



# Catholic Fraternal Jednota

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## President's Annual Report for the Year 2020 Presented at the Annual Board of Directors Meeting Saturday, March 20, 2021

Fellow Officers, Members of the Board of Directors and Members of the First Catholic Slovak Union.

First, I would like us to remember and pray for all District and Branch Officers and all of the Members of the First Catholic Slovak Union who have reached Eternal Life since our March 2020 Board Meeting.

I want to thank our employees for their efforts and the Board of Directors for their support, and our Members for your continued interest in and support of the First Catholic Slovak Union, especially in this time of the Covid pandemic.

I would like to announce that newly appointed Bishop Larry Kulick, a long-time Jednota member and supporter, has graciously agreed to serve as our Society "Protector". Thank you Bishop Kulick and we wish you many years of good health. Our former Protector was Bishop Adamec.

The general U.S. economy was showing added job growth and record low unemployment, that is until the first weeks in February, 2020. Primarily due to the world-wide coronavirus explosion and sudden drop in oil prices, there was a panic in the financial markets with final results still to be determined. Some would compare this to the 2007-2008 financial crisis, but from different causes. The stock market had sharp losses early, with recent recoveries now showing

all-time highs. However, unprecedented economic stimulus, to counter the massive job losses and economic pain, has led to historic low interest rates, and some would say, excessive valuation in stocks and real estate.

I can assure you; I take this very seriously. This is the reason that surplus is so important, and as Board we have to take these developments seriously.

The US stock market had registered record highs, while interest rates continue to be in a low historic range. We have to watch this carefully. A number of states are also facing severe budget deficits. The Federal government was running a trillion dollars deficit annually without this Covid crisis. Congress recently passed another stimulus of \$1.9 trillion. A trillion dollars, sounds like play money, doesn't it?

This "free money" has continued to cause lower yields on new bond investments. We

continue to take a conservative approach in our bond purchases and are not chasing for higher yields on longer maturities. The balancing of credit rates, yield and risk are becoming more intense as time passes.

The First Catholic Slovak Union must prudently invest our Members' funds while also trying to grow our membership, promote Slovak culture and our Catholic Faith.

The nation continues to be divided, centered on ideology, economics, religion and some would say race as highlighted by the recent highly contested and controversial presidential election.

2021 will present a very challenging investment environment as we already have seen. The shape of and the future of our Society has to be and will be addressed.

The unexpected advent of COVID 19 in early 2020 and the nationwide surge and severity in 2020 and 2021 caused major im-

pacts on people, on the world economies, as well as on the First Catholic Slovak Union. A few of our employees, including myself, tested positive and had to quarantine. The Home Office remained in operation with rotating staff and limited hours. Walk-in business was not allowed.

As vaccinations increase, the U.S. is gradually getting more back to normal. However, it will probably take some time until normalcy



Andrew M. Rajec

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**... Filled with Fraternalism!**

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# Insights and Viewpoints



St. Vincent Archabbey — Homily, Father Edward Mazich, O.S.B., Father Killian Loch, O.S.B

## April 18, 2021 – Third Sunday of Easter Gospel – Luke 24; 35 - 48

Three weeks ago, was Easter Sunday but time does not separate us from the joy of the Resurrection. The Gospel today took place on Easter Sunday. The two disciples who left Jerusalem to return to Emmaus gave the Impression that after the Passion and Death of the Lord, and even after they had heard of the empty tomb,



Fr. Killian Loch,  
O.S.B.

they were going home to return to business as usual. The journey home was not usual, for on that journey they encountered the Risen Lord. They did not recognize him and told him what had happened back in Jerusalem, Jesus responded by explaining their account in light of the Scriptures. When they invited the Risen Lord to join them for supper, they recognize him in the breaking of the bread.

The Gospel today picks up with the two having run back to Jerusalem to join the Apostles in the Upper Room to share with them the joy that they had seen the Risen the Lord. They were overflowing with a joy that could not be contained. More joy came to fill the upper room when the Risen Lord appeared to them. To reassure those in the upper room that it truly was Jesus and that he is Risen, he invited them to examine the wounds, then he asked for something to eat, for ghosts do not eat, and finally he opens their minds to understand what he had taught them, who he is and why he was born into the world. He quotes the prophets and shows that he is the fulfillment of the prophets. Finally, he reminds them that they must now go out and preach the Good News for "You are witnesses of these things."

The Good News did not remain in the Upper Room with the disciples and apostles, the Risen Lord called them out of the room and into the world. At first they went back to their usual routine, fishing, and there they continued to encounter the Risen Lord. He showed them where to cast their nets, he prepared a meal for them, and he continued to teach them. During these days between Easter Sunday and Pentecost they gradually moved from being "fishermen" to "fishers of men." Their lives were changed and of the original twelve, Judas betrayed, John was imprisoned and tortured numerous times but died a natural death, and the other ten all died a martyr's death. Their lives were changed, and they progressed from the group hiding behind locked doors to the apostles, boldly preaching the message, knowing that their lives were in danger because of that, but that did not stop them. Through their experience of the risen Lord and the power of the Holy Spirit their lives were changed, and fear and sorrow became courage and joy.

The Church gives us these fifty days of Easter so that we can continue to rejoice that Jesus is Risen, and that in rejoicing we embrace more tightly the presence of the Risen Lord. There are trials, sorrows and fears that burden us. The message Easter is to bring these to Jesus. As we look upon our burdens look at the Cross and realize that Jesus suffered for us. He knows what burdens are, and he accepted ours. Look upon Jesus and realize that he is with us. The Risen Lord is Alive and has not left us. He calls us to come out of ourselves and into his presence. The Risen Lord calls us to sing for joy, Alleluia! He is Risen!

## 50 – 4th Sunday of Easter – April 25, 2021

"The stone rejected by you, the builders, which has become the cornerstone" (Acts 4:11). These words we hear in today's first reading from the Acts of the Apostles should sound familiar to us: we encounter them again in the responsorial Psalm (which Saint Peter is quoting as he makes his speech in Acts) and similar imagery about rock and stone is frequent in the Bible.

In the Book of Exodus we hear about the rock of Meribah, which Moses struck to obtain water for the people of Israel (Exo 17:5-7). Later, Joshua sets up twelve stones—symbolic of the tribes of Israel—to build a memorial reminding the people of the Lord's fidelity in bringing them into the promised land (Jos 4:1-9). Isaiah speaks of the Lord himself laying a cornerstone as a symbol of his redemption for those who put their trust in him: "See, I am laying a stone in Zion, a stone that has been tested, A precious cornerstone as a sure foundation; whoever puts faith in it will not waver" (Isa 28:16). Still later, the prophet Daniel describes a vision of a rock hewn without being touched by human hands which represented God's dominion over all earthly kingdoms (Dan 2:34, 44-45).

In the New Testament, Jesus is tempted by the devil to turn the stones in the desert into bread to satisfy his hunger (Matt 4:3). Saint Peter is called "rock" by Jesus in a wordplay which is both humorous and solemn (Matt 16:17-19). For his part, Saint Paul refers to Christ himself as the rock who accompanies his people and supplies their needs (1 Cor 10:4). Finally, in the Book of Revelation, we hear about the twelve courses of precious stones which form the foundation of the city wall of the heavenly Jerusalem (Rev 21:9-21).

With all of these rock and stone images in mind, we recall that the theme of a stone being rejected by those who were experts becoming a worthy cornerstone should bring to mind the person of Jesus, who was rejected by those who should have recognized him yet welcomed by others who found in him the cornerstone and keystone of their salvation. In today's reading from the Acts of the Apostles we hear Saint Peter preaching to this effect, putting the focus squarely on Christ as the unique source of salvation for all who believe in him as their "firm foundation."

Just as Jesus was rejected, so too we encounter rejection at times on account of our faith in Christ as the "rock" of our salvation. This experience of dismissal by others in our contemporary society was something even the earliest Christians dealt with; we get a hint of it in today's second reading, from the First Letter of John: "The reason the world does not know us is that it did not know him. Beloved, we are God's children now; what we shall be has not yet been revealed" (1 John 3:1-2).

Instead of being put down by instances of rejection we should take courage, for as the Gospel reading assures us, Jesus the Good Shepherd is ever ready to intercede for us in moments when we feel rebuffed even by those closest to us. We read: "I am the good shepherd. A good shepherd lays down his life for the sheep." The one who was forecast as the stone rejected by the builders has truly become the cornerstone of salvation for all through his death and resurrection – "I will lay down my life for the sheep" (John 10:11, 15). Placing our trust in him, let us rest our hopes on the foundation of the apostles and all who have gone before us in the faith, with Christ Jesus himself as our cornerstone.



Fr. Edward Mazich,  
O.S.B.

## NEWSPAPER DEADLINES

All copy is due by 4:30 P.M., THE MONDAY OF THE WEEK BEFORE THE ISSUE DATE, unless otherwise stated below because of special holiday scheduling. Copy that is not received by this deadline will not necessarily appear in the following Wednesday's issue.

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WEDNESDAY, JULY 14	TUESDAY, JULY 6

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# President's Annual Report for the Year 2020

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returns. We hear that all who want vaccination can get it before fall. I hope that is the case.

Despite this, 2020 was an excellent financial year for the First Catholic Slovak Union. Assets increased to an all-time high of \$457,648,477 and surplus at 12/31/2020 stands at a record \$43,771,595. Annuity sales were over \$44 million, a record figure, this was more than \$22 million over the 2019 sales and well in excess of our 2020 sales target of \$20 million.

In the past few years 60-70% of our annuity sales came through independent agents. In 2020, 75% of our annuity sales came thru independent agents. In the first two months of 2021 agents produced 85% of annuity sales while 12% came thru the Home Office. We anticipate this to continue as we add new independent agents.

That being said, I am proud to report that our December 31, 2020 financial report was filed as required with the State of Ohio, our state of domicile, as confirmed by our outside Actuary Ed Cowman with Miller & Newberg, and audited by the outside Auditors Hosack, Specht, Muetzel and Wood, LLP.

Keep in mind as of 12/31/1995 the Society had assets of only \$100,267,344 dollars and surplus of only \$3,649,651 dollars. Since 1995 assets have more than quadrupled and surplus has grown by well over 12 times.

As I noted in my 2019 report, we cannot expect a new record of profits and increased surplus every year. We cannot take these favorable results for granted, especially in this very competitive sales environment and challenging investment environment.

As of December 31, 2020, FCSU solvency ratio was over 113%, higher than many of the 25 largest insurance companies in the United States. The solvency ratio means that there are assets of \$113 dollars for every \$100 dollars of liabilities.

As I reported previously about a meeting of CEOs I attended on February 25, 2020 of the American Fraternal Alliance (AFA) most fraternal are losing members and those few that are gaining members are only through annuity sales. Many fraternal have merged, either voluntarily or were forced or pressured by state insurance departments. There are currently 55 members of the American Fraternal Alliance (AFA). 25 years ago, there were closer to 100. There are projections, membership of the AFA will decline in three years from the current 55 to anywhere from 30-45. The landscape is changing and we must adapt to survive.

Our Jednota was founded in 1890 and has survived the problems and the issues thru many decades. Today we face additional challenges that the Board and Membership must address and find answers. It will take examination, and maybe some individual sacrifice to address and solve these challenges.

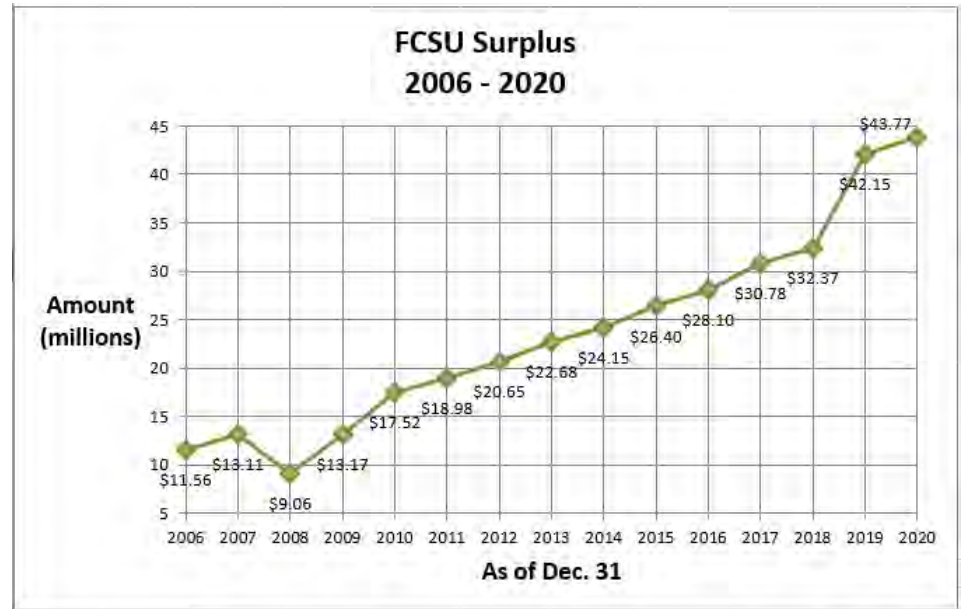
As you have heard before, many State regulators consider "Risk Based Capital Calculation" (RBC) to be a litmus test of financial strength. An RBC ratio of under 300 is a red flag warning. Under 200, a State Insurance Department can start regulatory action, which could include forcing the company to raise capital, cease writing new business, or even liquidate.

Surplus is very important. If we want to attract young, financially savvy new Members, we must show financial stability and strength. We have one of the highest RBC ratios in the fraternal world.

Those fraternal with the strongest financials can survive and thrive.

While we have been criticized for stressing surplus and RBC ratios, financial strength is paramount. I have said many times it's harder to be fraternal when you don't have money to fund fraternal activities or causes. Our financial strength enables us to expand our FCSU Scholarship Program, which we will discuss later.

The challenge, however, continues for us in many areas and for various reasons. As I have said before, our Society wants to have a goal of attaining an A.M. Best rating of A-within four years. We will discuss this later in the meeting. Attached is a graph showing the change in assets and surplus from 2006 thru 2020.



## 2021 CHALLENGES

The challenges the Society faces in 2021 are varied and many are not new. They include the investment environment, interest rates, the number of Recommenders, new agents, existing and new Branches, membership and fraternalism.

We have seen many fraternal dwindling in membership. Why? Because the first and second-generation ethnic Americans assimilated into American society in a relatively short time. Today the issues and problems of 75 or 100 years ago are vastly different from those when huge numbers of immigrants, including Slovaks, arrived to the shores of the U.S. or Canada.

Today fraternal and the FCSU must refine their goals or continue to lose membership and premium income or face total extinction.

We have actively explored merger of Slovak fraternal; so far without positive responses.

Today, increasing our membership and helping Slovaks are still the primary goals of the First Catholic Slovak Union. Should this change or expand?

## MEMBERSHIP AND MARKETING

We have made some strides in membership aided by our very competitive annuity rates. However, many current Members or children or family of Members have not taken advantage of insurance and especially our very attractive annuities. They are missing out.

Many new members have no other connection other than having an annuity with the FCSU. We now have over 420 independent agents. With variations from month to month 70-85% of new annuity premium comes through independent agents. What will our Society look like in a few years?

Too many Branches receive the annual FCSU stipend and don't use it for membership activities. Too many Branches are not active enough to even qualify for the stipend. In Compliance with our By-Laws we have combined a number of Branches over the past number of years and will be forced to continue.

In 2020 we had planned to introduce a "Matching Funds" program to involve our Members through their branches and districts. In 2021 however, the Covid pandemic delayed our plans.

Our fraternal activity director, Kevin Collins, has introduced new ideas to promote interest, including the "March Madness" contest and a "Kentucky Derby" contest, as well as others, intended to attract both young and older members.

In addition, we had planned to have a joint bowling and golf tournaments with the GCU and Sokols in 2021, but Covid changed our plans. Covid also cancelled our picnic and Shrine plans for 2021. We hope and are planning that these can be held in 2022. We look forward to 2022. Kevin will report on the 2021 golf tournament.

Covid has impacted our branches. They have been holding "virtual" meetings with some success. However, it is hard to replace personal contact. Why do thousands of football fans crowd into a packed stadium when they could watch the game on big screen TV in the comfort of their recliner? It is hard to replace personal contact.

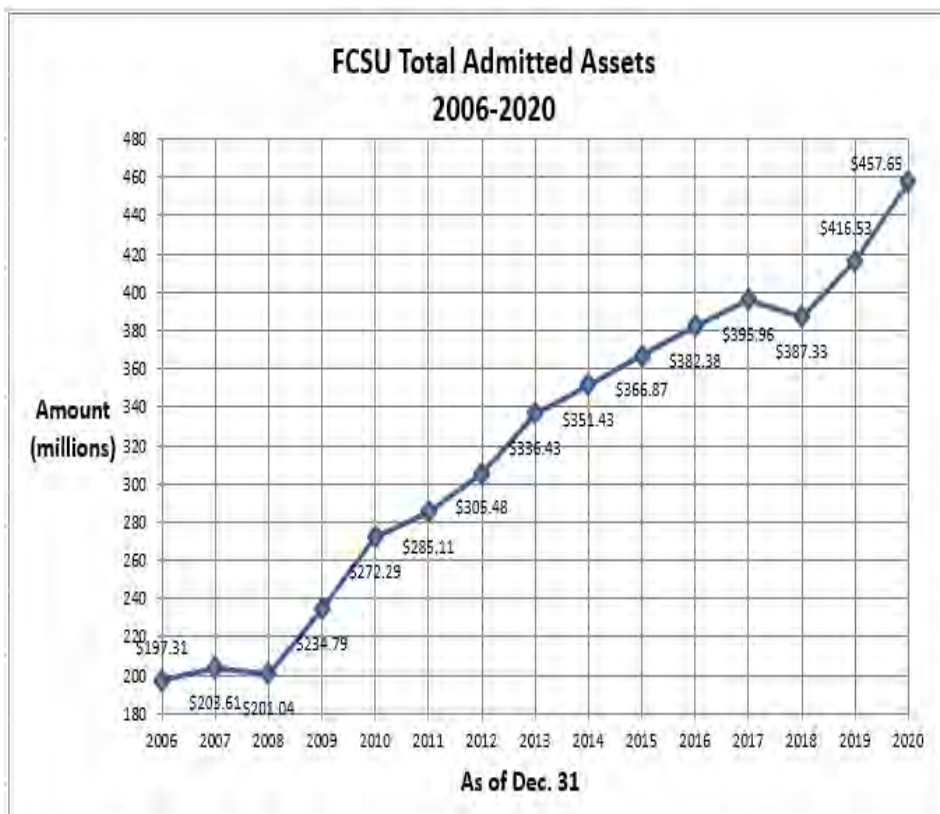
## FRATERNALISM AND HERITAGE

The Society was originally founded by Slovak immigrants in 1890 and attracted and served as a means of bonding together, like-minded people, sharing a common language, heritage and religion in a strange new land. As time passed newer generations gradually assimilated into the American fabric and common ethnic bonds stretched, as to be expected and as experienced by all ethnic fraternal.

Our Branch and District Officers and Members must be willing to make the effort to build their Branches and Districts, holding events such as Christmas parties, Vilijas, kids' events, community and church projects, etc., and attending funeral wakes for deceased Members. The Home Office can assist Branches and Districts. Our Branch Revival committee will meet again next month to further explore options. We thank those individuals, branches and districts for their efforts. However, we know this is easier said than done.

We continue to add to and change displays in our Museum at our Home Office in Independence. We continue to receive items. Covid has put Home Office and Museum renovation on hold.

The delicate issue of our Convention costs has been raised with our Board members as well as with our general membership. We have already received comments from state regulators, KROLL Rating Agency and the American Fraternal Alliance. The 2018 Convention cost were \$ 1.2 million. Our Executive Committee will look at various ideas.



continued on page 20

# Annual Report of the National Chaplain

Dear Board of Directors and Members of the FCSU: It is an honor to be your National Chaplain.

Due to restrictions put in place by government officials due to the coronavirus pandemic, all four Board of Directors meetings in 2020 were conducted by teleconference. I led the Board in prayer at the opening and closing of each session. The National President extended the invitation for me to be present for the Executive Committee meetings in March and December. I opened and closed those meetings with prayer.

Unfortunately, due to restrictions imposed by leaders in government, annual fraternal events and other activities which I normally attend and participate were cancelled.

By virtue of my position as National Chaplain, I am an ex officio officer of the Slovak Catholic Federation and serve as its First Vice President. My primary responsibility in this role is to coordinate the annual Saints Cyril and Methodius Appeal, which raises funds to support the operating costs of the residence for priests from Slovakia pursuing post-graduate studies in Rome. I gave reports at the semiannual Federation Board meetings held telephonically in the spring and by videoconference in the fall. The Conference of Slovak Clergy held its biennial meeting in September by videoconference and I was re-elected its Vice-Chairman.

I wrote a faith formation article or spiritual message each month for the Jednota newspaper. I also

have responded to correspondence sent to me.

May our Lord continue to bless us in our all our endeavors.

Faternally,



Rev. Thomas Nasta

Reverend Thomas A. Nasta  
National Chaplain

# Annual Report of the National Vice President

## Marketing – Year 2020 Societies' Top Producers

### Insurance Sales

Barbara Patula	\$240,000
Theresa Chupka	\$203,000
Helen Chesar	\$100,000



Andrew R. Harcar

### Annuity/IRA/Park Money Procurement

Andrew Rajec	\$464,500
Stephen Gerko	\$317,000
John Jurcenko	\$180,000

### Number of Contracts Sold

Helen Chesar	10
Barbara Patula	7
Vicki Lynn Schaub	7
Florence K. Matta	6

### Performance By District

Insurance		Annuities
\$30,000	1. Reverend Matthew Jankola District 1 Branches sold insurance. 3 Contracts.	\$0
\$119,000	2. Reverend John J. Spitkovsky District 5 Branches sold insurance. 10 Contracts.	\$678,417
\$281,000	3. George Onda District 2 Branches sold insurance. 17 Contracts.	\$364,945
\$150,000	4. Msgr. John E. Rura District 3 Branches sold insurance. 13 Contracts.	\$308,943
\$93,000	5. Michigan District 5 Branches sold insurance. 9 Contracts.	\$1,174,818

\$158,131	6. Pittsburgh District 7 Branches sold insurance. 26 Contracts.	\$471,546
\$89,000	7. Reverend John Martvon District 3 Branches sold insurance. 8 Contracts.	\$431,900
\$144,000	8. Reverend Stephen Furdek District 7 Branches sold insurance. 15 Contracts.	\$338,438
\$128,000	9. Frank T. Holly Jr. District 3 Branches sold insurance. 11 Contracts.	\$300,174
\$258,000	10. Reverend Stephen Furdek District – Ohio 7 Branches sold insurance. 33 Contracts.	\$564,483
\$75,000	11. Msgr. Joseph Tiso District 2 Branches sold insurance. 9 Contracts.	\$69,385
\$153,000	12. Msgr. Andrew Hlinka District 3 Branches sold insurance. 17 Contracts.	\$16,775
\$10,000	13. Jozef Cardinal Tomko District 1 Branches sold insurance. 1 Contracts.	\$55,453
\$60,000	14. Reverend Joseph L. Kostik 4 Branches sold insurance. 6 Contracts.	\$81,349
\$80,000	15. Prince Pribina District 4 Branches sold insurance. 14 Contracts.	\$152,000
\$80,000	16. Msgr. Stephen Krasula District 2 Branches sold insurance. 7 Contracts.	\$ 21,876
\$572,000	17. SS Cyril and Methodius District 5 Branches sold insurance. 28 Contracts.	\$353,656
\$100,000	18. Toronto - Byesville Ohio District 6 Branches sold insurance. 10 Contracts.	\$1,162

## TOTAL - ALL DISTRICTS

70 Branches sold insurance.

Total Contracts: 237

Annual District Insurance Total: \$2,580,131

Annual District Annuities Total: \$5,385,320

## BRANCHES WITH MOST NEW MEMBERS

1. Branch 746 – Linden NJ: 10 Members
2. Branch 005 – Exeter PA: 10 Members
3. Branch 497 – Byesville OH: 10 Members

## TOP 3 DISTRICTS IN INSURANCE SALES

1. SS Cyril and Methodius District - \$572,000
2. George Onda District - \$281,000
3. Reverend Stephen Furdek District - Ohio - \$258,000

## TOP THREE DISTRICTS IN ANNUITY/IRA/PARK MONEY PROCUREMENT

1. Michigan District - \$1,174,818
2. Reverend John J. Spitkovsky District - \$678,417
3. Reverend Stephen Furdek District - Ohio - \$564,483

## 8 YEAR INSURANCE AND ANNUITIES TREND NEW BUSINESS ISSUED



# Annual Report of the Executive Secretary

Reverend Father, Mr. President and Members of the Board of Directors of the First Catholic Slovak Union of the United States of America and Canada; it is my pleasure to present this 2020 report to you, the Board of Directors of the FCSU.



**Kenneth Arendt**

The Society enjoyed continued successful operating results for the year 2020, despite the challenge presented by the COVID-19 Pandemic. Operating profits were much improved over 2019 results. The Society continues to enjoy profitable operations, as it has for a number of years. Net gain from operations before capital gains amounted to \$4,001,829 (includes Jednota, Inc. Dividend (Affiliate) \$3,500,000) and after payment of \$429,586 in Dividends. Total asset value increased 9.9% (\$41,123,967) as reported on the Annual Statement. Invested assets increased by over \$41,000,000. Realized capital losses were \$449,472 and unrealized capital losses were \$2,717,292, primarily due to the 2019 sale of property owned. Liabilities increased \$39,500,378 (10.6%) mainly resulting from the large increase of Annuity Reserves, which benefited from almost \$45,000,000 of Annuity Premium. Surplus increased 3.9%. Details follow:

**Total Operation Gain and Capital Gains/(Losses) for 2020**

Gain per Page 4, Line 31	\$ 4,001,829*
Realized Capital Losses	\$ (449,472)
Net Gain Page 4, Line 35	\$ 3,552,357

In addition, there were Deferred Capital Gains (IMR) \$150,773.

\*Includes onetime Dividend from Jednota, Inc. restructuring.

The surplus increase of 3.9% was due to the operating gain which was bolstered by the large increase in Annuity premium used to purchase additional assets.

Unrealized gains/(losses) were as follows:

(a) Bonds	\$ (343,568)
(b) Common Stock (Unaffiliated)	\$ 17,422
(c) Common Stock Jednota, Inc.	\$(3,571,587)
(d) Other Invested Assets	\$ 1,085,678
	\$(2,717,292)

The following additional items affected Surplus:

(a) AVR Decrease	\$ 892,882
(b) Change in Non-Admitted Assets	\$ 1,946
(c) Accrual & Asset adjustment	\$ (106,303)
	\$ 788,525

2020 Surplus Increase \$1,623,587

Insurance in force decreased \$930,000 in 2020 (This is the smallest decrease in the past five years).

The Society emphasizes Bonds (88.1%) and Stocks and Other Invested Assets as its main investments. Other invested assets include Hedge, Strategy and Situation Funds, as well as, Cash Equivalents.

The Society had \$39,547,813 of cash with \$1,000,000 of liability for securities purchased and not settled at year end.

2020 Common Stocks value is \$3,306,270 lower due to the reduction in the value of Jednota, Inc. Common Stock (Affiliate).

The Society is a member of the Federal Home Loan Bank and has used funds available at very favorable interest rates to help generate investment income. The funds acquired through the FHLB are managed by an investment management company. During 2020, FHLB advancements were \$30,850,166.

Since 2009, the Society has employed the services of AQS (a fraternal benefit society experienced investment management firm) to assist in guiding its investment activity.

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

**Financial Position:**

Our 2020 premium income is broken down as follows:

Life Insurance	\$ 1,681,864
Annuities	44,741,922
Total	\$46,423,786

Investment income for 2020 is broken down as follows.

**Investment Income for 2020:**

Government Bonds	\$ 809,446
Bonds	17,184,416
Preferred Stock	4,666
Common Stocks/Un-Affiliates	38,960
Common Stock Affiliates	3,602,388
Mortgage Loans	8,946
Real Estate	419,571

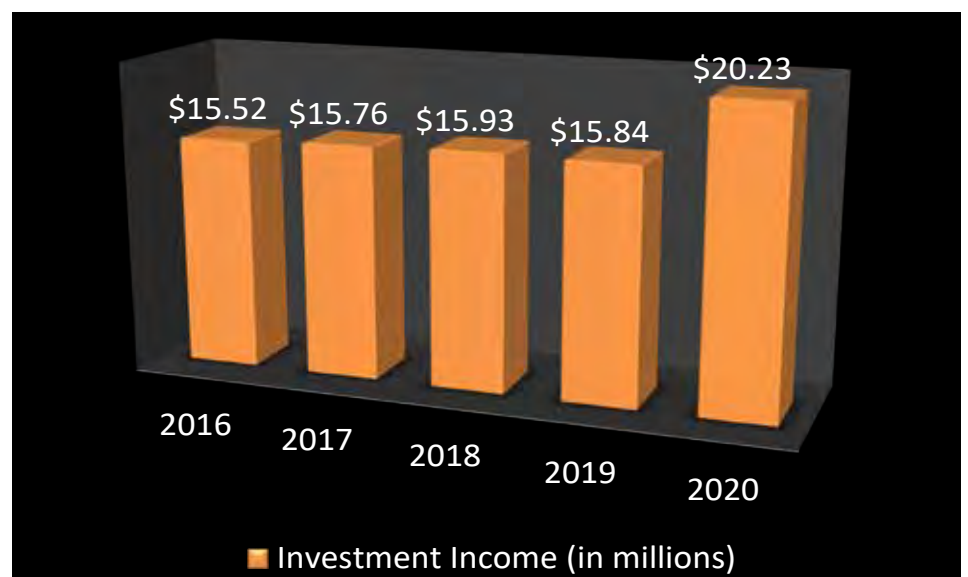
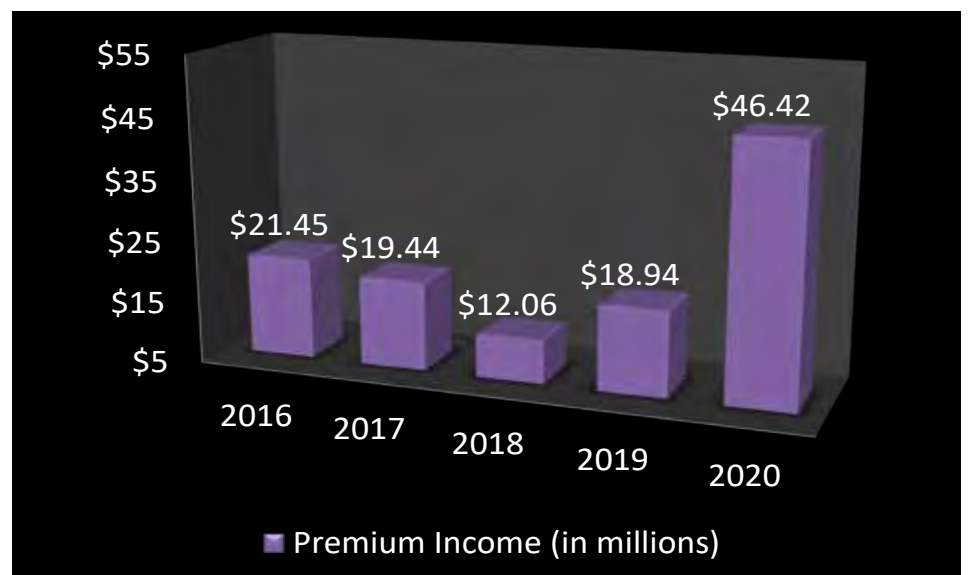
Certificate Loans	67,544
Short Term Investments	391,140
Other Invested Assets	22,400
Write-ins for Investment Income	(1,034,736)
Total Investment Income	\$ 21,514,741

**Investment Expenses:**

Depreciation on Real Estate and Other Investment Expenses (Investment Taxes, License Fees, etc.)	(1,289,698)
Net Investment Income	\$ 20,225,043

Listed below is a five-year comparison of assets, premium income, investment income, net income and surplus.

	2016	2017	2018	2019	2020
Assets	382,380,128	395,957,087	387,320,134	416,524,510	457,648,477
Prem Income	21,457,823	19,448,102	12,068,358	18,944,367	46,423,786
Inv Income	15,527,524	15,764,562	15,936,994	15,841,382	20,225,043
Net Income	1,990,356	2,326,018	1,534,236	891,852	4,001,829
Surplus	28,099,397	30,782,846	32,374,585	42,148,006	43,771,595



# Annual Report of the National Treasurer

Executive President, Rajec Executive Board and Board of Directors,  
2020 Treasurer Report Annual Statement for the First Catholic Slovak Union

2020 has been a difficult year for us in many ways. The Pandemic has had a very negative effect on the nation's economic climate. Optimism is growing in every nation with the favorable results on developing of the COVID-19 vaccine and the increasing number of persons receiving immunizations in the United States. Businesses are starting to open and some states are relaxing restrictions. Despite the pandemic, unemployment numbers have stayed favorable, there are strong retail sales in the 4th quarter of 2020, and interest rates seem to be remaining steady. There is some concern at this time that a new stimulus package had not materialized, but COVID-19 cases are decreasing and herd immunity is gaining ground in many regions. There has been some favorable signs in the market in the last quarter, including the 10-Year Treasury rate. International economies remain stable along with the subsiding of COVID-19 worldwide. Many fraternal organizations including the FCSU, had to adapt to alternative work schedules for employees and member services. Our offices are operating on phone requests but there are no in office meetings or appointments are at this time. We will announce on the FCSU web site when restrictions are adjusted.

In spite of everything that has occurred in the Country and world in 2020, the FCSU has enjoyed a favorable 2020 growth return. Assets grew \$41million, and now stand near \$457,648,477. Total Bonds owed by the FCSU are nearing \$400 million reflecting a Total Bond growth of 6.3%. The Society has positioned itself well for growth in 2021 with almost \$38 million cash on hand. On the liability side, reserve growth was \$39.4 million reflecting the very strong Premium Income of \$46 million. Investment Income was almost \$5 million greater, which include a dividend of \$3,500,000 from Jednota Inc. The dividend was part of the write down of Jednota, Inc. resulting from the Middletown property sale. With this one time dividend, net Investment Rate of Return was on a level of previous years. Member Benefit payments were at the 2019 level which contributes to the fine overall performance. Operating expenses/taxes were level, while commissions were higher consistently with the greater premium production. We continue to have strong annuity sales which is benefiting the Society. There was a substantial increase in the Reserve with an annuity reserve increase four times greater than interest from the prior year. This reflects the large increase in annuity premiums and level of annuity benefits. Pension plan financing was half the level of the prior year, mainly attributable to lower benefit payments. The operation gain benefited from the one-time Dividend payment from Jednota, Inc. Without the dividend, interest income was only slightly higher than the prior year. This is consistent with the annual premium/reserve increases. The changing value of the Holding Company due to the sale of the Middletown property has had an effect on the 2020 financial reports. Realizing gain on the property sale have been offset by realized loss in the value of common stock. In the end, surplus grew over \$1.6 million or 3.6%. The Society's solvency rate is 110.6%. Total income for 2020 increased by 90% compared to 2019, a substantial performance. Life premium income showed a 15% increase with a 36% in Single Premiums. The appeal of the Society's credited interest rate on annuities, plus the successful agent recruiting program must be viewed as the primary factor in this successful operating year especially in a year with so much turmoil.



George F. Matta II

Nineteen77 Global Merge +4.58% (MTD) +4.48 (Jan YTD)

Blackstone Real Estate IN +1.38% (MTD) +1.38 (Dec MTD)

AQR Delphi Long-Short -1.17% (MTD) -1.17 (Jan MTD)

## PERFORMANCE NUMBERS ENDING December 30, 2020

ACA Strategic Fund	+2.70% (MTD)	+48.13 (Dec YTD)
MSCI AC World		+4.64 (MTD)
MSCI World		+4.27 (MTD)

Millennium USA	+2.21 (MTD)	+21.84 (Dec YTD)
S&P 500		+ 3.84 (MTD)

Angelo Gordon Fund	+1.95% (MTD)	+ 0.47 (Dec 15 YTD)
S&P 500		+ 3.84 (MTD)
Barclay Aggregate		+0.14 (MTD)

Nineteen77 Global Merge +3.80% (MTD) +33.65 (Dec YTD)

## PERFORMANCE NUMBERS ENDING November 30, 2020

ACA Strategic Fund	+1.06% (MTD)	+38.94 (Nov YTD)
MSCI AC World		+12.33 (MTD)
MSCI World		+12.83 (MTD)

Millennium USA	+0.41 (MTD)	+16.43 (Nov YTD)
S&P 500		+10.24 (MTD)

Angelo Gordon Fund	+1.50% (MTD)	-2.35 (Nov YTD)
S&P 500		+10.24 (MTD)
Barclay Aggregate		+0.92 MTD)

Nineteen77 Global Merge -5.66% (MTD) +26.95 (YTD)

MAU Wealth Fund – For the period ending January 31, 2021, the fund reported an ending balance of \$1,489,605.08, showing a loss of \$11,215.49 for the first month of 2021.

Performance for the period ending January 31, 2021 are reflecting a negative return of -0.71%. The fund has returned a performance of +5.10% since inception.

MAU Wealth Fund – For the period ending November 30, 2020, the fund reported an ending balance of \$1,477,272.75, showing a profit of \$36,136.22 for the period of November 2020.

Performance for the period ending November 2020 are reflecting a positive return of +5.12%. Performance for the 2020 year to date 11/30/2020, is indication a positive return of +2.51%. The fund has returned a performance of +5.11% since inception.

Clutterbuck Fund – returns ending January 31, 2021 are reporting a positive month to date return of +9.377%. Year to date performance ending January 31, 2021 is reflecting a positive return for the first month. Ending balance for January 2021 is \$1,409,502.

The beginning balance the first month of 2021 was \$1,288,664. Net Income Gain for the month was \$120,839. Beginning balance as of January 1st was \$1,288,664 with a month ending balance of \$1,409,502.

Year to Date net income reflects a gain of 120,839 for the period ending January 31,2021.

Clutterbuck Fund – returns ending December 31, 2020 are reporting month to date return of +2.613. Year to date performance ending December 31, 2020 is reflecting a positive +3.032% with a year ending balance of \$1,288,664. Net Income Gain for the month was +\$32,818. Beginning balance as of December 1st was \$1,255,846 with a year ending balance of \$1,288,664.

Year to Date net income reflects a gain of +\$37,923 or +3.032% for year ending December 30, 2020.

Clutterbuck Fund – returns ending November 30, 2020 are reporting a negative month to date return of -5.124%. Year to date performance ending November 30, 2020 is reflecting a negative of +0.408% with an ending balance of \$1,255.846. Net Income Gain for the month was +\$61,207. Beginning balance as of November 1st was \$1,194,639 with a month ending balance of \$1,255,846.

Year to Date net income reflects a gain of +\$5,105 for the period ending November 30, 2020.

Please feel free to contact me with any questions you may have.

Fraternally Yours,

George F. Matta II  
National Treasurer

UBS – Below is a recap of all the funds in the UBS account ending January 31, 2021.

## PERFORMANCE NUMBERS ENDING February 28, 2021

ACAP Strategic Fund	+0.72% (MTD)	-1.50% (FEB YTD)
MSCI AC World		+2.32% (MTD)
MSCI World		+2.56% (MTD)

Millennium USA	+2.15 (MTD)	+2.75% (FEB YTD)
S&P 500		+2.76% (MTD)

Angelo Gordon Fund	+2.00% (MTD)	+5.57% (FEB YTD)
S&P 500		+2.66% (MTD)
Barclay Aggregate		-1.44% (MTD)

Nineteen77 Global Merge +3.02% (MTD) +7.90 (FEB YTD)

Blackstone Real Estate IN +1.38% (MTD) +1.35 (JAN MTD)

AQR Delphi Long-Short -2.47% (MTD) -4.32 (FEB MTD)

## PERFORMANCE NUMBERS ENDING January 31, 2021

ACAP Strategic Fund	+2.21% (MTD)	+2.21% (Jan YTD)
MSCI AC World		-0.45% (MTD)
MSCI World		-0.97% (MTD)

Millennium USA	+0.51% (MTD)	+0.51% (Jan YTD)
S&P 500		-1.01% (MTD)

Angelo Gordon Fund	+3.20% (MTD)	+3.20% (Jan YTD)
S&P 500		-1.01% (MTD)
Barclay Aggregate		-0.72% (MTD)

2021 FCSU Contests to Enter Now!



**KENTUCKY DERBY**  
 “THE MOST EXCITING TWO MINUTES IN SPORTS”  
 SATURDAY MAY 1ST, 2021

**3RD ANNUAL FCSU KENTUCKY DERBY HAT PHOTO CONTEST**

Ladies & Gentlemen, Children of All Ages: Help us celebrate the 147th running of the Kentucky Derby by submitting a picture of yourself in your Derby Hat and attire!!!

Listed below are some suggestions, however the more creative the better chance of winning.

- |                    |                 |
|--------------------|-----------------|
| Ladies - examples: | Men - examples: |
| • Babuška          | • Klobuk        |
| • Pillbox          | • Fedora        |
| • Fascinator       | • Bowler        |
| • Beret            | • Cowboy        |
| • Cocktail         | • Panama        |

Examples of attire: cocktail dresses for the ladies; seersucker suits for the men  
**ENTRIES WILL BE JUDGED IN THE FOLLOWING CATEGORIES:**

- FEMALE: 3 CATEGORIES: 40 – older; 16 – 39; 15 – younger  
 MALE: 3 CATEGORIES: 40 – older; 16 – 39; 15 – younger  
 FAMILY: 1 CATEGORY

**PRIZES FOR EACH CATEGORY:**

- 1st Place - \$250
- 2nd Place - \$150
- 3rd Place - \$75

**WINNERS** - To be Announced In Jednota

**RULES:**

- 1) All entries must be postmarked no later than Friday May 7th, 2021.
- 2) Contestant in Photo AND ALL Contestants in Family Photo must be:
  - Members of FCSU
  - And in Good Standing to be eligible for prizes
- 3) ENTRIES WITHOUT a Branch Number filled in will be disqualified.
- 4) Contestant must be holding a current Jednota 2021 Newspaper in picture.
- 5) All pictures must be 8 x 10:
  - Any other sizes will not be accepted.
  - Pictures will not be returned. However,
  - They will be on display at the next convention.
- 6) Please write on back of the photo:
  - Name
  - (All family names must be written on back of Family Photo)
  - Branch Number
  - Entry Category
- 7) Mail to:


Kevin Collins  
 Fraternal Activities Director  
 628 Heather Brite Cr.  
 Apopka, Fl. 32712

**ENTRY FORM:** \_\_\_\_\_  
**NAME:** \_\_\_\_\_  
 Branch Number: \_\_\_\_\_  
 Street Address: \_\_\_\_\_  
 City, State, Zip: \_\_\_\_\_  
 Phone Number: \_\_\_\_\_  
 Email Address: \_\_\_\_\_

**CATEGORY:**

If entering Family Category; please fill in rest of information below:

NAME: \_\_\_\_\_ Branch Number: \_\_\_\_\_  
 NAME: \_\_\_\_\_ Branch Number: \_\_\_\_\_  
 NAME: \_\_\_\_\_ Branch Number: \_\_\_\_\_  
 NAME: \_\_\_\_\_ Branch Number: \_\_\_\_\_



**ATTENTION**  
 College-bound FCSU Members

**Deadline Extended**  
**MAY 17, 2021**

**THE FIRST CATHOLIC SLOVAK UNION**  
**IS NOW ACCEPTING 2021 SCHOLARSHIP APPLICATIONS**

From the desk of the Executive Secretary Kenneth A. Arendt

**Ninety (90) ONE-TIME SCHOLARSHIPS will be awarded to the winners.**

- 85 scholarships in the amount of \$1000.00.
- A “Philip Hrobak Scholarship” and “Stephanie Husek Scholarship” in the amount of \$1,250.00 each will be awarded to the highest ranking male and female applicants respectively.
- Three Scholarships of \$1000.00 each will be given from the “John A. Sabol Nursing Scholarship Fund” to applicants who have been accepted into either an approved three or four year hospital nursing program or a fully-accredited college of their choice.

In addition, upon proof of college graduation and completed insurance application, each recipient will be issued a paid up \$3,000 Single Premium Life Insurance Policy.

For rules, requirements and applications go to  
[www.fcsu.com/membership-benefits/scholarships](http://www.fcsu.com/membership-benefits/scholarships)  
 or call the Home Office at 800.533.6682

**Applications must be postmarked by midnight,**  
**May 17, 2021**

**Attention Branch 743 Members:**

*2021 Scholarship Program May Award You an Additional \$250*



Branch 743 of Sterling Heights, MI, is pleased to announce that it is providing funds for its 2021 Branch 743 Scholarship Program, which offers an additional \$250 to the 2021 FCSU Scholarship for our eligible members.

Any member of Branch 743 who is awarded a 2021 FCSU Scholarship will be automatically eligible to receive, on a one-time basis, an additional \$250.00 from Branch 743. Branch winners will be notified by mail.

Eligibility requirements: you must be a member of Branch 743; have had a policy for at least 4 years; be current in premiums; be a high school senior; and attend an approved educational institution.

**From the Desk of the FCSU Executive Secretary**



**The Home Office of the First Catholic Slovak Union will be closed on Monday, May 31st, in observance of Memorial Day 2021**

# News From Slovakia

## Prezidentka oceňuje postoj miestnej samosprávy a jej kľúčovú úlohu pri očkovaní

Banská Bystrica 26. marca (TASR) - „Chválím prístup miestnej samosprávy, ktorá podľa môjho názoru hrá pri očkovaní proti COVID-19 absolútne kľúčovú úlohu,“ uviedla v tento deň prezidentka Zuzana Čaputová po svojej návšteve regionálneho očkovačieho centra v Banskej Bystrici a FD oblasti Rooseveltovej fakultnej nemocnice.

V boji proti pandémie prezidentka ocenila zásluhy miestnej správy na miestnej aj regionálnej úrovni. Podľa nej hrali kľúčovú úlohu pri celoštátnom testovaní, v súčasnosti ho hrajú pri očkovaní. „Samosprávne kraje sa k tejto úlohe postavili veľmi aktívne a na svojich územiach zriadili rozsiahle očkovačie centrá,“ dodala Čaputová.

Počas svojej návštevy v Banskej Bystrici sa prezidentka zúčastnila stretnutia so Združením samosprávnych krajov (SK-8) a so zástupcami ministerstva zdravotníctva.

Minister financií Eduard Heger (OLaNO), ktorý je dočasne poverený vedením ministerstva zdravotníctva, označil rozsiahle očkovačie centrá za príklad dobrej spolupráce medzi štátom a miestnou samosprávou. „Každým očkovaním občana Slovenskej republiky zaútočíme na pandémiu veľmi silným úderom a výrazne sa priblížime k víťazstvu nad pandémiou,“ poznamenal Heger a dodal, že do leta by malo mať Slovensko 5 miliónov dávok objednaných a registrovaných vakcín.



Prezidentka Zuzana Čaputová, vľavo, a banskobystrický župan Jan Lunter pred očkovačím strediskom v Banskej Bystrici 26. marca 2021 (foto TASR)

President Zuzana Caputova, left, and Banská Bystrica governor Jan Lunter in front of the vaccination center in Banská Bystrica on March 26, 2021 (photo by TASR)

## President Praises Attitude of Local Government and its Key Role in Vaccination

Banská Bystrica, March 26 (TASR) – “I praise the approach of local government, which, in my opinion is playing an absolutely key role in vaccination against COVID-19,” President Zuzana Čaputová said on this date, following her visit to the regional vaccination center in Banská Bystrica and the area’s F.D. Roosevelt Faculty Hospital.

In the fight against the pandemic, the president praised the merits of local government both at the local and regional levels. According to her, they played a key role in nationwide testing, and they are currently playing it in vaccination. “The self-governing regions have taken a very active approach to this task and have set up large-scale vaccination centers in their territories,” added Čaputová.

During her visit to Banská Bystrica, the president attended a meeting with the Self-governing Regions Association (SK-8) and with representatives of the Health Ministry.

Finance Minister Eduard Heger (OLaNO), who’s been entrusted with heading the Health Ministry on a temporary basis, described the large-scale vaccination centers as an example of good co-operation between the state and local government. “With each jab we vaccinate a citizen of the Slovak Republic, we strike a very strong blow to the pandemic and we get significantly closer to victory over the pandemic,” noted Heger, adding that by the summer Slovakia should have 5 million doses of ordered registered vaccines.

## Slovensko má nádej na zlepšenie v epidemiologickej situácii

Bratislava 30. marca (TASR) - Slovensko môže dúfať v zlepšenie epidemiologickej situácie v súvislosti s koronavírusmi, uvádza sa v otvorenom liste hlavného hygienika Slovenska Jana Mikasa s tým, že veľa závisí od správania ľudí počas nadchádzajúcich veľkonočných sviatkov.

Mikas poukázal na skutočnosť, že jeden rok pandémie zasiahol celú spoločnosť a že pôvodne krátkodobé opatrenia sa stali súčasťou života ľudí na dlhšie obdobie. Podľa hlavného hygienika boli posledné pár mesiace veľmi ťažké, pretože nemocnice boli zaplnené pacientmi s COVID-19 a tisíce rodín prišli o svojich blízkych. “Ocitli sme sa presne v situácii, ktorej sme sa oprávnene obávali,” uviedol.

Posledné štatistiky však dávajú Slovensku dôvod na opatrný optimizmus.

Mikas chápe, že bude ťažké vzdať sa stretnutí s rodinou a priateľmi, spoločných osláv viery a veľkonočných tradícií. “Napriek tomu to musíme urobiť.” Po Vianociach sme všetci videli, koľko môžeme zaplatiť za pár neopatrných dní. Nedovoľme, aby sa to opakovalo,“ zdôraznil.

Hlavný hygienik vyzval ľudí, aby sa v kritickej chvíli chránili pred infekciou a nešírili ju medzi svojimi blízkymi. Zdôraznil, že práve disciplína povedie k zlepšeniu situácie, vďaka ktorej sa deti budú môcť vrátiť do školy a bude možné postupne zmiernovať opatrenia.

## Slovakia Has Hope for Improvement in Epidemiological Situation



Hlavný hygienik Slovenska Jan Mikas (foto TASR)

Slovakia's Chief hygienist Jan Mikas (photo by TASR)

Bratislava, March 30 (TASR) – Slovakia can hope for an improvement in the epidemiological situation regarding coronavirus, according to an open letter by Slovakia’s chief hygienist Jan Mikas, adding that much depends on people’s behavior during the upcoming Easter holiday.

Mikas pointed to the fact that one year of the pandemic has affected the whole of society and that originally short-term measures have become a part of people’s lives for a longer period. According to the chief hygienist, the past few months were very difficult, as hospitals were filled with COVID-19 patients and thousands of families lost their loved ones. “We found ourselves in exactly the situation that we rightly feared,” he stated.

However, the latest statistics give Slovakia reason for cautious optimism.

Mikas understands that it will be difficult to give up meetings with family and friends, joint celebrations of faith and Easter traditions. “Nevertheless, we must do it. After Christmas, we all saw how much we can pay for a few careless days. Let’s not allow this to be repeated,” he stressed.

The chief hygienist called on people to protect themselves from infection at a critical moment and not to spread it among their loved ones. He emphasized that it is discipline that will lead to an improvement in the situation, thanks to which children will be able to return to school and it will be possible to ease the measures gradually.

## NBS predpokladá tento rok rast HDP Slovenska o 5 percent

Bratislava 31. marca (TASR) - Slovenská centrálna banka (NBS) odhaduje, že HDP Slovenska by malo v tomto roku vzrásť o 5 percent, uviedol na tlačovej konferencii v tento deň guvernér NBS Peter Kažimír.

Centrálna banka očakáva, že slovenská ekonomika sa dostane na predkrízovú úroveň do konca tohto roka.

Kažimír poznamenal, že neistota je v súčasnosti nižšia ako pred rokom a že každá nová blokáda má menej negatívny vplyv na ekonomiku krajín. Podľa Kažimíra optimizmus centrálnej banky vyplýva zo zahraničného dopytu, aj keď s domácou spotrebou sú problémy. “Myslíme si však, že aj tu budú ľudia ochotní minúť viac, keď sa zmiernia opatrenia,” uviedol guvernér.

Pokiaľ ide o trh práce, Kažimír uviedol, že je naďalej v dobrom stave, čo čiastočne pripísal podporným opatreniam štátu. Už v tomto roku však neočakáva žiadne veľké oživenie. NBS dokonca očakáva ďalší pokles zamestnanosti. Rast zamestnanosti sa pravdepodobne obnoví začiatkom budúceho roka.



Guvernér NBS Peter Kažimír a viceguvernér Ludovit Odor (foto TASR)

NBS Governor Peter Kazimir and Vice-governor Ludovit Odor (photo by TASR)

## NBS Expects Slovakia’s GDP to Grow by 5 percent This Year

Bratislava, March 31 (TASR) – The Slovak central bank (NBS) estimates that Slovakia’s GDP should grow by 5 percent this year, NBS Governor Peter Kazimir told at a news conference on this date.

The central bank expects Slovakia’s economy to reach the pre-crisis level by the end of this year.

Kazimir noted that uncertainty is currently lower than a year ago and that each new lockdown has a less negative impact on countries’ economies. According to Kazimir, the central bank’s optimism results from foreign demand, although there are problems with domestic consumption. “However, we think that people will be willing to spend more here as well when measures are eased,” said the governor.

Concerning the labor market, Kazimir stated that it remains in a sound condition, ascribing this partly to the state’s supportive measures. However, he expects no big revival as early as this year. NBS even expects further drop in employment. Growth in employment will probably resume early next year.



## 2021 Fraternal Event for FCSU Members to Join Now !



### Important Information from the FCSU Fraternal Activities Director

The longer days and warmer weather brings us closer to the golf season and to our FCSU/SOKOL/GCU International Golf Tournament which will be held August 6th-8th at Treasure Lake Golf Resort, DuBois, PA.

We are looking forward to hosting a wonderful weekend of fraternalism and sportsmanship. The participants and guests for the International Golf Tournament will stay at the Fairfield Inn & Suites, Hampton Inn or at Treasure Lake Golf Resort.

Over the years, this event has become much more than a golf outing; it has evolved into a true fraternal family event. Many of our FCSU members now attend the tournament accompanied with their respective families, which has added to the richness of the event and true fraternal camaraderie.

#### Reserve Your Room(s) & Place on the Friday Practice Round

We are hoping to have a large turnout of golfers and guests this year, especially after the cancellation of the 2020 Golf Tournament due to the COVID-19 Pandemic.

Each golfer must make his or her own hotel arrangements by contacting the Fairfield Inn and Suites at 814-371-2260 or Hampton Inn at 814-735-1000. There is a block of rooms under FCSU/SOKOL/GCU. A Credit Card will be needed for incidentals.

Golf reservations for the practice round on Friday should be made with the Gold Course, 814-913-1482 or the Silver Course, 814-913-1480.

The Friday Hospitality will be at the Lakeview Lodge at Treasure Lake and the golf banquet buffet will be held at the Luigi's Villa in DuBois, PA.

#### Attending Mass

Our National Chaplain Father Nasta may be holding Mass at one of the hotels. This is TBD, based on hotel policy and status of Covid regulations in place at the time of event. Holy Mass obligation can also be fulfilled at a choice of many local churches. The address of the churches and Mass times will be available at the hotel when you check-in. A brief program will follow the banquet dinner. More information will follow in the near future.

#### Application and fee deadline for the tournament is July 9th (postmarked).

Please return your application (entry form) along with your \$15 entry fee and \$15 tournament expense as soon as possible to my home address: 628 Heather Brite Cr., Apopka, FL, 32712. Please also check off your package of choice and include all associated fees.

If you have any questions pertaining to the event, please call me at 813-493-1515 or via email @ kevinfcsu@outlook.com

This will be a great fraternal event, and we hope to see all of you at Treasure Lake Resort this August. During the golf tournament all of the players and guests will follow the CDC guidelines in place at the time of the event for the state of Pennsylvania, Clearfield County and Treasure Lake Golf Resort.

Kevin J. Collins  
National FCSU Fraternal Activities Director

#### Details of Packages Available at the 2021 International Golf Tournament

1. **Full Golf & Banquet Package: \$295.00 double or \$415.00 single occupancy**  
The full golf package is available for members and includes the tournament entry fee and prize money, three full rounds of golf with cart, two nights lodging, including breakfast on Saturday and Sunday. The golf package also includes the Friday night hospitality and a buffet (banquet) dinner at Luigi's Villa in DuBois, PA. (All taxes and gratuities are included). For additional banquet tickets please see below.
2. **Golf-only Package: \$160**  
For FCSU members who may not require the lodging and meal package, this golf-only package includes entry fee and tournament expense fees. For banquet tickets please see below.
3. **Non-golf Weekend Package: \$140 double or \$265 single occupancy**  
The non-golf weekend package rate is available for FCSU Members and guests and includes lodging and breakfast when you make your reservations at the Fairfield Inn or Hampton Inn. For banquet tickets please see below.
4. **Banquet-only Member Tickets: \$25 per ticket**  
There is a charge of \$25.00 per person for those FCSU members who have purchased the full golf package but would like to purchase additional tickets for other FCSU members who are not golfing but would like to attend the banquet. This \$25 is also the price per person for FCSU members who have not purchased the full golf package (for example, those members who have chosen the golf-only package or the non-golf weekend package) but would like to attend the banquet.
5. **Banquet-only tickets for Non-golfing, Non-Members: \$50 per ticket**  
Please note that for non-member guests banquet tickets may be purchased for \$50 per person.

### 2021 International Golf Tournament Rules & Regulations

August 6th – 8th 2021

Treasure Lake Golf Resort – DuBois, Pennsylvania

#### RULES AND REGULATIONS

1. Every contestant must be a member of the FCSU/Slovak Catholic Sokol/GCU in good standing for at least one (1) year or three (3) months with Single Premium Life Insurance.
2. (A) The golf tournament will consist of six (6) flights as listed below before applying 75% to handicap:
 

"A" Flight	0 to 12 Handicap	"D" Flight	Callaway System
"B" Flight	13 to 20 Handicap	"S" Flight	Senior, 62 years and over
"C" Flight	21 and over	"W" Flight	Women, Callaway System
- (B) Maximum Handicap per round: Men – 40 Women - 50
- (C) Only the Slovak Catholic Sokol /GCU/FCSU Handicap will be accepted for all flights.
3. The tournament shall be held with prevailing U.S.G.A. rules.
4. Callaway Flights: Golfers who do not have a handicap (handicaps are determined after two years or four rounds) of Tournament play. The Callaway Modified System will be used with two blind holes each round to calculate the daily handicap.
5. (A) All handicaps are subject to review and possible re-rating by "Handicap Committee". In the case of ties, lowest handicap will be declared flight winner.
- (B) Women golfers will compete in a separate flight with a Modified Callaway System.
6. All play will be 36 holes: 18 to be played on Saturday August 7th and 18 on Sunday, August 8th.
7. Entry Fee is \$15.00 and Tournament Expense is \$15.00. A Golf Banquet will be held on Saturday evening at Luigi's Villa 800 W. Weber Avenue, DuBois, PA 15801
8. Prizes: There will be a Champion in each flight and the prize money will be awarded according to the number of entries received for each flight.
9. Foursomes will be paired at the discretion of the Tournament Committee. Participants wishing for special twosomes & foursomes, please indicate your golf partners on the golf tournament application.
10. Penalty for being tardy at the starting tee will be according to U.S.G.A. rules with loss of position.
11. Entries will close with a Postmark Date of July 9th, 2021. All tournament fees must accompany Golf Entry Form on page 10.
12. Make checks payable to: FCSU
13. Mailing address:

Kevin Collins  
628 Heather Brite Cr.  
Apopka, FL, 32712



Promotional Opportunities on 24" X 18" Sign  
Cost \$50.00

Sponsoring a hole with your own large, visible sign at the 2021 International Golf Tournament is a great, fraternal way to promote your District, Branch, business, or family to over 120 golfers the weekend of August 6th through the 8th, 2021. The Golf Tournament will be held at Treasure Lake Resort, DuBois, Pennsylvania.

Send the information that you want printed on your sign via email or regular mail. Please send the information with a check for \$50.00 made payable to: FCSU  
Deadline: July 9, 2021 (check must arrive by this date).  
Email: kevinfcsu@outlook.com  
Mailing Address: Kevin Collins  
628 Heather Brite Cr.  
Apopka, FL, 32712

**2021 Fraternal Event for FCSU Members to Join Now !**

**2021 International Golf Tournament Entry Form**

August 6th-8th 2021  
Treasure Lake Golf Resort – DuBois, PA

Golf Practice Reservations: Gold Course - (814) 913-1482 & Silver Course (814) 913-1480

U.S.G.A. 36 Holes Men-5 Flights - Women-1 Flight

ENTRY DEADLINE: JULY 9th 2021

Every golfer must fill out a form and all fees must accompany this entry form.

Name: \_\_\_\_\_ Phone: ( ) \_\_\_\_\_

Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Email: \_\_\_\_\_

Certificate#:Branch \_\_\_\_\_

*Golfer Signature*

I hereby certify that the name on this application is a bona-fide member of this Branch in good standing.

\_\_\_\_\_ Branch President or Secretary

Tournament Start Times: 8:00 AM Saturday & 8:00 AM Sunday

Preferred Doubles Partner:

_____ Full Golf Package	<u>Double Occupancy</u>	<u>Fairfield Inn</u>	<u>Hampton Inn</u>
	Package Fee:	\$ 265.00	\$ 265.00
	<u>Entry Fee/Tournament Expense:</u>	\$ 30.00	\$ 30.00
	<b>TOTAL DUE:</b>	<b>\$ 295.00</b>	<b>\$ 295.00</b>

_____ Full Golf Package	<u>Single Occupancy</u>	<u>Fairfield Inn</u>	<u>Hampton Inn</u>
	Package Fee:	\$ 385.00	\$ 385.00
	<u>Entry Fee/Tournament Expense:</u>	\$ 30.00	\$ 30.00
	<b>TOTAL DUE:</b>	<b>\$ 415.00</b>	<b>\$ 415.00</b>

_____ Golf Only Package	Package Fee:	\$ 130.00
	<u>Entry Fee/Tournament Expense:</u>	\$ 30.00
	<b>TOTAL DUE:</b>	<b>\$ 160.00</b>

_____ Banquet Only (Members)	<u>Banquet Fee:</u>	\$ 25.00
	<b>TOTAL DUE:</b>	<b>\$ 25.00</b>

_____ Banquet Only (Non-Members)	<u>Banquet Fee:</u>	\$ 50.00
	<b>TOTAL DUE:</b>	<b>\$ 50.00</b>

_____ Non-Golf Package \$140.00	Double Occupancy	\$ 140.00
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_____ Non-Golf Package \$265.00	Single Occupancy	\$ 265.00
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All hotel reservations to be made directly through the **Fairfield Inn & Suites, DuBois, PA, 814-371-2260** or Hampton Inn, DuBois, PA 814-375-1000 ASAP. Please inform hotel that you are with the SOKOL/GCU/FCSU Group. There is a block of rooms held on the tournament credit card. A credit card will be needed for incidentals.

Mail to Kevin Collins, 628 Heather Brite Cr., Apopka, FL, 32712

**Save the Date for 2022 National Bowling Tournament**



Due to continued concerns about COVID-19 and for the safety of our members and guests, the National Bowling Tournament for 2021 has been canceled. Look for news about the 2022 National Bowling Tournament in an upcoming Jednota ....

**Their Story**

**Two Young Members of the FCSU Recognized For Their Achievements**

**Anthony Angotti Wins Nevada State Soccer Title**



Anthony Angotti, grandson of FCSU Executive Secretary Kenneth Arendt and Branch 228 Member, won the Nevada State Title with his club soccer team (the Downtown Las Vegas Soccer Club). Anthony is a freshman at Liberty High School in Henderson, Nevada and aspires to play at the collegiate level while studying mechanical engineering. As stated in a March 14, 2021 posting on the Downtown Las Vegas Soccer Club website (<https://downtownlvsc.com/>):

Every member of the team contributed to the success of the team as the attack from the Downtown side was relentless and the defense came up big when it needed to. The team will now prepare to join the DLVSC 2001/2002 team in the National Championship Series Region IV in June. That event is set to take place in Boise ID.

- Submitted by Erin Angotti



**Cara Zemelman Receives Grand Honors for Talented Youth**

Cara Zemelman, a third-grade student from Woodbridge, VA, and member of Branch 2, has been honored as one of the brightest students in the world by the Johns Hopkins Center for Talented Youth (CTY).

Cara, a student at Cardinal Montessori School, was honored for her exceptional performance on the SCAT, an exam taken as part of the CTY Talent Search. She is the daughter of Branch 2 members Theresa and Cal, and big sister to Branch 2 members Danny and Diana.

More than 15,000 students in grades two through eight tested through CTY's Talent Search between July 1, 2019 and June 30, 2020, representing all 50 states plus Washington D.C., Puerto Rico, Guam, the U.S. Virgin Islands, and Armed Forces installations in Europe and the Pacific, as well as more than 70 countries. The students who scored in the top 9% on their test were 2020 Grand Honors awardees.

CTY is a non-profit affiliated with Johns Hopkins University. CTY began with a seventh-grade boy from Baltimore who had exhausted all the options for math courses he could take at school. Julian Stanley, a psychology professor at Johns Hopkins, worked with this boy to arrange access to challenging math courses so the boy could continue to develop his academic talents. In 1997, Dr. Stanley and Johns Hopkins founded CTY in response to the national need to recognize and develop the world's brightest young minds. Alumni of CTY include the co-founder of Google, the CEO of Facebook, and leaders in the sciences, arts, and government.

Normally, CTY holds a banquet in Baltimore, MD, for Grand Honors Awardees and their families, where medals are given to the students. This year, due to the COVID-19 pandemic, the award banquet was canceled, and awardees received their medals in the mail.

Cara's family, teachers, and friends are very proud of her hard work and dedication. Though Cara enjoys learning about a variety of subjects, her teachers marvel at her enthusiasm and persistence in the classroom. Congratulations, Cara!

- Submitted by Theresa Zemelman

**Check out the First Catholic Slovak Union website at [www.fcsu.com](http://www.fcsu.com)**

# BRANCH ANNOUNCEMENTS

## BRANCH 1 – LAKEWOOD, OHIO

The Saint Joseph Society-Branch #1 will hold its next meeting on April 18, 2021, at 1:00PM at the Saint Cyril and Methodius Hall located at 12608 Madison Avenue, Lakewood, OH, 44107. Those interested in attending, please call 216-338-8179 by April 4, 2021, to confirm that you will be attending so that the proper accommodations can be made according to the social distancing guidelines. All members are encouraged and invited to attend.

Marie A. Golias, Secretary

## BRANCH 23 – JOHNSTOWN PENNSYLVANIA

We here at Branch 23, the St. Joseph Society, are moving on... we are going to have another Bingo. Our last bingo in the fall was fun, and members requested another one. So on Sunday, May 16th 2021, at VOMA we will hold one of our fraternal activities, a "Spring-Bing." There will be light refreshments and cash giveaways. All branch 23 members are welcome. The Cambria County guidelines will be adhered to concerning the protection of Covid.

Also a reminder that Jednota will have our yearly booth at the Slavic Fest at the Johnstown Area Heritage Association in Cambria City Discovery Center on Sept 17 and 18, 2021. We welcome you to join us for 2 days of:

- Authentic Slavic music
- Slavic folk dance performances
- Homemade Slavic food, as well as Slavic beer
- Educational speakers and cooking demonstrations
- Ethnic vendors

If you have any questions please call Theresa Cassat at 814-254-2532.

Theresa Cassat, Secretary

## BRANCH 24 – CLEVELAND, OHIO

Attention all Branch 24 members: the branch is starting a New Member Referral Program. Branch 24 is offering \$25 for each new member you refer who purchases an insurance policy or annuity through a licensed agent or the Home Office. A new member is someone who does not already own an FCSU product. To learn how to participate in this program, please call Branch 24 Fraternal Activities Director Tom Ivanec at (440) 668-7797.

Tom Ivanec, Fraternal Activities Director

## BRANCH 35 – BRADDOCK, PENNSYLVANIA

St Michaels, Branch 35, will hold their semi-annual meeting, virtually, on Sunday, May 16, 2021, at 1:00PM. The agenda will include officers' reports and branch business. Branch members who would like to attend the meeting are asked to call Janet Sullivan at (412) 824-4185 for information on how to access the meeting.

Fraternally,

Janet Sullivan, Recording Secretary

## BRANCH 60 – MCKEESPORT, PENNSYLVANIA

Branch 60 will hold its semi-annual meeting Sunday, May 16, 2021 at the home of President Ann Wargovich (58 Lilmont Drive, Swissvale) at 1:00 p.m. On the agenda will be officers' reports and other upcoming events. All members are urged to attend.

Julie Perla, Secretary

## BRANCH 89 – MILWAUKEE, WISCONSIN

As an incentive to grow Branch 89, members who refer new branch members or add a new contract of their own are now eligible to receive a Branch award. Specifically, Branch 89 members

who successfully refer new members can receive an award of up to \$100. Members that add a new contract of their own can receive an award of up to \$50. To be eligible for an award, new policies must be issued during the calendar year in which Branch 89 otherwise qualifies for an FCSU stipend under bylaw section 4.05. Award amounts will depend on the amount of the FCSU stipend for the year and the number of members qualifying for an award. Awards cannot be combined or multiplied and members are limited to one award per calendar year.

Contact Financial Secretary Nancy Carol Novak at 262-305-4041 or email "novakncp@charter.net" for more information or to request an award application.

Paul Novak, Secretary/Treasurer

## BRANCH 162 – UNIONTOWN, PENNSYLVANIA

The St. Wendelin Society, Branch 162, will hold its virtual branch meeting via Zoom on Sunday, June 13, 2021, at 9:00AM. Officers' reports will be given and upcoming branch activities will be discussed. The Donations Committee will make its recommendations and there will be a vote. Regional Director James Marmol will advise us of developments from the Home Office.

Call Dolores Marmol at 724-437-4983 before June 8, 2021 for details on how to be connected to the meeting.

We hope for a quick return to normalcy and good weather, and pray for God's blessing on all.

Dolores Marmol, Secretary

## BRANCH 166 – BINGHAMTON, NEW YORK

St Joseph the Guardian Society, Branch 166k, will hold its semi-annual meeting April 18, 2021 at 2:00PM by telephone conference. All members are encouraged to attend. Your input is greatly appreciated! Please contact President Morgan Dendler (607) 206-7243 or CatholicFCSU@gmail.com for any questions you may have concerning the telephone conference and how to connect to it.

Respectfully,

Judie Dendler, Secretary

## BRANCH 173 – WILKES-BARRE, PENNSYLVANIA

The Saint John the Baptist Society, Branch 173, located in Northeast Pennsylvania Area, will hold its semi-annual meeting on May 16, 2021, at Norms, North Sherman Street, Wilkes-Barre, beginning at 12:30PM. Due to PA State COVID-19 requirements, face masks and social distancing guidelines will be followed.

General Business and activities of Branch 173 will be discussed, as well as insurance, annuities and fraternal activities of the First Catholic Slovak Union. Please make every effort to attend and notify Dorothy A. Ungvarsky at 570-4032067, so arrangements can be made.

Fraternally,

John A. Ungvarsky, President

## BRANCH 181 – UNITED, PENNSYLVANIA

The Branch 181 family picnic traditionally held in June has been cancelled for 2021 due to the Covid 19 pandemic. Our members' health and safety is our greatest concern. We are hopeful to resume the picnic in 2022.

Vicki Hricik, Secretary

## BRANCH 199 – HOSTETTER, PENNSYLVANIA

Branch 199 will hold a meeting on Sunday afternoon, May 16, 2021 at 1:00 PM at Sharkey's Cafe, Route 30, Latrobe, PA, 15650. Please plan to attend to discuss important agenda items including recognition of high school and college graduates during 2020 and 2021 pandemic;

summer activities, future events and branch participation at the 2021 National Golf Outing. Lunch will be provided by the branch. All Branch members are encouraged to attend.

Barb Patula, Secretary/Treasurer

## BRANCH 200 – FORD CITY, PENNSYLVANIA

Branch 200 has planned the following dates for our branch meetings in 2021: May 6th, Aug 5th, Sept 2nd, Oct 7th, Nov 4th, and Dec 2nd. In the event any meeting could potentially be cancelled, please call Vicki Schaub @724-763-9229 ahead of time to verify or send your email address to vschaub123@gmail.com. Due to COVID-19 a few meetings were cancelled and a couple other dates were included in 2020. It is not always possible to advertise in the JEDNOTA due to deadline dates. Nomination of Officers is in November and Election of Officers in December. We encourage all members to participate. You do have a voice.

It has been a trying time in 2020 for all of us. I'm sure many are anxious not just for the end of the virus and everything returning to some kind of normal but for Spring bringing warmer weather and sunshine. Keep a positive attitude, take care and God bless!

Fraternally,

Vicki Schaub Fin. Secretary/Treasurer

## BRANCH 228 – LORAIN, OHIO

Our meetings are held on the 3rd Monday of each month except for the months of January, February, July and August when no meetings are held. All meetings begin at 7 PM, and will be held VIRTUALLY until further notice. Contact Lisa at 440-773-1442 for specific instructions to attend virtually.

The branch will hold its annual election of officers and bylaw review during each December meeting. The exact date for this year's election meeting is December 20, 2021. At that time, we will also elect two (2) representatives to serve on the American Slovak Club Board of Directors.

This past December's election results for Br. 228 officers were as follows: President - Luis Palos, Vice-President - Ryan Trifiletti, Financial Secretary - Lisa Trifiletti-Palos, Activities Director/Auditor - Theresa Arendt and Recording Secretary - Thomas Zuffa. Their terms expire December 31, 2021.

For representatives to the American Slovak Club Board of Directors, Luis Palos and Lisa Trifiletti-Palos were each elected to a 3-year term expiring December 31, 2023. Ryan Trifiletti was elected to serve the remainder of deceased Leonard Zilko's term which expires December 31, 2022. Rest in peace Len. We miss you.

Please continue to pray to our Lord God for a cure to all the problems of our world. And remember to give thanks to God for all His blessings.

Thomas B. Zuffa, Recording Secretary

## BRANCH 276 – MCKEESPORT, PENNSYLVANIA

Branch 276 has scheduled Sunday, May 16 for the Spring meeting. The meeting will be held at 1PM at Eat & Park Restaurant on Route 30, North Versailles, PA, near Walmart and the Great Valley Shopping Center. We will hear reports from the treasurer and financial secretary. We will also discuss district events and possible charitable donations. Please bring your face mask.

We may hold only one other meeting this year for the election of officers for 2022, tentatively scheduled for Sunday, November 14. This will depend on restrictions necessitated by the Covid virus situation. Additional information will be posted in the Jednota.

Fraternally,

Margaret Nasta, President

## BRANCH 367 – FAIRCHANCE, PENNSYLVANIA

Saint Joseph's Branch 367 will hold its next meeting on Friday, April 16, 2021. The meeting will be held at 1 PM at the Mountain View Cafe, 1618 Georges Fairchance Road, Smithfield, PA 15478

Old and new business will be discussed. All members are welcome to attend, please call Kathryn Baranek, Secretary at 724-569-1006 or Audrey Balazik, President if planning on attending. Have a Happy and Blessed Easter.

Fraternally,

Kathryn Baranek, Secretary

## BRANCH 382 – SCRANTON, PENNSYLVANIA

Due to the on-going pandemic and in keeping with the recommendations from the Home Office, Saints Cyril & Methodius Society, Branch 382 K, will conduct a Spring Virtual Meeting on Sunday, June 6, 2021, at 2:00 P.M.

The agenda will include the following items:

- reports of the executive officers
- report of the auditors
- the Annual Report to the Home Office
- future community service activities and projects
- information from the home office.

All members planning to participate in the virtual meeting must contact Elizabeth Slovenkai at 570.344.3854 by Friday, May 28, to receive information regarding the conference call procedures.

Frank M. Slovenkai, Jr. is branch president. Other officers include Michael J. Slovenkai, Sr., treasurer; Michael J. Czankner, recording secretary; and John J. Slovenkai, Sr., financial secretary.

Elizabeth M. Slovenkai, Vice President

## BRANCH 401 – EAST VANDERGRIFT, PENNSYLVANIA

St. Anthony of Padua, Branch 401, invites all branch members to attend the 2021 Semi-Annual Meeting which will be held Sunday, June 13th, 2021 at 1PM. Due to Covid-19, this meeting will take place on Zoom. To protect our members' internet safety, members should send an email to kmfroncek@yahoo.com to receive the Zoom code. Members are always encouraged to attend as your input is vital and welcome.

Members are encouraged to attend two Masses being offered for living and deceased members of Branch 401. The first Mass will be on Monday, May 24th at 7:30AM at St. James in Apollo and the second Mass will be held on Sunday, June 20th, at 11AM at Our Lady Queen of Peace in East Vandergrift.

Fraternally,

Kathy Froncek, Secretary

## BRANCH 450 – CLEVELAND, OHIO

St. Joseph the Guardian Society, Branch 450, will hold its Semi-Annual Meeting on Saturday, April, 24, 2021.

The meeting will be held at 11:00AM, at Holy Spirit Byzantine Catholic Church Hall, 5500 West 54th Street, Parma OH. 44129 (between Brookpark and Snow Rd.) The April 24th meeting will be held in the large hall, which will allow for social distancing. Also please be sure to bring your mask. We will be discussing programs/events for this year. Please try to attend, all safety guidelines will be followed.

Keep on praying for the health and safety of all our members,

Fraternally,

George Carny, President

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# DISTRICT ANNOUNCEMENTS

**DISTRICT 2 – THE REV. JOHN J SPITKOVSKY DISTRICT**

The April Meeting will be on Saturday, April 24, 2021, at 2:00 PM instead of Sunday, April 25, 2021. The meeting will be by telephone conference call. Please call John Jurcenko (708) 995 7378 on Thursday April 22 or Friday April 23 to obtain the sign-in code and phone number to call for the conference meeting.

John Jurcenko, President

**DISTRICT 4 - THE MSGR RURA DISTRICT**

The Msgr. Rura District 4 of New Jersey is sponsoring an hour-long Virtual Tour of the Vatican, Sistine Chapel, and Saint Peter's Basilica on Sunday, April 25th at 1PM. If you wish to participate, kindly purchase your ticket for the April 25 1PM webinar directly at "www.eventbrite.com" and search the event title "Virtual Tour of the Vatican, Sistine Chapel, and Saint Peter's Basilica". Kindly submit a receipt (proof of payment) to the District Treasurer, Steve (email: minarovich@hotmail.com) by May 9th for reimbursement. The district will reimburse one ticket per family (not per person). We hope to "see" you there!

Mary Kapitan, Secretary

**DISTRICT 5 – THE MICHIGAN DISTRICT**

At the ZOOM District meeting held on Sunday, January 17, 2021, the following officers were elected President Robert Kristofik and Treasurer Joseph Rimarcik.

There were no candidates for the following positions: Vice-President; Secretary; Auditor (2) and Chaplin. If you are interested in becoming a District Officer please contact President Robert Kristofik at: rjk810@aol.com The District meets twice a year.

Fraternally,

Joseph Rimarcik, Treasurer

**DISTRICT 6 – THE PITTSBURGH DISTRICT**

The Pittsburgh District extends its condolences to the family of Rona Stein Matta, wife of National Counsel Gary Matta, who passed away on March 23.

The Pittsburgh District also mourns the loss of three regulars at district meetings. Edith Valo of Hopewell, PA passed away on December 28, 2020 at 86. Her husband Albert is a member of Branch 587. Ann Pavlan served for many years as our district sergeant-at-arms. Ann passed away on November 28, 2020. She was 94. Ann was originally from Braddock, PA but she was living in Fort Myers, FL at the time of her passing. Her husband Edward, who passed away in 2001, was a former president of Branch 35. Her brother, Fr Joseph Grosko, former district chaplain, died in January, 2020. Barbara Brekosky of West Mifflin, PA passed away on February 3, 2021 at 85. Barbara was the widow of Region 5 Director Emeritus Regis Brekosky, who died in 2015.

Plans for 2021 district activities are on hold due to the on-going Covid-19 situation. We hope to hold a meeting June or July. We will post a notice in the Jednota and send emails where we have contact info. Forward any suggestions to the district officers.

- WPSCA: Announces that their monthly programs will resume soon.
- Slovak Day at Kennywood: Thursday, July 15, 2021.
- Tour to Slovakia: September 11-26, 2021. See Slovakia, Poland, Vienna, Prague, Contact Joe Senko jtsenko@aol.com for more information.
- NSS Heritage Museum September Fest: Saturday, September 25, 2021. Slovak café, arts & crafts, demonstrations, & the Slovak cuvac.

As always, members are urged to check the Jednota for updates on FCSU business matters as well as contests and tournaments. This is the time to be sure your beneficiaries are up to date. FCSU insurance information and forms can be found at www.fcsu.com. Many interesting Slovak-related links may be found at fcsu.com/resources.

Fraternally,

Margaret A. Nasta, Secretary, manasta@verizon.net

**DISTRICT 7- THE REV JOHN MARTVON DISTRICT**

District 7, the Rev John Martvon District, will hold its first meeting of the year on April 25, 2021, at 1:30PM at Jakes Grill, the Galleria Mall, 500 Galleria Drive, Richland, PA. Branch 484 of Coral will be our Host.

We hope you can make it. Masks and Distancing are still required. We will discuss whatever you would like to talk about. Please try to attend. If you have any questions call Theresa Cassat 814-254-2532.

Theresa Cassat, Vice President

**DISTRICT 9- THE FRANK T. HOLLY JR. DISTRICT**

Due to concerns for member safety during the continuing pandemic and lack of widely distributed COVID-19 vaccines, the Frank T. Holly Jr. District of Uniontown, PA, has rescheduled its meeting previously to be held on Sunday, March 7, 2021, to Sunday, May 23, 2021.

The May 23rd Annual Meeting will be held at the same place and time: 1:00 PM at Caporella's Italian Ristorante at 90 Pittsburgh Street, Uniontown, PA. All CDC guidelines will be followed, requiring attendees to wear masks and practice appropriate social distancing. All members are urged to attend.

Election of officers will be on the agenda. Regional Director Marmol will be informing the members of Jednota upcoming events. Members who attend will be asked to contribute \$5.00 toward their meal. For reservations, contact President James Marmol at 724-970-7642. The Frank T. Holly, Jr. District would like to wish everyone a "Happy and Blessed Easter."

James Marmol, President

**DISTRICT 10 - THE REV. STEPHEN FURDEK DISTRICT**

The Rev. Stephen Furdek District 10 will be holding the first District Meeting of the year on Sunday, May 16, 2021, at 3PM at The Slovak J Club, 485 Morgan Avenue, Akron OH 44311. This will be a hybrid meeting – you may attend in person or virtually via the computer or by phone. Contact RRegion 6 Director Tom Ivanec at 440-668-7797 for instructions on how to connect to the meeting virtually. Hope to see you at the meeting.

Linda M. Hanko, Secretary/Treasurer

**DISTRICT 11 – THE MSGR JOSEF TISO DISTRICT**

The semi-annual meeting of the Msgr. Josef Tiso District 11 will be held on Sunday May 16, 2021 @ 2PM. The meeting will be held at the CU Club in Ford City. The address is 910 6th Ave., Ford City, PA, 16226. We encourage all members to please attend, the social hall is large and allows for social distancing, masks will be required. No advanced notice of attendance is required. On the agenda will be planning for the yearly events as COVID restrictions will allow. We pray all is well with you and your family during this pandemic. May God be with you.

May the love of the risen Christ be forever in your hearts. Easter Blessings to all!

Fraternally submitted,

Karen Greggs, Recording Secretary

**DISTRICT 12 – THE MSGR ANDREW HLINKA DISTRICT**

Attention all members of Branches 320, 670 and 853. Mark your calendar, May 16, 2021 from 7-8PM for the first Msgr Andrew Hlinka District zoom Game Night. Additional information on how to attend will be provided in the May JEDNOTA.

Submitted by

Monica Rodacy Boone, Secretary, hlinkadistrictsecretary@gmail.com

**DISTRICT 14 - CALENDAR YEAR MEETING SCHEDULE**

Following are the currently scheduled District Meetings for Calendar Year 2021:

1. Tuesday, May 18, 2021 at 6:00 P.M. (Semi-Annual Meeting); Fireplace
2. Tuesday, September 21, 2021 at 6:00 P.M.; Fireplace.
3. Tuesday, November 16, 2021 at 6:00 P.M. (Annual Meeting for Election and Installation of Officers for 2021); Fireplace.
4. Tuesday, December 14, 2021 at 6:00 P.M. (Short Meeting and Christmas Dinner); Location TBD

Appropriate social distancing masks and protocols will be followed as long as the Covid-19 issue remains. Dates and locations may change for the same reason. An additional meeting might be scheduled in July or August.

Meetings will be held at The Fireplace 2075 E. Western Reserve Rd. Poland, OH 44514; unless otherwise specified, indicated, or announced. Alternate location will be The Falcon Grille; 39 N. Canfield-Niles Rd., Austintown, OH 44515.

John J. Leskovyansky, Jr., President

**FROM THE DESK OF THE EXECUTIVE SECRETARY**

AS OF FEBRUARY 15, 2021 THE FOLLOWING BRANCHES DID NOT MEET ALL OF THE QUALIFICATIONS FOR THEIR 2018 BRANCH STIPEND PER BYLAW 4.05 FINANCIAL OBLIGATION & PER BYLAW 14.01 RULES GOVERNING LOCAL BRANCHES

Branch #	Branch #	Branch #	Branch #
001P	198P	402K	652K
003K	215K	403K	667K
003P	224K	404K	686K
004K	226P	417K	700K
007K	233K	419K	702K
045K	238K	429K	706K
064K	266K	430K	729K
075K	292K	456K	733K
083K	293K	465K	735K
085K	294K	472K	780K
086K	299K	493K	831K
096K	313K	497K	858K
102K	315K	510K	888K
108K	321K	517K	890K
114P	322K	543K	
122K	330K	571K	
128K	333K	580K	
132K	348K	584K	
144P	353K	586K	
149K	353P	618K	
152K	362K	628K	
157K	368K	633K	
165K	372K	636K	
169P	373K	638K	

Jednota members interested in learning Slovak this summer are encouraged to apply!

**SUMMER STUDY OF SLOVAK LANGUAGE & CULTURE**

The Slovak-American Cultural Center offers \$1,000 scholarships toward one of the below programs to study Slovak language and culture this summer!

in order to apply for a scholarship, please complete the steps listed on our SACC website.

[WWW.SLOVAKAMERICANCC.ORG](http://WWW.SLOVAKAMERICANCC.ORG)

THE APPLICATION DEADLINES ARE:

**MAY 1ST, 2021  
FOR SLI**

**JUNE 15TH, 2021  
FOR SAS**



# BRANCH ANNOUNCEMENTS

continued from page 14

**BRANCH 484 –  
CORAL, PENNSYLVANIA**

St. Joseph Society Branch 484KJ will hold its semi-annual meeting on Sunday, June 13, 2021, at 2:00PM at the Eat N' Park Restaurant, 2301 Rt. So., Indiana, PA. Discussion will include the impact of COVID-19 on our area, and how our branch may continue to help; our new Slovak Bishop Larry Kulik; scholarships; FCSU-sponsored activities; and more. We should also be discussing our most recent district meeting.

All coronavirus mitigation practices still in effect at the time will be strictly followed.

Faternally,

**Monica Rura, Financial Secretary**

**BRANCH 493K –  
CHICAGO, ILLINOIS**

There has been a merger between Branch 493K Chicago, IL and Branch 313K Orland Park, IL.

All members of Branch 493K will now hold membership in Branch 313K. This merger has taken place as of March 26, 2021.

If you should need any service on your policy, or new or additional insurance, please contact:

JENNIFER LYNN CARLTON  
C/O MARGE DICKINSON  
15719 LIBERTY CT  
ORLAND PARK, IL 60462-3525  
(708) 475-8042

We wish to thank all the past officers for their dedication and efforts through the years performed in the spirit of fraternalism.

**Kenneth A. Arendt  
Executive Secretary**

**BRANCH 553 –  
AKRON, OHIO**

St. John the Baptist Branch 553 will hold the first meeting of the year on Sunday, May 16, 2021 at 2PM at the Slovak J Club, 485 Morgan Avenue, Akron, OH 44311. This will be a hybrid meeting – you may attend in person at the club or virtually via your computer or phone. To obtain the instructions for the virtual meeting contact Linda Hanko by May 14th at 330-706-0151 (home), 330-690-9611 (cell), or lhanko@neo.rr.com.

Upcoming events:

April 14 Wednesday: Chicken wings & fries,

served from 4:30 – 6:30PM

April 25 Sunday: Breakfast served from 9:00AM - Noon

May 5 Wednesday: All You Can Eat Spaghetti – served from 4:30 – 7:00PM

May 19 Wednesday: Pork Roast Dinner – served from 4:30 -6:30PM

May 30 Sunday: Breakfast served from 9:00AM – Noon

For Wednesday meals call the club at 330-786-9972 after 3pm to make your reservations due to COVID restrictions that limit our seating.

Hope to see you at upcoming events and the branch meeting.

**Linda M Hanko, Financial Secretary**

**BRANCH 670 –  
DONORA, PENNSYLVANIA**

Attention all Branch 670 members. If you haven't participated in a branch event for a while, now is your time to do so. Mark your calendar, May 16, 2021 from 7-8PM, for the first Msgr. Andrew Hlinka District zoom Game Night. Additional information on how to attend will be provided in the May JEDNOTA.

Submitted by

**Cheryl Hyatt, Financial Secretary/Treasurer**

**BRANCH 721 –  
BANNISTER, MICHIGAN**

Jednota Branch 721 will have their Spring meeting on Sunday, April 11, 2021, at 2:00PM. It will be held at the Remenar home located at 8977 S. Mason Road, Bannister, MI. All safety precautions will be taken. Each member is encouraged to attend.

Respectfully submitted,

**Joseph Beno, Recording Secretary**

**BRANCH 746 –  
LINDEN, NEW JERSEY**

**LAST CHANCE TO APPLY:** The Jednota Branch 746 Scholarship deadline is April 30th. If you are currently accepted and/or enrolled in full-time college, post-secondary educational institution, or vocational school and active in Branch 746 you may be eligible for a \$1,000 scholarship. For more information on the application criteria and requirements go to: <https://www.fcsu.com/membership-benefits/scholarships/>. If you meet the requirements, please forward your application to: [JednotaBranch746@gmail.com](mailto:JednotaBranch746@gmail.com).

**Mary Kapitan, Secretary**

**BRANCH 764 –  
WARREN, OHIO**

Branch 764 will hold its next meeting on May 6, 2021, at 10:00AM at Panera Bread, 3641 Elm Road Northeast, Warren, OH, 44483. On the agenda: discussion of possible activities for the summer and fall, based on COVID procedures and practices in place at the time. For more information, contact Bill Hrusovsky, (330) 372 – 1948 or [hrusovskyy@embarqmail.com](mailto:hrusovskyy@embarqmail.com).

**William Hrusovsky, Secretary**

**BRANCH 810K –  
MONTREAL, QUEBEC**

There has been a merger between Branch 810K Montreal, Quebec, and Branch 785K Mississauga, Ontario.

All members of Branch 810K will now hold membership in Branch 785K. This merger has taken place as of February 25, 2021.

If you should need any service on your policy, or new or additional insurance, please contact:

ANNE MITRO  
1094 HEDGE DR  
MISSISSAUGA, ON CANADA L4Y 1G2  
(905) 279-8154

We wish to thank all the past officers for their dedication and efforts through the years performed in the spirit of fraternalism.

**Kenneth A. Arendt, Executive Secretary**

**BRANCH 812K –  
TILLEY, ALBERTA**

There has been a merger between Branch 812K, Tilley, Alberta, and Branch 785K Mississauga, Ontario.

All members of Branch 812K will now hold membership in Branch 785K. This merger has taken place as of February 25, 2021.

If you should need any service on your policy, or new or additional insurance, please contact:

ANNE MITRO  
1094 HEDGE DR  
MISSISSAUGA, ON CANADA L4Y 1G2  
(905) 279-8154

We wish to thank all the past officers for their dedication and efforts through the years performed in the spirit of fraternalism.

**Kenneth A. Arendt, Executive Secretary**

**BRANCH 842K –  
WINNIPEG, MANITOBA**

There has been a merger between Branch 842K Winnipeg, Manitoba, and Branch 785K Mississauga, Ontario. All members of Branch 842K will now hold membership in Branch 785K. This merger has taken place as of February 25, 2021.

If you should need any service on your policy, or new or additional insurance, please contact:

ANNE MITRO  
1094 HEDGE DR  
MISSISSAUGA, ON CANADA L4Y 1G2  
(905) 279-8154

We wish to thank all the past officers for their dedication and efforts through the years performed in the spirit of fraternalism.

**Kenneth A. Arendt, Executive Secretary**

**BRANCH 853 –  
CHARLEROI, PENNSYLVANIA**

Attention all Branch 853 members. If you haven't participated in a branch event for a while, now is your time to do so. Mark your calendar, May 16, 2021 from 7-8PM, for the first Msgr. Andrew Hlinka District zoom Game Night. Additional information on how to attend will be provided in the May JEDNOTA.

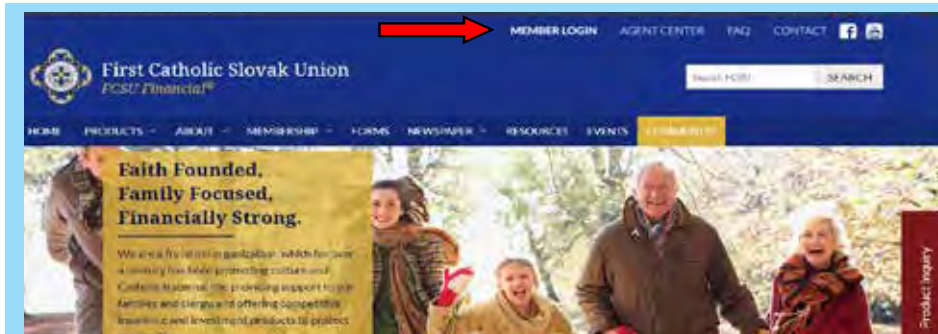
Submitted by

**Monica Rodacy Boone, President  
FCSUBranch853@gmail.com**

**BRANCH 856 –  
WASHINGTON, DC AND AREA**

In keeping with the recommendations from the home office of the FCSU, we have scheduled our next meeting as a virtual one on Zoom, unless restrictions change. It is set for October 23, 2021 at 1:00PM. We encourage our members to join in. These Zoom meetings are convenient in that you can attend from your own home. For information on how to join the meeting call Marion Mistrik at 301-654-5638. There will be a discussion of the district meeting, financial report, and election of officers for 2022. Also, our anniversary Mass in honor of our Slovak Chapel is still on the schedule for September 12, 2021. More details will follow later. Any questions call Marion Mistrik at 301-654-5638 or Katherine Nowatkoski at 919-651-0363.

**Katherine Nowatkoski, President**



**NEW FEATURE on the FCSU WEBSITE**

Would you like to check on your FCSU life insurance or annuity policy information at any time? At a click of the button you can access your policy online at your convenience.

Visit our homepage [www.fcsu.com](http://www.fcsu.com), go to MEMBER LOGIN and CREATE your new account.

Next time you log in into your account, you will need to use the username and password you created to review your:

- life insurance policies
- annuity policies
- beneficiaries
- summary
- your transactions for last 12 months

**MORE features coming in the future ...  
STAY TUNED**

## Radovan Javorčik – New Ambassador to the United States

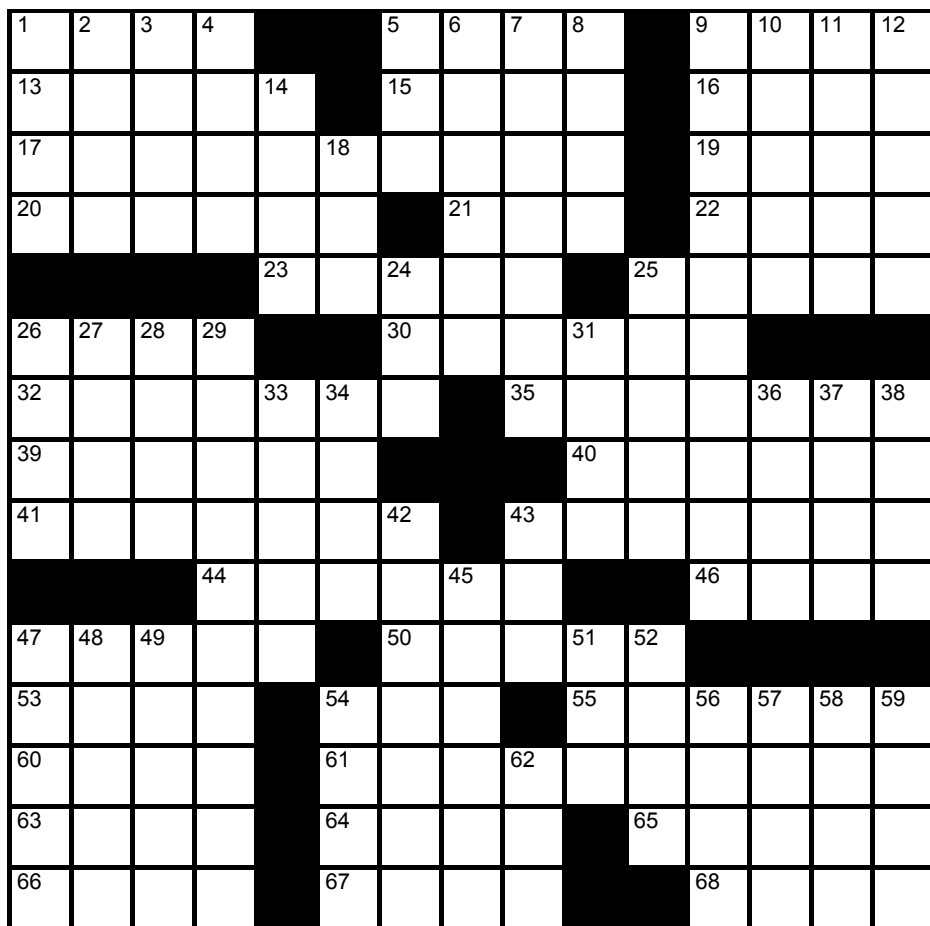
Radovan Javorčik is the new Slovak Ambassador to the United States. He previously served as Slovak Ambassador and Permanent Representative on the North Atlantic Council.

After graduating from the Slovak Technical University (Faculty of mechanical Engineering) and Institute of International relations at the Comenius University in Bratislava, he joined the Office of the President of the Slovak republic in Press and later Foreign Policy Department. Since 1995 he has been in the Slovak Foreign Services.

At the Slovak ministry of Foreign Affairs, he was the Deputy Director of the Policy Planning Department. After posting at the Slovak Permanent mission to NATO (1998-2002), he continued to work on NATO files as a team leader and later Deputy Director for Security Policy. He was part of a team preparing Slovakia's accession to NATO, mainly in capacity of the Head of PRENAME (Preparation for NATO Membership Programme). His next posting at the Slovak Embassy in London (2005-2009) included duties of a Charge d'Affaires a.i. (2005-2007). He then served as Director of Department for North America and Wider Middle East and again as Director for Security Policy. His most recent overseas duty was in Israel where he served as an Ambassador (2011-2015). He returned to Brussels in 2017 from Bratislava where he was in charge of the Cabinet of the Deputy Foreign Ministry. Mr. Javorčik is married to fellow Slovak diplomat Michelle Joanne Javorčikova with whom they have two sons. He speaks fluent English, Czech, and Russian, and understands French as well as colloquial German and Spanish. He is planning to visit Cleveland, OH, soon.



# Jednota Crossword Puzzle



**Across**

- 1 One of a Latin trio
- 5 Pen names, briefly
- 9 Zoo feature
- 13 Citadel student
- 15 Joint problem
- 16 Sneaking suspicion
- 17 Wine fruit
- 19 Quirks
- 20 Feeling of apprehension
- 21 After penalty or shadow
- 22 Oxen's harness
- 23 Russia's \_\_\_ the Great
- 25 Guinea-Bissau moolah
- 26 To boot
- 30 Jubilant
- 32 Water show star
- 35 They can be political
- 39 Minified
- 40 Metal coating
- 41 Vilified
- 43 Dulcet
- 44 Penny pinchers
- 46 Some M & M's
- 47 Salk's conquest
- 50 Australian buds
- 53 Asteroid discovered in 1898
- 54 Comics cry
- 55 \_\_\_ Antilles
- 60 Skirt feature
- 61 Brand
- 63 Actress Spelling
- 64 Fax button
- 65 \_\_\_ cotta
- 66 Oil cartel inits.
- 67 Energy units
- 68 Juicy fruit

**Down**

- 1 Breezed through
- 2 Neighbor of Senegal
- 3 Puts two and two together
- 4 Appear
- 5 Epoch
- 6 Maker of sparkling wines
- 7 First lights
- 8 Charon's river
- 9 Newspaper VIP
- 10 Sayonara, in Orizaba
- 11 Tropical lizard
- 12 Relieves
- 14 Pitfall
- 18 Tournament gap
- 24 Perfect rating
- 25 Corolla part
- 26 Purim's month
- 27 Brain area
- 28 Ragusa native
- 29 Hopeful
- 31 Cash register part
- 33 Prefix with centric
- 34 Bad day for Caesar
- 36 Heckle
- 37 Tennyson lady
- 38 Bursae
- 42 Gr. goddess of

- 43 Time zone
- 45 Not leaving leaves, maybe
- 47 Tortellini topping
- 48 Lowest deck
- 49 River through Tours
- 51 Colonnade tree
- 52 Airplane assignment
- 54 To be, to Brutus
- 56 Aerobic bit
- 57 Patriarch
- 58 Book before Nehemiah
- 59 Kind of admiral
- 62 Dept. store stuff

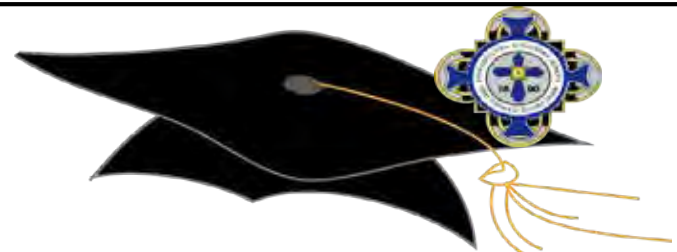
See Solution on Page 25

## YOUNGSTOWN/SPIŠSKÁ NOVÁ VES SISTER CITIES TOUR 2021



Are you tired of staying in lockdown due to the Covid Virus? Then it's time to schedule your Covid Vaccine and pack your bags for a vacation getaway to beautiful Slovakia. Mark your calendar, the dates are July 15-29, 2021. Be a King, Queen, Prince or Princess for 4 days. We will spend the first two days and the last two days of the tour in castles that have been renovated into hotels. Never before have we done this. See castles, churches,

attend kolibas, raft ride on the Dunajec river, shop in Poland, enjoy lunch in Hungary, enjoy many folk groups, see where Jánošík, the Slovak Robinhood, was born, visit Litmanová, Červený Kameň, The Marianska Hora and many other places too numerous to mention. Get out your comfortable walking shoes and get ready to walk all over Slovakia. We have a 49 passenger comfortable air conditioned bus with a rest room on board. For a sneak preview of the castles go online and visit Art Castle, Pezinok, Slovakia and the Grand Víglaš Castle, Víglaš, Slovakia. Slots are limited so make your reservations now. For additional information call Jim Bench at 724-858-5843 or Kay Bench at 724-771-7900, or email Jim at jmbench@yahoo.com, or email Kay at skbench@gmail.com Tour arrangements are made by Paul Hudak at Adventure Travel International Inc., P.O. Box 770410 Lakewood, Ohio 44107-0024. Phone 216 228-7171, 800 542-2478, Fax 216-228-7174 e-mail Paul at paul@advintravel.com. First come, first served; make your reservations now.



### Jednota Branch 746 Scholarship

**Deadline to apply: April 30<sup>th</sup>**

- ✓ Are you a member of Branch 746?
- ✓ Are you currently accepted **and/or** enrolled in full-time college, post-secondary educational institution, or vocational school?
- ✓ Are you active in Branch 746?

**If you answered YES to the above, you may be eligible for a \$1,000 scholarship!**

For more information on the application criteria and requirements go to: <https://www.fcsu.com/membership-benefits/scholarships/>

### 2021 JEDNOTA Publication Schedule

Issue Date	Deadline to Receive Information
<b>May 12</b>	<b>May 3</b>
<b>June 9</b>	<b>June 1</b> (Memorial Day, May 31)
<b>July 14</b>	<b>July 6</b> (Observed Independence Day, July 5)
<b>August 11</b>	<b>August 2</b>
<b>Sept 8</b>	<b>August 30</b>
<b>October 13</b>	<b>October 4</b>
<b>November 10</b>	<b>November 1</b>
<b>December 8</b>	<b>November 29</b>

# District 4's Semi-annual Virtual Meeting



Okres Meeting - March 14, 2021.

On Sunday, March 14, 2021, Msgr. Rura District 4 of New Jersey, held its semi-annual meeting virtually via Zoom. Jednota members joined by telephone and via computer. Members of Branches 132, 290, and 746 cheerfully chatted before the 3pm start of the meeting. The business of the meeting was conducted including discussion of activities planned for 2021. Those in attendance agreed that the Okres (District) should continue to organize virtual events until the members, who wish to do so, are vaccinated. The Okres will sponsor a virtual tour of the Vatican, Sistine Chapel, and

Saint Peter's Basilica on Sunday, April 25 (information in the branch announcements). Potential 2021 in-person events include attending the Sunday, Sept 12th Slovak mass at the National Basilica in Washington, DC; Slovak Day at the Middlesex County Fairgrounds at the end of September; and a wine tasting at Fox Hollow Vineyards in October. The Okres also agreed to offer two Masses for District 4 members living and deceased in December. In addition, Mr. Joe Minarovich, former Region 1 Director Emeritus, was remembered in the prayers. Joe would have celebrated his 90th birthday on

March 14th. The meeting concluded with all those present wishing each other a blessed Easter.

Radujte sa ó kresťania,  
v srdciach Vašich plesajte!  
Zmŕtvých povstal náš Spasiteľ,  
Aleluja spievajte!  
Spokojné prežitie veľkonočných sviatkov!

- Submitted by Emilia Filak,  
Vice President, District 4

## Branch 716 March Events



St Stephen Society Branch 716 held their semi-annual meeting March 14, 2021 at St. Catherine Park near St. John Nepomucene Church after the morning Slovak Mass. A traditional Slovak lunch consisting of goulash was served to members by President Jan Skrkon. Also Branch 716 welcomed our new member Peter Gaspar. Photos courtesy of Joan Skrkon.



St Stephen Society Branch 716 celebrated St Joseph Day on March 21st in St Catherine Park in New York City, located near St. John Nepomucene Church, FCSU Member from Branch 45 Joseph Korcak joined the celebration, enjoying lunch prepared by President Jan Škrkon on his name day. Photos courtesy of Joan Skrkon

- Submitted by Joan Skrkon , Recording Secretary



Then on Saturday March 27th , Branch 716 members attended a special Slovak Mass at St. John Nepomucene that was televised directly to Slovakia for certain parishioners there. Father Martin Kertys officiated the Mass. In attendance were Branch 716 President Jan Skrkon, Branch recording secretary Joan Škrkon , Andre Sulak, and Renata and Peter Knapik. Photos courtesy of Renata Knapik and Joan Skrkon.

**If each member would sign up just one new member,  
we could double our Society immediately**  
*THINK ABOUT IT!*

# Travels with the FCSU Challenge Cup: "A Drive through Fayette County, PA"

By James Marmol, Region 4 Director

## The FCSU Cup Challenge

Since its inception and approval in early 2019, the FCSU Challenge Cup has represented and encouraged friendly competition among members throughout our great Society. Overall winners of any FCSU Contest have their names placed on the FCSU Challenge Cup. Points are awarded to each Region based on how their members finish in each of the FCSU fraternal events in a given calendar year. Then, at the end of each calendar year, the Region with the highest point total for all the FCSU contests has their Region's number placed on the Cup, and the winning Region wins three weeks with the Cup.

## Travels with the Cup, 2020 Style

The idea was to have the FCSU Cup travel around the country from winning Region to winning Region. The Region with the Cup would then be encouraged to take pictures with their families and fellow members, and send them into Jednota for publication.

As it happens, the first full year of the FCSU "Traveling" Challenge Cup was 2020. The year of the pandemic, with all its many shutdowns, restrictions, and regulations. So while hearty congratulations are in order to everyone who got their name placed on the Cup –let's give an extra special thanks to the intrepid Jim Marmol, Director of the "back to back" winning Region 4 for 2019 and 2020. As his pictures show, Jim found a clever way to "travel" with the FCSU Challenge Cup, even during these unprecedented times.

I know you all will join me in congratulating all winners, including Region 4, and in saying – way to go, Jim!

Kevin Collins, National Fraternal Activities Director



Sending a shout-out to all the health care officials that have helped everyone through the Pandemic.



This is the front of St. Mary's Nativity R.C. Church, home of branch 162, my home parish.



The former National Guard Base to be transformed into the new \$51 million dollar Fayette County Prison.



This is the World War II memorial that I designed for a local veterans group. Jednota covered the story in 2008 when it was started.

## Names on the FCSU Challenge Cup

<u>WINNER NUMBER:</u>	<u>YEAR:</u>	<u>EVENT:</u>	<u>FIRST NAME:</u>	<u>LAST NAME:</u>	<u>REGION:</u>
<b>2019</b>					
1	2019	March Madness	Betty	Rozzell	4
2	2019	KY. Derby Hat Contest	Morgan	Murphy	5
3	2019	Bowling Tournament	Vernon E.	Smith Sr.	4
4	2019	Golf Tournament	Lynn	Johnston	4
5	2019	Photography Contest	Janet	Ball	4
6	2019	Gingerbread House	Joan	Tkach	1
7	2019	Kids Coloring Contest	Michaela	Hilley	3
8	2019	Young At Heart	Clement	Adams	5
9	2019	Loser's Pool	Hank	Sterling	2
10	2019	Overall Points Winner	James	Marmol	4
<b>2020</b>					
11	2020	KY. Derby Hat Contest	Jeanne	Oost	7
12	2020	Tree Decorating Contest	MacMath	Family	1
13	2020	Ugly Sweater Contest	Ronald	Boone	4
14	2020	Kids Coloring Contest	Bridget	Fay	3
15	2020	Young At Heart	Fred	Kardohely	4
16	2020	Loser's Pool	Karen	Sterling	2
17	2020	Loser's Pool	Anna Mae	Nasta	2
18	2020	Overall Points Winner	James	Marmol	4





Scenic Overlook on Route 40



Blue Star Memorial Highway which pays tribute to U.S. Armed Forces.



Historic Summit Inn along Route 40 near the Blue Star Memorial.



Braddock's Grave along Route 40



Fort Necessity and Washington Tavern along Route 40



Nemacolin Woodlands Resort, a 5 star resort along Route 40



Lady Luck Casino on the Nemacolin property along Route 40



Here I am with the Cup (masks off as we were in the same household!) beside Ohiopyle Falls. The Falls are in Ohiopyle State Park, the 3rd largest state park in PA.

The historic landmark of Fallingwater, a 1935 house designed by architect Frank Lloyd Wright in southwest Pennsylvania's Laurel Highlands; unfortunately, due to COVID restrictions, the Cup & I did venture onto the property.



Jumonville with a cross that stands 60 feet tall. It is called the "Great Cross of Christ" and you can see the USX Tower in Pittsburgh, PA, which houses the office of UPMC.



The Uniontown Post Office where the cup will be taken to return to the home office.

All photos and captions courtesy of James Marmol.

# 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.

Branch:	Name	Branch:	Name	Branch:	Name	Branch:	Name
001K	Robert J Delvecchio	085K	Stephen M Costolnick	292K	Melvin P Yanik	682K	Norma A Fukon
001K	Robert Paul Hajba	086K	David Myslewski	293K	Paul J Zalesak	682K	Joseph P Hvizdak
001K	Leonard J Jacko	112K	Margaret Nester	312K	Karen S Jellison	682K	Thomas D Morella Sr
001K	Edward A Lutch	153K	Michael Lattyak	313K	Edward R Svec	706K	Edward A Uram
001P	Kathleen D Maylath	162K	Genevieve Gogola	320K	Annmarie M Anderson	716K	John S Chmura
001P	Helen Smith	162K	Janet McArdle	320K	Charmaine T Kucherawy	716K	Mary Kubenik
002K	Alice T Arantowicz	162K	George Sinal	333K	Mary Ann Raymond	721K	Rev Thomas Leyland
002K	Christine Bezila	162K	Francis E Zorichak	367K	Bernard Yantko	731K	Kenneth E Ferenchak
004K	Leonard Heller	165K	Michael D Lucas Jr	393K	Joyce Ellen Silk	731K	John J Gordulic Sr
005P	Debra Dziak	166K	Michael J Hovancik	404K	William G Lisko	733K	Barbara Ann Vidovich
005P	George Soltis	166K	Thomas Joseph Sheredy	419K	Francis Thomas	746K	Nellie J Burgess
005P	John L Vodzak Sr	181K	Josephine M Krofick	484K	John Byich	746K	Richard Joseph Burgess
006K	Leroy A Howard	199K	Gilbert J Haba	484K	Karen E Frey	746K	Joann Carlson
024K	David A Lang	199K	Richard A Mosso	484K	Blair J Govel	746K	Magdalene Gala-Kristeller
024K	Rosemary Ryan	199K	John Oplinger	484K	Janet C Hogan	746K	Mary Lou Mclver
024K	Thomas S Vajda	199K	Anthony P Radomski	493K	Andrew Babal	746K	George E Pribula
035K	Joseph R Sepesy	199K	Thomas Wasserman	497K	Dolores A King	756K	Joseph R Mitosinka
038K	Barbara C Brekosky	200K	Margaret Boback	497K	Michael Brent Sestina	785K	Lily Kubina
038K	Edward A Fetcho	200K	Genevieve Kozuch	553K	Mary W Falatok	796K	Natalie Gibiser
038K	Florence Laychak	200K	Anna Marie Simensky	553K	Mary Margaret Koncz	796K	Leonard W Kuchera
038K	Mary E Swanson	200K	Martha Valasek	553K	Mary Katherine Skolnik-Sopinski	831K	Stephanie Benaquista
038K	Grace M Yesko	228K	Thomas A Timko	580K	Helen B Kushner	857K	Michael R Hegedus
040K	James E Gallick	254K	Louis C Dugas	581K	Paul J Walla Sr	900K	Edward Bogna
040K	Margaret Kutzner	254K	Bernadette Kovach	595K	Anthony P Pavlich	916K	Gretchen Hallen
055K	Edward A Guzik	259K	David Castick	618K	Anthony Perhac	916K	Gerard A Monti
055K	Diana L Interrante	260K	Sr Regina Tevis	628K	Henry R Malesky	926K	Robert Westenberger
075K	Mary Ann D Bednar	260K	Linda C Uhrin	652K	Mildred Lahiere		
075K	Elizabeth M Chavey	292K	Elizabeth Mandel	670K	Ann L Debowski		

\*Processed through the month of March

## OBITUARIES

### Rona Stein Matta, Wife of FCSU General Counsel Gary Matta, Passed Into Eternal Life March 23, 2021

Rona Stein Matta, surrounded by her immediate family, passed on in peace on March 23, 2021, leaving this world to now be in heaven with her daughter, Devin Matta. Rona was born on November 7, 1965, in Pittsburgh, PA, and is survived by her devoted husband, Gary; daughter Langley and son-in-law, Tyler; sons, Austin Matta, Jaquan Davidson



Words could not be any truer to anyone who witnessed how Rona battled cancer for the past nine years. Rona refused to quit living her life, despite ongoing chemotherapy and radiation and maintained a courageous outlook and will to live her life to the fullest — witnessing her children grow up to become the remarkable adults she and Gary raised them to be, vacations with

and Nathan Hall; her mother, Roseanna Stein; and mother-in-law, Florence Matta. Rona will be forever remembered by her brothers, Mark (Terry), Allen (Cindy), Glenn (Bev) Stein; and sisters, Donna (Joe Husak), Jana (Ronald Wentzel), Laura (Chuck Yawnlis, deceased), Cara Neil, Nora (Neil Bonnett), Lisa (Robert Christy); brother-in-law, George (Cindy) Dillinger and brother-in-law, George (Cathy) Matta. Rona has also touched the lives of her numerous nephews, nieces and extended family and dear friends. Courage results when one's convictions are bigger than one's fears.

her husband Gary across the United States, trips to Florida with her sisters and mother where they enjoyed their special sisterhood bond over games of cards and cocktails in the evening and spending holidays with her truly large and extended family where everyone present witnessed Rona's strong and unbreakable attitude in battling cancer. Rona would not want us to feel sorry and grieve her passing, but instead she would ask us to celebrate her life by appreciating and making the most that life offers and having the same courage Rona had during her battle that we may face in our own lives.

### Barbara C. Brekosky, Wife of the late Regis Breskosky, FCSU Past National President, Past National Vice President & Past Region 5 Director, Passed into Eternal Life February 3, 2021

Barbara C. Brekosky (Cypher), age 85, of West Mifflin, PA, passed away surrounded by her children on February 3, 2021. Daughter of the late Francis and Catherine Cypher; and sister of the late Frank Cypher. Barb was married for 57 years to her beloved husband, the late Regis P. "Rege" Brekosky. Barb's many interests included volunteering at James L. Lavelle School and Resurrection Church. She was also a Girl Scout Leader for many years. Barb enjoyed bowling, golfing and spending time



with her family and friends. Rege and Barb took great pleasure in traveling with the Jednota and visiting their grandchildren in Maryland, New York and Michigan. Barbara is survived by her children, Karen (Rick) Cirincione, Janet (Kevin) Hanley, Diane (Edward) Mohrbach, and Regis (Amanda) Brekosky; grandchildren, Tony (Sasha) and Emily Cirincione, Mariya, Lucas and Grace Mohrbach, and Samantha and Jamie Brekosky; and great-grandchildren, Aidan and Dominic Cirincione.

#### KAREN JELLISON BRANCH 312 – LATROBE, PENNSYLVANIA

Karen S. (Lewis) Jellison, 74, of Blairsville, PA, passed January 20, 2021, at her home.

Born April 24, 1946 in Latrobe, PA, she was a daughter of the late Harold M.



Lewis and Rose M. (Slabodnick) Lewis.

Karen was a member of St. Martin Church, New Derry, PA, where she had formerly taught CCD. Prior to her retirement, she had been employed for the Derry Area School District and was a member of the Derry Teachers Union. Karen had also taught 4-H in New Alexandria, PA. She enjoyed quilting, cooking, baking, and reading, and also enjoyed lunches with her friends and classmates. Above all, she loved being

### Prayer for Eternal Rest

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.



continued on page 19

## OBITUARIES

continued from page 18

with her family.

In addition to her parents, she was preceded in death by a granddaughter, Danielle N. Jellison.

Karen is survived by her husband of 55 years, Carl J. Jellison of Blairsville, PA; three daughters, Christine R. Fortner, and her husband David, of Denton, MD, Cynthia L. Halula, and her husband Alan, of Greensburg, PA, and Kathleen K. Jellison, and her companion Bryan Howard, of Hostetter, PA; three grandchildren, David Jellison, Hayley Halula, and Derrick Halula; and two brothers, Robert Lewis, and his wife Virginia, of Latrobe, and Harold Keith Lewis, and his wife Carol, of Derry.

- Submitted by Carl J. Jellison

**ANN DEBOWSKI  
BRANCH 670 –  
DONORA,  
PENNSYLVANIA**

Ann was born March 7, 1927, in Donora, PA, the daughter of Adam and Anna (Parso) Koday. She married



Ed Debowski on May 7, 1949 in Donora, PA, and they enjoyed 71 years of marriage.

Ann worked at American Steel and Wire Company in Donora, and was a member of the St. Dominic's Alter and Rosary Society and Church. In 1963, Ann and Ed moved to East Moline, IL, where they raised eight children. Ann enjoyed working in the kitchen part time at Wells Elementary School for many years. She was an avid member of St. Mary's in East Moline and Our Lady of Guadalupe, Silvis, IL, where she volunteered as a Eucharistic Minister.

Ann also enjoyed duckpin and tenpin bowling and her many card clubs, especially her 'Giggle Card Club' with her very close friends. She was well known for her warm, kind heart, and unconditional and selfless love.

Survivors include her children; Joseph Debowski, Moline, IL; Michael (Patty) Debowski, Fountain Valley, CA; Kathleen Dopler, Pontiac, IL; Marian Ferry, Colona,

IL; Edward (Lisa) Debowski, Laguna Niguel, CA; Ann Marie (Gary) Schutt, Colona; James Debowski, Tustin, CA; and Carolyn (John) Potter, Mission Viejo, CA; 14 grandchildren; and 14 great grandchildren.

She is preceded in death by her husband, parents and siblings, Mary (Koday) Shemony, Adam Koday, Al Koday, Edward Koday, Margie (Koday) Pokomo.

- Submitted by Kathleen Dopler

**JOSEPH ROBERT  
MITOSINKA  
BRANCH 756 -  
OWOSSO,  
MICHIGAN**

Joseph Robert Mitosinka, age 95 of Corunna, MI, passed away Wednesday, October 14, 2020 at The Lodges of Durand, MI.

Joseph was born October 17, 1924 in Durand, the son of Victor and Frances (Varga) Mitosinka. He was a member of St. Joseph Catholic Church for the past 88 years as well as Jednota Branch 756 and the U.A.W.

Joseph loved wildlife and being outdoors. He was known for taking in stray cats and loved watching the birds. Joseph worked the family farm most of his life and was an avid gardener; he even planted a small garden this past spring. He was very proud of his Slovak heritage and spoke fluent Slovak. Joseph had an inquisitive mind and used it to invent many unique things. Joseph will be remembered as a kind, generous man who had a deep devotion to God and the Blessed Mother. He retired in 1980 from General Motors after 32 years of service as a machinist in the tool and die department.

Joseph is survived by his brother Anthony Mitosinka; nieces and nephews Mary Mitosinka, Rose (Dave) Harvey, Victor (JoAnn) Mitosinka, John (Peggy) Mitosinka, Robert Mitosinka, Richard (Mona) Mitosinka, Julie (Tim) Dodds and Joseph Mitosinka; several great and great-great nieces and nephews; other loving family and friends.

He was predeceased by his parents, brothers Steve and Lebor, and sisters-in-laws Ruth, Helen and Joan Mitosinka.

- Submitted by Mary Mitosinka



## Message from the National Chaplain on World Day of Prayer for Vocations, April 25, 2021

The Church designates the Fourth Sunday of Easter each year as the World Day of Prayer for Vocations. It is a day that we as members of the Catholic Christian community of faith come before the Lord in prayer and ask for more people to respond affirmatively to his call to the priesthood and consecrated life.

Here is a concept that may be hard to grasp. Applicants who are accepted into formation programs to become priests or consecrated religious this year have an excellent chance, once they are ordained or professed, to be doing their life's work in the church in the 2060's and beyond. It sounds strange, but it is no stranger than telling someone ordained or professed as during the Nixon administration that he or she would be working for the People of God in 2021.

Virtually every workplace has what is called a Job Description for their employees and the priesthood and consecrated life is no exception. Here is a checklist of 12 items that could be considered both a job description and job expectations for the priest and consecrated religious of today and tomorrow:

- Loves Jesus and His Church.
- Is Holy and Prayerful.
- Possesses "people skills".
- Is bilingual (especially in Spanish; not required, but a plus).
- Is willing to teach the faith as it is taught by the Church.
- Understands becoming a priest or consecrated religious is a lifetime commitment.
- Realizes it may take as long as 9 years of study and formation before ordination or final profession.
- Has a presence on electronic and/or social media that does not give scandal.
- Is willing to make, accept, and live a vow of obedience to a bishop or a religious superior.
- Is willing to give witness to Christ by living a simple lifestyle.
- Is willing to make and accept a vow of celibacy/chastity and to bear witness to Christ daily by living a celibate/chaste lifestyle.
- Accepts the possibility that because of the grave sins and crimes of other priests and consecrated religious, may be viewed by some others as guilty by association.

The list is by no means exhaustive, but a person answering "yes" to all just may be the one Jesus is calling to offer his or her life to him in service to his Church.

Please remember to pray daily for those discerning a religious vocation and for those in formation.



Rev. Thomas Nasta

Fr. Thomas A. Nasta  
National Chaplain

## Reflections on My Dear Lord Jesus

The hymn *Môj milý Ježišu* (offered here in both Slovak and my recent translation into English) presents the epitome of Jesus' love. We see him offer his life to the extreme limits of pain and death, so as to provide the ultimate in healing and restoration of each of our lives – spiritually, physically, psychologically, and emotionally. So powerful is the force of this love expressed by God's Son. The results are immediate: "This day you will be with me in paradise" (Lk 23:43). "This was an innocent man" (Lk 23:47). "Peter ... wept bitterly" (Lk 22:62).

This is the culmination of how Jesus extended his love throughout his life, to all that would receive it.

Sister Maria Theresa Hronec, SS.C.M  
Villa Sacred Heart, Danville, PA

*Môj milý Ježišu*

*Môj milý Ježišu,  
rajská slasť pre dušu,  
skrz Svoje mučenie,  
získals' nám spasenie.  
Ó dobrý Ježišu –*

*mučený Ježišu –  
o Ježišu!*

*Neľutval Seba,  
zostúpil k nám z neba,  
trpkú smrť podstúpil,  
aby nás vykúpil.  
Poslušný Ježišu –  
láskavý Ježišu –  
o Ježišu!*

*Za mňa si krv potil,  
v zármutku sa topil, vidiac tú sveta zlosť,  
premnóhú nepravosť.  
Bolestivý Ježišu –  
predobry Ježišu –  
o Ježišu!*

*Hľa, už zviazaného –  
Ježiša milého –  
po zemi váľajú,  
na posmech dávajú.  
Zviazaný Ježišu –  
môj sladký Ježišu –  
o Ježišu!*

*Tak hrozne mnoho rán -dostal nebeský Pán.  
Ukrutne strýznený –  
Už leží na zemi.  
Strýznený Ježišu,  
môj milý Ježišu –  
o Ježišu!*

My Dear Lord Jesus

My dear Lord Jesus,  
Give healing balm to my soul,  
As with such cruel pain –  
you saved us, and made us whole.  
Merciful Jesus –  
O tortured Jesus,  
O Jesus!

You did not fear for self,  
But hastened from heaven to earth.  
Tis by your painful death –  
You deigned to redeem our souls.  
Obedient Jesus,  
O Loving Jesus,  
O Jesus!

You shed a bloody sweat,  
Great agony, yet no regret  
You saw such anger, hate,  
Injustice, the world would not slake,  
O suffering Jesus,  
Great-hearted Jesus,  
O Jesus!

Beloved Jesus, bound –  
With insults forced onto the ground,  
So mocked, scorned, crowned with shame  
You carried the cross of our blame.  
O patient Jesus,  
My gentle Jesus,  
O Jesus!

Many the stripes and wounds  
Which scarred my dear Lord and my God.  
Seared with such bitter pain,  
He died that new life we would gain.  
O tortured Jesus,  
My dearest Jesus,  
O Jesus!

# President's Annual Report for the Year 2020

continued from page 3

We also continue to publish and improve the contents of our newspaper, the Jednota, monthly email newsletter and our own FCSU website. We support various Slovak and Catholic organizations, and causes, including the Slovak Catholic Federation, Slovak League of America as well as many others, including charities in Slovakia. I pledge to continue to support our Slovak heritage and Slovak and Catholic organizations, and causes, as well as a continuing relationship with the Slovak Republic through its Embassy in Washington, D.C. I want to thank Editor Terri Ivanec for the job she has done.

## SALE OF PROPERTY

Sale has been closed on November 1, 2019, with no following issues. The old residence has been demolished. The monument continues to be maintained.

As I reported, the actual sale was preceded by several months of intense meetings, discussions and hard negotiations and ultimately decisions that resulted in the sale. Incidentally, approximately \$3 million of gain from the sale was added to surplus in the 1st qtr of 2020. That was not included in the year end December 31, 2019 numbers.

The sale of property in Middletown, PA closed a chapter in the history of the Society in Middletown, with retention 21.39 acres of undeveloped land and our Memorial on one and 1/2 acre with perpetual land rights. We can only imagine the thoughts, plans for the future and good intentions of Fr. Furdek and the Membership when the property was originally purchased in 1911 of mostly vacant farmland. Imagine the plans and dreams that resulted in the building the Orphanage in the early 1920s along with the various other additional buildings including the original Printery. The orphanage closed in the early 1970's and was demolished in the mid 1990's, and also closed more chapters in the life of the Jednota Estates and the Society.

Purchase or threats of eminent domain for highway expansion in the 1970s caused the building of a new Printery. The Printery developed into a site to not only print the Jednota newspaper but other publications in both Slovak and English.

Changes in the printing industry caused the Printery to lose profitability and the operation was closed in the mid 1990's. Another chapter of history was closed.

The unrealistic dreams of the FCSU developing the Middletown property was eventually turned into a sale of most of the property for \$13 million dollars in 2019 that added almost \$12 million to the FCSU surplus after payment of all taxes. Another chapter in life of our Jednota was closed.

I think Fr. Furdek would be proud of where we stand today with the strength of our Society. It is up to us to carry on his legacy and dreams, even though he passed to eternal life in 1915.

## MONUMENT

The life-size bronzed statue of Fr. Furdek stands proudly in front of our Home Office along with its U.S. and Canadian and Slovak flags. The Monument in Middletown, PA is still active and will be maintained in perpetuity.

## THE FUTURE:

### Fraternalism:

- a) How to preserve Branches?
- b) How to become more fraternal?
- c) How to increase interest and participation?

How we address and answer these and maybe other related questions, will determine the future of the FCSU.

### 2. What do we want our Society to look like going forward?

For example, with the great increase of annuity sales

- a) do we want to have, or can we have, classes of membership?
- b) Do we continue to expend our sales force and resulting annuity sales?
- c) Do we want to limit our annuity sales?

### 3. How important is our Slovak heritage? (I think that our Catholic and Slovak heritage are very important)

I am assuming that you agree that our Slovak and Catholic roots are very important, but we know a significant part of our new annuitants are not Slovak and an unknown number are non-Catholic or non-religious. Many of them view this only as an investment.

- a) Should we seek or actively consider non-Slovak fraternal partners?
- b) Should we be open to a take-over? What kind of fraternal?

### 4. What should be the make-up of Our Board? a) specific duties, b) requirements, c) compensation?

### 5. Convention- attendance, location

### 6. By-Laws -what revisions are needed to preserve and advance the Society?

## SUMMARY

Personally, 2020 has again been a very challenging but busy year for myself and the Home Office personnel.

Finally, I would like to thank the Executive Committee and the Board for their help and cooperation. With continuing and new challenges, 2021 will again require all of our skills and efforts to continue and expand our success. This year's results show, that with the cooperation of our Home Office, the Executive Committee, and all our Officers and Board of Directors working together as a team, we can accomplish outstanding results.

We must embrace positive changes where it is required and preserve heritage traditions and Faith where it is demanded.

Also, I want to thank our Members and especially our Branch and District Officers for their continued support and commitment to our Society.

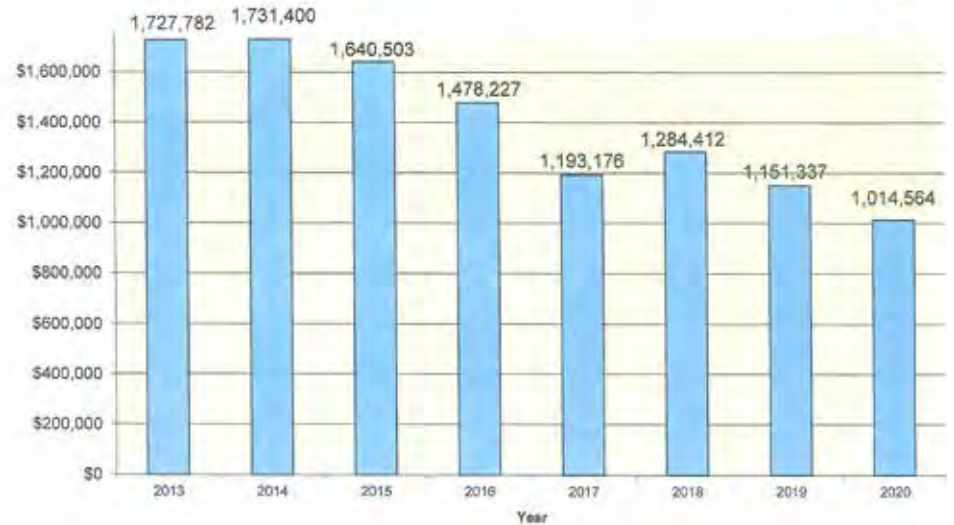
Dakujem. Thank you. Za Boha a Národ – For God and Nation.

**Andrew M. Rajec**  
National President

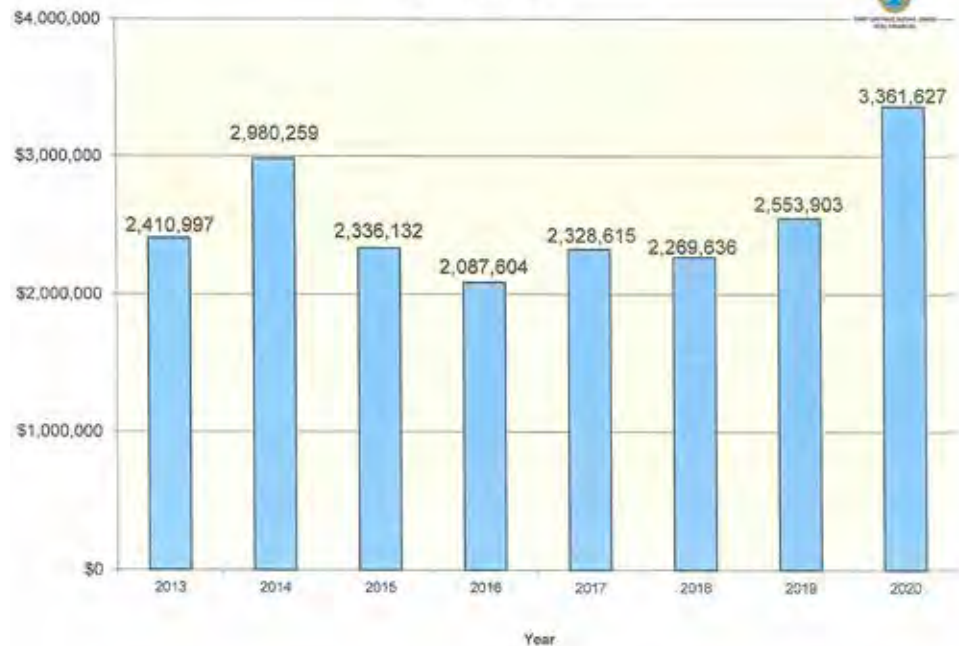
# Annual Report of the National Vice President

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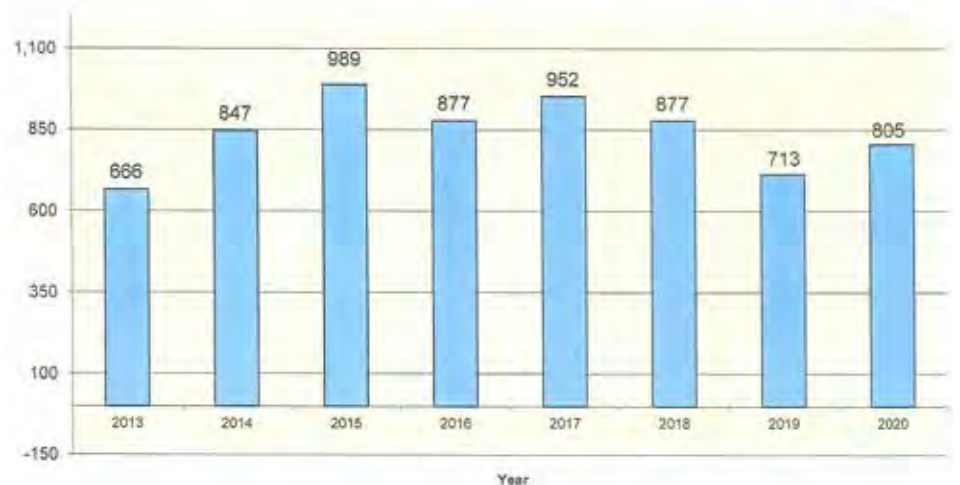
**CASH WITHDRAWALS**  
8 YEAR TREND



**DEATH BENEFITS**  
8 YEAR TREND



**MEMBERSHIP LOSS**  
8 YEAR TREND

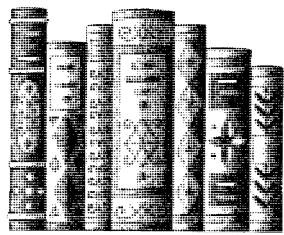


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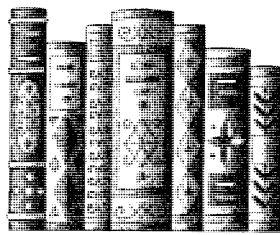
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# Book Corner



Review of Pavol Rankov, *It Happened on the First of September (or Some Other Time)*, Translated from Slovak by Magdalena Mullek, originally published in 2008 *Stalo sa prvého septembra (alebo inokedy)*, Bloomington, IN, Three String Books, Slavica Publishers, Bloomington, IN, 2020, viii + 267 pages, paperback, ISBN 978-0-89357-502-1 2020.

By Michael J. Kopanic, Jr., University of Maryland Global Campus

This historical novel by Pavol Rankov is now available in English translation and has received widespread acclaim. In 2020, the author was awarded the 14th European Union Prize for Literature as well as the Angelus Central European Literature Award. The judges lauded the work “a great contribution to researching the memory and consciousness not only of the people of the Eastern bloc but of all Europe” (Litcentrum).

A member of the faculty at Comenius University in Bratislava, Rankov (b. 1964) writes fictional prose, essays, library informational science, and newspaper articles, and has worked on projects with Slovak radio. He has authored five novels since 1995.

Writing an historical novel can be a challenging task since it requires a respect for historical accuracy reflected in a plot with fictional characters. The genre involves capturing the spirit of the times by portraying social norms, manners, customs, and traditions of a bygone era, with some degree of truth to be unraveled. Rankov attempted to do just that by focusing his novel over 30 years of turbulent Czechoslovak history.

The title of the book is unorthodox, as is the plot, which focuses on the lives of four individuals, with an accent on conditions on the first of September in each year from 1938 to 1968. Rankov weaves a story of characters who struggled just to survive amid external events beyond their reach or control. They found themselves adapting to the situations they confronted during the wars, occupations, and totalitarian systems that rocked Central Europe.

## The Plot

The main characters of the novel are purely fictional, but they represent the multinational social composition of Central Europe in the early 20th century. They all hail from Levice, a small town in southern Slovakia with a historically mixed population of Hungarians, Slovaks, and Jews. The characters reflect the nationality mix: Peter is Hungarian; Gabriel is Jewish; Ján (Honza) is an ethnic Czech whose parents came to Slovakia to work after 1918; the sought after damsel, Mária, is a gorgeous Slovak blond.

Rankov opens the novel with a scene at the swimming pool in Levice as the three adolescent boys engage in a water race to see who would have a first chance to woo the dazzling Mária, with her beautiful hair, “the color of wild honey.” No one is a clear winner, so the race to garner her favor becomes a recurring theme throughout the narrative. The characters often hark back to those days when their lives seemed more carefree and focused on frolics and fantasies of youth.

Rankov interspersed the novel with bits and pieces of historical background, but the treatment is somewhat uneven and random, so it is best if one already possesses some context in European and Slovak history. In the opening year of 1938, the Munich Pact would conclude by the end of September, but there is no reference to the turbulent situation in that year when many thought war was imminent. Levice became part of Hungary and Ján would change his first name to János for political expediency. Of course, in the following year, 1939, Germany invaded Poland on September 1, and an historical merry-go-round would begin.

World War II disrupted the characters world, compelling them even to Slovakize or Magyarize their names to be politically correct. The war separated their lives and Jews like Gabriel had to fear for their livelihoods, as he was compelled to perform forced labor. After the war, he and Ján tried living in Israel, but wound up returning to their native Slovakia, only to find the country turned upside down by a communist seizure of power. The political establishment again set new rules and platitudes in the search for a utopian paradise that punished those who dared to challenge the party line. Each character adopted a new identity in the totalitarian setting, with Ján even writing catchy slogans for the communists.

At times, the author takes potshots at historical characters he disapproves of such as Jozef Tiso, the president of the first Slovak state in World War II. He mocks Tiso’s obesity, stating that he “was extremely proud of himself for having eradicated pride, greed, lust, envy, wrath and sloth a long time ago. Only gluttony continued to get the better of him.” Likewise, he satirizes the communist President Klement Gottwald, a former carpenter, “Master Kliment,” building coffins for Rudolf Slánský and other discredited comrades during the 1953 party purges (pp. 136-37).

While lashing at such leaders, the author is less judgmental when portraying his fictional characters, even though at times, they would also compromise truth and morality to get ahead in their careers, or just to survive.

In a twist of tone at the end of the story, Mária becomes the narrator and offers an alternative female perspective. She voices her disgust with politics as “mischief by the privileged and the twisting of the truth... The only time it was different was during the war. Back then the line between good and evil was clear and indisputable (p. 256).” But 1968 raised new hopes that politics could be constructive and transform the country in order to create a more humane form of socialism. It was not to be. Appropriately, the novel concludes on the first of September, 1968, just a little over a week after the Soviet-led invasion of Czechoslovakia.

## Conclusion

Pavol Rankov’s novel is well worth a read, and he displays a firm grasp of history. The story flows smoothly despite the skipping from year-to-year, but that original approach is

part of the draw for readers. Chapters are compact and focus on the characters’ lives based on the themes of that year in history. The narrative effectively depicts how historical events could impact the lives of individuals and shape the limited array of choices they had if they wished to survive in the whirlwinds of change.

Though written in 2008, Rankov’s book did not receive broader European acclaim until it was translated into French in 2019. Magdalena Mullek followed up with an artistic job of translating the original Slovak into readable English. On a few occasions, she assumes the reader is acquainted with some central European terms that could be briefly explained. For instance, while Central Europeans and scholars might understand the term “nyilas”, i.e., a member of the pro-Nazi Hungarian Arrow Cross Party, but those less familiar with history might be confused as it is expressed and not make the connections in the ensuing conversation (p. 14). . And Košice became Kassa after the 1938 Hungarian annexation of southern Slovakia. But for the most part, she smoothly translates foreign words into their English equivalents and presents an eminently readable story which conveys the meanings which the author intended.

If one is interested in purchasing the novel, it is now available on Amazon.com: <https://www.amazon.com/Happened-First-September-Some-Other/dp/089357502X>

## Saints Cyril & Methodius Appeal Continues for April

The Saints Cyril and Methodius Appeal is in its 43rd year raising money to assist the Pontifical Slovak College of Saints Cyril and Methodius in Rome with its day-to-day operations. 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 was 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 March 31, \$14,698.50 has been received from 140 donors. Along with the Home Office of the FCSU, the following Branches have made donations: Branch 3, Branch 35, Branch 45, Branch 112, Branch 166, Branch 173, Branch 181, Branch 213, Branch 254, Branch 320, Branch 382, Branch 484, Branch 746, and Branch 764. On behalf of the Pontifical College, thank you for your continued generosity and support

Anyone who wishes to contribute to the 2021 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, 2021 will be credited toward the 2022 Appeal. Thank you again for your goodness and generosity.

The Slovak Catholic Federation was founded in 1911 by Rev. Joseph Murgas, founding Pastor of Sacred Heart of Jesus Slovak Church, Wilkes-Barre, PA. The Federation brings together under one banner both individuals of Slovak heritage as well as Catholic Slovak Fraternal Organizations for cultural, religious and educational needs. Serving as Moderator is the Right Reverend Gary Hoover, O.S.B., Abbot of St. Andrew Svorad Abbey, Cleveland, OH. National President is Reverend Andrew S. HvozdoVIC, V.F., Supreme Chaplain of the Slovak Catholic Sokol and Pastor of Epiphany Parish, Sayre, PA. Reverend Thomas A. Nasta, National Chaplain of the First Catholic Slovak Union and Pastor of Sacred Heart Parish, Swedesburg, PA, serves as First Vice President of the Federation and is the Appeal Coordinator.

### 42<sup>nd</sup> Annual Saints Cyril and Methodius Appeal

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_ Zip \_\_\_\_\_

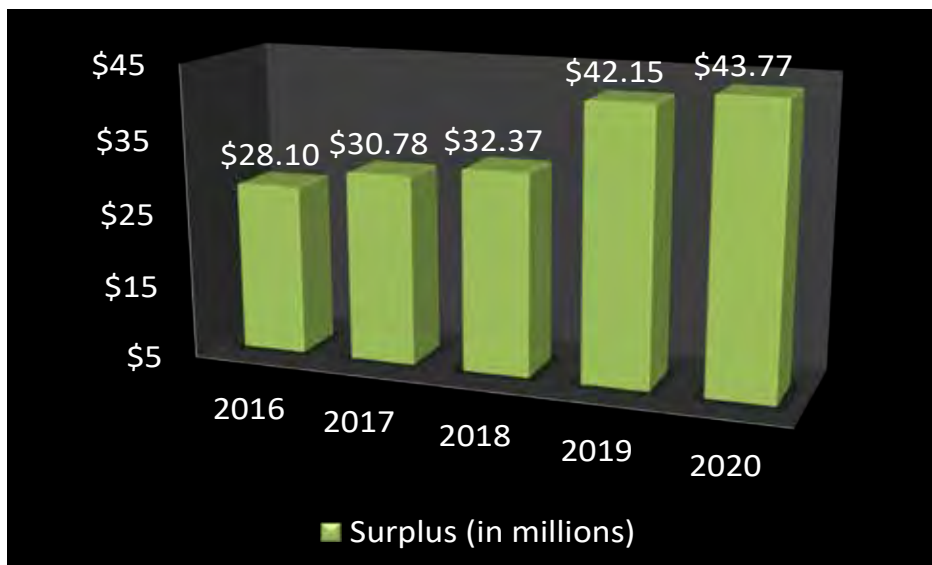
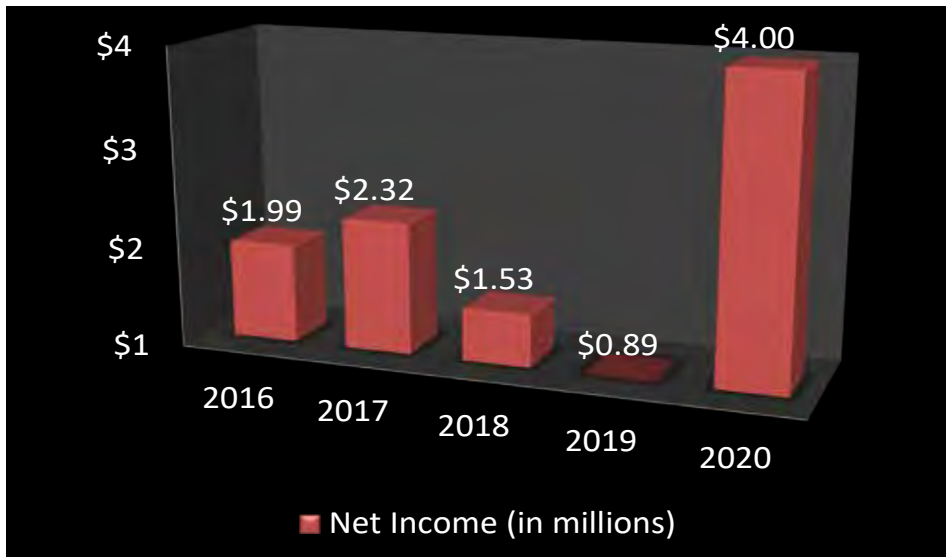
Amount \$ \_\_\_\_\_

Please make check payable to **Slovak Catholic Federation** and mail to:

Rev. Thomas A. Nasta, National First Vice President  
Slovak Catholic Federation  
Sacred Heart Church  
120 Jefferson Street  
Swedesburg, PA 19405

# Annual Report of the Executive Secretary

continued from page 5



**Financial Position:**

Summary: Realized capital losses of \$449,472; plus, operating gains of \$4,001,829; plus, a \$1,946 change in non-admitted assets; and unrealized losses of \$2,717,292 increased surplus by \$1,623,589. Also, \$892,881 of AVR decrease, and (\$106,303) of accrual and asset adjustment.

The Society's IMR now stands at \$921,860, and the AVR is at \$3,100,321. The mortgage loan, and common stock components of the AVR are at maximum. Overall, the AVR is at 83.8% of total maximum.

The Society's solvency ratio is 110.6%. When the IMR and AVR are combined with surplus, the solvency ratio is 111.7% (consistent with prior years).

The Society experienced a large increase in premium income of 245.1% from the previous year with annuity premium income increasing 256%. Investment income increased 27.7% due to the large premium increase, and the \$3,500,000 one-time dividend.

Bonds are 88.1% (-3.0%) of the Society's assets, with an average maturity of 14 years. The Organization enjoys excellent bond quality with 97.1% of the bonds in the two highest NAIC rating classes. Common Stocks make up .6% of invested assets, and serve to provide diversity and balance to the portfolio, as well as to provide the benefit of growth potential in the market. Other assets consist of mortgages (.2%); and all others (11.2%), including cash on hand of \$39,547,813. About 39% of the cash is in Government securities.

The most significant changes to liabilities were: policy reserves increased 12.4% (much greater annuity premium); Deposit type accounts decreased 4% (decreased FHLB loans), IMR increased 19.6%; AVR decreased 22.4%; Funds held as Trustee increased 2.1%. The AVR decreased 22.4% largely due to the Realized and Unrealized Losses, and common stock real estate holdings reduction. The AVR is 83.8% of the 2020 maximum. The real estate and common stock Equity component is at 100.0% of the 2020 maximum. Average lapse ratio was a very favorable 1.3% over 5 years. The Society enjoys loyal membership.

The Organization's total admitted assets are \$457,648,477, a 9.9% increase due to increased premium income. Five-year asset growth is 19.7%.

**Operations:**

Life premium income decreased 14.9%, led by a 32.4% increase in Single Premium, plus level Renewal premium and despite a decrease in first year premium. Annuity premium income increased 256% and totaled \$44,741,922 versus \$17,480,572. Overall total premium income increased 245.1%. Sales activity consists of contracted General Agencies, Independent Agents, and Member Agents. The Society is successfully active in recruiting agents and general agents. Investment income was 27.7% higher reflecting the large increase in

premium income. Total income for the year was 90.4% higher.

Total member benefits were 5.7% lower primarily because of a 9.9% decrease in annuity benefits paid. There was a 7.1% decrease in Cash Surrenders; 28% increase in Death benefits; Annuity non-life benefits decreased by \$364,403 (-47.9%). Life reserve demand was 41.3% higher, and annuity reserve demand was \$29,515,926 (404.8%) higher, consistent with the greater annuity premium production and lower benefit paid activity. Total Operation Expenses were 6.6% lower. Commissions were 90.7% higher, reflecting the greater annuity premium production. General Expenses were 2.7% lower. Management continues to monitor expenses, and expense levels in relation to income. Dividends to members were \$429,586 which is at a slightly higher level than prior years. The Society realized a gain from operations of \$4,001,829, after payment of dividends. Realized capital losses were \$449,472.

Net Income was \$3,552,357. The AVR decreased by \$892,881, mainly due to the decrease in the value of affiliated common stock, plus realized and unrealized losses on bonds.

There are no known trends which will cause future operation results to deviate materially.

**Cash Flow and Liquidity:**

The items which provide liquidity are \$38,547,813 of cash, \$2,066,768 of common stock, over \$14,300,000 of bonds maturing in less than one year; almost \$46,000,000 of premium income; and over \$20,200,000 of investment income. Expected outgo for benefit payments, commissions, dividends and expenses are about \$23,000,000, if the same amount of premium income and withdrawals are incurred in 2021. The Society enjoyed \$45,505,431 of positive operation cash flow in 2020.

The Society experienced slightly lower operating profits, which is consistent with the large premium increase and 2019 capital gains. Asset growth in 2020 was excellent. The net investment rate of return, although somewhat affected by the low interest rates available, will be at a competitive level. The Society markets no other major interest sensitive product other than annuities.

There are no plans for any major expenses or outlays.

**Risk Based Capital:**

The Risk Based Capital calculations indicate that total adjusted surplus is \$47,071,916. This does not include the \$921,860 in the IMR. The total for 50% of the calculated RBC was \$4,153,430. FCSU's RBC is 1,133% which is well above the state minimum of 300%.

The Society had one Insurance Regulatory Information System ratio outside NAIC designated ranges, change in premium. The item has been covered in this report.

Total security trading activity was over \$162,014,080 in 2020.

**Insurance in Force:**

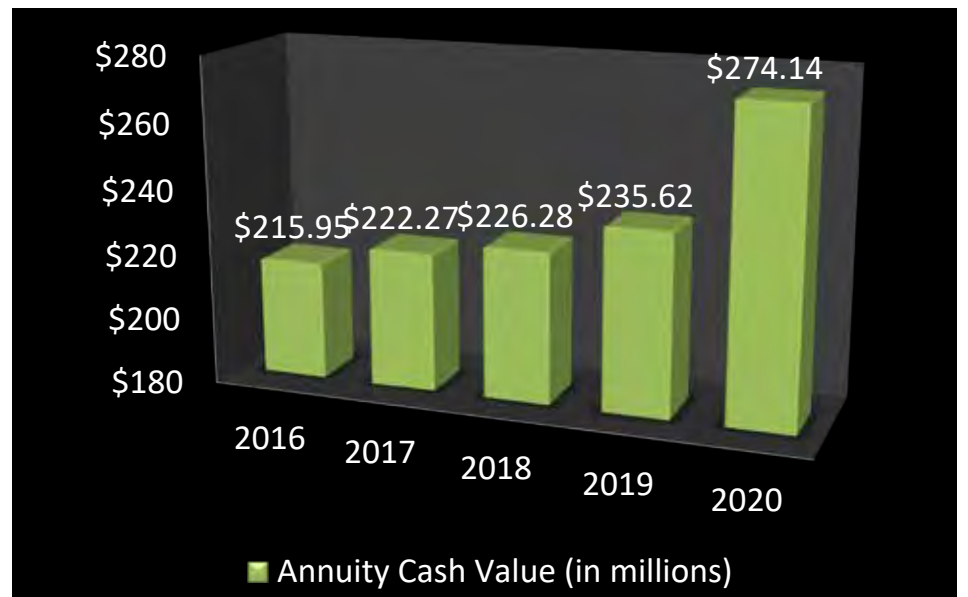
The Society recorded a decrease of \$930,000 in insurance in-force. Insurance in-force has decreased 2.9% since 2016.

**Summary:**

Our 2019 financial statements, quarterly and year-end were compiled and completed on a timely basis and filed with the various states in which we are licensed to do business. We are continually in contact with the regulatory agencies of the various states regarding their requirements, which are constantly changing. We are in compliance with all of the states' and NAIC accounting regulations.

In 2020 we had a loss in insurance membership (death claims, cash withdrawals, expels, etc.) of 805 members compared to a loss of 849 in 2019. We had a decrease in the number of life insurance certificates of 1,111 in 2020 compared to a loss of 1,269 in 2019.

As of December 31, 2020, the Society had 6,302 annuity certificates. As of December 31, 2020, annuitant membership totals 2,752 annuitant members (this total does not reflect members who have both insurance and annuity contracts). The total cash value of our annuity accounts for 2020 was \$274,140,436.88 compared to \$235,613,055 in 2019. Our annuity products continue to be the bright spot in our portfolio, bringing in 23% the last five years alone. This represents great confidence in our Society and its continued growth.



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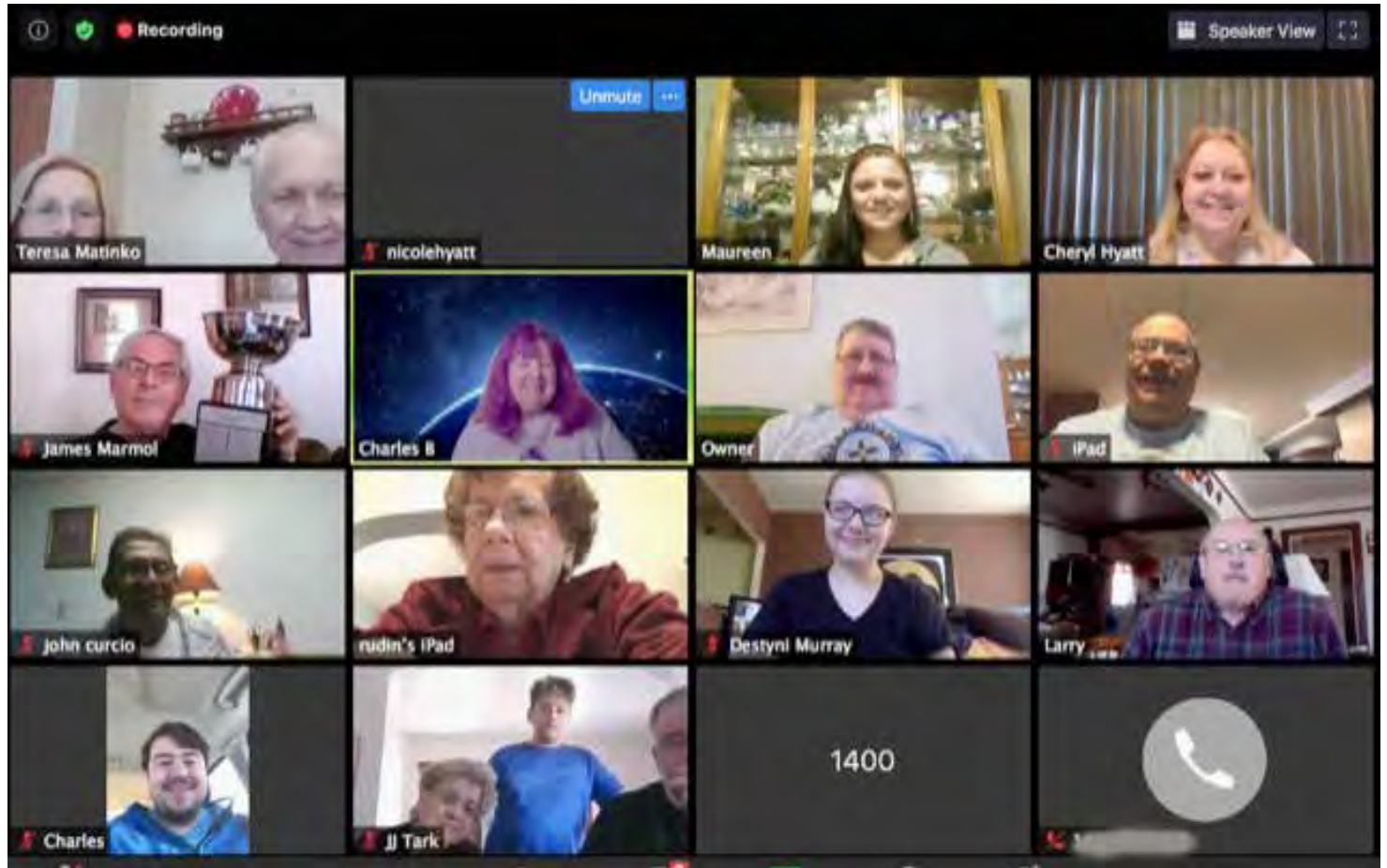
# District 12's Virtual March Meeting

Kudos to the Msgr. Andrew Hlinka District who continues social distancing while they have been meeting by Zoom regularly during the Pandemic. The health and safety of all members come first.

The District is planning their first Zoom Game Night. Information on when it will be and how to attend will be provided in the JEDNOTA and on the FCSU District web page.

- Submitted by Monica Rodacy Boone, District 12 Secretary

District members attending the March 7, 2021 meeting (L – R): First row: Theresa and Sonny Matinko, Nicole Hyatt, Maureen Massafra, Cheryl Hyatt. Second row: Region 4 Director Jim Marmol, Monica RodacyBoone, Michael Bertovich, Ronald Boone. Third row: John Curcio, Dorothy Rudinec, Destyni Murray, Larry Healey. Fourth Row: Charles Boone, Fran and Joe Tarquinio (both seated) with Bruce Higginbotham standing, Darla Hubert. Not shown: Kendyll Wiggins, Kathy Jakela and Darla Hubert.



## Branch 746 First Meeting in 2021 – Virtually!



Easter wishes from Branch 746

On Sunday, March 14, 2021, Branch 746 held its first meeting of 2021 via Zoom. Although March 14th was National Pi Day, sadly there was no 'pie' served at the meeting!

Branch 746 members were excited to brainstorm on a number of potential activities/events to be organized in 2021 including an August picnic, apple picking, and drive in movies! The branch planned numerous activities despite the pandemic in 2020, and

will continue to organize events in 2021 to bring Jednota members together virtually and in-person, as feasible.

Members were encouraged to share information on the Branch 746 Jednota Scholarship. The scholarship was established in 2020. The deadline to apply is April 30th. The Branch will try to plan an activity around the announcement of the scholarship winners.

After a productive meeting, members

caught up on life events. We keep in our prayers members of our branch that are ill. On behalf of Branch 746, we want to wish you a Blessed Easter. May you be uplifted with happiness and God's eternal love this Easter.

Milostiplné a požehnané Veľkonočné sviatky, nádej z Kristovho víťazstva, nech Vás posilní a naplní pokojom a dôverou!

- Submitted by Sabina Sabados, Region 1 Director



Branch 746's virtual meeting on March 14, 2021

# Annual Report of the Executive Secretary

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

Our expanded search for new independent insurance agents to sell our products has been successful. We have over 400 agents with signed contracts with our Society and they are making our products available to their clients. Our agents have access to our agent portal which allows them to view their client's accounts.

We are licensed in 27 states. We are licensed in the following states: Arizona, Colorado, Connecticut, Florida, Georgia, Kentucky, Illinois, Indiana, Iowa, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Nebraska, Nevada, New Jersey, New York, North Carolina, Ohio, Pennsylvania, South Carolina, Tennessee, Texas, West Virginia, Virginia, and Wisconsin. This will provide an opportunity to market our insurance and annuity products and recruit new independent agents in these states. In 2021 we plan to explore the potential of being licensed in more states.

New insurance premium rates and insurance application forms have been generated to accommodate a newly updated mortality table that is used in the development of insurance products. The updated standard table - the 2017 Commissioners Standard Ordinary (CSO) Table - has been adopted by the National Association of Insurance Commissioners (NAIC) for use beginning in 2020. The previous table was based on industry experience from 1990-1995. Advances in medicine, technology, lifestyles and other factors continually impact mortality rates, making updates to the CSO table - and therefore insurance premium rates and insurance applications - necessary. This conversion was completed in the first quarter of 2020. The new insurance rates and applications are available on our website at [www.fcsu.com](http://www.fcsu.com).

The First Catholic Slovak Union, like other fraternal benefit societies and insurers, is mandated by the state (s) in which it operates to comply with these changes adopted by NAIC. Since the 1940s, the insurance industry by law has been regulated by the states in order to protect policy buyers. State regulations are designed to make sure insurance rates aren't too excessive; and they ensure insurance rates aren't so low that the insurer becomes insolvent and doesn't have the funds to meet their financial obligations to their insured. Insurance regulation also is in place to prevent unfair discrimination against policyholders based on factors unrelated to the risks insured.

In 2020 our marketing firm and Home Office staff began working on updating our presentation that will be used at our training seminars offered to branches and districts. These seminars are designed to educate our branch officers, district officers and recommenders not only about our existing products but also our new products and ways to present them. We believe these seminars will help stimulate the growth of our Society, develop motivation and strengthen the relationship between the Home Office, our branches and recommenders. Our goal is to keep the lines of communication open among our branches, districts, recommenders and the Home Office. We encourage our district officers, branch officers and recommenders to personally discuss their thoughts and ideas with us. Due to the coronavirus pandemic no seminars were held in 2020. We hope to schedule seminars later in 2021. We are also working on developing virtual training seminars that will be available to our branches and districts.

Our highly qualified Home Office staff was available during 2020 at reduced business hours due to the coronavirus pandemic. They were required to follow the CDC guidelines put in the place by the Governor of Ohio which included; wearing masks, social distancing and disinfecting common areas. They were available to answer any questions concerning rates, completing applications, etc. To better serve our members and to increase efficiency, we offer an automatic premium payment service, which enables our members to have their premium payments automatically deducted from their bank accounts. Automatic deposit for annuity checks is also available to our annuity holders. For the convenience of our members, we accept Visa and MasterCard for premium payments, loan payments and newspaper subscriptions.

Per state regulations, starting April 1, 2020 commissions will not be paid to non-licensed recommenders who sell insurance or annuity policies for the First Catholic Slovak Union. Only licensed agents will receive a commission. Non-licensed recommenders will receive a referral fee.

A \$25 referral fee will be paid to non-licensed recommenders for each insurance policy issued once underwriting is complete and the first-year premium has been paid. The referral fee applies to the following policies: Whole life or single premium whole life policies with a face amount of \$5,000 or more, Term policies with a face amount of \$25,000\* or more excluding JEP policies.

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

In 2020 we continued to encourage our current recommenders to obtain their state insurance license. Generally, to obtain a full insurance license a person will be required to take an exam and must take continuing education classes to maintain the license. A full insurance

license allows a person to solicit any amount of insurance or annuities with no restrictions. In some states a person may apply for a restricted fraternal license and not be required to take an exam or to take continuing education classes. A restricted fraternal license limits the amount of insurance or annuity products sold. We are offering an incentive plan to our recommenders and any member interested in representing the FCSU as a state licensed insurance agent an opportunity to do so with this incentive plan. The FCSU will pay ½ (one half) of the cost to obtain a life insurance license in your state. This includes the cost of the required courses and the license fee (the tuition and license fee varies by state). Based on productivity the FCSU will pay for ½ (one half) of the renewal. If you wish to become a licensed agent in your resident state, please contact the Home Office for further information.

We continue to use direct mail as a means of contacting our branches and our members, giving them information about our existing and new products. Direct mail is a necessary tool in marketing our products as we can reach a vast majority of our members in a short time. We have expanded our use of social media by creating a Facebook page. Please visit our page at <https://www.facebook.com/FirstCatholicSlovakUnion/>. Email has become one of the main ways to communicate with our members and as we expand our email base we are reaching out to more members and providing up to date information. We use email to send out information on branch activities and meetings to our members. We are encouraging our members and officers to use e-mail when corresponding with the Home Office and to provide the Home Office with members email addresses so everyone is kept informed. Please email us at [fcsu@fcsu.com](mailto:fcsu@fcsu.com).

Our in-house marketing team is working with a local marketing firm, Visia to modernize our marketing efforts with innovative newspaper ads, promotions, and emails. Visia created 3 videos for FCSU which include, who we are, a product video and an agent recruitment video. These videos are available on our website. In order to recruit new agents, Visia created a marketing campaign using Facebook ads to target agents in certain states. We are also sending emails out to agents in states we are licensed in for recruitment.

We have published more information concerning our products in our Jednota, our official organ, to better inform our members about our products. Teresa Ivanec, our editor, has really worked hard to improve the appearance of our paper by adding color and additional articles to the paper. All articles should be sent to the Home Office or they may be emailed to [fcsulifeeditor@gmail.com](mailto:fcsulifeeditor@gmail.com). In 2020, we began sending out a monthly newsletter which highlighted our upcoming events, fraternal events, a link to our online Jednota newspaper, products, announcements and a new feature which has Slovak articles with the English translation.

In 2020 we continued to update our website, <https://www.fcsu.com/> so that when you visit it you will not only have the latest information regarding our insurance and annuity products but also information about what is going on in the FCSU (branch meetings, district meetings, etc.). We are encouraging all branches and districts to send information about their activities to the Home Office so we may include the news on our website and in the Jednota newspaper (English and Slovak sections). We also feature Slovak articles with the English translation. The current issue of Jednota is available our website as well as issues dating back to 2006. The website contains links to Slovak news agencies, the Slovak Embassy and other interesting topics. We continue to offer insurance quotes on our website for the convenience of all our members.

A new feature we added to our website is our member portal. Members can now create an account to log in and they will be able to view all their active life insurance and annuity policies that they own. They can see their personal information, beneficiary information and values of each policy.

We are continually updating our computer system to be more efficient to ensure that it meets and exceeds all state and NAIC requirements. We strive to improve our Home Office operations and have taken every precaution to protect our computer system. We have installed anti-virus protection to guard us against any outside threats. We have purchased Cyber Security Insurance for the protection of our members. We believe a strong communication and working relationship between the Home Office, branches and recommenders is vital. Input from our members is necessary and very important to us. The Home Office always welcomes suggestions about ways to improve service to our members.

In 2020 our outside auditors, Hosack, Specht, Muetzel & Wood, conducted a remote audit due to the coronavirus pandemic. Their audits consisted of a complete review of our quarterly and year-end financial statements for period ending December 31, 2020 and our Home Office operations. As a result of these audits our Society received an excellent review. No audit was held by our internal auditors due to the coronavirus pandemic. We hope to have an audit done by our internal auditor in 2021.

The Ohio Department of Insurance also completed their financial exam audit as required by every insurance company domiciled in the state of Ohio. The exam was done remotely and covered January 1, 2017 – December 31, 2019. They found everything to be in order and stated there were no violations of state regulations.

During 2020, we continued to merge inactive branches with active branches. This is an ongoing issue since many of our branch officers are unable to continue to service the members in their branches.

Per FCSU bylaws the branches are still required to meet the requirements set forth by our FCSU Convention to qualify for the branch stipend. We encourage our branch officers that if they are unable to perform their duties and cannot find anyone in their branches to take over their duties, to call the Home Office. We will try to merge them with an active branch.

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# Annual Report of the Executive Secretary

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For those branches that do not wish to merge, the Home Office can offer you guidelines as to how you can meet the requirements and receive the stipend. Throughout 2020 the requirements for the financial obligations (bylaw section 4.05) has been mailed to all branch officers and published in the Jednota newspaper as a reminder of the expectations for each branch. Due to the coronavirus pandemic many branches held virtual meetings. The Board of Directors strongly recommended that branches hold virtual meetings and they were given many options. A virtual meeting will count as a meeting towards the branch stipend.

The FCSU has an outstanding scholarship program, which is available to our members who meet the requirements. Members may contact the Home Office for information concerning the scholarship program. We continue to award 85 one-time scholarships in the amount of \$1,000.00, three (3) Nursing one-time scholarships in the amount of \$1,000.00, and two (2) one-time Honors scholarship (1 male and 1 female) for \$1,250.00 each year to the highest ranking applicants. In 2020 the President created a Scholarship Committee. He asked the Scholarship Committee to come up with recommendation and ways to improve the scholarship program. The ideas will be presented to the Board of Directors for approval. More information regarding these scholarships will be available on our website and in the Jednota newspaper.

The Jednota Benevolent Foundation, which is separate from the Society's scholarship program, is available to any person pursuing post-secondary education. To be eligible for this one-time scholarship, the applicant must be of Slovak descent and Catholic faith. At this time, ten non-renewable scholarships in the amount of \$500.00 each are expected to be awarded.

One of the activities that the FCSU takes part in each year is the March for Life, which is held in Washington, D.C. in January. Members of our Society join with all others who respect the rights of the unborn. We sponsor and support local groups including the Slovak Radio Club, St. Andrew's Abbey, Slovak Catholic Federation, Slovak League and Slovak dance groups. We also donate to many other Slovak organizations along with local non-profit organizations. We will continue to explore possible joint adventures with other fraternal for the future.

As I have stated in the past, the economic success of our Society hinges on four factors: the effective sale and promoting of our insurance and annuity products to increase premium income; the effective management of our investment portfolio to increase our investment income; continuing to control our operating expenses; and also investigate new ways to attract new members. New members are vital to our growth.

As your Executive Secretary, I represented the FCSU on the Board of Directors of the

Slovak Catholic Federation. I have attended and represented the Society at fraternal functions not only within our FCSU but also other fraternal societies. I represent the society at various branch and district meetings throughout the year. Each year I attend the American Fraternal Alliance Annual Convention. I also attend many seminars, including the AQS Symposium, the ENDePersis Fraternal Consulting Seminars, which are always very informative regarding current insurance trends and pending state and NAIC regulations that might affect the FCSU. I am in constant contact with all state Departments of Insurance to ensure that FCSU is at all times in compliance with state regulations. We continue to meet all state requirements.

My wife, Theresa, and I appreciate your trust and support as your Executive Secretary. I will continue to work and do my very best for our society. I will work towards a stronger society and address all issues with honesty and integrity. We are the First Catholic Slovak Union and I pray for our Society's continued growth. We have outstanding products with competitive rates and we all need to be involved in reaching new members and promoting our society.

In conclusion, I would like to thank all of my fellow officers and board members who assisted me throughout the year. A special thank you goes to our Home Office staff especially during the past year dealing with the coronavirus pandemic. We were still able to stay open to service our members, process new applications and pay claims while following all CDC regulations to stay safe and healthy.

Fraternally,

Kenneth A. Arendt  
Executive Secretary

## Your Phone Call Is Important to Us!



At the First Catholic Slovak Union, we take every phone call very seriously. Our goal is to deliver the best customer service possible – even in these challenging times.

Per current COVID-19 government guidelines and mandates, we remain closed to in-person visits with restricted hours for our Home Office employees that allow them to practice social distancing and other methods for ensuring their wellbeing.

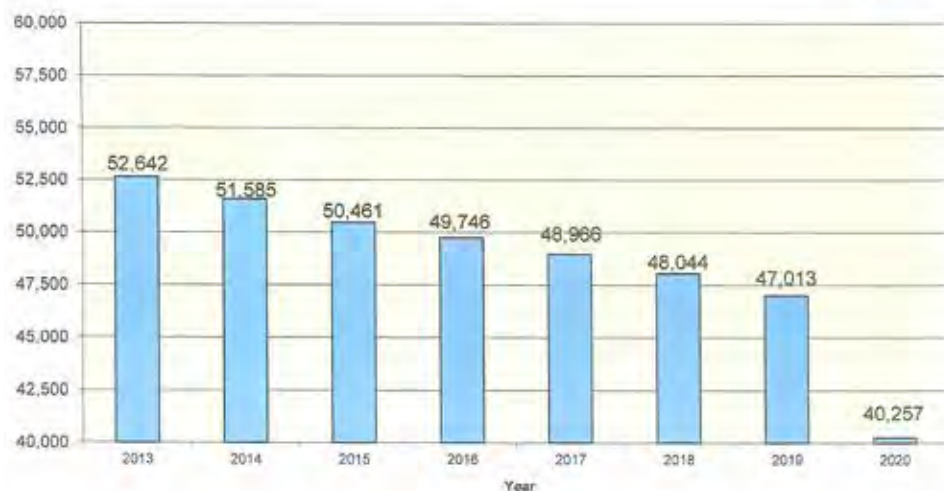
Please take the following steps when you get our voice mail so that we can provide you with the level of service and attention you deserve.

1. Leave a brief reason for your call.
2. Be sure to state your full name, and spell your last name.
3. Along with your phone number, let us know the best time to contact you between the hours of 8:00AM and 4:30PM, M- F.
4. Remember that we can only discuss a contract or certificate with the owner or with permission from the owner.

# Annual Report of the National Vice President

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### MEMBERSHIP 8 YEAR TREND



FIRST CATHOLIC SLOVAK UNION  
INSURANCE & ANNUITIES SOLD BY DISTRICT  
FROM JANUARY 01, 2020 TO DECEMBER 31, 2020

City	State	Branch	Rec Branch	Number of Contracts	Insurance Amount	Insurance Premiums	Annuity-IRA
		AGENTS		21	397,000	62,824.42	\$32,961,494.16
		RECOMENDERS		109	1,385,131	50,579.22	\$2,564,806.24
		HOME OFFICE		251	3,269,000	79,989.40	\$8,101,413.44
		GRAND TOTAL		381	5,051,131	193,393.04	\$43,627,713.84 *

\* Annuity Grand Total includes annuity premiums paid on Juvenile Savings Plans & Combination Elite Plans totaling \$20,507.10

## Answer to Puzzle

Solution to Puzzle from page 14

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

Check out the First Catholic Slovak Union website at [www.fcsu.com](http://www.fcsu.com)

# MINUTES OF THE QUARTERLY MEETING OF THE BOARD OF DIRECTORS OF THE FIRST CATHOLIC SLOVAK UNION OF THE USA AND CANADA DECEMBER 12, 2020 INDEPENDENCE, OHIO (TELECONFERENCE)

**OPEN MEETING:**

President Andrew Rajec called the meeting to order at 9:00 a.m. and asked Reverend Thomas Nasta, National Chaplain, to offer the opening prayer. The President asked Reverend Thomas Nasta to lead the Board in singing the Anthems of the United States, Canada and Slovakia, and the recitation of the Pledge of Allegiance.

The Board of Directors Meeting is being held as a teleconference due to the current coronavirus pandemic. The Home Office is open with a limited rotating staff and limited hours to maintain day to day operations. The Home Office will remain on limited hours with no walk-in business until further notice.

**ROLL CALL:**

Kenneth Arendt, Executive Secretary, read the roll call with the following members present:  
Rev. Thomas Nasta, National Chaplain – present via telephone;  
Andrew M. Rajec, National President – present;  
Andrew R. Harcar, Sr., National Vice President – present via telephone;  
Kenneth A. Arendt, Executive Secretary - present;  
George F. Matta II, National Treasurer – present via telephone;  
Gregory Maurer, Chairman of Auditors – present via telephone;  
Kevin Collins, Fraternal Activities Director – present via telephone;  
Sabina Sabados, Regional Director, Region 1 – present via telephone;  
Damian Nasta, Regional Director, Region 2 – present via telephone;  
Martha Zavada-Wojcik, Regional Director, Region 3 – present via telephone;  
James Marmol, Regional Director, Region 4 – present via telephone;  
Michael Lako, Regional Director, Region 5 – present via telephone;  
Thomas Ivanec, Regional Director, Region 6 – present via telephone;  
Timothy Graves, Regional Director, Region 7 – present via telephone;  
Milos Mitro, Regional Director, Regions 8 – present via telephone;  
Gary J. Matta, General Counsel - present via telephone.

**READING OF THE CALL:**

The Executive Secretary then read the Call to the Quarterly Meeting of the Board of Directors of the First Catholic Slovak Union.

**PRESENTATION OF THE AGENDA:**

President Rajec presented the agenda for the Quarterly Meeting and asked for its acceptance. A motion was made by James Marmol and seconded by Michael Lako to accept the agenda and to allow the President to change the order of the agenda, if necessary, as he presents each item on the agenda with appropriate comments or recommendations. Motion carried.

**ACCEPTANCE OF THE MINUTES OF THE QUARTERLY BOARD MEETING SEPTEMBER 19, 2020:**

A motion was made by Michael Lako and seconded by Damian Nasta to accept the minutes of the Quarterly Board of Directors Meeting held September 19, 2020, as presented. Motion carried.

**FINANCIAL REPORT:**Executive Secretary's Report

The Executive Secretary and Treasurer presented a detailed summary of the Financial Report for the third quarter of 2020. After the Executive Secretary's report, he answered the Board's questions. The Executive Secretary stated that the 2020 third quarter Financial Report will be published in the Jednota newspaper. He also stated we are in the process of completing the fourth quarter financial report and once completed, it will be sent to all Directors.

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, found everything in order, and 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 report, they answered the Board's questions.

**TREASURER'S REPORT:**

The Treasurer and the Executive Secretary gave a full written report on the investment update and answered the Board's questions.

**AQS REPORT:**

Larry White, representing AQS Asset Management, presented an extensive Investment Portfolio Transaction Report to the Board of Directors by teleconference. Each member of the Board of Directors 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.

Mr. White recommends that changes to the Investment Policy be made. Mr. White suggests that we raise our total maximum exposure for NAIC rated 2 bonds from 45% to 50%. He also suggests that we increase our exposure in SEC 44A securities from 20% to 30%. A motion was made by James Marmol and seconded by Andrew R. Harcar, Sr., to accept these recommendations. Motion carried.

Mr. White also reviewed the Other Than-Temporary-Impairment (OTTI) Treatment clause in the Investment Policy. "In order to identify, evaluate and determine the proper carrying value of potentially other-than-temporarily impaired assets held by the Society, the Society will follow the authoritative guidance for assessing and evaluating whether to record a loss due to impairment." With this clause in place, the Society will receive a monthly report on any potential bonds that are temporarily impaired. A motion was made by George Matta II and seconded by James Marmol to allow the Executive Committee to review and make this approval to the Investment Policy. Motion carried.

Mr. White also recommends a maximum limit of one million dollars be placed on a commercial loan secured by a single property and a maximum limit be placed on commercial loan pools with no exposure greater than five million dollars. A motion was made by James Marmol and seconded by Andrew R. Harcar, Sr., to accept these recommendations. Motion carried.

**SUBSIDIARIES REPORT:**

The President stated that Jednota Properties, Inc., will be merged with Jednota, Inc. He also stated we are waiting on a final refund check from the IRS for Jednota Properties, Inc.

**PRESENTATION OF THE EXECUTIVE 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

The Executive Secretary stated all investments were made in accordance with the laws of the State of Ohio and with the investment policy adopted by the Board of Directors. The Executive Committee members work very closely with AQS Asset Management Company, and all investments are approved by a vote of at least three members of the Executive Committee.

Scholarship Committee

The Executive Secretary gave a report on the Scholarship Committee, which is comprised of three independent professional educators. Applications for the Jednota Benevolent scholarships 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.

**PROPOSED BUDGET 2021:**

The Executive Secretary presented the proposed budget for 2021 to the Board for approval and answered any questions. A motion was made by Sabina Sabados and seconded by Martha Zavada to approve the proposed budget for 2021. Motion carried.

**VICE PRESIDENT'S REPORT:**

The Vice President gave a production report on our agents to the Board of Directors. He stated we are still recruiting and adding new agents, and at present have 398 agents. The Home Office is sending the independent agents monthly updates on our products. The independent agents are also in frequent contact with Andrew P. Rajec, Director of Independent Agents. The Home Office continues an extensive Facebook ad recruiting campaign to recruit agents in the states we are licensed in. The Home Office is currently targeting agents in Illinois, Ohio, Pennsylvania, and Wisconsin. Annuity sales are well ahead of plan.

**SALES REPORT:**

The President asked our actuary to review our current insurance premiums and make adjustments needed to lower our insurance premium.

The President stated he was looking for ideas to revitalize our branch system and asked for volunteers to be on a Branch Committee. The Branch Committee will be asked to come up with ideas and suggestions to revitalize our branches. The following Board members are on the Branch Committee: Kevin Collins, Thomas Ivanec, Gregory Maurer, Sabina Sabados and Martha Zavada. A meeting will be held after the first of the year to discuss ideas. The Board is also welcome to come up with suggestions for the Committee to review.

**DISTRICT BYLAWS:**

The Executive Secretary stated that the District Bylaws have been updated to conform to the National Bylaws. The Board is asked to review the changes to the District Bylaws for approval at the Annual Board of Directors Meeting.

**HOME OFFICE STATUS:**

The Home Office is open with a limited rotating staff and limited hours to maintain day to day operations. The Home Office will remain on limited hours with no walk-in business until further notice. The Home Office is following all the necessary state guidelines to protect its Home Office employees including daily temperature checks, wearing masks and sanitizing. The Home Office is still servicing its members and processing new applications, deposits, and claims with limited delays.

**RATING AGENCY:**

The President stated he has been in contact with Kroll Bond Rating Agency. The report should be finalized by the end of the year.

**STATE AUDIT:**

The Executive Secretary stated that the State of Ohio audit of the FCSU is almost complete. The audit should be completed after the first of the year.

**SCHOLARSHIP:**

The President presented recommendations to changes in the scholarship program, from the Scholarship Committee Chair, to the Board of Directors. The President asked for volunteers to form a Scholarship Committee. The following Board members are on the Scholarship Committee: Michael Lako, Gregory Maurer, Sabina Sabados and Martha Zavada. The Scholarship Committee will review the recommendations of the Scholarship Committee Chair and present them at the Annual Board of Directors Meeting.

**DIRECTOR OF FRATERNAL ACTIVITIES REPORT:**

Director of Fraternal Activities Kevin Collins presented ideas of possible online contests. He will update the Board as more information becomes available.

# MINUTES OF THE MINUTES OF THE EXECUTIVE COMMITTEE MEETING

## FRIDAY, FEBRUARY 19, 2021

### HOME OFFICE, INDEPENDENCE, OHIO

#### (TELECONFERENCE)

**OPEN MEETING:**

President Andrew Rajec opened the meeting at 9:00 AM and asked Andrew R. Harcar, Sr., to lead the prayer.

The Executive Committee Meeting is being held as a teleconference due to the current coronavirus pandemic. The Home Office is open with a limited rotating staff and limited hours to maintain day to day operations. The Home Office will remain on limited hours with no walk-in business until further notice.

**ROLL CALL:**

Members attending: Andrew M. Rajec, President  
 Kenneth A. Arendt, Executive Secretary  
 Andrew R. Harcar, Sr., Vice President (via teleconference)  
 George F. Matta II, Treasurer (via teleconference)  
 Michael Lako, Regional Director (by invitation of the President)  
 (via teleconference)

**ACCEPTANCE OF THE JANUARY MEETING MINUTES:**

The President presented the minutes of the January 15, 2021 Executive Committee Meeting. A motion was made by George F. Matta II and seconded by Andrew R. Harcar, Sr., to accept the minutes as presented. Motion carried.

**EXECUTIVE SECRETARY'S REPORT:****Investment Updates**

The Executive Secretary and Treasurer 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 Executive Committee discussed the report and the Executive Secretary answered the Committee's questions.

**Portfolio Review**

The Executive Secretary updated the Executive Committee on the report from our portfolio custodian, Key Bank, found everything in order, and answered the Committee's questions.

**Mortgages and Overdue Mortgages**

The Executive Secretary presented the report for the month of January for the Committee's review and answered their questions.

**Monthly Disbursements**

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

**Disbursements for the month of January 2020:**

Death Benefits & Accumulations	\$ 174,141.49
Cash Withdrawals & Accumulations	\$ 14,593.23
Matured Endowments & Accumulations	\$ 0.00
Trust Fund	\$ 0.00

The Executive Secretary also presented the Membership and Annuity Report. The Executive Committee reviewed the remainder of the disbursements and the Executive Secretary answered all questions.

The Executive Secretary gave a review of the 3rd quarter financial statement and stated that the 3rd quarter financial statement will be published in the Jednota.

The Executive Secretary stated that we are working on finalizing the year end statement.

**TREASURER'S REPORT:**

The Treasurer and the Executive Secretary gave a full written report on the investment update to the Executive Committee. Following the report, they answered the Committee's questions.

**AQS MANAGEMENT, INC.:**

Larry White, representing AQS Management, Inc., presented an extensive Investment Portfolio Transaction and Review Report via teleconference 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.

Larry White led a review of our current Investment Policy and Guidelines. Mr. White's recommended changes to the Investment Policy will be reviewed by the Executive Committee and presented to the Board at the Annual Meeting for final approval.

Larry White presented an extensive review of potential new investment opportunities that may be available. The President stated that we will take Mr. White's recommendations under advisement.

**ECONOMIC OVERVIEW:****Annuity Rates:**

The President led a review of the current annuity rates. It was decided the rates remain the same and be reviewed at the next Executive Committee meeting in March.

**SALES AND MARKETING:**

The Vice President gave a production report on our recommenders and agents to the Executive Committee. Following the report, he answered the Committee's questions. The President stated that the annuity sales were well above projected sales for 2020.

The Executive Secretary stated that we are still recruiting agents thru a marketing cam-

paign

and an email campaign. The Home Office marketing team is still working with Visia, our outside marketing firm, to develop new marketing material.

The Vice President stated the membership meet for 2021 has been canceled due to the coronavirus. He is working on plans to hold a membership meet in 2022.

**HOME OFFICE UPDATE:**

The President and the Executive Secretary gave an update on the Home Office operations. The Executive Secretary stated that the Home Office is open with a limited rotating staff and limited hours to maintain day to day operations. The Home Office will remain on limited hours with no walk-in business until further notice.

**SCHOLARSHIP COMMITTEE:**

The President stated that the Scholarship Committee will meet before the March meeting to review the suggested changes to expand our scholarship program. The recommended changes will be presented to the Board of Directors at the Annual March Meeting.

**KROLL BOND AGENCY:**

The President stated that the report from Kroll Bond Agency will be presented to the Board of Directors at the Annual March Meeting for review.

**CONVENTION:**

The Executive Secretary stated that he has received response for available hotels to accommodate us for the 2022 Convention. He will report his findings to the Board of Directors at the Annual March Meeting.

**BRANCH/DISTRICT MEETINGS:**

The President and the Executive Secretary stated that the Board of Directors strongly recommends that all Branch and District meetings for the first half of 2021 be held virtually. The Executive Secretary stated that a letter has been sent out to all Branches, Districts and Board Members to outline options for virtual meetings and if they have any questions to contact the Home Office.

The Executive Secretary stated that we have received a good response to Branches/Districts holding virtual meetings and they are taking the proper precautions when meetings are held.

**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 Kenneth A. Arendt and seconded by George F. Matta II to adjourn the meeting. Motion carried.

Andrew R. Harcar, Sr., closed the meeting with prayer.

Andrew M. Rajec  
President

Kenneth A. Arendt  
Executive Secretary

## Minutes of the Quarterly Meeting

continued from page 26

**CONVENTION:**

The President stated that due to the coronavirus pandemic, the convention site has not yet been chosen and has been delayed. Hotels cannot commit to room and food costs at this time; some hotels may go out of business. The Convention site will not be determined until 2021 with approval by the Board of Directors.

**REQUESTS FOR ADS AND DONATIONS:**

Requests for donations and ads were reviewed and acted upon.

**PAYMENT OF BILLS ASSOCIATED WITH THE QUARTERLY BOARD MEETING:**

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

**ADJOURN:**

There being no further business to conduct, a motion was made by Reverend Thomas Nasta and seconded by Sabina Sabados to adjourn. Motion carried.

Reverend Thomas Nasta closed the meeting with prayer.

Andrew M. Rajec  
President

Kenneth A. Arendt  
Executive Secretary

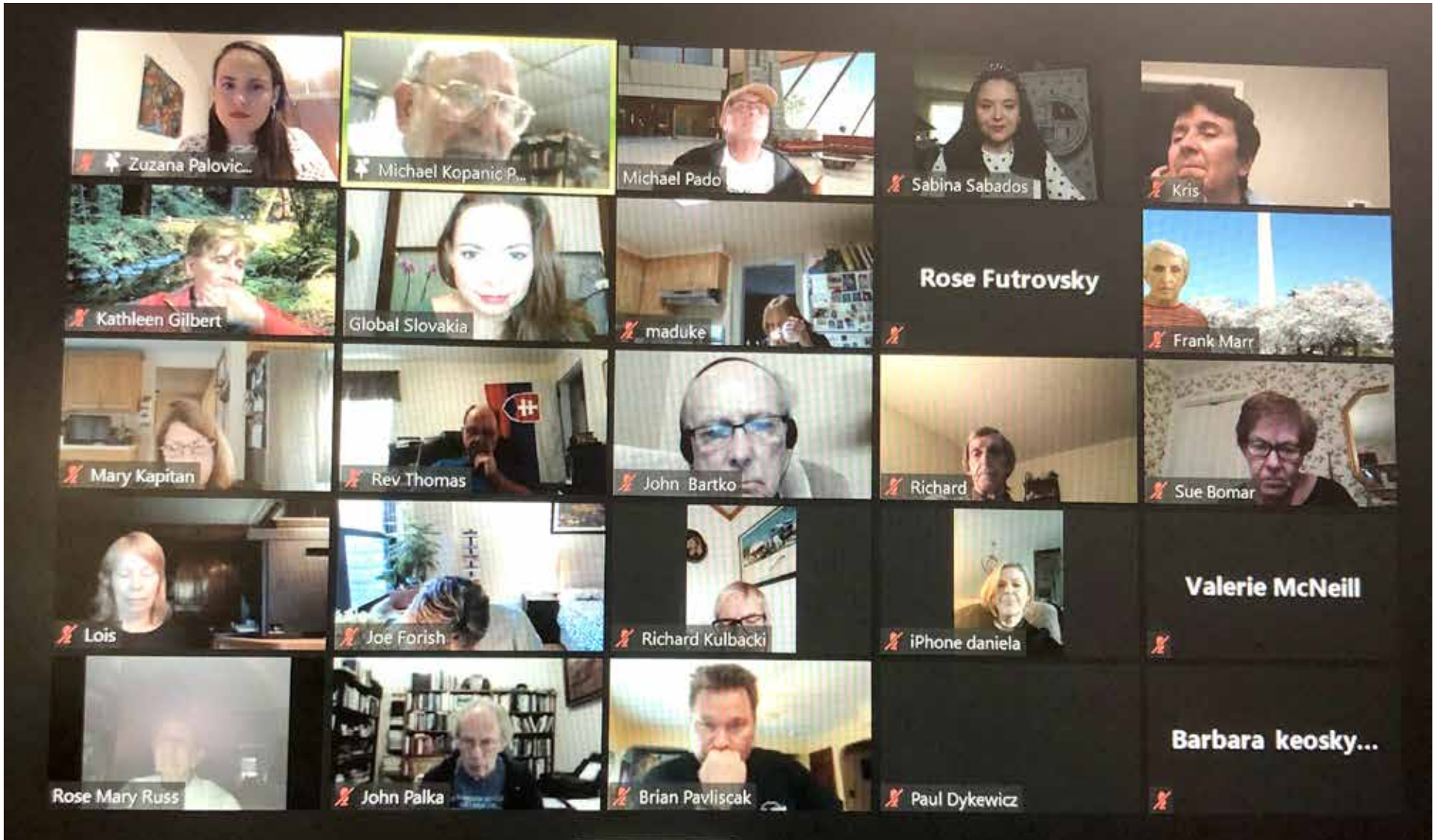
# Jednota Members Relive Slovak Easter Traditions

On Tuesday, March 30, 2021, Jednota members from various branches participated in a webinar on Easter traditions organized by the Slovak-American Cultural Center. The one-hour webinar consisted of an overview of the Easter Triduum and the associated customs, traditions and dishes customary in Slovakia presented by Dr. Gabriela Beregha-

zyova and Dr. Zuzana Palovic of Global Slovakia. Many of these traditions such as making the "hrudka" and "paska" have been handed down from generation to generation. It was fascinating to hear from the audience how many of these Easter traditions are still being practiced. Our strong, rich and beautiful Slovak heritage lives on in each of us.

Thank you to all those that attended including members of the FCSU Board of Directors. The recorded webinar along with past webinars/events are available at: [www.SlovakAmericanCC.org](http://www.SlovakAmericanCC.org).

• Submission from Sabina Sabados, Region 1 Director



Annual Statement for the year 2020 of the **FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES OF AMERICA & CANADA**  
**ASSETS**

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D).....	398,930,917		398,930,917	375,195,522
2. Stocks (Schedule D):				
2.1 Preferred stocks.....	500,000		500,000	
2.2 Common stocks.....	2,066,768		2,066,768	5,373,038
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens.....	966,976		966,976	98,970
3.2 Other than first liens.....			0	
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....	512,395		512,395	573,086
4.2 Properties held for the production of income (less \$.....0 encumbrances).....	359,364		359,364	357,633
4.3 Properties held for sale (less \$.....0 encumbrances).....			0	
5. Cash (\$.....39,547,813, Schedule E-Part 1), cash equivalents (\$.....0, Schedule E-Part 2) and short-term investments (\$.....0, Schedule DA).....	39,547,813		39,547,813	20,830,145
6. Contract loans (including \$.....0 premium notes).....	1,169,065		1,169,065	1,204,506
7. Derivatives (Schedule DB).....			0	
8. Other invested assets (Schedule BA).....	8,964,590		8,964,590	8,042,686
9. Receivables for securities.....			0	
10. Securities lending reinvested collateral assets (Schedule DL).....			0	
11. Aggregate write-ins for invested assets.....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	453,017,888	0	453,017,888	411,675,586
13. Title plants less \$.....0 charged off (for Title insurers only).....			0	
14. Investment income due and accrued.....	4,583,834		4,583,834	4,828,524
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	46,755		46,755	20,400
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....			0	
15.3 Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0).....			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....			0	
16.2 Funds held by or deposited with reinsured companies.....			0	
16.3 Other amounts receivable under reinsurance contracts.....			0	
17. Amounts receivable relating to uninsured plans.....			0	
18.1 Current federal and foreign income tax recoverable and interest thereon.....			0	
18.2 Net deferred tax asset.....			0	
19. Guaranty funds receivable or on deposit.....			0	
20. Electronic data processing equipment and software.....			0	
21. Furniture and equipment, including health care delivery assets (\$.....0).....			0	
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			0	
23. Receivables from parent, subsidiaries and affiliates.....			0	
24. Health care (\$.....0) and other amounts receivable.....			0	
25. Aggregate write-ins for other-than-invested assets.....	550	550	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	457,649,027	550	457,648,477	416,524,510
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	
28. TOTAL (Lines 26 and 27).....	457,649,027	550	457,648,477	416,524,510

Annual Statement for the year 2020 of the **FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES OF AMERICA AND CANADA**  
**LIABILITIES, SURPLUS AND OTHER FUNDS**

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$.....365,767,214 (Exhibit 5, Line 9999999) less \$.....0 included in Line 6.3 (including \$.....0 Modco Reserve).....	365,767,214	325,561,282
2. Aggregate reserve for accident and health contracts (including \$.....0 Modco Reserve).....		
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$.....0 Modco Reserve).....	34,827,372	36,266,916
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11).....	300,000	300,000
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11).....		
5. Policyholders' dividends/refunds to members \$.....0 and coupons \$.....0 due and unpaid (Exhibit 4, Line 10).....	400,000	400,000
6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts:		
6.1 Policyholders' dividends and refunds to members apportioned for payment (including \$.....0 Modco).....		
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$.....0 Modco).....		
6.3 Coupons and similar benefits (including \$.....0 Modco).....		
7. Amount provisionally held for deferred dividend policies not included in Line 6.....		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$.....0 discount; including \$.....0 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14).....	39,580	53,414
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts.....		
9.2 Provision for experience rating refunds, including the liability of \$.....0 accident and health experience rating refunds of which \$.....0 is for medical loss ratio rebate per the Public Health Service Act.....		
9.3 Other amounts payable on reinsurance, including \$.....0 assumed and \$.....0 ceded.....		
9.4 Interest Maintenance Reserve (IMR, Line 6).....	921,860	771,087
10. Commissions to agents due or accrued - life and annuity contracts \$.....0, accident and health \$.....0 and deposit-type contract funds \$.....0.....	101,745	32,660
11. Commissions and expense allowances payable on reinsurance assumed.....		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7).....	33,278	77,679
13. Transfers to Separate Accounts due or accrued (net) (including \$.....0 accrued for expense allowances recognized in reserves, net of reinsured allowances).....		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6).....	19,006	18,683
15.1 Current federal and foreign income taxes, including \$.....0 on realized capital gains (losses).....		
15.2 Net deferred tax liability.....		
16. Unearned investment income.....		
17. Amounts withheld or retained by reporting entity as agent or trustee.....	6,296,008	6,167,377
18. Amounts held for agents' account, including \$.....0 agents' credit balances.....		
19. Remittances and items not allocated.....		
20. Net adjustment in assets and liabilities due to foreign exchange rates.....	9,511	9,511
21. Liability for benefits for employees and agents if not included above.....		
22. Borrowed money \$.....0 and interest thereon \$.....0.....		
23. Dividends to stockholders declared and unpaid.....		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR Line 16, Col. 7).....	3,100,321	3,993,202
24.02 Reinsurance in unauthorized and certified (\$.....0) companies.....		
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$.....0) reinsurers.....		
24.04 Payable to parent, subsidiaries and affiliates.....		
24.05 Drafts outstanding.....		
24.06 Liability for amounts held under uninsured plans.....		
24.07 Funds held under coinsurance.....		
24.08 Derivatives.....		
24.09 Payable for securities.....	1,000,000	
24.10 Payable for securities lending.....		
24.11 Capital notes \$.....0 and interest thereon \$.....0.....		
25. Aggregate write-ins for liabilities.....	1,060,987	724,693
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25).....	413,876,882	374,376,504
27. From Separate Accounts Statement.....		
28. Total liabilities (Line 26 and 27).....	413,876,882	374,376,504
29. Common capital stock.....		
30. Preferred capital stock.....		
31. Aggregate write-ins for other-than-special surplus funds.....	0	0
32. Surplus notes.....		
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1).....		
34. Aggregate write-ins for special surplus funds.....	0	0
35. Unassigned funds (surplus).....	43,771,595	42,148,006
36. Less treasury stock, at cost:		
36.1 .....0.000 shares common (value included in Line 29 \$.....0).....		
36.2 .....0.000 shares preferred (value included in Line 30 \$.....0).....		
37. Surplus (Total Lines 31 + 32 + 33 + 34 + 35 - 36) (including \$.....0 in Separate Accounts Statement).....	43,771,595	42,148,006
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55).....	43,771,595	42,148,006
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3).....	457,648,477	416,524,510

Annual Statement for the year 2020 of the **FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES OF AMERICA AND CANADA**  
**SUMMARY OF OPERATIONS**

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11)	46,423,786	18,944,367
2. Considerations for supplementary contracts with life contingencies		
3. Net investment income (Exhibit of Net Investment Income, Line 17)	20,225,043	15,841,382
4. Amortization of Interest Maintenance Reserve (IMR) (Line 5)	382,409	405,470
5. Separate Accounts net gain from operations excluding unrealized gains or losses		
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)		
7. Reserve adjustments on reinsurance ceded		
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts		
8.2 Charges and fees for deposit-type contracts		
8.3 Aggregate write-ins for miscellaneous income	4,986	20,491
9. Totals (Lines 1 to 8.3)	67,036,224	35,211,710
10. Death benefits	3,771,531	2,947,289
11. Matured endowments (excluding guaranteed annual pure endowments)		
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	14,293,721	15,861,490
13. Disability benefits and benefits under accident and health contracts		
14. Coupons, guaranteed annual pure endowments and similar benefits		
15. Surrender benefits and withdrawals for life contracts	488,503	525,812
16. Group conversions		
17. Interest and adjustments on contract or deposit-type contract funds	396,297	760,700
18. Payments on supplementary contracts with life contingencies		
19. Increase in aggregate reserves for life and accident and health contracts	40,205,932	10,396,020
20. Totals (Lines 10 to 19)	59,155,984	30,491,311
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	860,087	317,576
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)		
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Columns 1, 2, 3, 4 and 6)	3,205,008	3,295,310
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)	115,530	118,288
25. Increase in loading on deferred and uncollected premiums		
26. Net transfers to or (from) Separate Accounts net of reinsurance		
27. Aggregate write-ins for deductions	(731,800)	(327,461)
28. Totals (Lines 20 to 27)	62,604,809	33,895,024
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	4,431,415	1,316,686
30. Dividends to policyholders and refunds to members	429,586	424,834
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	4,001,829	891,852
32. Federal and foreign income taxes incurred (excluding tax on capital gains)		
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	4,001,829	891,852
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$.....0 (excluding taxes of \$.....0 transferred to the IMR)	(449,472)	6,960,683
35. Net income (Line 33 plus Line 34)	3,552,357	7,852,535
<b>CAPITAL AND SURPLUS ACCOUNT</b>		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	42,148,006	32,374,585
37. Net income (Line 35)	3,552,357	7,852,535
38. Change in net unrealized capital gains (losses) less capital gains tax of \$.....0	(2,717,292)	3,188,390
39. Change in net unrealized foreign exchange capital gain (loss)		
40. Change in net deferred income tax		
41. Change in nonadmitted assets	1,946	2,919
42. Change in liability for reinsurance in unauthorized and certified companies		
43. Change in reserve on account of change in valuation basis (increase) or decrease		
44. Change in asset valuation reserve	892,881	(1,209,880)
45. Change in treasury stock, (Page 3, Lines 36.1 and 36.2 Col. 2 minus Col. 1)		
46. Surplus (contributed to) withdrawn from Separate Accounts during period		
47. Other changes in surplus in Separate Accounts Statement		
48. Change in surplus notes		
49. Cumulative effect of changes in accounting principles		
50. Capital changes:		
50.1 Paid in		
50.2 Transferred from surplus (Stock Dividend)		
50.3 Transferred to surplus		
51. Surplus adjustment:		
51.1 Paid in		
51.2 Transferred to capital (Stock Dividend)		
51.3 Transferred from capital		
51.4 Change in surplus as a result of reinsurance		
52. Dividends to stockholders		
53. Aggregate write-ins for gains and losses in surplus	(106,303)	(60,543)
54. Net change in capital and surplus for the year (Lines 37 through 53)	1,623,589	9,773,421
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	43,771,595	42,148,006

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