He was preceded in death by his loving wife Michiko (Takeuchi) and is survived by his loving family including his daughter Susan Ritchie (Bruce) and his granddaughter Brittany Allen. He is preceded in death by his two brothers, J. William Marhefka and Charles W. Marhefka.

FRANtastic Cuisine

BY FRAN STREKAL



FLÍČKY (FLEECH-KEE)

INGREDIENTS:

- Leftover ham, chopped
- 1 bag wide egg noodles
- 1 medium onion, chopped
- 2 cloves garlic, chopped
- Butter and olive oil (for sautéing)
- Salt and pepper, to taste

INSTRUCTIONS:

1. Bring a pot of salted water to a boil and cook the egg noodles according to package directions. Drain and set aside.
2. In a large skillet, heat a combination of butter and olive oil over medium heat.
3. Add the chopped onion and sauté until soft and translucent.
4. Stir in the garlic and chopped ham and cook until fragrant and lightly golden.
5. Add the cooked noodles to the skillet and toss everything together until well combined and heated through.
6. Season with salt and pepper to taste. Simple, filling, and best enjoyed with family around the table. Serve warm and enjoy!

Continued from Page 17

DISTRICT 16 – MSGR. STEPHEN KRASULA DISTRICT – NYC
Renata Jurasiova-Vasil, Financial Secretary

The semi-annual meeting will be held on Sunday, March 8, 2026, at 1pm at the Rectory of the St. John Nepomucene Church at 411 E. 66th St., New York City. We will hold the Election of the District Delegate and Alternate for the 53rd Quadrennial Convention. We will also discuss upcoming activities. Refreshments will be served after the meeting. We kindly ask all officers and members to attend.

DISTRICT 17 – SS. CYRIL & METHODIUS DISTRICT – NY, PA
Morgan Dendler, Vice President

Stastny nový rok! We hope this message finds you well and excited for the New Year. 2026 promises to be a remarkable year for our District, and your involvement is key to its success. Our upcoming spring meeting will be held at the Red Oak Diner, 305 Front St, Binghamton, NY, on February 28th, at 1pm with an auditor's meeting beginning at 12:30pm. We will hold the Election of District Delegate and Alternate to the 53rd Quadrennial Convention. A complimentary buffet lunch will offer a perfect chance to socialize and strengthen our community. The meeting is hosted by Branch 166, and we warmly invite members from all branches to attend. Your participation is important to us. RSVP to District Vice President Morgan Dendler by February 21st at 607-206-7243 or via email at catholicfcu@gmail.com. Join us to make a difference in our District's upcoming year. We look forward to seeing you all there. Stastnu cestu a jazdi bezpecne!!

DISTRICT 19 – MSGR. MICHAEL SHUBA DISTRICT – CANADA
Anne Mitro, Recording Secretary

A special election meeting for District 19 members will be held on Tuesday, February 17, 2026, at 7:30pm at Sts. Cyril and Methodius Church Hall, 5255 Thornwood Dr., Mississauga. Due to the resignation of the District Auditor, discussion and appointment of an interim Auditor is required. Please RSVP to Mike Kapitan at 416-543-4111.

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.

<p>JANUARY 2026</p> <p>Jan. 21 Stuffed Cabbage Dinner 4:30-6:30pm *RSVP REQUIRED</p> <p>Jan. 25 Breakfast Buffet - 9am-11:45am - All you can eat</p> <p>FEBRUARY 2026</p> <p>Feb. 4 Spaghetti Dinner - 4:30-7pm</p> <p>Feb. 7 Karaoke Night - RSVP Requested Food @ 6:30pm Crooning - 7-10:30pm</p> <p>Feb. 18 Seafood Pasta Dinner 4:30-6:30pm *RSVP REQUIRED</p>	<p>Feb. 20 First Fish Fry of the Season 4:30-7pm</p> <p>Feb. 22 Breakfast Buffet - 9am-11:45am All you can eat</p> <p>MARCH 2026</p> <p>Mar. 4 Spaghetti Dinner - 4:30-7pm</p> <p>Mar. 18 Pork Chop Dinner 4:30-6:30pm *RSVP REQUIRED</p> <p>Mar. 29 Breakfast Buffet 9am-11:45am All you can eat</p>
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Slovak J Club of Akron's Annual Vilija

Submitted by Rick Schen, Branch 553 Member

The Slovak J Club of Akron, OH, (Branch 553) held it's annual Vilija Christmas Eve supper. The club was richly decorated in the holy tradition. This event has been a 40-year celebration at the club. Reverend Francis Basa and Branch President Debbie Speck explained the Slovak traditions such as the sharing oplatky, and cutting the apple to form a star. The meal consisted of the traditional sauerkraut/mushroom soup, pirohy, baked cod, bobalky, peas, and mashed potatoes. Nut and poppy seed rolls were served for dessert. Slovak Christmas candy (salonky) were at each guest's setting. The Lucina Slovak ensemble performed after dinner and traditional Christmas carols were sung. The event ended with polka dancing.



Branch 89 Christmas Party

Submitted by Paul Novak, Treasurer

Branch 89 hosted its annual Christmas party and dinner on December 6th at Bandero County Wood Grill. Complimentary dinner and beverages were provided for all members. The event was most festive, and gifts for our youngest members brought out plenty of smiles.



Branch 581 Christmas Luncheon

Submitted by Ann Buczek, President

Branch 581 met Sunday, December 7, for a wonderful luncheon, election of officers for 2026, and delegates to the convention in June. Ann Buczek (President) and Kathy Demeter (Secretary/Treasurer) were elected.



Crossword Puzzle Solution from Page 16



What bites but doesn't have teeth?
 "Frost"

When does winter begin?
 "When autumn leaves"

T	E	S	T	P	E	R	M	S	T	A	B	S	
E	T	A	U	N	I	A	T	R	H	E	A		
A	N	A	T	C	O	P	S	E	E	E	L	S	
M	A	T	T	R	E	S	S	A	G	A	M	A	S
		I	L	E				M	O	C			
A	S	S	E	S	S	E	D	S	A	L	A	M	I
R	A	T	S	A	G	R	A	D	E	P	O	T	
E	L	I	E	N	G	I	N	E	S	P	I	E	
N	E	C	K	S	S	E	T	T	B	E	R	M	
A	S	S	E	N	T	D	I	C	T	A	T	E	S
		N	E	O				A	L	I			
G	D	A	N	S	K	T	E	R	R	A	Z	Z	O
R	A	T	E	E	L	U	D	E	N	E	O	N	
I	D	O	L	N	O	T	E	D	C	R	O	C	
M	O	P	S	S	T	U	N	S	E	S	S	E	

News from Slovakia - Správy zo Slovenska

Christmas Time at Lipka Academy with Branch 746

Submitted by Marianna Fecova, Director, Lipka Academy, Branch 746 Member

Christmas is a time that evokes feelings of peace, joy, and love within us. This magical season, when families and friends come together, is filled with traditions passed down from generation to generation. We experienced such a magical time on Sunday, December 14, 2025 at the Holy Family Parish in Linden, NJ.

Lipka Academy, which is part of the Slovak parish, provided a unique experience thanks to the teachers, children, and parents, who annually organize a Christmas program that embraced Slovak customs and traditions. Traditional costumes and a festive atmosphere were present. The administrator of the Slovak parish, Father Tadeusz Mierzwa (Branch 746), welcomed everyone to the solemn Mass, which was offered for the Slovak nation and attended by the Consul General of the Slovak Republic in New York, Beatrice Szabó. During the Mass, the children sang and read in Slovak, contributing to the spiritual atmosphere of this special day for us.

After the Mass, we all moved to Msgr. Komar Hall, where the Christmas performance of the children from Lipka Academy, the "Harvest-Christmas program," took place. This year, we were again joined by members of Jednota Branch 746 along with Region 1 Director Sabina Sabados, who support the school annually with a financial donation. We are immensely grateful for this generosity, as it helps us maintain the Slovak language and culture among the youngest generation of Slovaks in the USA. We all enjoyed St. Nicholas, gifts for the children, a delicious dinner, and homemade pastries.

We sincerely thank everyone and look forward to gathering together in this way. We believe that everyone took home beautiful experiences.



Jednota members of Branch 746 love coming to support the children of Lipka Academy.



Young FCSU Members of Branch 746 were able to engage and share their vision for the future with the Consul General. From left to right: Marcus Gurega (Branch 45 NYC), Sarah Sechna, Consul General Beatrice Szabóová, Michelle Janitor, Fr. Tadeusz Mierzwa, FCSU Regional Director Sabina Sabados, and Oliver Feco.



Consul General of the Slovak Republic to New York, Beatrice Szabóová greeted the children of the Academy. This was her first opportunity to meet with the thriving community of Holy Family Church parishioners and friends.

Predvianočný čas v Lipke Academy spolu s Branch 746

Submitted by Marianna Fecova, Director, Lipka Academy, Branch 746 Member

Predvianočný čas v Lipke Academy spolu s FCSU, Branch 746

Vianoce sú obdobím, ktoré v nás vyvoláva pocit pokoja, radosti a lásky. Tento magický čas, kedy sa stretávajú rodiny, priatelia je plný tradícií, ktoré sa odovzdávajú z generácie na generáciu. Takýto magický čas sme zažili 14. decembra vo farnosti Svätej Rodiny v Linden, NJ.

Lipka Academy, ktorá je súčasťou slovenskej farnosti sa postarala o jedinečný zážitok vďaka učiteľom, deťom, rodičom a aj tento rok pripravila Dožinkovo- vianočný program, ktorý sa niesol v duchu slovenských zvykov a tradícií. Nechýbali kroje a sviatočná atmosféra. Administrátor slovenskej farnosti, kňaz Tadeusz Mierzwa privítal prítomných na slávnostnej svätej omši, ktorá bola obetovaná za slovenský národ a ktorej sa zúčastnila aj generálna konzulka SR v NY Beatrice Szabóová. Počas omše deti spievali a čítali, čím prispeli k duchovnej atmosfére tohto pre nás výnimočného dňa.

Po svätej omši sme sa všetci presunuli do Msgr. Komar Hall, kde sa konalo vianočné vystúpenie detí Lipky Academy "Dožinkovo-vianočný program". Našími hosťami boli aj tento rok členovia FCSU- Jednota, Branch 746, na čele s ich regionálnou riaditeľkou Sabinou Sabados, ktorí nás podporili finančným darom. Za túto štedrosť sme im nesmierne vďační, pretože nám pomáhajú udržiavať slovenský jazyk a kultúru u najmladšej generácie Slovákov v USA. Všetci sme si užili Mikuláša, darčeky pre deti, chutnú večeru a domáce zákusky.

Všetkým zo srdca ďakujeme a tešíme sa, že sa takto môžeme spoločne stretnúť. Veríme, že si každý odniesol krásne zážitky.



Lipka Academy School children pictured with teachers of the Slovak language school under the leadership of Marianna Fecova, Branch 746 member, along with Consul General of the Slovak Republic in New York, Ms. Beatrice Szabóová, FCSU Region 1 Director Sabina Sabados, Consular staff Marcus Gurega (Branch 45), and Fr. Tadeusz Mierzwa of Holy Family Church (Branch 746).

Minutes of the Annual Meeting of the Board of Directors of The First Catholic Slovak Union of the USA and Canada September 12, 2025 • College Park Marriott Hotel • Hyattsville, MD

OPEN MEETING:

President Kenneth Arendt called the meeting to order at 9am 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 via Teleconference
Kenneth A. Arendt National President.....Present
Damian Nasta National Vice President...Present
Kevin Collins Executive SecretaryPresent
John Tokarsky..... National TreasurerPresent
Gregory Maurer Chairman of Auditors.....Present
Joanne Fibbi..... Fraternal Activities
Director.....Present
Sabina Sabados..... Region 1 DirectorPresent
Nicole Nasta
Region 2 Director..... Present via Teleconference
Martha Zavada Region 3 Director.....Present
James Marmol Region 4 Director.....Present
Bradley Matta Region 5 DirectorExcused
Thomas Ivanec Region 6 DirectorPresent
Timothy Graves..... Region 7 Director.....Present
Milos Mitro
Region 8 Director..... Present via Teleconference
Gary J. Matta
General Counsel Present via Teleconference

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 James Marmol and seconded by Timothy Graves 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 JUNE 14, 2025:

A motion was made by Sabina Sabados and seconded by Gregory Maurer to accept the minutes of the Quarterly Board of Directors Meeting held June 14, 2025, as presented. Motion carried.

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.

FINANCIAL REPORT:

Executive Secretary's Report

President Arendt presented the financial summary report for the second 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 two 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 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.

Fraternal Activities Director gave a recap of the FCSU Golf Tournament held in Morgantown, WV on July 18 - 20, 2025. She stated the event was a huge success. She is looking for a site for the 2026 FCSU Golf Tournament. The 2026 FCSU Bowling Tournament is scheduled for April 24 - 26, 2026 at Eastway Lanes in Erie, PA.

She updated the Board about the Family Fall Festival National Picnic to be held October 4, 2025, at Simmons Farm in McMurray, PA. It will be a family event with many activities to enjoy.

The Dog Days of Summer photo contest recently ended, and winners will be posted online and in the Jednota newspaper soon. We will continue this year with the Christmas Coloring Contest, which will be posted in the Jednota newspaper and online.

The following activities also are upcoming in 2025: Family Fall Festival National Picnic on October 4, 2025, at Simmons Farm in McMurray, Pennsylvania. The details of all fraternal events will be published in the Jednota newspaper and posted on the website.

STATE AUDIT REPORT:

The President updated the Board on the continuing efforts to stay compliant with the State about our Cybersecurity. In a follow-up Management Letter to the State of Ohio Department of Insurance, we indicated our efforts to increase our security, that included a Cybersecurity course and an Anti-Money Laundering (AML) course. All Board Members and Home Office employees have completed a Cybersecurity course and passed a mandatory exam. All Home Office employees will complete an Anti-Money Laundering (AML) course. The Home Office will also be taking other training courses to be up to date with all cybersecurity protocols.

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

The President stated that we will be upgrading our email system to Microsoft 365. This will allow us to encrypt necessary emails. The upgraded system has a higher level of security.

The President indicated that four Home Office employees have completed the State of Ohio Life Insurance License

course with the additional course for annuities. We are in the process of 2-3 more employees starting the course soon.

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.

The Executive Secretary also updated the Board about the Fraternalism in Action, Branding Bucks, and Branch/District Reimbursement programs that are available to participate in. He answered the Board's questions regarding these programs and the demographic study from the Home Office.

SALES:

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

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.

The President stated 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 last for three months.

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.

MISCELLANEOUS:

Father Thomas Nasta updated the Board about the visit to the Basilica of the National Shrine of the Immaculate Conception in Washington, DC on Saturday, September 13, 2025. The schedule will be posted in the Jednota newspaper and on the website.

The President stated that the Branch and District Delegate forms for the Convention were sent out the first week of September based on estimated membership numbers. The final membership count will be sent out in the first week of February 2026.

The President stated that any updates about the Convention will be on the website. Board members with any further questions can reach out to the President at the Home Office.

The President stated the March 2026 Board of Directors meeting will be held on site at the Embassy Suites by Hilton Greenville Golf Resort & Conference Center in Greenville, SC. The call to the meeting will be posted online and in the Jednota newspaper.

The Board is invited to an informal gathering at the Slovak Embassy after today's meeting. The former ambassador will end his tenure soon and Andrej Droba will be the new ambassador later in 2025.

ESTABLISHING COMMITTEES:

The President will be re-establishing the committees once he has outlined the purpose of each committee.

DONATION COMMITTEE:

The President requested the appointment of Father Thomas Nasta, Thomas Ivanec, and Sabina Sabados to the Donation Committee. The President requested the committee to review the presented request from The Benedictine Order of Cleveland. The fund will benefit the Slovak Institute that is located on the Benedictine High School Campus in Cleveland. Their plan is to renovate and remodel the current building in addition to digitizing records and documents. The Board received a copy of this request.

A motion was made by Thomas Ivanec and seconded by Sabina Sabados to approve the \$100,000 donation request to preserve Slovak heritage at the Institute. More information about the Slovak Institute can be found in the proposal.

PAYMENT OF BILLS ASSOCIATED WITH THE ANNUAL BOARD MEETING:

A motion was made by Damian Nasta and seconded by Martha Zavada to pay all the bills associated with the meeting. Motion carried.

ADJOURN:

There being no further business to conduct, a motion was made by James Marmol and seconded by Gregory Maurer 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



**Minutes of the Executive Committee Meeting
Friday, November 21, 2025 • Teleconference**

OPEN MEETING:

President Kenneth A. Arendt opened the meeting at 11am and asked Damian Nasta to lead the prayer.

ROLL CALL:

Members Attending:

Kenneth A. ArendtNational President, Present
Damian NastaNational Vice President, Present
Kevin J. Collins Executive Secretary, Present
John Tokarsky.....Treasurer, Present
Milos Mitro.....Regional Director
(by invitation of the President), Excused

ACCEPTANCE OF THE MEETING MINUTES:

The Executive Secretary presented the minutes of the October 17, 2025 Executive Committee Meeting. A motion was made by John Tokarsky and seconded by Damian Nasta 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 Committee received a copy of the presentation in advance for his 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 gave an extensive review of investment options that we 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:

The President reviewed the new annuity rate change that is in effect September 1, 2025 through December 31, 2025. These new rates were published in the newspaper, on the website, and emailed to all members.

The President reviewed the rates and stated we will continue with the current rates.

The President stated the 6% and 7% annuity promotion will be in effect until December 31, 2025.

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 and the Executive Secretary presented a preliminary report for Quarter 3 of 2025 and answered the Committee's questions.

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 October 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 October:

Death Benefits & Accumulations.....	\$307,022.00
Cash Withdrawals & Accumulations.....	\$31,441.27
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 reviewed all incentive options for the Branches and Districts. These programs include Fraternalism in Action, Branding Bucks, and Branch/District Reimbursement Program. He is encouraging all Branches and Districts to participate in these programs as tools to get the 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 will be sending an email to Districts and Branches outlining talking points for their meetings.

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 President stated details about the Annual Golf Outing to be held at Sawmill Creek Resort in Huron, Ohio. The Golf Outing will be held on July 24 – 26, 2026. Information about the Golf Outing will be published on the website and the newspaper.

The President also gave preliminary details about the Annual Bowling Tournament to be held in Erie, Pennsylvania on April 25-26, 2026. More information will also be published on the website and in the newspaper.

MISCELLANEOUS:

The President stated to the Executive Committee that preliminary information about the upcoming 2026 Convention will be posted on the Convention page of the website. The call was published in the May 2025 edition of the Jednota. The 2026 Convention will be held June 20-23, 2026 at Embassy Suites by Hilton Golf Resort & Conference Center in Greenville, South Carolina. The call and additional information for the convention will be published in the Jednota newspaper and posted on our Convention page of the website.

The President reviewed the third quarter financial statements and answered the Committee's questions. The financial

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800.533.6682 • fcsu@fcsu.com

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Life Insurance Department Services, Beneficiary Changes, Cash Value / Surrenders and Medical Assistance Information

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JULIE..... Ext. 125 juliec@fcsu.com
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ANNUITY DEPARTMENT

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KELLY Ext. 127 kellys@fcsu.com
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Accounts Payable, Life Insurance Policy Loans, Mortgages

BRANCH SUPPORT

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Branch & District Liaison, Activities, Transfers, Mergers, Deposit Agreements, Fraternal Activities & Events

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Branch & District Coordinator, Announcements

COMMUNICATION

BEATA Ext. 114..... beatat@fcsu.com
Chief Marketing Officer, Executive Assistant, FCSU Scholarships

SARA..... Ext. 110 saras@fcsu.com
Administrative Assistant

SHANNON Ext. 123 editor@fcsu.com
Jednota Editor, Newspaper Subscription Requests and/or Changes

statements are posted in the Jednota newspaper.

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 Damian Nasta and seconded by John Tokarsky to adjourn the meeting. Motion carried. Damian Nasta closed the meeting with prayer.

Kenneth A. Arendt
President, CEO

Kevin J. Collins
Executive Secretary, COO



FCSU SCHOLARSHIP OPPORTUNITIES

FIRST CATHOLIC SLOVAK UNION...

helps its young members succeed through education by awarding over \$200,000 in scholarships each year.

RULES & REGULATIONS:

1. Applicants must have one of the following with FCSU for at **least three years** prior to April 1st of the year in which they are applying:
 - A minimum of \$5,000 of reserve insurance (Ordinary Whole Life, Twenty Pay Whole Life, or Single Premium Whole Life)
 - A minimum of \$25,000 JEP policy (or new policy)
 - A minimum of \$1,000 of Juvenile Life Savings
 - A minimum of \$500 in an annuity or Coverdell IRA
2. **APPLICANTS ARE ELIGIBLE TO WIN ONCE IN EACH OF THE FIVE CATEGORIES.**
3. All scholarship winners must maintain an active policy during their school years.

Winners will be chosen by the Scholarship Committee and checks will be made payable to the winners.

SCHOLARSHIP CATEGORIES

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

HOW TO APPLY:

Applicants must submit an official Scholarship application obtained from a branch officer, the Home Office or downloaded from www.fcsu.com.

Mail to: FCSU Scholarship Program
6611 Rockside Road, #300
Independence, OH 44131

Email to: scholarship@fcsu.com

For more information call us at 800.533.6682 ext 114.



Applications must be received by March 13, 2026

Applications available at www.fcsu.com (www.fcsu.com/membership/scholarships)