



## A MESSAGE FROM KSKJ LIFE'S SPIRITUAL ADVISOR



Greetings to all KSKJ Life members, your families and friends.

We are now in the season of Lent, eagerly awaiting the joyful feast of Easter. I realize that all of you are very holy now that you have enjoyed your Lenten Season. It is important that we thank

God for all the graces He continues to shower upon us. .... So now what??

Lent is a time of preparation. Easter is a time of Joy. We have experienced incredible love from our God who unconditionally loves us....no matter what we do. Our challenge, then, is to mirror that love to others.

In a world that sees so much pain and suffering - in a country that sometimes exhibits prejudice and a lack of compassion, God is depending on us to be His instruments of Easter Joy, Peace, Love and Compassion.

KSKJ Life has always been a place that calls us to be our best selves - calls us to send out rays of hope to those desperately needing support. Jesus asked us to be the "Light of the World." Here is our chance. We will judge less, condemn less, love more and show the world that Jesus didn't die in vain. He rose to give us credibility in following Him.

Thank you for what you do for others. Thank you for being the Lights in a darkened world. Easter is that time to celebrate God's goodness and love.

*Rev. Richard Gielow, C.M.  
KSKJ Life's Spiritual Advisor*

### **Editor's Note:**

*With Spring just around the corner, now is the perfect time to send out those "rays of hope" that Fr. Gielow speaks of in his article. Spring is traditionally the time when KSKJ Life members "Join Hands" and make a difference in their communities through helpful projects that connect youth and adults. Will your lodge be participating this year? It takes very little effort to coordinate and execute a "Join Hands" project. Once a project is decided on, just follow these easy steps: 1) Recruit volunteers, including the youth members – children love to help! 2) Pick any day during the Spring season that works for your group and the organization you are helping, and 3) Enjoy your day of service and the fact that you brought great joy to numerous people by your act of kindness.*

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## 39TH KSKJ LIFE NATIONAL CONVENTION



All information relating to the convention is available on our website, including a viewable board application and guidelines. Please visit [www.kskjlife.com/convention](http://www.kskjlife.com/convention). For general questions, please call (844) 407-9242.

<b>March 1st</b>	-Board application available for submission. (Details on website).  -Lodges can start elections for its delegates at a regular or a special meeting. Notice of meeting should be published in <i>The Voice</i> .** Deadline for publication of delegate elections in <i>The Voice</i> is the 2nd Friday of the month. April: <b>Deadline 3/9/18</b>  -Last day to submit photos for Fraternal Video Project.
<b>April 30th</b>	<b>-Last day to hold delegate election.**</b>
<b>May 1st</b>	-Deadline to submit Advertisement for National Convention book.
<b>May 11th</b>	-Last day to submit proposed amendments to KSKJ Life Bylaws and Articles of Incorporation, and resolutions involving questions and proposals of an actuarial nature. Must be received or postmarked by 5/11/18.
<b>June 1st</b>	-Deadline for Young Adult Leadership Application. Applications available online via convention tab or activities tab.
<b>June 10th</b>	<b>-Deadline to submit board application.</b> To request application, please submit request via online.  -Deadline to submit all other resolutions or proposed amendments to KSKJ Life Bylaws and Articles of Incorporation, which are <u>not</u> of actuarial nature. (Proposed changes must be received or postmarked by 6/10/18.)
<b>August 7-9th</b>	-Young Adult Leadership Conference – Loews Chicago O'Hare Hotel, Rosemont, IL
<b>August 9-11th</b>	-KSKJ Life National Convention – Loews Chicago O'Hare Hotel, Rosemont, IL

\*\*within 5 days after election, secretaries of local lodges shall certify to Home Office names and addresses of all elected delegates and alternates.

## A LOOK BACK....THE 14TH KSKJ LIFE NATIONAL CONVENTION

The year was 1920...Woodrow Wilson was President. The first commercially-licensed radio station began broadcasting; and the 19th Amendment to the Constitution of the United States was ratified, giving women the right to vote.

It was also the year of the 14th KSKJ Life National Convention which was held in Joliet, IL. The official celebration of the 25th Anniversary of KSKJ Life's founding was held simultaneously with this convention. Besides delegates, the convention was attended by co-organizers Monsignor Buh and Rev. Math Saves. President Joseph Sitar opened the sessions with John Decman recording the minutes. Present and seated were 20 executive officers and 89 delegates.

After much hesitation at each convention since the 8th in 1910, equal rights were now definitely confirmed for all women members. They now had the privilege of representing their lodges at future conventions.

The entire membership in the Adult Department as of June 30, 1920, totaled 12,017. Assets of KSKJ Life on that same date were \$696,592.20. There were 5,577 members in the Juvenile Department, and the assets of this group were \$19,831.90.

The convention decided to transfer the editorial offices of the Glasilo to the main office of KSKJ Life, namely, Joliet, IL. The delegates also passed a motion to publish a Glasilo section for the Juvenile Department.

The convention also slated \$1,000 from the KSKJ Life expense account for the orphans of the recent World War catastrophes in Yugoslavia. This was to be a memorial to the deceased Rev. F.S. Sustersic, pioneer and one of the organizers of KSKJ Life.

Cleveland, Ohio was designated as the convention city of 1923.



## LODGE DELEGATE ELECTIONS

The table below is a list of upcoming lodge delegate elections. The list contains information that was received from the lodges as of press time. Any additional information received after the printing of this issue will be printed in the April issue of *The Voice*. Please contact your local lodge with any questions.

LODGE #	CITY, STATE	ELECTION DATE	TIME	LOCATION
#2	Joliet, IL	3/18/2018	Following 10 AM mass at St. Joseph Church	Merichka's Restaurant
#7	Pueblo, CO	4/9/2018	6:30PM	St. Joseph Hall
#25	Cleveland, OH	4/8/2018	12PM	St. Vitus School Auditorium
#29	Joliet, IL	3/4/2018	1PM	St. Joe's Park Hall
#50	Pittsburgh, PA	3/25/2018	After 11AM brunch	North Park Lounge, Pittsburgh
#53	Waukegan, IL	4/8/2018	9:15AM	Bertrand Lanes, Waukegan
#59	Eveleth, MN	3/4/2018	After 8:30AM mass	Resurrection Parish Hall
#63	Cleveland, OH	3/26/2018	6:30PM	Slovenian Home - E. 80th St.
#65	Milwaukee, WI	3/7/2018	6:30PM	St. John the Evangelist Rectory Meeting Room
#79	Waukegan, IL	3/10/2018	5PM	Bertrand Lanes, Waukegan
#108	Joliet, IL	4/8/2018	1PM	Ferdinand Hall at St. Joseph's
#115	Kansas City, KS	3/13/2018	6PM	Johnson County Library - Shawnee Branch
#136	Willard, WI	3/11/2018	10:30AM	Holy Family Church Parish Center
#143	Joliet, IL	3/22/2018	7PM	Joliet Public Library - Black Rd. Branch
#144	Sheboygan, WI	4/8/2018	After 9AM mass	Fr. Cherne Hall
#146	Cleveland, OH	3/18/2018	After 4PM 50-year member dinner	Verso Restaurant - Independence, OH
#150	Cleveland, OH	3/18/2018	After 4PM 50-year member dinner	Verso Restaurant - Independence, OH
#169	Cleveland, OH	3/15/2018	6:30PM	Slovenian National Home on Holmes Ave. (downstairs meeting room)
#171	Duluth, MN	4/8/2018	11AM	St. Elizabeth's Social Hall
#196	Gilbert, MN	4/3/2018	5PM	St. Joseph's Catholic Church (Gilbert) in catechism room in basement
#219	Euclid, OH	3/11/2018	1PM	4 Gateway Manor - Community Room
#226	Cleveland, OH	4/8/2018	12PM	Slovenian National Home



## FOLLOWING IS A SYNOPSIS OF THE BYLAW AMENDMENTS PER THE 2017 REFERENDUM AND APPROVED BY THE STATE OF ILLINOIS.

**801.** The supreme legislative body of KSKJ Life shall be composed of members of the Board of Directors, ~~the Fraternal Board~~, and delegates or alternates elected by the local lodges, as hereinafter provided, who shall vote in person only.

**1501.** Chair of Board – The Chair of Board shall preside at all meetings of the Board of Directors and over KSKJ Life National Convention and submit appropriate written reports to both bodies; appoint standing and ad hoc KSKJ Life Committees as needed, serve as an ex-officio member of any other KSKJ Life Board or National Convention Committees; serve as a voting member of the KSKJ Life Finance Committee, sign official documents requiring his signature, including general account disbursement checks; receive official complaints filed against members of the Board of Directors ~~and the Fraternal Board~~; receive official grievances from KSKJ Life employees, lodges and agents, once the official grievance standard operating procedures have been exhausted; contribute to the mission and vision of the good of KSKJ Life supporting formulation of the KSKJ Life Strategic Plan and strategic initiatives. The position of Chair of Board is limited to three consecutive four-year terms, but he/she is eligible for any other position duly elected.

**1502.** Vice-Chair: The Vice Chair of Board shall temporarily succeed to the office of Chair of Board, in the event of a vacancy, until such time as a new Chair of Board shall be elected by the Board of Directors. ~~The Vice Chair shall serve as an ex-officio member of the KSKJ Life Fraternal Board.~~

**1701.** The Board of Directors shall have full and supreme administrative and executive power and authority to conduct the business of KSKJ Life in such manner as is not inconsistent with the Bylaws of KSKJ Life and the Statutes of the State of Illinois. ~~The Board of Directors shall receive, consider and act on recommendations submitted by the Fraternal Board of Directors. Approval by the Board of Directors is required in order to implement any recommendations for action by the Fraternal Board of Directors.~~ It shall not have authority to nullify any of the decisions of the National Convention unless such decisions are in conflict with statutory regulations, decisions of a court of law or rulings by the Insurance Departments of the States in which KSKJ Life operates. The Board of Directors shall have the authority to expend monies for advertising and charitable purposes as it sees fit for the best interest of KSKJ Life.

**\*\*Note: we recognize that all sections following Section 20 were renumbered, however the paragraphs were not. This will be addressed at the 2018 National Convention.**

For a complete copy of the Official Bylaws, please visit our website at [www.kskjlife.com](http://www.kskjlife.com)

### SECTION 20

#### KSKJ Life Fraternal Board of Directors

- 2001.** The Fraternal Board of Directors shall be responsible for KSKJ Life, fraternal, charitable, lodge and other similar programs. The Fraternal Board of Directors shall be composed of Regional Directors, National Director of Athletic Activities, National Director of Youth and Adult Activities and Vice Chair of KSKJ Life Board of Directors as an ex-officio member. The Chair of the Fraternal Board shall be elected annually by the Fraternal Board of Directors.
- 2002.** The Directors of the Fraternal Board are responsible to foster the spirit of fraternalism and charitable endeavors in KSKJ Life lodges and local communities, assist KSKJ Life sales and member recruitment programs, and support lodge operations and lodge volunteers. Fraternal Board Directors shall perform any other duties as elsewhere may be prescribed in the KSKJ Life Bylaws and detailed or otherwise designated by the KSKJ Life Board of Directors.
- 2003.** All of said Directors of the KSKJ Life Fraternal Board shall be elected by a majority vote of the National Convention. All Directors shall hold office for a period of four years, beginning the first of the month after thirty days following the completion of the National Convention or until their successors are duly elected or appointed. Vacancies, which occur between conventions, shall be filled by the KSKJ Life Board of Directors.
- 2004.** The Fraternal Board shall report and be responsible to and be under the direction of the KSKJ Life Board of Directors, which shall approve its budget and programs. No person may serve as a Director on both the Financial Board and the Board of the Fraternal Board at the same time.
- 2005.** The KSKJ Life Board of Directors shall establish/confirm at least 180 days prior to each KSKJ Life National Convention the number and location of KSKJ Life regions with the aim of maintaining a practical and reasonably equitable balance between the various regions.
- 2006.** The powers and duties of the Directors of the Fraternal Board shall be as follows:
- National Director of Athletic Activities—All athletic activities of KSKJ Life shall be conducted under the direction and supervision of the National Director of Athletic Activities, who shall have full power and authority over all such activities. In the performance of his/her duties, he/she shall be under the direction and control of the Board of Directors, and any donation or contribution for athletic activities shall be approved by the Board of Directors.
  - National Director of Youth and Adult Activities—The National Director of Youth and Adult Activities shall have full power and authority to supervise, promote and execute all social, cultural and recreational activities of the youth and adults. The Director shall be under the direction and control of the Board of Directors in the performance of his/her duties. Any donation or contribution for youth and adult activities shall be approved by the Board of Directors.
  - Regional Directors—The duties of the Regional Directors shall be such as may be delegated by the Board of Directors of KSKJ Life. Regional Directors are responsible to foster the spirit of fraternalism in their respective regions; encourage, communicate and supervise various fraternal activities; promote KSKJ Life to attract new members and increase sales of insurance; and serve as a link between the lodges and the Board of Directors.
- 2007.** Applications for both positions shall be submitted to the KSKJ Life Board of Directors no less than 60 days prior to the first day of the KSKJ Life National Convention. Regional Directors will be nominated by lodges in their respective regions. Current Directors shall declare their intentions for re-election at the first Board meeting in the convention year and submit a current resume listing
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- related KSKJ Life accomplishments. New candidates are required to submit a resume to the Board for screening and publication in the Voice and/or KSKJ Life website and/or other electronic media at least 60 days prior to the convention. All candidates for the Fraternal Board shall identify the position or positions they are seeking. No candidate shall be elected to more than one position. Any positions not filled at the convention will be appointed at a later date.
- 2008.** a) Only active members of KSKJ Life in good standing, who are citizens of the United States, who are less than 70 years of age on the first day of the National Convention in session or at the time when a vacancy occurs on the Fraternal Board of Directors, and who do not hold any Supreme and/or National Office in any other fraternal insurance benefit society, or any full-time captive agent/subject shall be eligible to serve on the Fraternal Board of Directors.
- b) A KSKJ Life salaried employee or any full-time KSKJ Life insurance agent shall not be eligible for the KSKJ Life Fraternal Board of Directors. No member of the board shall be related to any other member of the board or employee of KSKJ Life (this will not apply to current board members and their continuous future terms) as spouse, children, parents, grandchildren, grandparents, siblings, siblings-in-law, or parents-in-law. Each calendar year, members of the Fraternal Board of Directors are required to complete and sign a Conflict of Interest Certification. c) Candidates for the Fraternal Board of Directors shall have a sufficient background, so as to enable said individual to comprehend and take an active role in KSKJ Life operations as Director.
- 2009.** The salaries and fees for elected Directors shall be set by the National Convention.

### SECTION 21

#### SECTION 223 General Provisions

- 2303.** a) The phrases "National Committee", "Board of Directors", "Financial Board of Directors", "Financial Board" or "National Officers and Directors" as used in various paragraphs and sections of the Articles of Incorporation and Bylaws are alike in meaning. Unless otherwise indicated, the terms National Officers, National Board, Officers, Directors or Board of Directors or the like shall refer to the Directors of the Financial Board of KSKJ Life and Board of Directors as defined in Section 14 of these Bylaws.
- b) The phrases "Fraternal Board," "Director of the Fraternal Board" and "Fraternal Directors" shall refer to the Board as defined in Section 20 of these Bylaws.
- \* \* \* \*

## PLANNING AHEAD IS THE GREATEST GIFT



If you were to pass away suddenly, how would it affect your family? Planning ahead in the event of your passing is an understandably difficult task, but it is also important. By planning ahead, you help secure a better future for your loved ones if you or another caretaker passes away. Additionally, you remove the burden of decision-making and logistics, allowing them to grieve without further stress.

In the list below, we cover the most important actions you can take to plan ahead:

### GATHER YOUR IMPORTANT INFORMATION

Compile a list or folder that outlines your income, assets and the locations of important documents. Let your loved ones know where this is stored so that they do not have to hunt for this information when they need it. Your folder may include:

- Account & card numbers, as well as the necessary access information or logins, including checking, savings, 401K, or college savings for a dependent.
- The deeds for property you own, such as land or a vehicle.
- A detailed breakdown of your investments, and your key financial contacts (your broker or financial advisor, for example).
- Detailed account information for any monthly bills like rent, electricity, car payments, phone bills or loan payments. When are these bills due? What amounts? If you have a spouse who is not involved in paying the bills, make sure you add his or her name to the necessary accounts.
- Location, key and access information if you have a safe deposit box.

- Information about your ancestry or family that you would like to pass on.
- Usernames and passwords for other online accounts or devices (social media, computers).

### LEAVE A WILL

If you don't leave a will, your assets will be divided according to state law, which may not align with your intentions. While it may seem intimidating, creating a will does not have to be a difficult undertaking. There are numerous resources that will help you create a will at no cost or for a small fee. Remember, your signature must be accompanied by those of two witnesses who do not stand to receive anything after your death.

### INVEST IN WHOLE LIFE INSURANCE

If you don't already have life insurance, consider the financial security that purchasing a policy can provide for your family. Finding the right coverage for your needs is easy, as there is a wide variety of plans available. If you're not sure how much you need, consult with your KSKJ Life agent or call 855-332-8809.

If you already have a life insurance plan, double-check to make sure your beneficiaries are up-to-date, and that your payments are current. Make sure to note your policy number or other details for loved ones to reference.

### CHOOSE A REPRESENTATIVE

Of your family or close friends, who should have the responsibility to make decisions in your stead once you have passed or are no longer capable? Once you've made your selection, grant this person

"power of attorney" and/or make them the executor of your estate. Depending on your situation, it might make sense for this person to be a trusted family member, or an unbiased external party, like your lawyer.

### EXPRESS ANY ADDITIONAL PREFERENCES

Be as detailed as you'd like with any other instructions that might not be covered in your will. You will lessen the burden on them in this difficult time by providing explicit instructions for funeral arrangements, preferred charities for donations, even how you would like to handle the care of family pets.

Of course, a general checklist may not address your family's very specific needs. That's why it's important to complete the last item on our list.

### TALK TO THE EXPERTS

While you may be able to complete a majority of preparation on your own, it's important to make the time to speak to an expert that may have additional insight into your unique situation. Now that you have gathered all of your financial information, speak to a financial planner or estate attorney. Ask if they can advise you as to anything you may have missed or not considered. Additionally, when you are considering life insurance policies, it's helpful to have an expert on your side. Speak to a trusted KSKJ Life agent today by calling 855-332-8809.

Helpful tip: do you know who the beneficiaries are on your KSKJ Life policy? Call our Policy Services Department to find out. 800-843-5755, then press 5.

## LODGE ANNIVERSARIES: LODGE #226 CELEBRATES 90 YEARS

Three lodges celebrated milestone anniversaries in the month of February: Lodge #150 at 105 years, Lodge #226 at 90 years and Lodge #257 at 50 years. This month we highlight Lodge #226!

Christ the King Lodge #226 was founded January 22, 1928 and received its charter on February 9, 1928, through the efforts of three Slovenian community leaders: Joseph Grdina, Joseph Ponikvar and Frank Hocevar. The lodge's original name at the time of founding was that of Holy Trinity, but was changed to Christ the King because of the newly-instituted feast of Christ the King in that same year.

Charter members were: John Koncan, Frank Mish, John Mish, John Bencan, Rose Grebenc, Mary Oblak, Mary Sedmak, Paul Princ, Jerome Modic, Florian Mocolnikar, Frank Grebenc, Victor Grebenc, Joseph Jemc, Joseph Adamich, Angela Nosan, Joseph Persin and Frank Oblak.

Initial officers of the lodge were: Joseph Ponikvar, President; Frank Oblak, Vice President; Joseph Grdina, Secretary; Frank Hocevar, Treasurer; Ivan Zalaznik, Recording Secretary; and Margaret Klaus, Angela Nosan and Paul Price, Auditors.

Congratulations to Lodge #226! Here's to many more years!



The 2018 Lodge #226 officers being sworn in.

### DO YOU WISH TO CONTINUE RECEIVING THE VOICE?

In the fall of 2017, we asked readers to fill out a short form online if you wished to continue to receive the paper version of *The Voice*. We understand that some members do not have access to computers, so we have decided to extend our deadline through March 31, 2018, and are allowing you to call into our main phone line to let us know you would like to remain on our subscriber list.

**Please call (800) 843-5755 and press "7."**

If you are calling outside of business hours, you will not have the option to press 7. Instead, the phone will go directly to voicemail. Please leave a message with your name and address and state that you would like to continue receiving *The Voice*.

**\*If you have already called in previously or filled out the online form, there is no need to call again. Your name has already been recorded. Thank you!**

### 2018 LODGE ANNIVERSARIES

Lodge	Age In 2018	Founded
Lodge #1	124 years	06.10.1894
Lodge #2	124 years	04.02.1894
Lodge #7	124 years	04.02.1894
Lodge #20	123 years	02.13.1895
Lodge #25	123 years	05.21.1895
Lodge #29	122 years	04.02.1896
Lodge #42	121 years	04.30.1897
Lodge #44	121 years	08.22.1897
Lodge #50	119 years	11.30.1899
Lodge #52	118 years	05.06.1900
Lodge #53	118 years	11.17.1900
Lodge #59	116 years	03.04.1902
Lodge #63	116 years	10.16.1902
Lodge #65	115 years	01.19.1903
Lodge #69	115 years	08.17.1903
Lodge #79	114 years	12.18.1904
Lodge #104	112 years	12.28.1906
Lodge #108	111 years	02.14.1907
Lodge #110	111 years	03.07.1907
Lodge #115	111 years	05.14.1907
Lodge #136	108 years	05.16.1910
Lodge #143	107 years	07.18.1911
Lodge #144	107 years	09.10.1911
Lodge #146	106 years	04.01.1912
Lodge #150	105 years	02.28.1913
Lodge #153	104 years	05.02.1914
Lodge #169	97 years	07.01.1921
Lodge #170	96 years	04.14.1922
Lodge #171	96 years	06.01.1922
Lodge #196	93 years	08.01.1925
Lodge #197	93 years	09.24.1925
Lodge #219	91 years	03.08.1927
Lodge #226	90 years	02.09.1928
Lodge #236	88 years	06.02.1930
Lodge #257	50 years	02.04.1968

## MAKING A DIFFERENCE

### LODGE #143 MEMBER TAKES MISSION TRIP TO HAITI

"Gratifying" – that is the one word Kim Fleming says sums up her recent mission trip with her church. Kim, a KSKJ Life Lodge #143 member from Minooka, Illinois, recently traveled to Port Au Prince, Haiti with about 20 other members from Minooka Bible Church for a mission trip. The church has sent mission teams to Haiti each year since 2013, and goals of the trips have included medical missions, construction of homes for widows and clothing and feeding orphans. This year's trip focused on two orphanages: Faith in Action and Jehovah Rapha House. Kim's husband, Kevin, was the construction team leader for this particular trip. He and Kim had a construction team of men and women who helped build 8 bunk beds in 2 days for the Jehovah Rapha House. They also built a ramp inside the home for those residents who were in wheelchairs or used walkers. Although each and every child at the orphanage held a special place in her heart, Kim spoke of two particular young girls that became her and Kevin's sidekicks – Santia and Sentia. The girls constantly wanted to be by their side which made it very difficult for Kim and Kevin to say goodbye when the trip was over. Kim said she

left a part of her heart in Haiti.

Upon returning home, Kim and Kevin were asked to read a testimony about the trip to their church congregation. In the testimony, Kevin said:

*"...(God) placed me in one of my most difficult positions of how to love a special needs child... But within moments (of entering the orphanage) my heart was heavy and I was on a mission to pull us together and build these children beds. We built 8 sets of bunk beds in 2 days. So 16 children would not be sleeping on the cement floors anymore. The children worked right beside us, filled with excitement and pride as they carried the pieces up the stairs. One can only witness in Haiti, (a boy named) Fronzi, who is blind, being led through the house and up the stairs with parts of the bed by two little boys. We witnessed the love all the children had for one another and saw the love of Jesus Christ in all of them...All of our hearts were heavy and sad leaving Haiti. We think of all of them every day and can't wait to go back."*

...Kim says she definitely wants to go back.



Kevin & Kim take inventory of the wood that would be used to make the beds.



Kevin (right) works with Jason Domingo from the Minooka Bible Church



Kim and Kevin Fleming with 2 of the orphanage residents – Santia and Sentia.

### ASEF FELLOWSHIPS IN SLOVENIA

The American Slovenian Education Foundation (ASEF) is currently accepting applications for fellowships in Slovenia. Full-time students enrolled in a higher education institution can apply for a 10-week summer visit to a Slovenian university, research institution or a company in the area of their study/expertise. The purpose of the fellowship is to strengthen exchange between Slovenia and America with the objective of giving talented students, preferably of Slovenian background, the ability to visit Slovenia while also gaining professional/academic experience. For more information and to apply, please visit [www.asef.net/visiting-slovenia](http://www.asef.net/visiting-slovenia). Application deadline is May 1, 2018.



### IN MEMORY OF

**Bob Staskewich**- Waukegan, IL  
Mr. & Mrs. Robert Grampovnik, \$25.00

**Bernice Bailey**- Lodge #196, Irvine, CA  
Blessed Virgin of Help Lodge #196, \$10.00

**Annie Strukel**- Lodge #196, Virginia, MN  
Blessed Virgin of Help Lodge #196, \$10.00

**Mary Witek**- Lodge #53, Grayslake, IL  
Mary Chamernik, \$20.00  
MaryLou Stefanick, \$20.00

**Gladys Sever**- Lodge #42, Forest City, PA  
St. Aloysius Lodge #42, \$10.00

## WAUKEGAN LODGES HOST BASKETBALL COMPETITION

*MaryLou Stefanick,  
National Director of Athletics*



*The crew that kept the players and fans hydrated and nourished - MaryLou, Francine, David, Vickie, Bob, Sue, Barb, and Kathy.*



*Many thanks to Mike Brown, Jay Lerner, and Lance Johnson of St. Mary Lodge #79, who were the Waukegan Basketball Day coordinators.*



*Steve Drinka of St. Joseph #53 (far left with the ball), looks for the open man as the defense closes in*

On Saturday, February 17, St. Joseph Lodge #53 and St. Mary #79 of Waukegan kept the tradition of KSKJ Life basketball alive, when they hosted a one day round robin basketball tournament for members and guests.

The tournament, which was open to high school age men and up, provided the spectators with plenty of good competition and entertainment. For the third straight year, youth won out over experience, when the younger family team of Steve Drinka, Alex Pasiewicz, Anthony, Danny, Drew, Matt, and Zack Rygiel and friends, finished ahead of the teams of seasoned veterans.

Special thanks to the many Waukegan KSKJ Life members who pitched in and made this such a great day, especially the coordinators Mike Brown, Lance Johnson, and Jay Lerner. Also, to the dedicated members who staffed the concession stand and kept everyone hydrated, your efforts were very much appreciated. To the fans, we thank you for supporting our efforts.

There are probably many of you that remember playing in or attending some of the old KSKJ Life basketball tournaments, that began in the 1930's. Well, those days may be behind us, but the new tournament in Waukegan looks to be here for years to come. Next year, why don't you come join us and help keep the tradition alive?



*After the last game of the day, players gather together and celebrate another competitive Waukegan Basketball Day*



*Scott Stenzel gets ready for the opening tip at the Waukegan Lodges' Basketball Day.*



*The family that plays together, stays together. (Front row) Andrew Rygiel, Daniel Rygiel, Matthew Rygiel, (middle row) Anthony Rygiel, Steve Drinka, Alex Pasiewicz, (back row) Zachery Rygiel, Vince Marrone and Paul Parise. The team took home the first place honors.*

## ABC BOWLING

The ABC Bowling Competition for youth members is still going strong! The contest will run through April 30th. Be sure to visit [kskjlife.com/membership/athletics](http://kskjlife.com/membership/athletics) to enter your information. Winners from each division (straight bowling and bumper bowling) will be randomly selected at the end of the tournament. Results will be posted on the website and in the Voice.

## SAVE THE DATE - KSKJ LIFE NATIONAL BOWLING TOURNAMENT

The KSKJ Life National Bowling Tournament will take place April 21-22 in Indianapolis, IN. More information and registration forms will be available soon on our web-site under the "Athletics" tab and in the next issue of *The Voice*.

## STUDENT ATHLETE RECOGNITION & AWARD PROGRAM

The Student Athlete recognition and award program, which began in the fall of 2008, is back again for the 2017-2018 school year. The program, which is designed to recognize our young adult members who work hard on the field and even harder in the classroom, is open to all students, both high school and college, aged up to 25 years old. Visit [kskjlife.com/membership/athletics](http://kskjlife.com/membership/athletics) to enter in your information. Registration closes May 15, 2018. Fifteen random winners will be selected from the list of student athletes, and each winner will receive a \$100 educational award.

## MEMBER MEMORIAL

Our prayers go out to the families of our recently passed members. Claims have been paid and a donation to the KSKJ Life Educational Grant Fund has been made on behalf of each.

### JANUARY 2018 & FEBRUARY 2018

**Lodge #1-** Rosemarie Beribak, Forest Park, IL  
**Lodge #1-** Michael B. Randolph, Park Forest, IL  
**Lodge #2-** Rita R. Book, Joliet, IL  
**Lodge #2-** Patricia A. Dunn, Tinley Park, IL  
**Lodge #7-** Steve Lindvay, Pueblo, CO  
**Lodge #20-** Ava A. Imler Coloma, MI  
**Lodge #20-** John G. Prebelich, Warren, MI  
**Lodge #29-** James Potochnic, Athens, GA  
**Lodge #29-** Arthur B. Birska, Fort Myers, FL  
**Lodge #29-** Lillian E. Stefanich, Shorewood, IL  
**Lodge #29-** Norman J. Nemanich, Joliet, IL  
**Lodge #42-** Charles H. Carey, New Cumberland, PA  
**Lodge #50-** Sally D. Mitchell, Saxonburg, PA  
**Lodge #50-** Gary Gregurich, Pittsburgh, PA  
**Lodge #50-** Richard G. Hughes, New York, NY  
**Lodge #50-** Carole R. Luczak, Pittsburgh, PA  
**Lodge #52-** Frank Luzar, Ladoga, IN  
**Lodge #53-** Mary B. Witek, Grayslake, IL  
**Lodge #53-** Linda G. Underwood, Hebron, IN  
**Lodge #53-** Michael P. Skrlac, Elkhorn, WI  
**Lodge #59-** Ralph F. Sershen, Saint Paul, MN  
**Lodge #63-** Edward G. Tutkovics, Lorain, OH  
**Lodge #63-** Josephine A. Yurchisin, Cleveland, OH  
**Lodge #65-** Ann Hibbard, Waukesha, WI

**Lodge #69-** Mary Jean Pelletier, Butte, MT  
**Lodge #69-** Rose M. Leary, Butte, MT  
**Lodge #79-** Eleanore S. Tripam, Northbrook, IL  
**Lodge #104-** Sandra L. Sabo, Pueblo West, CO  
**Lodge #104-** Katherine Beller, Pueblo, CO  
**Lodge #108-** Antoinette C. Petrovic, Plainfield, IL  
**Lodge #108-** Jacqueline M. Plankar, Crest Hill, IL  
**Lodge #110-** Richard W. Cadle, Canton, OH  
**Lodge #143-** Viola F. Brown, North Aurora, IL  
**Lodge #143-** Stephen J. Vertin, Shorewood, IL  
**Lodge #146-** Dorothy L. Budimlic, Garfield Heights, OH  
**Lodge #153-** Amy Shadle, Canfield, OH  
**Lodge #153-** Frank A. Mavrich, Canonsburg, PA  
**Lodge #153-** Robert L. Allen Sr., Lewisburg, PA  
**Lodge #153-** Frances Polosky, Canonsburg, PA  
**Lodge #169-** Arlene S. Reed, Ashtabula, OH  
**Lodge #169-** Josephine J. Pophal, Cleveland, OH  
**Lodge #170-** Ida Lomnicki, New River, AZ  
**Lodge #226-** Stanley K. Anderson, Ashland, OH  
**Lodge #253-** Joseph J. Mlakar, Fontana, CA  
**Lodge #300-** Victoria C. Perry, New Brunswick, NJ  
**Lodge #620-** Don Fraley, Gilbert, AZ  
**Lodge #623-** Joseph M. Rock, Campbellsville, KY  
**Lodge #624-** Rosa Thompson, Ocean Springs, MS

## KSKJ VOICE

OFFICIAL PUBLICATION OF KSKJ LIFE, AMERICAN SLOVENIAN CATHOLIC UNION, IN THE INTEREST OF ITS MEMBERS

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## LOCAL LODGE NEWS & EVENTS

### REGION 1

PENNSYLVANIA, CONNECTICUT AND DC

### LODGE #42

STEELTON, PA

#### MATCHING FUNDS UPDATE

St. Aloysius Lodge #42 held its Matching Funds event for the Ronald McDonald House (Hershey, PA) on December 29th at Herby's El Mexicano Restaurant in Steelton. The restaurant agreed to donate 20% of all proceeds from the evening which amounted to \$400. The St. Aloysius Club donated an additional \$600 bringing the total amount raised for Ronald McDonald House to \$1000. Our own Jeffrey Dermes plays the accordion on a regular basis at the restaurant and provided entertainment for this event as well. Jefferey donated his payment for the night to the fundraiser.



*Lodge #42 President Jeffrey Dermes received a check from a Herby's El Mexicano employee that was, in turn, donated to the Ronald McDonald House of Hershey, PA*

#### LODGE UPDATE

Our childrens' bowling Easter party will be held on Saturday, March 24, 2018 at ABC East Bowling Lanes. Invitations for KSKJ Life Lodge #42 children members will be sent out for the party. If there are any lodge children who would like to participate (up to the age of 14), please contact Anne Hubler at 717-756-4889 or email amhubler277@aol.com. Please RSVP before March 15, 2018

We will be celebrating Our Lady of Brezje in May (exact date TBD). Our Join Hands Day event will also be in May (exact date TBD). More information on these 2 events will follow.

Flag Day will be celebrated on June 16. There will be a guest speaker.

We are planning an adult bowling event sometime in September. More information to follow.

The Lodge Adult Christmas Party was held on January 13. It was a great party with catering by Tina Muza. Once again, the food was delicious!

Spring is on its way! Hope everyone stays warm!

*Submitted by,  
Anne Hubler, Recording Secretary*

### LODGE #50

PITTSBURGH, PA

#### UPCOMING EVENT AND ELECTION OF DELEGATES

Unfortunately, the pesky groundhog saw his shadow again this past February and we're stuck with 6 more weeks of winter. Thankfully we have something to look forward to once the weather starts getting warmer. On Sunday March 25, 2018 we will be having our annual Palm Sunday Brunch at North Park Lounge from 11 a.m. - 1 p.m. We will also be holding our election of delegates during this time. The North Park Lounge is located at 8701 Babcock Blvd, Pittsburgh PA, 15237. It is located diagonally from La Roche College. Brunch will be served promptly at 11 a.m. and our event will go until 1 p.m. Please come hungry for pancakes, waffles, eggs to order, and a dessert buffet featuring a chocolate fountain! RSVPs are mandatory and must be in by Sunday, March 18. Please RSVP to either Ashley at kskjifelodge50@yahoo.com or to Al (412-487-2492) or Bob (724-443-6830).



*Eric Mikulan (Lodge #50 member) presents a KSKJ Life Matching Funds check to Ryan Smith, Founder & President of Grady's Decision, as the Behrend Baseball team looks on.*

### REGION 2

CLEVELAND AREA

### REGIONAL NEWS

#### PALM SUNDAY BENEFIT DINNER

St. Vitus Parish will have its annual Palm Sunday benefit dinner on March 25, 2018 in St. Vitus Parish Auditorium, 6111 Lausche Avenue, Cleveland, Ohio 44103 from 11 a.m. to 1:30 p.m. Sit-down and take-out dinners will be available. Cost is \$15 adult and \$10 for a child 12 years-old or younger. Main menu will be home-made soup, chicken or roast beef along with side dishes of lettuce, potatoes, side veggie plate, pastry, roll and butter along with coffee. This is a KSKJ Life Matching Funds event being sponsored by St. Vitus Lodge #25 and Christ the King Lodge #226.

Two USA Veteran Posts, St. Vitus Catholic War Veteran Post 1655 and PLAV Post 31, Euclid, Ohio, are the designated beneficiaries from this event. These two Posts have as their main purpose to serve individuals who served in one of five USA Military branches; and to assist their families. Post 1655 and Post 31 provide and lay flags at the grave sites during Memorial Day weekend at local cemeteries, provide gift packages to veterans in the VA Hospital in Cleveland, visits to veterans at the local VA hospital, provide various scholarships, and work to ensure the rights of veterans are provided by the U.S. government.

Donations to support the work of Post 1655 and Post 31 are be made to: "St. Vitus Church-Veterans" and mailed to St. Vitus Rectory, Veterans, 6019 Lausche Avenue, Cleveland, Ohio 44103. All donations received in this manner will be provided to Post 1655 and Post 30. The goal is to raise \$10,000 to enable these two US Veteran Posts to continue the work they perform on behalf of U.S. Veterans and their families. Dinner tickets may be purchased in advance by calling the parish rectory at 216-361-1444. Only 500 dinners will be sold. St. Vitus Parish is observing its 125th Year Anniversary of its founding (1893-2018). All KSKJ Life members are cordially invited to attend this benefit event to support U.S. Veterans and their families.

*Prepared by: Stane Kuhar*

## LOCAL LODGE NEWS & EVENTS

### LODGE #169

CLEVELAND, OH

#### LODGE UPDATE AND ELECTION OF DELEGATES

Our annual St. Joseph Communion Breakfast is coming up on March 18. We'll meet for 10 a.m. mass at St. Mary's in Collinwood and then enjoy a hot breakfast in the parish hall. All members are welcome to join us courtesy of the lodge.

On Saturday, May 12 members of Lodge #169 will participate in the Run/Walk for Hunger in downtown Cleveland. Walkers and runners in the 5K will be sponsored by the lodge. We need at least 10 participants to enter as a team. For more information or to sign up, call Greg Clack at 216-731-9285.

Students can submit applications to the Lodge #169 Scholarship program until April 30. Contact me (jtnemec@sbcglobal.net) or any lodge officer for an application.

Our delegate elections for the 2018 National Convention in Chicago in August will be held during our monthly meeting on March 15 in the downstairs meeting room of the Slovenian Home on Holmes Avenue. The meeting begins at 6:30 p.m.

If you're interested in participating in or traveling with us to the National Bowling Tournament in Indianapolis from April 21-22, let me know!

Remember, the best fish fries on the East side are at St. Mary's every Friday through March 23!

Pre-spring greetings to all; wishing you all good health.

*John Nemec  
Fraternal Activities Coordinator*

### LODGE #219

EUCLID, OH

#### LODGE MEETING AND ELECTION OF DELEGATES

Please join us on Sunday, March 11 at 1 p.m. for the Lodge #219 business meeting. It will be held in the community room at 4 Gateway Manor in Euclid, Ohio. We will be discussing/electing the lodge delegates for the National Convention to be held in

August. Remember, you have to be in good standing with KSKJ Life and have attended four meetings in 2017 to be eligible.

Plans for our Communion Mass and Luncheon will also be made at this meeting. Sts. Robert and William Catholic Church in Euclid, Ohio is the site for the 11 a.m. mass. on Sunday, May 20. Please read The Voice for more information if you are unable to attend this meeting. Refreshments will be served and door prizes given out.

*Elizabeth Kusar*

### LODGE #226

CLEVELAND, OH

Happy Birthday Lodge #226! On February 9, 2018 Christ the King Lodge #226 celebrated its official 90th Birthday. Cheers!

#### UPCOMING EVENTS AND ELECTION OF DELEGATES

March 23 - 5:30 p.m. (The NASH). Lodge Meeting, Fish Fry, and Family Bowling. If interested in bowling, please email Tamara Zupancic at tlnmentor@hotmail.com or give a call to 440.488.2904.

March 25 - 11 a.m. - 1:30 p.m. (St. Vitus Parish Auditorium). St. Vitus Parish Palm Sunday Benefit Dinner. The benefit dinner will focus on raising funds for both Post 1655 and Post 30 and to humbly ask for support from the general public for these two Veteran Posts so that they have the means to continue the fine work on behalf of veterans and/or their family members. All individual, business, or organizational donations received before, during and after this event will go these two Veteran Posts. Dinner tickets will be \$15/adult and \$10/child (12 years or younger). Sit-down and take-out dinners will be served. Ticket may be purchased or reserved ("will call reserved dinner tickets") by contacting the parish rectory.

April 8 - 12 p.m. (Slovenian National Home) - Voting on Christ the King Lodge #226 delegates for the 39th KSKJ Life National Convention

May 5 - 10 a.m. (Slovenian National Home). Join Hands Day and Lodge Meeting

#### MEMBER UPDATE

Elizabeth Ouellette joins her sister Dorothy as the latest members of KSKJ Life (see picture). They are part of the Joe and Josephine Snyder family (Great Grandparents). Joe Snyder's father and mother were KSKJ Life members along with his five brothers and three sisters. Josephine's parents were also members. And the KSKJ Life membership tradition continues from there... Joe and Josephine's three sons and daughter are all members. Joe Jr.'s three sons, Robert's eleven children and Greg's three daughters are also members. Now they have nine great grandchildren as members. All totaled, KSKJ Life has more than 49 members from the Snyder family.



*Elizabeth and Dorothy Ouellette*

### LODGE #25

CLEVELAND, OH

#### ANNUAL DINNER AND ELECTION OF DELEGATES

Our annual dinner and 50-year member recognition will be held April 8, at 12 p.m. in the St. Vitus School Auditorium. All members are welcome.

Please call John Turek at 216-531-0230 for reservations no later than April 2. Please try to attend.

Following the dinner, we will conduct a lodge meeting where we will hold election of delegates for the 2018 National Convention.

*John C. Turek, Secretary*

## LOCAL LODGE NEWS & EVENTS

June 3 - 12 p.m. (Slovenian National Home)

July 7 - 4-Lodge Picnic at Odd Fellows Park. Join Lodges #150, #146, #63, and #226 for this annual family-fun event!

Sept 8 - Lake Erie Island Hop - Chuck Potenga is still looking to charter a boat on September 8, 2018 to island hop from Cleveland to Kelley's Island to Put-in-Bay and back to Cleveland. However, in order to make the event a success, we need approximately 150 people to commit. If this sounds like an event you and your family would enjoy, please send Chuck a quick note [cpotenga@wowway.com](mailto:cpotenga@wowway.com). We would love to see members from other lodges join in the fun too, so spread the word!

### LODGE UPDATE

Lodge #226 will vote on delegates to send to the convention during our April 8th Lodge Meeting. Please join us at 12 p.m. at the Slovenian National Home for this important decision.

The Young Adult Leadership Conference is held prior to the National Convention and is a unique opportunity for our 18-25 year old members to develop self-awareness and leadership skills, learn more about KSKJ Life, and build fraternal relationships with other members from around the country. If you are a member between the ages of 18-25 and are interested in attending the YALC, please go to KSKJ Life's website to fill in the application. Applications should be submitted before April 30th.

Follow KSKJ Lodge #226 (@kskjcleland226) to receive lodge updates and see photos of our events. It's a great way to stay connected with the lodge.

I encourage all members to reach out to me via email—include the words: Lodge #226 in the subject line—if you have any news or photos to share. My email is [tisinmentor@hotmail.com](mailto:tisinmentor@hotmail.com).

*Submitted by Tamara Zupancic*

### REGION 3

CLEVELAND AREA

### LODGE #63

CLEVELAND, OH

#### LODGE UPDATE

Hopefully everyone is tolerating the cold and snow well. We met on a cold snowy night (January 29) to install officers and enjoy a New Year's meal. We also presented our Matching Funds check to Joe Mannion, President of the Greater Cleveland Policeman's Memorial.



*Joe Mannion graciously accepts a Matching Funds check from Jim Marincic*

Thanks to all who made the trip out. The next meeting was held on Monday, February 26 @ 6:30 p.m. at the Slovenian Home on East 80th Street. Recap will be in the next edition of *The Voice*.

#### UPCOMING EVENTS AND ELECTION OF DELEGATES

Save the date for our Corn Hole Tournament! Saturday, March 24 at 4 p.m. at the Slovenian National Home. More details to follow on our Facebook Page and the next issue of *The Voice*.

St. Lawrence #63  
Corn Hole Tournament  
Saturday, March 24, 2018  
4:00pm  
Slovenian National Home  
3563 Eat 80<sup>th</sup> Street  
Cleveland 44105  
Watch our Facebook Page  
For more details or call  
Cathy @216-798-0496



*Find us on Facebook- KSKJ St. Lawrence #63 Cleveland*

We will be voting on Convention delegates at our March Meeting – Monday, March 26 @ 6:30 p.m. at the Slovenian Home on East 80th.

We will be traveling to the bowling tournament the weekend of April 20-22 in Indianapolis, Indiana. Anyone that may want to bowl, let me know!

With the season of Lent upon us, the Slovenian Home on East 80th will be hosting Fish Fry's on the following Fridays: March 9, and March 23. Come out for one or all! Voted one of the top 30 Fish Fry's in the Cleveland Area by the Cleveland Plain Dealer 2017.

As always keep all KSKJ Life members in your prayers.

Veliko stvari za vse, (Great things to all)

*Jean Marincic  
Financial Secretary/Voice Reporter*

### LODGE #146

CLEVELAND, OH

#### UPCOMING EVENTS

Sunday, March 18 - 50- year member dinner and 106th Lodge Anniversary.

Friday, April 27 - Meet and Greet at Quaker Steak and Lube

#### LODGE UPDATE AND ELECTION OF DELEGATES

We have had a busy few weeks at our lodge. On Friday, January 19 we had our rescheduled new member dinner. This was due to inclement weather in Cleveland on January 12. We worked on actively selling our squares for the AFC vs. NFC. Due to the hard work of several of us, we sold out the board by February 1! This was a great feeling – to know that it sold out.

On Friday, February 2, we had the draw at Quaker Steak and Lube. There were several of us who thought we had great numbers on the squares. Winnings were anticipated. And then, New England forgot how to make extra points and field goals. Hearts were broken and wallets became lighter than expected. But, there was a nice turnout for the watch party. Sideboards were also available and purchased by guests.

## LOCAL LODGE NEWS & EVENTS

We did have different winners for each quarter. Did you miss out on a square and a chance to really have a stake in the game? Well, we will probably do this again next year. Watch *The Voice* and make a small effort to purchase your square. The fourth quarter was won by a Lodge #146 member!

Sunday, March 18, we will have our 50-year member dinner at Verso Restaurant, located at 5619 Brecksville Rd., Independence OH. Dinner will be at 4 p.m. We will be joined by Lodge #150. We will have one member - Lois Kaplan - celebrating her 50 years with KSKJ Life. We will also be celebrating our Lodge's 106th anniversary! Come join us for a great meal and good company. After the dinner, we will have a brief meeting to elect our delegates for the convention. We have five (5) delegates to elect for the convention.

Also, the Young Adult Leadership Conference will be just prior to the convention. We will sponsor two individuals (age 18 - 25) for this. The first two to call me will have their expenses paid.

In April, KSKJ Life will have its National Bowling Tournament in Indianapolis. If you are a bowler, I encourage you to try to join us. We can always use more bowlers! Right now, there are hopes for a bus to take us, but nothing has been finalized.

Finally, on April 27, we will have a Meet and Greet at Quaker Steak. We will be planning our summer activities. As usual, it will be at 6 p.m. in the bar area. Stay safe. Stay warm.

*Josie Kmet  
Secretary/Treasurer  
Lodge #146*

### LODGE #150

CLEVELAND, OH

#### UPCOMING MEETING AND ELECTION OF DELEGATES

Our next Lodge #150 meeting will be held on Sunday, March 18. It will take place after our 50-Year Recognition Dinner. We will hold our delegate elections at this meeting.

#### 50-YEAR RECOGNITION DINNER

Our 50-Year Recognition Dinner will be held at 4 p.m. at Verso Restaurant, 5619 Brecksville Road,

Independence, Ohio 44131. Please RSVP by March 12 to Elaine Peskar at 440-503-8312 or Liz Jones at [kskjlife150@gmail.com](mailto:kskjlife150@gmail.com) if you plan to attend.

#### CONGRATULATIONS

Lodge #150 is proud to recognize four 50-year members for 2018. Congratulations to Denise Ambrose, Sophie Jajola, Donald Mikulich, and Sylvia Srebernak.

#### NATIONAL BOWLING TOURNAMENT

The KSKJ Life National Bowling Tournament will be held April 21-22 in Indianapolis, IN. We will sponsor two Lodge #150 teams for the tournament. Any Lodge #150 members that are interested, please contact Tony Peskar or Liz Jones for additional information.

#### LODGE EMAIL ADDRESS

The Lodge #150 email address for Financial Secretary, Liz Jones is [kskjlife150@gmail.com](mailto:kskjlife150@gmail.com).

*Tony & Elaine Peskar*

### REGION 4

JOLIET AREA

### REGIONAL NEWS

#### ILLINOIS FEDERATION

The Illinois Federation will again be a sponsor for the Slovenian Cultural Center Palm Sunday Brunch which will be held on March 25. All members are welcome to the mass and brunch.

#### COMBINED JOLIET LODGES OF KSKJ LIFE

On Tuesday, February 6, the combined Joliet Lodges of KSKJ Life held their monthly meeting at T&C Lanes. Members from Lodge #2, Lodge #29, Lodge #108 and Lodge #143 were in attendance for the meeting.

On January 15, the Board Members had met to discuss the upcoming events for the year. There was not a regular January meeting for the Joliet Lodges.

Sorry folks - the Youth/Sports Fund Raffle has been postponed until the March meeting. There are still tickets out that have not been sold. We hope to pull for January, February and March at the March meeting.

We are looking into holding the kids Easter Egg-hunt on Saturday, April 7. You should receive a postcard with all the details on it.

Once again, the Joliet Lodges and Slovenian Women of America will join forces to pray the rosary on Saturday, March 17 from 12 - 1 p.m. All members are welcome to join us.

On Thursday, May 24 a mass will be held at 6:30 p.m. (St. Joseph Church) to honor Marija Pomagaj followed by a social gathering in Ferdinand Hall after the mass. Once again KSKJ Life members are welcomed to attend.

The next meeting of the combined Joliet Lodges of KSKJ Life will be held on Tuesday, March 6 at 7 p.m., T&C Lanes. Hope to see you there.

That's it for now. Have a great St. Patrick's Day. Until next time.

*Respectfully submitted,  
Pauline Mihelich  
Recording Secretary/Reporter  
Joliet Lodges of KSKJ Life*

### LODGE #2

JOLIET, IL

#### LODGE UPDATE AND ELECTION OF DELEGATES

KSKJ St. Joseph Lodge #2 will have its annual St. Joseph Brunch to honor 50-year members on March 18, 2018. We will celebrate mass at 10 a.m. at St. Joe's Church followed by brunch at Merichka's. We will also be electing our National Convention Delegates. Cost is \$10 for adult members, \$20 for non-members.

Children members are free from the children's menu, non-members (children) are \$5.95. Please RSVP to Diana Tyda @ 815-557-7325 or Zach Pucel @ 847-636-3156.

## LOCAL LODGE NEWS & EVENTS

### LODGE #29

JOLIET, IL

#### UPCOMING EVENT AND ELECTION OF DELEGATES

Our next meeting, election of delegates to the National Convention and Chili Cook-Off, will be Sunday, March 4, 1 p.m. at St. Joe's Park Hall. Don your apron, pull out your best chili recipe and put it to a taste test.



*Lodge 29 Officers for 2018: (left to right) Bob Zelinski, Becky and Ken Velasquez, Louie Derlinga, Judy Corum, Nick Vidmar and Karen Colman.*

During the month of March can we really dare to think of Spring? Easter blessings to everyone.

*Karen (Ramsak) Colman  
Reporter*

### LODGE #108

JOLIET, IL

#### LODGE UPDATE

Happy St. Patrick's Day!

St. Genevieve Lodge #108 held their monthly meeting on Sunday, February 4. A short business meeting was held. Afterwards members enjoyed hot coffee, cherry coffee cake, cinnamon coffee cake as well as cupcakes. Thank you to Maryann McGinnis and Katie for bringing them.

Congratulations go out to Maryann McGinnis for winning the attendance award.

Thank you's were received from St. Joseph Catholic Church, Waterleaf Women's Center, Guardian Angel Community Service and Wreaths Across America for our monetary donations.

#### UPCOMING MEETINGS AND ELECTION OF DELEGATES

Our next regular meeting will be held on Sunday, March 4 at 1 p.m. in Ferdinand Hall. Then on Sunday, April 8 at 1 p.m. in Ferdinand Hall. There will be no meetings held in May, June, July, August or September. We will resume our meetings in October.

Members, please be advised, that at the April 8 meeting we will hold elections for Delegates & Alternates to the KSKJ Life National Convention that will be held on August 9, 10, 11.

A Join Hands Day Event will be scheduled sometime in May – hopefully before Memorial Day. Also, a mass for living & deceased members will be scheduled sometime in June.



*Pauline Mihelich (left) and Alan Mihelch (right) present a Charitable Giving Award check as well as items that were collected at the lodge's Christmas party to a representative from the Guardian Angel Home Services.*

That's it for now. Until next time.

*Respectfully submitted,  
Pauline Mihelich – Lodge President  
St. Genevieve Lodge #108, KSKJ Life*

### LODGE #143

JOLIET, IL

#### ELECTION OF DELEGATES

St. John the Baptist Lodge #143 will hold its election of delegates for the KSKJ Life National Convention on Thursday, March 22 at 7 p.m. The location will be the meeting room at the Joliet Public Library – Black Rd. Branch (3395 Black Road, Joliet). Please plan on joining us for this important meeting.

Stay Connected! "Like" and follow our Facebook page for information on upcoming meetings and events. [www.facebook.com/kskj143](http://www.facebook.com/kskj143).

### REGION 5

CHICAGO & INDIANAPOLIS AREA

### LODGE #52

INDIANAPOLIS, IN

#### UPCOMING EVENTS

March 24 –Mark your calendars for our Annual Easter Egg Hunt at Leonard Park in Speedway! Join us for fun, food, crafts and the Easter Bunny! Contact Jaymie McDougal [317-796-8032; [jamsmdougal@gmail.com](mailto:jamsmdougal@gmail.com)] for more information!

#### LODGE UPDATE

The season of Lent is once again upon us. This is the one time of year when we seem struck by a nearly irresistible desire for a juicy hamburger or a thick steak on a Friday. Sometimes, our Lenten journey may seem harder than it should. Just stay positive, and remember, that Easter is right around the corner!

We've had an exciting past couple of months here in Indianapolis. Our local bowling season is just about finished. We are in the latter half of our season and preparing for our National Tourney on April 20-22! Our lodge also had its largest event of the year this past month, our Annual Sausage Feast! Once again it proved to be an excellent turnout. Held in January, it was our Matching Funds Event with proceeds going to Gigi's Playhouse – Down Syndrome Achievement

## LOCAL LODGE NEWS & EVENTS

Center. All in attendance had their choice of either fresh, smoked, or blood sausage complete with sauerkraut, potatoes, and hard crust bread. It was quite an ethnic Slovenian meal! Thanks to the many kind bakers who donated desserts for us. Everything was delectable. The many in attendance had a wonderful time. As always, with the klobase, the kraut, and the music, you knew you were home. We were lucky enough to have the Trio Veseljaki join us again. The Trio did an excellent job of getting people up and out of their seats for the Chicken Dance. It still brings a smile to your face to watch grown adults imitate chicken. Ahh, the power of polka!



*Thank you to the Trio Veseljaki who provided us with live music and lots of entertainment.*



*Group shot including officers from Lodge #52, KSKJ Life Home Office staff, KSKJ Life Board Member Julie Schneller (back row, in green), KSKJ Life Athletic Director MaryLou Stefanick (back row, in purple) and a representative from Gigi's Playhouse (seated in black).*



*Steve and Phyllis Fon showing off their polka skills at the Sausage Feast.*

Our Children's Easter Egg Hunt will be held on Saturday, March 24 from 2-4 p.m. at JC Leonard Park in Speedway. There is a shelter there in case of poor weather. We should have a great turnout! Be sure to join us for fun, food, and prizes. Our Youth Director Jaymie McDougal promises this year's Egg Hunt to be a blast. Food will be served, along with many fun activities and prizes. We invite both our younger members (and nonmembers) to join us. There may even be a surprise visit from the Easter Bunny himself! Contact Jaymie McDougal [[jamsmdougal@gmail.com](mailto:jamsmdougal@gmail.com)] for more information.

This year's National Bowling Tournament will be held right here in Indianapolis - Brownsburg to be exact. We will use the alley in Brownsburg. However, the Meet & Greet and the Dance will be held at the Slovenian National Home. If you're in the area, we invite to attend any or all activities. Our Athletic Director, Ed Cottongim, is already forming teams. Ed is looking for bowlers of all skill levels. If interested, just stop by Western Bowl on a Thursday evening between 6:30 and 8:30 p.m. for more information. Stay tuned to our website and Facebook page as well. Hotel and scheduling information will be out soon.

Be sure to check our website, [www.stals52.com](http://www.stals52.com) for our complete calendar of events and photos of past activities. You may also check the Upcoming Events section in our article for contact information. Are you on Facebook? Make sure to like St. Aloysius, [www.facebook.com/pages/KSKJ](http://www.facebook.com/pages/KSKJ). We're posting events

and photos regularly so if you're on Facebook be sure to check our page.

Nasvidenje!

*Jennifer Velikan*

### REGION 6

NE ILLINOIS & WISCONSIN

### LODGE #53

WAUKEGAN, IL

#### UPCOMING MEETINGS AND ELECTION OF DELEGATES

March 18- Annual Lodge Luncheon Meeting – 11 a.m. - 1 p.m.

April 8 – Regular Meeting and Election of Delegates at 9:15 a.m. at Bertrand Lanes, 2616 Washington St., Waukegan

May 2018- No Meeting

#### LODGE UPDATE

Please plan to attend our April meeting when we will elect delegates to the National Convention.

We will vote from a pool of members who have met the requirements and are eligible to become a representative of our Lodge. Interested members ages 18-25 may apply to attend the Young Adult Leadership Conference.

A Reminder for March 18 – The annual Lodge Leaders and 50-Year Members Luncheon meeting is being held at Primo (the former In-Laws Restaurant) in Gurnee, IL. Brunch begins at 11 a.m. ; the cost for Members is \$10 and members 12 years or younger are free. As always, guests are invited to enjoy our gathering. Please RSVP by March 12. For details, call Sue Dolence at (847)662-0908 or myself (Vicki Drinka) at (847)244-8949.

Think Spring!

*Victoria Drinka, Secretary*

## LOCAL LODGE NEWS & EVENTS

### LODGE #65

MILWAUKEE, WI

#### ELECTION OF DELEGATES

Are you interested in YOUR lodge events? Please, once again accept my invitation to attend our meetings. It's convention year and delegates will be elected at our March meeting which will be on March 7, 2018 at 6:30 p.m. in the Rectory Meeting Room of St. John the Evangelist Church. We are eligible for five delegates. Help us decide who is best qualified.

#### LODGE UPDATE

Plans are being made for the 115th Anniversary of Lodge #65. A short survey on Facebook (KSKJ #65 Milwaukee) asks your input as to the kind of celebration would be appropriate. Please take a moment to respond to this survey.

Our Matching Funds Event, which was held on January 13, 2018, was enjoyed by the many who participated.

The Charlie Mouradian/Debbie Nowak 9 Pin Tap Memorial Tournament will be held on Sunday, April 22, 2018, at the New Berlin Ale House. Entries can be found online or by calling Mike Mouradian at 262-573-0015 or email [mouradian@charter.net](mailto:mouradian@charter.net). Cost is \$175.00 per team and includes shoes, soda, pizza, a tee shirt, and a donation to American Foundation for Suicide Prevention and KSKJ Life Lodge #65 Education Fund. Get your teams together now! If you have never participated in this event, please consider joining us. It is an afternoon of fun, friendship and lots of prizes.



**9 Pin Tap Memorial Tournament**  
 Charlie Mouradian & Debbie Nowak Memorial

**Sunday, April 22<sup>nd</sup>**  
**New Berlin Ale House & Bowling Lanes**  
 16000 W. Cleveland Ave.  
 New Berlin, WI 53151

11:00 am Registration / 11:30 am Bowling  
 28 Lanes / 5-Person Teams

\$175 entry fee per team includes:  
 • 5 Bowlers  
 • Event T-Shirts  
 • 3 Games & Shoe Rental  
 • Pizza & Soda  
 • Donations to:

**Cash Prizes for:**  
 1st Place Team & Individuals

**Corporate sponsorship / donation:**  
 Contact Don Nowak at [nowakd4@yahoo.com](mailto:nowakd4@yahoo.com)

Follow **KSKJ #65 Milwaukee** on Facebook for event details & notices.  
 Questions? Contact Mike Mouradian, 262-573-0015/[mouradian@charter.net](mailto:mouradian@charter.net)

Mail registration with payment OR register online at <https://2018kskjbowling.eventbrite.com>

**Entry Deadline: March 15, 2018**

Return form with payment to:  
 KSKJ Lodge #65 Education Fund  
 c/o Mike Mouradian  
 4181 Janz Drive  
 West Bend, WI 53095

Team Captain \_\_\_\_\_  
 Phone/Email \_\_\_\_\_  
 Address \_\_\_\_\_

Bowler Name	Size
1) _____	adult 5--XXL
2) _____	/
3) _____	/
4) _____	/
5) _____	/

Congratulations are extended to Andy and Angie Becker on the new addition to their family. Joelle Marie was born on February 7, 2018, and was welcomed by her big brother, Jace as well as her parents and grandparents.

Greetings to all of our sick and shut ins. Stay warm.

*Nasvidenje  
 Mici Bregant*

### LODGE #79

WAUKEGAN, IL

#### ELECTION OF DELEGATES

Attention all St. Mary Lodge #79 members: Our next lodge meeting will be held on Saturday, March 10 at 5 p.m. at Bertrand Lanes in Waukegan. All members are encouraged to come to Bertrand Lanes for this important meeting where we will elect the delegates that will best represent us at the 2018 National Convention in August. Our Matching Funds event will immediately follow, so please plan on spending the evening with us. Your support is always needed!

#### UPCOMING EVENTS

Saturday, March 3 – Family Swim Party at Waukegan Park District Field House. See flyer for details.



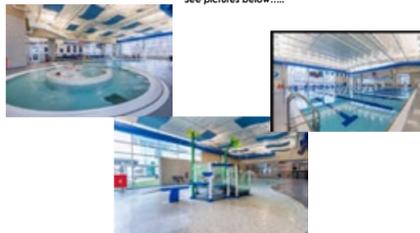
ST. Mary Lodge #79 and its parent organization, KSKJ Life-American Slovenian Catholic Union, invite you to our

### Family Swim Party

**Saturday March 3<sup>rd</sup> from 2:00pm-4:00pm**  
 Waukegan Park District Field House-800 Baldwin Ave. Waukegan.

**This event is open to all KSKJ members free of charge!**  
**For reservations please contact Lori Mivshak at**  
[KSKJwaukeganathletics@yahoo.com](mailto:KSKJwaukeganathletics@yahoo.com).

**Fun for all ages!! Three pools to choose from!**  
 See pictures below.....



Saturday, March 10 – “No-Tap” Bowling Event to benefit the Midwest Veterans Closet (Matching Funds Event). See flyer below.

St. Mary Lodge #79 and its parent organization, KSKJ Life – American Slovenian Catholic Union, as well as the Midwest Veterans Closet, invite you to our

**“NO-TAP” BOWLING OUTING & PRIZE RAFFLE FUND RAISER**

**SATURDAY, MARCH 10, 2018**

**SIGN IN AT 6:00 / BOWLING STARTS AT 6:30pm**  
**BERTRAND BOWLING LANES WAUKEGAN, IL.**  
**COST FOR BOWLING & PIZZA IS \$10.00**

Not a bowler? That's okay. Come on out to the lanes, cheer on your friends, and support our incredible Prize Raffle. **All proceeds from this event go to support the Midwest Veterans Closet in North Chicago.** If you would like to donate a prize for the prize raffle, please contact Debbie Slater at: [Delater101@aol.com](mailto:Delater101@aol.com) OR 847-208-5613 by 3-1-18.

Everyone is invited to participate, although under the age of 18 needs to be accompanied by an adult. Feel free to coordinate your own 5-person team or get 10 people together for your own two lanes. For reservations, please contact Lori Mivshak at: [kskjwaukeganathletics@yahoo.com](mailto:kskjwaukeganathletics@yahoo.com) OR 847-354-0480 by 3-1-18.

Men's and women's underwear and socks are desperately needed. Also full size toiletries such as toothpaste, shampoo, deodorant, body wash, and lotion, will be collected for the Midwest Veterans Closet. Would you please bring a few of these items with you?

St. Mary Lodge #79, located in Waukegan, Illinois, is a subsidiary of KSKJ Life, American Slovenian Catholic Union, a not-for-profit fraternal benefit organization, with its Home Office located in Illinois. This event will be a KSKJ Life Matching Funds Event. Net proceeds from this event (up to \$1000) will be matched by KSKJ Life to benefit the Veterans Closet.

Midwest Veterans Closet is the not-for-profit Rapid Response charity taking the lead in Impacting Veterans Lives by providing clothing, household items, shoes and boots, linens, small furniture pieces, and food from our Food and Nutrition Resource Center. To learn more, please visit [www.midwestveteranscloset.org](http://www.midwestveteranscloset.org)

**Midwest Veterans Closet - where it's Veteran's Day, EVERYDAY.**

KSKJ Life's mission is to provide our members and their families with financial security and fraternal benefits that promote traditional Christian values. For more information, call 1-800-843-5755 or visit [www.kskjlife.com](http://www.kskjlife.com).




## LOCAL LODGE NEWS & EVENTS

### LODGE #136

WILLARD, WI

#### LODGE UPDATE AND ELECTION OF DELEGATES

Greetings from Willard -

Mary Of Perpetual Help Lodge #136 will be having their March meeting on March 11, 2018 at Holy Family Parish Center in Willard, WI at 10:30 a.m. At that time we will be having our Election of Delegates to the National Convention in Chicago in August. The members that are chosen delegates have to have attended four meetings in 2017.

Also on March 11, we will have our “Hunting and Fishing Jamboree” starting with a pot-luck lunch at noon. There will be door prizes and prizes for the biggest deer, both buck and doe; bear; turkey; geese; duck and game fish. Prizes will also be given out to the largest game and rough fish to our lodge member youth. Just register with Bob Trunkel at 715-267-7264. The only stipulations are that you must be a member of Lodge #136, and the game has to have been gotten in your home state. After the prizes are handed out, we will play bingo. Please come and join us. Bring your friends!

If you know of anyone who would like to join our Lodge #136, just let Lonna Rakovec know at 715-267-7105 or email at [genelonna@hotmail.com](mailto:genelonna@hotmail.com). KSKJ Life has various Life Insurance and Annuity products.

*Respectfully submitted,  
 Lonna Rakovec  
 Financial Secretary*

### LODGE #144

SHEBOYGAN, WI

#### ELECTION OF DELEGATES

An important date to remember is April 8. We have our regular scheduled meeting after the 9 a.m. mass in Fr. Cherne Hall. We will also have our election of our delegates to the 2018 National Convention. Help us send members that will represent our lodge and vote on important issues for the next four years.

#### UPCOMING EVENTS

On March 10 we are having our Family Bowling Event. It is being held at Maple Lanes beginning at 2 p.m. In the past, we had it as the Juvenile Bowling but recently made it a family outing. Don't have any children? You are more than welcome to come and join us! Anyone planning on attending, please call Ken Miller at 920-452-2342.

We just received approval for our Matching Funds Project for this year. We will be sponsoring an Adopt-a-Beverage at the SS. Cyril & Methodius Paris picnic on July 8 at Deland Park. Proceeds will go to the Parish. Watch for further details in *The Voice*.

*Pat Slapnick  
 President & Reporter*

Person of the Year at the Christmas party. We held our annual Giving Tree once again and gave out over 100 gifts.

We will be holding a breakfast February 18, serving apple stuffed french toast and sausage after the 8:30 a.m. mass. We will also be preparing and serving the parish soup supper on March 7 before Stations of the Cross.

We will be electing six delegates for the National Convention in August at our March 4 meeting. This will be in Resurrection Parish Hall after the 8:30 a.m. mass. Members must be present in order for their vote to count.

### LODGE #171

DULUTH, MN

#### ELECTION OF DELEGATES

St.Elizabeth's Lodge #171 will elect their delegates and alternates to the National Convention at their April 8 meeting at 11 a.m. in St. Elizabeth's social hall. Those members wishing to be elected must be present at the meeting.

### LODGE #196

GILBERT, MN

#### ELECTION OF DELEGATES

Election of three delegates and three alternate delegates to be sent to the KSKJ Life National Convention in Chicago this coming August will be held at the regular KSKJ Life Gilbert Lodge #196 business meeting on Tuesday, April 3, 2018 at 5 p.m. The meeting will be held in the Catechism Rooms (basement) at St. Joseph's Catholic Church in Gilbert. We have 8 members that qualify to be a delegate, so if you are interested in voting for a delegate, you must be present at this business meeting.

#### MATCHING FUNDS

Lodge #196 recently held a Matching Funds event with the North St. Louis County Habitat for Humanity – Minnesota. The “Building the Future for Habitat” dinner was held on February 1. Final totals were still being calculated as of press time and will be reported on in next month's *Voice*.

### REGION 7

MINNESOTA AND MICHIGAN

### LODGE #59

EVELETH, MN

#### LODGE UPDATE AND ELECTION OF OFFICERS

Since October, Lodge #59 has held one breakfast for the parishioners (in November). We donated \$100 to the National Child Safety Council for drug education and child safety. We donated \$500 to St. Michael Foundation for their Bariatric Care Program. We purchased a new suit for Santa (and that was before we found Santa had a very nice suit to wear!). Our annual meeting was held on December 10 with election of officers. All officers remained the same with the exception of Amy Brazzerol who is our new recording secretary, along with being our IT person, and Dawn Barchus, who is our new auditor. After the meeting, there was a fun afternoon Christmas party for youth and adults. Bingo was played with Santa arriving with a bag of goodies for all the kids. Door prizes were plentiful, and pizza and cupcakes were provided by the lodge. We collected donations for the 'Snacks for Soldiers' campaign and sent a donation of \$50. Bob Mavec was honored for Lodge

## LOCAL LODGE NEWS & EVENTS



presented with his certificate. Thank you for all that you do for our lodge, Mike!



*Lodge Person of the Year, Mike Retka, receives his certificate.*

Also at this meeting, we welcomed three visitors from Slovenia who are relatives of Lodge #197 members Alice and Benedict Supan. The visitors- Mina Cop, Betka Cop and Breda Cop - come from the Slovenian town of Gorje. Betka is a farmer and farms on Benedict's ancestral family farm. Mina is a surveyor and Breda has a winery in Eastern Slovenia. (Breda also farms). It was wonderful to have these guests in town and speak about life in their Slovenian town.



*Lodge #196 President Karl Oberstar, Jr. (left) with Nathan Thompson from Habitat for Humanity.*

*Respectfully Submitted by,  
Karl Oberstar Jr. (President)*

### LODGE #197

ST. CLOUD, MN

#### LODGE UPDATE

St. Stephen Lodge #197 held a special meeting on Sunday January 28. During the meeting, our lodge person of the year, Mike Retka, was honored and



*Lodge #197 members with the Slovenian visitors and family relatives.*



*Mina, Betka and Breda Cop from Gorje, Slovenia*

### REGION 8

COLORADO, KANSAS, MONTANA & CALIFORNIA

### LODGE #7

PUEBLO, CO

#### UPCOMING EVENTS

March 12 – Monthly Local Lodge Meeting in St. Joseph's Hall at 6:30 p.m.

March 25 – Palm Sunday Breakfast following the 8 a.m. mass at St. Mary's Help of Christian's Church. Annual Children's Easter Egg Hunt at 2 p.m. at St. Mary's Church Grounds

April 9 – Monthly Local Lodge Meeting in St. Joseph's Hall at 6:30 p.m. Election of Delegates for the 2018 National Convention will take place at this meeting.

#### LODGE UPDATE AND ELECTION OF DELEGATES

Attention all members! Election of delegates for the 2018 National Convention will occur during the St. Joseph's Lodge #7 monthly meeting at St. Joseph's Hall at 6:30 p.m. on April 9, 2018. Members are strongly encouraged to attend this important meeting!

On January 14, 2018, St. Joseph's Lodge #7 and Immaculate Conception Lodge #104 were recognized for their contribution in supporting St. Francis Xavier Catholic Church in raising funds to relocate a historic bell tower to the church's newly renovated parish. Father Selvakumar formally expressed his gratitude and praised the generosity of both lodges following mass where the funds were presented to Father Selvakumar and members of the parish.

See photo on the next page.

## LOCAL LODGE NEWS & EVENTS



*Members of St. Joseph's Lodge #7 and Immaculate Conception Lodge #104 presented the matching funds check to Father Selvakumar and parishioners of St. Francis Xavier Catholic Church.*

### LODGE #115

KANSAS CITY, KS

#### ELECTION OF DELEGATES

St. Veronica Lodge #115 will hold its next meeting on Tuesday, March 13, 2018, at 6 p.m. The meeting will be take place at the Johnson County Library – Shawnee Branch located at 13811 Johnson Drive, Shawnee, KS 66216. During this meeting, the lodge will be electing delegates to the 2018 KSKJ Life National Convention to be held in August. All St. Veronica Lodge Members are encouraged to attend.

*Chuck Racki  
President, St. Veronica Lodge*

### OTHER NEWS & NOTES

#### SEND IN YOUR LODGE UPDATE

Remember to send in all lodge news and events to [voice@kskjlife.com](mailto:voice@kskjlife.com) by the second Friday of each month. Additionally, feel free to submit feature articles of interest for consideration.



## Are you financially fit?

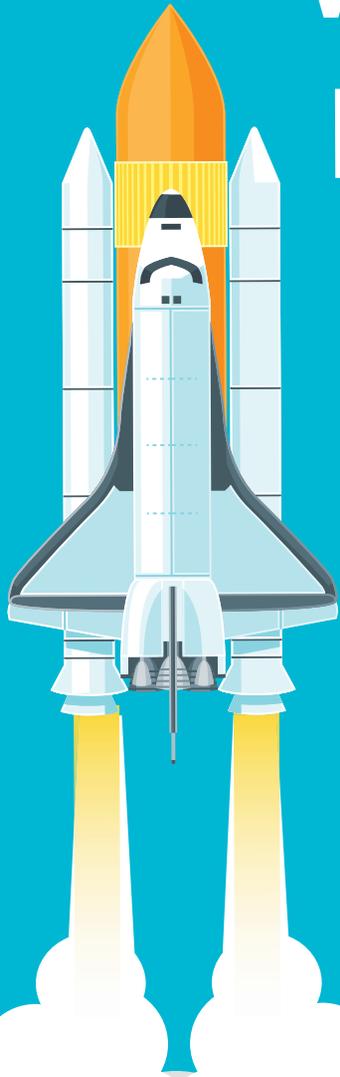
Life has shown you that staying healthy and fit is important. You also know that a well-rounded life includes making sure you're not only fit in body and mind ... but with your finances, too.

And while you're working diligently for a safe and secure retirement, you may be missing an important element of ensuring you and your loved ones stay financially fit into the future: life insurance.

Life insurance is there to protect all the years of hard work you've been putting into securing your future. It means if something were to happen to you, your loved ones would continue to be OK financially. Now that's a smart—and fit—idea.



# SOAR TO A HIGHER RATE WITH KSKJ LIFE'S 5-YEAR ROCKET ANNUITY<sup>1</sup>



**3.25%**  
APY<sup>2</sup>

- Limited time
- NO penalty-free withdrawals
- NO nursing home waiver
- RMD friendly

## FEATURES:

- Guaranteed fixed interest rate for 5 years
- Available ages 0-90
- \$50,000 minimum deposit / \$500,000 maximum deposit (per person, per calendar year – single premium deposit only)

**Contact your agent or call 855-332-8809 today!**

1. A 5-year single deposit deferred contract with a guaranteed interest rate for five (5) years; after which the current renewal rate will apply. There are no penalty-free withdrawals available - surrender charges will apply for annual withdrawals for the first 5 years of the contract. RMDs will be permitted. Deposit limits exist.

2. Advertised rate available for a limited time only and subject to change. Not FDIC insured. Not available in all states. Early withdrawals, and those made prior to age 59 1/2, may be subject to IRS penalty. We are not tax advisors – please contact a tax professional. KSKJ Life, American Slovenian Catholic Union, is an Illinois fraternal benefit society located at 2439 Glenwood Ave., Joliet, IL 60435. 2018.03.RA.V



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