



## A MESSAGE FROM KSKJ LIFE'S NATIONAL ACTIVITIES DIRECTOR

### KSKJ LIFE NATIONAL AWARD RECIPIENTS



As a fraternal benefit society, the mission of KSKJ Life calls us to reach out to those in need through volunteerism and service. Each year, we recognize two deserving individuals who have demonstrated an exceptional commitment to this mission.

Dakota "Kody" Zamora has been chosen as the **2017 National Lodge Person of the Year**. Kody belongs to Chicago's St. Stephen Lodge #1. He is a lifetime member, who serves on his lodge's Membership Committee, and participates in all lodge activities. At the young age of 22, not only does Kody participate in these events, he helps plan them. He has attended three Young Adult Leadership Conferences, learning all he can about KSKJ Life. He has since gone out to promote the organization. He encourages other young adults to attend the conference as well. Kody does an excellent job of bringing the more seasoned members together with the younger members. He is constantly trying to think of new and creative ways to encourage younger members to participate in KSKJ Life events.

Kody recently completed an internship at the YMCA, organizing and implementing a wellness fair for senior citizens. He also participated in "clean and green" efforts in his community.

As part of his award, KSKJ Life is donating \$250 to Kody's charity of choice. Kody has chosen the American Diabetes Association. We look forward to hearing all about Kody's future endeavors, which we are sure will be just as successful! Congratulations, Kody, and thank you for all you do for KSKJ Life! See a complete list of all the Lodge Persons of the Year on page 8 and on our website.

The **2017 KSKJ Life National Service Award** recipient is Michael Macchioni from Blessed Virgin Lodge #50 in Pittsburgh, PA. Michael set up a 501(c)3 non-profit organization named Gemma's Angels in memory of his mother, Gemma. Since 2006, his organization, Gemma's Angels, has distributed tens of thousands of pounds of fresh fruit and vegetables to a list of 33 (and growing) homeless shelters, soup kitchens, and food pantries in Dauphin and Lebanon Counties in Pennsylvania.

Michael's friend and KSKJ Life agent, David Edwards, told about a time in 1995 when Michael (as Director of Parks and Recreation for their town) conducted an event for a local Easter program which ended in a large surplus of food. A friend mentioned to him that a new homeless shelter in nearby Harrisburg, PA was struggling and could very much use the food. Michael dropped off the food and was deeply moved by the work of the staff and volunteers at the

*Continued on page 2*

## IN THIS ISSUE

### MATCHING FUNDS UPDATE

*Page 4*

### LODGE PERSONS OF THE YEAR

*Page 8*

### LODGE NEWS

*Page 10*

## #KSKJLIFE



FACEBOOK  
**KSKJ LIFE**



TWITTER  
**@KSKJLIFE**



INSTAGRAM  
**@KSKJLIFE**



*continued from front page*

Catholic Charities shelter. He discovered they had no plans for a Christmas and the "rest is history," as David explains. For the past 22 years, Michael has led family, friends and other volunteers to conduct a Christmas party not only at that particular shelter, but three others as well.

KSKJ Life is donating \$250 to Gemma's Angels on behalf of Michael. To learn more about Gemma's Angels, visit [www.gemmasangels.org](http://www.gemmasangels.org)

Congratulations, Michael, on all of your amazing accomplishments and thank you for all of your service to your community!

*Andrea Ostrowski  
National Activities Director*



**Dakota "Kody" Zamora**  
National Lodge Person of the Year



**Michael Macchioni**  
National Service Award Recipient

## 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>April 30th</b>	-Last day to hold delegate election.**
<b>May 1st</b>	-Deadline to submit Advertisement for National Convention book. (All proceeds go to Ed Grant Program)
<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>	-Deadline to submit board application. 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 13TH KSKJ LIFE NATIONAL CONVENTION

The year was 1920...Woodrow Wilson was inaugurated for a second term. The U.S. declared war on Germany and entered WWI. John F. Kennedy was born, and Houdini performed his famous "Buried Alive" stunt.

It was also the year of the 13th KSKJ Life National Convention which was held in Eveleth, MN. There were 22 officers and 88 delegates present. Assets of KSKJ Life by this time were half a million dollars. Assessments for expense purposes were increased from 10 cents to 15 cents. Accordingly, the expense for the publication of the Glasilo was also raised, and the editor of the paper was added to the Executive Board at this time. The decision of the Board to form a Juvenile Department in 1916 was here confirmed by all the members present. Members in the Armed Forces were again confirmed in their status of KSKJ Life membership as they had been in the 1914 sessions.

Election of officers for the next term resulted in the following: Paul Schneller, president; Joseph Sitar, first

vice president; Math Jerman, second vice president; Joseph Zalar, financial secretary; Joseph Rems, recording secretary; John Grayhek, treasurer; Rev. J. Azbe, spiritual director; Ralph F. Kompare, in charge of authorization; Dr. M.J. Ivec, medical director; Joseph Dunda, Martin Nemanich, Math Kostajnshek, John Mravintz, and Frank Francic, auditors.

It was decided that the next convention in 1920 would be held in Joliet, IL.



## LODGE DELEGATE ELECTIONS

In March's issue we listed upcoming lodge delegate elections that were occurring in March and early April. The following lodges are holding elections in mid/late April.

LODGE #	CITY, STATE	ELECTION DATE	TIME	LOCATION
#144	Sheboygan, WI	4/15/2018*	After 9 AM mass	Fr. Cherne Hall
#153	Strabane, PA	4/23/2018	7 PM	Lodge Hall on Alexander Ave. in Strabane
#197	St. Stephen, MN	4/30/2018	6:30PM	Howie's in St. Stephen

\* - rescheduled from April 8 to April 15

## AMERICAN SLOVENIAN EDUCATION FOUNDATION GALA

The American Slovenian Education Foundation (ASEF) aims at enhancing American and Slovenian education activities and uniting Slovenian scholars and educators across the globe. The Foundation offers a variety of high-impact grants and endowment programs, teaching and learning materials, as well as foreign exchange of students and faculty. KSKJ Life has been a proud supporter of ASEF and was a sponsor for their recent Gala which occurred on March 3, 2018 at Stanford University. KSKJ Life representatives from St. Francis Lodge #236 in San Francisco attended the event.

Krklec and soprano Iris Bečaj and Irena Preda, who are Kerže Family fellows at the Thornton School of Music, University of Southern California. The event represented the strong ties among the Slovenian community, and showcased the unique and almost unimaginable capabilities of this small nation. At the event, ASEF leaders presented the vision for the future of the foundation, which plans to expand its fellowship program to over 30 fellowships in 2018. The ASEF fellows shared their experiences and expressed their gratitude to their mentors. Overall, the 5th annual ASEF gala was a great success which fueled everyone with a new confidence and enthusiasm to promote collaboration and exchange between Slovenia and America.

*The following is a re-cap of the evening from ASEF's Facebook Page:*

Over 100 gathered at the ASEF Gala at Stanford University on March 3, 2018. Scholars, researchers, educators, artists and other guests from all over the globe, from Argentina to Hong Kong, came to celebrate their shared origin, create new connections, and recognize the lifetime achievement of Nobel Prize Laureate Prof. Duncan Haldane. Prof. Haldane was honored to receive the ASEF Lifetime Achievement Award and he emphasized how proud he is of his Slovenian origin. Despite growing up in England, he always identified as half-Slovenian and half-Scottish. The evening featured welcome addresses by President of Slovenia Borut Pahor as well as the Minister for Slovenians abroad Gorazd Žmavc, who emphasized the importance of creating connections and exchange between Slovenians all over the world. The guests were entertained by outstanding musical performances by cellist Klara



*Nobel prize Laureate Prof. Duncan Haldane receives the ASEF Lifetime Achievement Award. Photo credit: Krista Chew.*

## 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.





## MATCHING FUNDS & CHARITABLE GIVING

### LODGE #79 MATCHING FUNDS

On Saturday, March 10, St. Mary Lodge #79 of Waukegan held its annual No-Tap bowling event and Matching Funds Prize Raffle. This year's recipient was the Midwest Veterans Closet in neighboring North Chicago. More pictures and a complete recap of the big night will follow online and in the May issue of The Voice.



Friends gather for a night out of bowling, laughs, and fundraising. What a great mix!



The Lodge #79 KSKJ Life Banner welcomed friends of KSKJ Life and the Midwest Veteran's Closet. Guests packed Bertrand Lanes, in full support of St. Mary #79 Matching Funds Event. Just under 130 bowlers took part in the night's festivities, with at least another 50 spectators cheering them on.



Raffle chairperson Debbie Slater (left) and Dawn Deason did their best to keep up with the raffle ticket demands at the St. Mary #79 Matching Funds.

### LODGE #143 MATCHING FUNDS

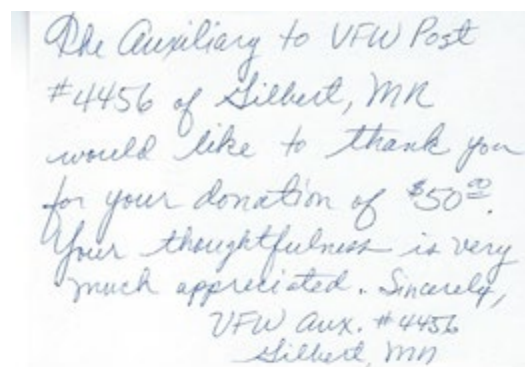
St. John the Baptist Lodge #143 recently held a Matching Funds event in conjunction with a Breast Cancer Benefit for Carrie Gunning (a Lodge #143 member). The event was held on February 24 in Joliet, IL and included raffle baskets and 50/50 chances. Proceeds totaled \$3,037 and KSKJ Life will add the matched funds of \$2,000 bringing the grand total to \$5,037. This money will be used to offset Carrie's expenses from loss of work due to the side-effects of chemotherapy.



Lodge 143 members Carrie Gunning (right) with her daughter Molly.

### LODGE #196 CHARITABLE GIVING

Members of Blessed Virgin of Help Lodge #196 in Gilbert, MN collected cash donations during the Christmas season that was given to the Auxiliary to VFW Post #4456 of Gilbert, MN to offset the cost of sending packages to military servicemen and servicewomen stationed overseas and stateside. A total of 31 packages were mailed to more than 25 troops. Because of this, a \$50 Charitable Giving Award was also given to the VFW. Lodge #196 Financial Secretary, Yvonne Skrbec, is a member of this Auxiliary.



Thank you letter received from the Auxiliary.

## LODGE ANNIVERSARIES: LODGE #257 CELEBRATES 50 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 #257!

Organized and incorporated in KSKJ Life on February 4, 1968, Bishop Baraga Lodge #257's charter members were: Angela Daly, Paul Daly, Kathleen Daly, Terence Daly, Florance Horan, Eric Kovačič, Nika Kovačič, Cyril Mejač, Marija Mejač, Konrad Mejač, Mary (Mimi) Mejač, Cyril Žebot, Jean (Iča) Žebot, Catalina Zorc, and Joseph Zorc.

The first lodge officers were: Konrad Mejač, president; Joseph Zorc, vice president; Marija Mejač, secretary; Bogomir Chokel, treasurer; Cyril Mejač, recording secretary.

Present day activities are the monthly mass in Slovenian and English in the Chapel of Our Lady of Brezje within the Basilica of the National Shrine of the Immaculate Conception in Washington, D. C., the annual Communion breakfast, the Easter Blessing of the Food, and the Celebration of the Feast of St. Nicholas.

Congratulations to Lodge #257! Here's to many more years!

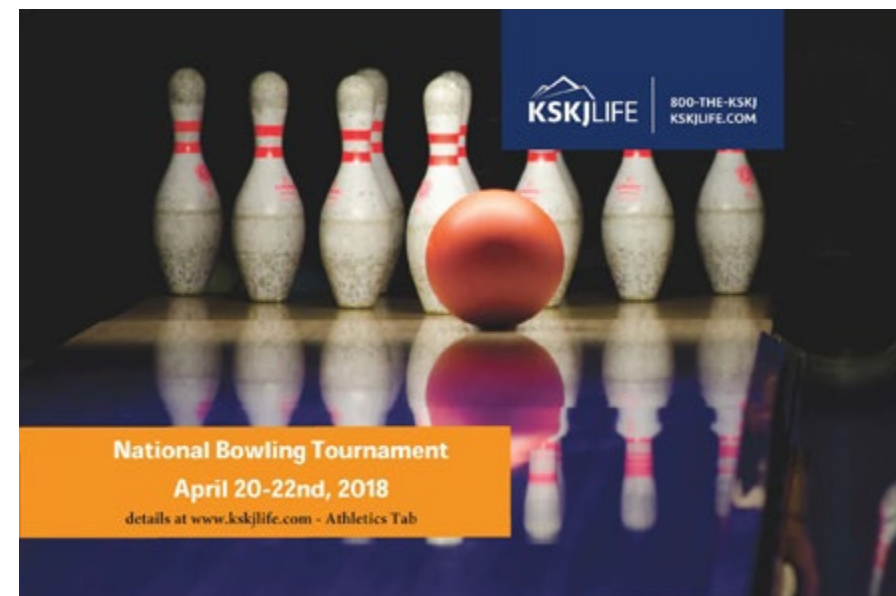


Father Raymond Wadas, who has ministered to the Slovenian Catholic community of Washington, D. C. for more than 40 years, blesses food for Easter in the Chapel of Our Lady of Brezje, April 15, 2017.

### 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





## KSKJ LIFE 49TH ANNUAL NATIONAL BOWLING TOURNAMENT

St. Al's Lodge #52 invites you to the 49th Annual National Bowling Tournament!

**Date:** April 20-22nd, 2018

**Meet and Greet:** Friday 4/20 at the Slovenian National Home, 2717 W. 10th St., Indianapolis

**Team Bowling:** Saturday 4/21 at 12 p.m. (with evening social at the Slovenian National Home)

**Doubles/Singles Bowling:** Sunday 4/22 at 9 a.m.

**Bowling Location:** Brownsburg Bowl  
18 Whittington Dr.  
Brownsburg, IN 46112

Hotel information and registration forms can be found online at [kskjlife.com](http://kskjlife.com) under the Athletics tab. Please complete registration by April 13th.

### KSKJ VOICE

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

The KSKJ Voice (ISSN 1524-4407) is published monthly by KSKJ Life, American Slovenian Catholic Union (2439 Glenwood Ave., Joliet, IL 60435). It is sent free of charge to KSKJ Life members and for \$20 a year to other subscribers. Periodicals postage paid in Joliet, IL and additional mailing offices.

**Publisher:** KSKJ Life

**Managing Editor:** April Sleyko

English articles for publication should be sent directly to [voice@kskjlife.com](mailto:voice@kskjlife.com).

**Submission Deadline:** 2nd Friday of each month.

To change address or name, or for matters concerning membership, please contact the KSKJ Life Home Office.

This publication is also available electronically at [kskjlife.com](http://kskjlife.com).

## JOIN HANDS DAY

With spring on our doorstep and warmer weather on the way, it's time to begin planning for the annual Join Hands Day, which takes place during the month of May. Join Hands Day gives KSKJ Life members the opportunity to come together 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. Just follow the easy steps below:

- 1) Decide on a project and recruit volunteers. Get entire families involved. Children love to help!
- 2) Pick any day in May that works for your group and the organization you are helping.
- 3) Enjoy your day of service and be sure to take plenty of pictures to share.



## IN MEMORY OF

**Stanley Crevier-** Gurnee, IL  
Mr. & Mrs. Robert Grampovnik, \$30.00

**Joseph Snyder-** Lodge #150, Northfield, OH  
MaryLou Stefanick, \$25.00  
Danny, Lisa & Will Golob, \$50.00

**Joseph Hrvatin-** Lodge #169, Euclid, OH  
MaryLou Stefanick, \$25.00  
Michael & Sandra Vidmar, \$20.00  
Danny, Lisa & Will Golob, \$100.00

## ABC BOWLING - FINAL CALL

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*.

## 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.

### FEBRUARY 2018 & MARCH 2018

**Lodge #2-** Lucille J. Dragovan, Joliet, IL

**Lodge #7-** Milan Lenarsic, Guffey, CO

**Lodge #20-** Edward J. Maciarz, Canton, MI

**Lodge #29-** Bernadine M. Rinke, Lemont, IL

**Lodge #29-** Edward Metesh, Crest Hill, IL

**Lodge #29-** David M. Derlinga, Joliet, IL

**Lodge #42-** Frances Alston, Philadelphia, PA

**Lodge #42-** Susan A. Royer, Lock Haven, PA

**Lodge #42-** Francis M. Reichert Jr., Philadelphia, PA

**Lodge #50-** Joseph J. Vuljanic, Allison Park, PA

**Lodge #52-** Leroy Nelson Jr., Gary, IN

**Lodge #52-** Darrell W. Brubaker, Muncie, IN

**Lodge #53-** Lorraine Della Posta, Prairie Du Sac, WI

**Lodge #53-** Michael P. Skrlac, Elkhorn, WI

**Lodge #59-** June Grebenc, Sioux City, IA

**Lodge #61-** Darlene J. Goebel, Edgerton, OH

**Lodge #63-** Vid Slemc, Wickliffe, OH

**Lodge #65-** Eleanor Dahlmann, West Allis, WI

**Lodge #74-** Dorothy J. Waltz, Decatur, IL

**Lodge #79-** James A. Jonaitis, Gurnee, IL

**Lodge #108-** Patricia A. McCord, Hazelcrest, IL

**Lodge #110-** Gila K. Gatrell, New Concord, OH

**Lodge #110-** Charles Kramer, Marshallville, OH

**Lodge #115-** Mary M. Millenbruch, Rossville, KS

**Lodge #146-** Dorothy A. Dimonski, Maple Heights, OH

**Lodge #148-** Guadalupe Sanmartin, Bristol, CT

**Lodge #153-** Frank De Lost, Strabane, PA

**Lodge #153-** Marcella Simoncic, Bridgeport, OH

**Lodge #170-** Gerardo A. Garza, San Nicolas, ME

**Lodge #170-** August Petek, Countryside, IL

**Lodge #170-** Anna Tasner, La Grange, IL

**Lodge #171-** Janet M. Rintala, Fernandina Beach, FL

**Lodge #226-** Martine M. Mog, Mentor, OH

**Lodge #236-** Doris A. Porter, Burbank, CA

**Lodge #300-** Mary A. Tonkovich, Spokane Valley, WA

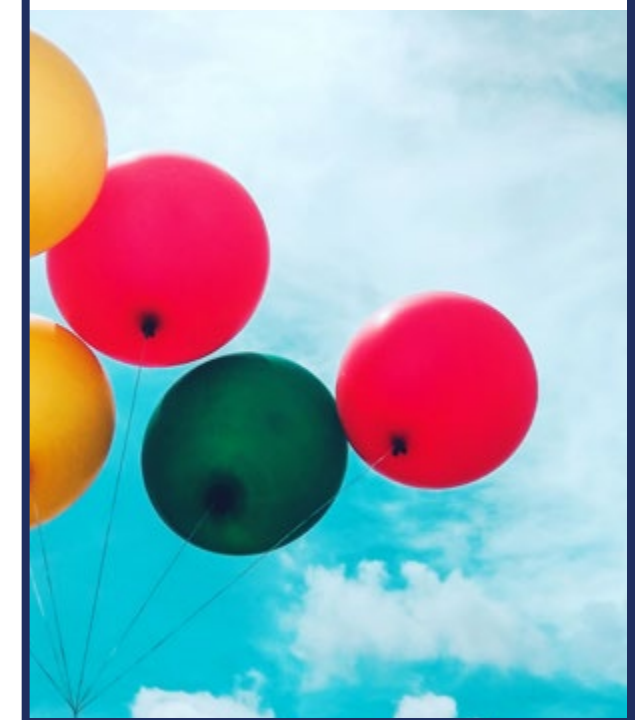
**Lodge #300-** Josephine Eppich, Ridgewood, NY

**Lodge #622-** David A. Untiedt, Davenport, IA

**Lodge #624-** Alice M. Grassbaugh, Mt. Vernon, OH

## HAPPY 124TH ANNIVERSARY KSKJ LIFE

FOUNDED APRIL 2, 1894

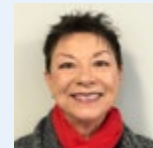




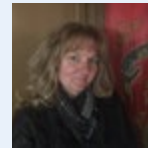
## CONGRATULATIONS TO OUR 2017 LODGE PERSONS OF THE YEAR!



DAKOTA ZAMORA  
LODGE #1  
CHICAGO, IL



LYDIA MARQUARDT  
LODGE #2  
JOLIET, IL



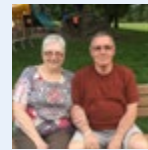
LISA NEESER  
LODGE #7  
PUEBLO, CO



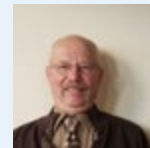
JUDY CORUM  
LODGE #29  
JOLIET, IL



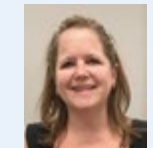
JAMES ROSSI, JR.  
LODGE #44  
S. CHICAGO, IL



CHERYL & REGIS VISCONTI  
LODGE #50  
PITTSBURGH, PA



BOB MAVEC  
LODGE #59  
EVELETH, MN



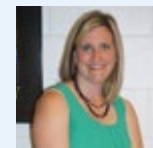
VICKIE HAMMERGREN  
LODGE #79  
WAUKEGAN, IL



MARYANN MCGINNIS  
LODGE #108  
JOLIET, IL



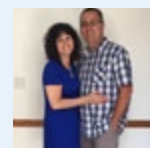
GENE RAKOVEC  
LODGE #136  
WILLARD, WI



APRIL SLEYKO  
LODGE #143  
JOLIET, IL



PAIGE FENSKE  
LODGE #144  
SHEBOYGAN, WI



VICKI & DAVID JAVOR  
LODGE #150  
CLEVELAND, OH



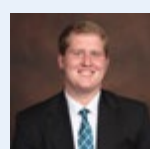
DARRYL VALENCIC  
LODGE #153  
STRABANE, PA



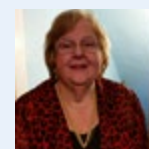
ANN MARIE MENART  
LODGE #171  
DULUTH, MN



YVONNE SKRBEK  
LODGE #196  
GILBERT, MN



MIKE RETKA  
LODGE #197  
ST. CLOUD, MN



ELIZABETH KUSAR  
LODGE #219  
EUCLID, OH



STAN KUCHAR  
LODGE #226  
CLEVELAND, OH

Blessings to all our  
KSKJ Life members,  
family and friends during  
this Easter season



## WHAT DOES YOUR LIFE STAGE SAY ABOUT YOUR INSURANCE NEEDS?



From our early 20s, through marriage and into retirement, our needs change. At KSKJ Life, we understand that life happens, so we provide you the right amount of coverage in order to live comfortably and securely. Learn how to customize your insurance plans through the various milestones of your life.

### 1. YOUNG, SINGLE & FREE

At this stage of life, most people are convinced they're invincible because good health, financial independence and limited responsibility all seem to be in their favor. So as a result, many young adults put life insurance aside when, in fact, it might be the best time for them to invest. For example, individuals who have a family history of heart failure, diabetes or high-blood pressure may be more prone to developing these diseases. Therefore, it would be in their best interest to purchase the proper coverage at this age before it's too late. In the event that you are a single adult but provide care for a parent, child or relative, purchasing life insurance also secures your dependents if anything were to happen to you.

### 2. BEFORE YOU SAY I DO

Marriage provides a whole new insight into insurance coverage. With marriage comes a partnership that requires both partners to look out for one another "through sickness and in health, in life and in death." For this reason, both partners must be insured to secure the other. This not only provides each partner the comfort of knowing they are not lost without the other, but it also offers overall peace of mind in the household. Additionally, if both spouses contribute equally to the financial income of the household and are without children, minimal coverage is most likely required.

### 3. BABY ON BOARD

Having life insurance as a parent is critical for the welfare and security of your child. Should anything happen to one parent, especially the breadwinner of the household, it could be financially challenging for the surviving parent and child. Additionally, the death of the stay-at-home parent could warrant daycare and household maintenance costs. Even in households supported by dual income, it would be extremely difficult for either parent to take care of the child and home—from a personal and financial standpoint—without his or her significant other.

### 4. FINANCING YOUR HOME

Buying your first home is an exciting yet stressful time. Mortgaging a home is difficult, which is why insurance is an important component of the process. In the event of job loss, partner separation, or any other unforeseeable circumstance, you may run the risk of losing your home or leaving your partner in serious debt. Life insurance is often sufficient to cover the loan amount of a mortgage so that upon passing, your beneficiaries will have enough to pay the remaining balance. However, remortgaging or upgrading to a more expensive home can increase the amount you owe the bank, and your life insurance policy can end before the mortgage is paid off.

### 5. RETIREMENT PLANNING (TIME TO RELAX!)

One of the main reasons people look into insurance coverage is to plan for a comfortable future. Not only do people want security in retirement, but they also don't want to live a restricted lifestyle because they're no longer working. Before you retire, assess your plan. Make sure your life insurance policy provides you affordable and reliable coverage, especially if you're worried about tight finances or health conditions.

To make sure you're receiving the proper coverage for your stage of life, contact your local KSKJ Life agent or call 1-855-332-8809. We will work with you to create a personalized plan that will suit your specific needs.



## LOCAL LODGE NEWS & EVENTS

### REGION 1

PENNSYLVANIA, CONNECTICUT AND DC

#### LODGE #50

PITTSBURGH, PA

#### LODGE UPDATE

Happy Spring!

Mark your calendars for our Join Hands Day Celebration May 21-23, where we will be placing flags on the veterans' graves at Allegheny Cemetery in Lawrenceville. We will be meeting at 6 p.m. at the Penn Ave. entrance to then caravan to the area where we will be working in.

Save the date for our Annual Summer Picnic on Sunday June 24 at Middle Road Community Park. Further details will be in the next issues of The Voice, emailed and posted on our lodge's Facebook page!

Looking forward to seeing some new and familiar faces at both upcoming events!

Ashley Mikulan

#### LODGE #153

STRABANE, PA

#### ELECTION OF DELEGATES

St. Jerome Lodge #153 will hold its election of delegates for the National Convention on Monday, April 23, 2018 at 7 p.m. at the Lodge Hall on Alexander Avenue in Strabane.

### REGION 2

CLEVELAND AREA

#### LODGE #169

CLEVELAND, OH

#### LODGE UPDATE

We've been making plans to travel to Indianapolis for the National Bowling Tournament April 20-22. A Lakefront Lines charter coach has been reserved

and will depart Cleveland at about 1 p.m. Friday the 20th and return at about 9 p.m. on Sunday. If you'd like to bowl in the tournament or would just like to make the bus trip, let me know at jtnemec@sbcglobal.net or on the St. Joseph Lodge #169 Facebook page. It's always a great weekend!

One day earlier will be our April lodge meeting, April 19, 2018 at 6:30 p.m. at the Collinwood Slovenian Home on Holmes Avenue. We're open to suggestions for Matching Funds events for this year. Our National Convention delegates will begin planning for that big event as well.

We have a Lodge #169 team entered in the Run/Walk for Hunger on Saturday morning, May 12, in downtown Cleveland. If you'd like to participate, contact Greg Clack this week at 216-731-9285.

Stay tuned as we make plans for our Join Hands Day project in May. It should be looking and feeling very much like spring by then.

A happy Easter to all of you, with wishes for good health and abundant blessings!

John Nemec  
Fraternal Activities Coordinator

#### LODGE #226

CLEVELAND, OH

#### LODGE UPDATE

Our February Lodge Meeting and Fish Fry was held at the Slovenian National Home on February 23. We had a very nice turn out and filled the back room to capacity. For those of you unable to attend, the food was delicious and the atmosphere festive! The NASH also houses a really cool bowling alley in the basement so consider bringing the kids for some family time bowling.

#### UPCOMING EVENTS

Apr 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

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

July 8 - 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. We would love to see members from other lodges join in the fun too, so spread the word!

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 tlninmentor@hotmail.com.

#### HAPPY EASTER

In closing, I wish you all a blessed Easter and share with you a poem from one of my favorite poets, Helen Steiner Rice.



#### THE MIRACLES OF EASTER

*The sleeping earth awakens,*

*The robins start to sing,*

*The flowers open wide their eyes*

*To tell us it is spring.*

*The bleakness of the winter*

*Is melted by the sun,*

*The tree that looked so stark and dead*

*Becomes a living one...*

*These MIRACLES of EASTER,*

*Wrought with divine perfection,*

## LOCAL LODGE NEWS & EVENTS

### LODGE #146

CLEVELAND, OH

#### LODGE UPDATE

The month of March roared into the Cleveland area. We had rain, snow, sleet - all in the span of a few days. Hopefully, everyone has stayed safe and sound.

We recently held our 50-year member dinner at Verso Restaurant. A good time was had by all who attended.

This month, we have the National Bowling Tournament in Indianapolis. And on April 27, we will have a Meet and Greet at Quaker Steak and Lube. As usual, we will plan to meet in the bar area. Join us if you can.

In August, KSKJ Life will hold its Youth Leadership Conference and National Convention. Remember - we will sponsor two youth members for the Leadership Conference who contact me at 216-267-4866. First two will get paid expenses!

Josie Kmet  
Secretary/Treasurer  
Lodge #146

### LODGE #150

CLEVELAND, OH

#### LODGE UPDATE

Our next Lodge #150 meeting will be held on Monday, April 9 at 6:30 p.m. at Olympia Sweet Treats & Grill, 11606 Pearl Road, Strongsville, Ohio. Mapquest link to this location is: <https://www.yellowpages.com/listings/475808445/directions>. Please join us for our meeting and a treat!

#### 50-YEAR RECOGNITION DINNER

A great time was had by all the members and their families who attended our dinner on March 18 at Verso Restaurant. Congratulations to 50-Year Members: Bernadette Kowal, Donald Mikulich, Denise Ambrose, Sophie Jajola, and Sylvia Srebernak.

*Are the blessed reassurance  
Of our Saviour's Resurrection.*

Submitted by Tamara Zupancic

### REGION 3

CLEVELAND AREA

#### LODGE #63

CLEVELAND, OH

#### LODGE UPDATE

Well, I think Spring is almost here – the birds think so at least.

Don't forget the National bowling tournament April 20-22 in Indianapolis. If you are interested in bowling contact Jean.

We will be honoring our 50-year members Saturday April 28, 3 p.m. at Grumpy's Café in Tremont. Please RSVP to Jean. Text or call 440-781-3075 or email jean.marincic@gmail.com by Tuesday, April 24. All are invited to attend this event.

We are hosting an evening with the Cleveland Indians again this year on Saturday, July 14 at 7:15 pm at the game vs. the New York Yankees. Fireworks will follow the game. Tickets go quickly for this event and prices are as follows: \$15 for KSKJ Life members and \$20 for non-members (on-line ticket price is \$25, so this is a great deal). Contact Jean for tickets.

#### IN MEMORY

It is with a heavy heart the officers and members of Lodge #63 express our deepest sympathy to the family of Joseph Snyder- Vice President Emeritus of our lodge. Joe was instrumental in making our lodge the viable lodge that it is today. He will be missed by all. May God welcome him into the gates of heaven.

Jean Marincic  
Financial Secretary/Voice Reporter

#### NATIONAL BOWLING TOURNAMENT

Lodge #150 would be happy to sponsor any lodge #150 members that would be interested in bowling in the tournament on April 21-22. Please contact Liz Jones for additional information.

#### UPCOMING EVENTS

May 12 - Join Hands Day at the Slovenian National Home, East 80th (The NASH)

August 4 - Annual Porky Pig Softball Tournament and Pig Roast at James Day Park

#### LODGE EMAIL ADDRESS

The Lodge #150 email address for Financial Secretary, Liz Jones is kskjlife150@gmail.com.

Tony & Elaine Peskar

### REGION 4

JOLIET AREA

#### REGIONAL NEWS

#### COMBINED JOLIET LODGES OF KSKJ LIFE

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

The Youth/Sports Fund Raffle was held at the March meeting. The winners of the raffle were as follows: January - Helen Walsh and Lou Clavenna; February - Bonnie Dixon and Jim Eklund; March - St. Genevieve Lodge #108 and Lauren Baltz. Congratulations to all of you.

The childrens' Easter Egg-hunt will be on Saturday, April 7 from 10:30 a.m. to 12:30 p.m.. Postcards will be sent out with all the information on it. As in the past, the Easter Bunny will make an appearance. So, have your cameras ready!

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.



## LOCAL LODGE NEWS & EVENTS

Splash Station is scheduled for Sunday, July 22, starting at 6 p.m. (check-in). As more information becomes available, you will be informed.

The next meeting of the combined Joliet Lodges of KSKJ Life will be held on Tuesday, April 3 at 7 p.m., T&C Lanes. Hope to see you there.

Have a Happy Easter. Until next time.

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

### LODGE #2

JOLIET, IL

#### LODGE UPDATE

KSKJ Life Lodge #2 held its annual St. Joseph Brunch on March 18, 2018. We celebrated mass at St. Joe's Church followed by brunch at Merichka's. We honored 50-year members Elizabeth Gregorash, Daniel Mihelich, Mary Fran Zaworski and Ronald Zola. We also honored Lydia Marquardt as our 2017 Lodge Person of the Year. Congratulations to all of our honorees.

The next scheduled event is June 7 at St. Joe's Park Legion Room at 5:30 p.m.



*Lodge Person of the Year, Lydia Marquardt, receives her award from lodge president, Daniel Mihelich (left) and Financial Secretary, Zach Pucel (right).*



*Financial Secretary Zach Pucel (right) presents Daniel Mihelich with a 50-Year member award*

### LODGE #29

JOLIET, IL

Our 10th Annual Chili Cook-Off was a success. Hard to believe we've been having this event at our meetings every March for this many years. Thanks to Bob Vicich for compiling that information! Nine contestants put their recipe to the taste test (see photo below).



*The Chili Cook-Off contestants (left to right) – Judy Corum, Bob Colman, Mike Vidmar, Cheryl Sanchez, Bill Potochnic, Chris Zitko, Kathy Lovati, Georgette Vota and Joyce Vicich.*

While all of the entries were delicious in their own way, Judy Corum received the most votes and was awarded the prestigious trophy. Congratulations, Judy!

The Feast of Marija Pomagaj will be celebrated at St. Joseph Church on May 24 at 6:30 p.m. with Mass and refreshments after.

Come on out for our next meeting in the Spring on

Sunday, May 6, 1 p.m. at St. Joe's Park.

Looking forward to the May flowers but first come the April showers!

*Karen (Ramsak) Colman*  
Reporter

### LODGE #108

JOLIET, IL

#### LODGE UPDATE

Happy Easter!

On Sunday, March 4th, St. Genevieve Lodge #108 held their monthly meeting.

Congratulations go out to Judy Thiesen, who won the attendance award and to Cathy Kramer who won the 50/50 raffle.

Our ice skating & pizza party for the youth had a good turnout. We had a total of 38 people in attendance despite the weather that day. A total of 12 pizzas were consumed along with 10 pitchers of soda. The youth that were in attendance received a small stuffed animal (either a zebra, flamingo or a kangaroo with hearts on them) for Valentine's Day along with a coloring book and crayons.

Our next regular meeting will be held 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 starting in October.

Please Note: At our April 8 meeting, we will be holding elections for delegates & alternates to the KSKJ Life National Convention that will be held on August 9-11. Members please attend this very important meeting.

#### MATCHING FUNDS

On Friday, April 20, St. Genevieve Lodge #108 will hold their Matching Funds project to benefit St. Joseph Catholic Church for the restoration of the church organ. We will be partnering up with the St. Joseph Slovenian Catholic League, your host, to have a spaghetti dinner.

The event will be held at St. Joseph Park Hall in

## LOCAL LODGE NEWS & EVENTS

### REGION 5

CHICAGO & INDIANAPOLIS AREA

### LODGE #44

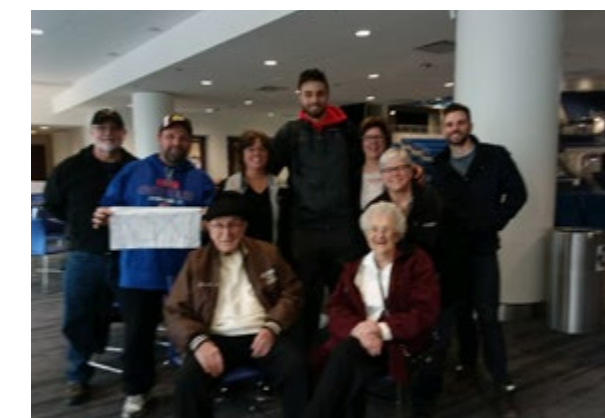
S. CHICAGO, IL

#### LODGE UPDATE

Lodge #44 has already had an eventful 2018. First, some members took a short drive on February 24th to DePaul University to watch our own Max Strus take on Marquette in an exciting basketball game. The Blue Devils took home the win, with Max scoring 20 out of 70 points for DePaul.



*Max's cheering section*



*Lodge #44 members ready for the basketball game.*

Our meeting on the 11th of March was very productive. Events are in the process of being planned and more details to follow, so be on the look-out. Some things to look forward to: our annual bocce tournament, casino trip, baseball outing and a few new events for the year.

Finally, on March 18 we held our Corporate Communion. After we celebrated 9:00 mass at Saint

George, we had a nice brunch at American Legion catered by Jimbo's. Members and non-members enjoyed the food and a few games of Bingo!

As members of a fraternal organization, we all try to help make a difference for the communities around us. Board member Mary Franco will be taking her commitment one step further by participating in the Chicago Police Memorial Run/Walk to Remember 5k on May 5. If anyone would like to join her for the 5K or make donations to the cause, feel free to reach out to her (312-218-3739).

Our next meeting will be at the Calumet Yacht Club at 11am on Sunday, June 3. Breakfast will be provided for a small \$5 fee. Please RSVP to George so we can have enough food for everyone. Members and nonmembers are welcome. Come with ideas or feedback you may have. Any questions or suggestions may be brought to George Bozetti (708-334-5434) or myself (219-718-7599). We hope to see you there!

*Angela Rossi*

### LODGE #52

INDIANAPOLIS, IN

#### UPCOMING EVENTS

April 20-22: Join us for the National Bowling Tournament!

- Friday April 20 - Meet & Greet at Nash from 6-11 p.m.
- Saturday April 21 - Team Events at Brownsburg Bowl 12 p.m., Dance at Nash from 7-11 p.m.
- Sunday April 22 - Singles/Doubles at Brownsburg Bowl at 9 a.m.

May 6: Annual Communion Breakfast after 10 a.m. Mass (Sacred Heart Church). The restaurant is still to be determined.

#### LODGE UPDATE

This year's National Bowling Tournament will be held April 20-22 right here in Indianapolis; Brownsburg to be exact! We will use the alley in Brownsburg. Feel free to stop by and cheer on our teams! Or if you're interested in bowling, please contact Athletic Director Ed Cottongim [317-696-5456; ecottongim@schaefer-tech.us] for information. For



## LOCAL LODGE NEWS & EVENTS

hotel information and additional details, please visit the national website at [www.kskjlife.com](http://www.kskjlife.com) and click on the "Athletics" tab. Not a bowler? Please join us for the social events. Friday evening we will have Meet & Greet at the Slovenian National Home beginning at 6 p.m., complete with karaoke! The dance will be Saturday evening with our local Polka Jammers providing entertainment for us, from 7-11 p.m.

May 6 will be our Annual Communion Breakfast. We will attend 10 a.m. Mass at Sacred Heart Church. Afterward, we will have breakfast. The location is TBA. Please stay tuned to our website and Facebook page for more details. Remember, lodge members eat free. This is an event you do not want to miss!

Also happening in Indianapolis is the moving of the bells from the former Holy Trinity Church bell tower. Prior to the closing of the parish back in 2014, the officers of St. Aloysius Lodge #52 of KSKJ Life petitioned the pastor for items of historical importance to the Slovenian Catholic community. Among those items were the three bells of Holy Trinity. Since that time, St. Al's has been seeking a new future for this wonderful set of three. We are happy to report that St. Malachy parish in Brownsburg will be the new home of the Holy Trinity bells. With the extreme generosity of St. Al's Lodge and one St. Malachy family, the costs of extracting the bells from Holy Trinity's steeple have been covered. After being removed from the tower, the bells will be making the return journey to Cincinnati where they were cast in 1907. Here they will be refurbished while plans move forward for a new home for them at St. Malachy.



*The three Holy Trinity church bells (donated by St. Al's #52) which are in the process of being removed from the bell tower. The bells will be refurbished and will find a new home at St. Malachy Church.*

Our website is undergoing some construction but should be up, new and improved soon! If you have not done so, be sure to like St. Aloysius on Facebook: [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 #136

WILLARD, WI

#### LODGE UPDATE

Greetings from Willard -

Mary of Perpetual Help #136 selected their delegates for the 2018 National Convention at the March 11 meeting. The delegates are Lonna Rakovec (Financial Secretary) and Gene Rakovec (Recording Secretary) with an alternate of Jeremiah Rakovec (Auditor).

On March 11, we also held our "Hunting and Fishing Jamboree" after a potluck lunch. Prizes were given out for the Largest Buck: 1st prize went to Edward Perko (9 point), 2nd Jack Trunkel (8 point- 11" spread) and 3rd went to Bernard Artac (8 point- 10" spread). Next was the biggest Doe: 1st went to Edward Bayuk, 2nd to Tony Gosar and 3rd to Robert Trunkel. Edward Perko had the biggest Turkey. Lastly, in the fish category, 1st place went to Fletcher Trunkel with a 10" Crappie and 2nd Dayne Trunkel with an 8" Crappie. We then proceeded with door prizes and bingo. To our members, please remember to register your 2018 deer (buck and doe), bear, turkey, geese, duck and fish by calling Robert Trunkel at 715-267-7264 or email him at [jobobt@tds.net](mailto:jobobt@tds.net). In the fish category, youth members under 16 can catch anything while those over 16 and adults can only register game fish. You just need to have gotten your game in the state you resided. If you have the largest, you will be honored at the 2019 Hunting and Fishing Jamboree. You never know when yours will

be the largest, so please register them.

We would like to ask our members if you have a spouse, child or grandchild you would like to join Lodge #136, just call Lonna Rakovec at 715-267-7105 or email [genelonna@hotmail.com](mailto:genelonna@hotmail.com). We will get you in touch with an agent in your area.

This year we will only have one bake sale instead of the two, and we are looking to hold it sometime in October. We will announce the date at a later time.

We hope you all had a blessed and safe Easter!

*Respectfully submitted,  
Lonna Rakovec  
Financial Secretary*



*Ed Bayuk receiving his prize for largest Doe from Bob Trunkel as Dan Boh looks on, also pictured is Bill Kokaly.*



*Edward (Bing) Perko receiving his 2 prizes for the largest Buck and Turkey from Bob Trunkel. Also pictured are Theresa Zorman and Donna Handke.*

## LOCAL LODGE NEWS & EVENTS

### REGION 7

MINNESOTA AND MICHIGAN

#### LODGE #59

EVELETH, MN

#### LODGE UPDATE

Lodge #59 in Eveleth, MN hosted a Valentine's Fellowship Breakfast on Sunday, February 18. They served delicious apple stuffed French toast and sausages with juice and coffee. Despite the snowy weather outside, the event was a huge success! Thank you to all who attended!



*The kitchen crew preparing the delicious French toast breakfast*



*Theo and Devon Britton selling tickets*

### 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.



*Ron Erjavec and Bob Mavec ready to serve the hungry guests.*



*The Clean-Up Crew*

#### LODGE #171

DULUTH, MN

#### JOIN HANDS DAY

St. Elizabeth Lodge #171 will conduct its Join Hands project on May 5, 2018 at Stowe Elementary School and St. Elizabeth Church. We will clean up the grounds. Please bring gloves and meet at 9 a.m. at the school. Hope to see you there!

#### LODGE #197

ST. CLOUD, MN

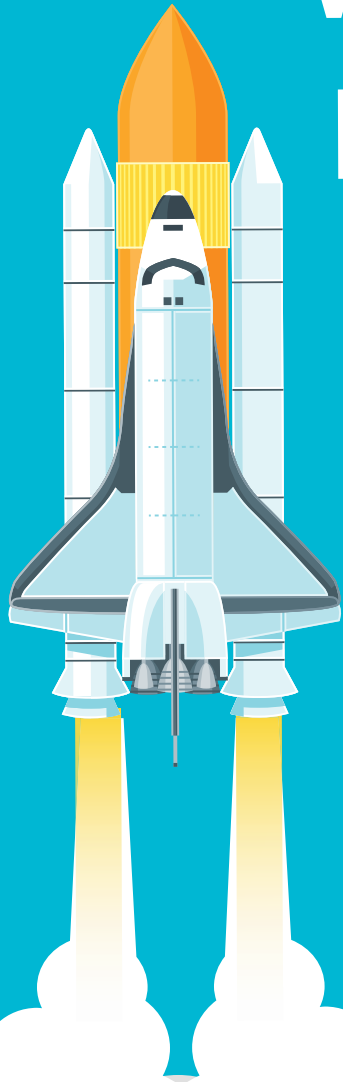
#### UPCOMING MEETING & ELECTION OF DELEGATES

Lodge #197 will hold its delegate election on April 30. The meeting will be held at Howie's in St. Stephen, MN at 6:30 p.m.





# 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. 2018.04.RA.V



KSKJLIFE.COM | 800.THE.KSKJ