



Happy 125th Anniversary to KSKJ Life!

**EASTER
BLESSINGS**

**MEMBER
STORIES**

THE HISTORY OF KSKJ LIFE



CELEBRATING 125 YEARS KSKJLIFE

We're celebrating KSKJ Life's 125th Anniversary all year long – and we want to hear from you!

In honor of our 125th Anniversary, we'd like to feature members and families that have been with KSKJ Life over the years.

What does KSKJ mean to you? What memories do you have of attending KSKJ events? Do you have a photo of yourself at a KSKJ event? We'd love to hear from you!

Please email fraternal@kskjlife.com with your name and your history with KSKJ Life, or visit kskjlife.com to fill out the online submission page. Letters and photographs can also be mailed to the home office.

KSKJ VOICE

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

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A MESSAGE FROM THE CHAIR OF THE KSKJ LIFE NATIONAL BOARD OF DIRECTORS



KSKJ Life is excited to be celebrating our 125th Anniversary as a Fraternal Benefit Society! We became an official organization on April 2, 1894. It was the Slovenians coming to America that created the need to form Fraternal Benefit Societies, and it became the compelling reason for our founders to establish the "KSKJ". Throughout this whole year, lodges will be hosting events to celebrate both our proud heritage and for having successfully survived this long. KSKJ Life, American Slovenian Catholic Union has had a vibrant history. There were many years of good times, as well as difficult times. Through it all we prospered and continued to serve and protect our members.

As I looked back through our many years, there were some noticeable events in history that greatly impacted KSKJ. I thought it might be interesting information to share with you some of these more prominent events. (See pages 8-9 for a timeline of events).

Most recently, the 39th National Convention was one of those special times when our membership sets in motion the future of our organization for the next four years. The Quadrennial National Convention held last August provided an opportunity for our membership to define the future direction of our great Fraternal Benefit Society. Every four years, lodges elect the delegates to represent their members at the National Convention.

What are some of the messages that our delegates conveyed at the 2018 National Convention?

The programs and initiatives that we have put in place are still driving a connection and providing an impact to our members and communities. More particularly, the Educational Grant Program and the Matching Funds Program are two programs that enhance our mission. Our life insurance products and annuities are very favorable. Lodge members voiced they want more local fraternal events and agree that the Home Office must provide the resources, but the local lodges must take the lead to make it happen. The opportunity for the lodge Fraternal Activities

Coordinators to participate in a committee that gives input on the national level through regular conference calls is seen as a great opportunity for local lodges to be heard. Member communications is an area that always seem to present challenges. Our delegates told us that they like the KSKJ VOICE, but they don't always read it. Some admitted to never reading it and further indicated they prefer email or texting as the best way to communicate. The opportunity to get better at sharing our message is an ongoing task. Trying to find the one right "medium" that meets everyone's needs and expectations is perplexing. We will be introducing enhancements and new ways to get our information to you and your lodges. Our focus will be to continue to look at improvements, so expect things to get better.

Our growth and financial success continue to be the result of exceptional leadership and sound business decisions. The past board and newly seated board from the 2018 National Convention remain committed to providing our members with financial products and member benefits that will insure a lifetime commitment from those we serve. We have had exceptional success and will continue to preserve those things that work and change those that need to be improved.

Thank you for being a member of KSKJ Life and for all you do for our organization. Now let the celebration begin! As we say in Slovenian, "Na Zdravje" or "Cheers!"

Fraternally,
Rudolph Krasovec
Chair, KSKJ Life National Board of Directors

AMERICAN SLOVENIAN EDUCATION FOUNDATION GALA

Along with officers and members from Lodge #236 in San Francisco, Rudy Krasovec, Chair of the Board, and Tony Mravle, CEO, had the honor of attending the annual ASEF Gala on March 16, 2019. The American Slovenian Education Foundation was founded to offer student exchange programs between Slovenians in the US, Canada, UK, Australia, New Zealand and Slovenia to enable research, innovation and entrepreneurship exchange. Founded in 2014, ASEF celebrated its 5th anniversary at this event and is projecting to have nearly 40 students in the program this year with over 40 universities participating as well. Several KSKJ Life members have been awarded grants to participate in ASEF, most recently Matthew Fitzsimmons from Lodge #257 in Washington, DC and Lacey Viano from Lodge #108 in Joliet, Illinois.

As part of the festivities, ASEF presented Professor Mia Rode with the ASEF Lifetime Achievement Award. Among many of her accomplishments and years of service, in recent years Mia has devoted herself to designing and teaching Slovene language courses online and in San Francisco at Club Slovenia. Mia also played a vital role in establishing Stanford University's first Slovene Language program and was appointed to a professorial position teaching graduate and undergraduate students.

Many KSKJ Life members were in attendance at the event and several also serve on the ASEF Board of Directors, including Jozi Plut and John P. Vidmar. A video message from Borut Pahor, President of the Republic of Slovenia, was presented, and everyone was also honored by the attendance of Stanislav Vidovic, Slovenian Ambassador to the United States.

ASEF has already made great strides in just five years, and it counts on donations and host families to support the young adults that seek to participate in this very successful program. To learn more about the program and how you can get involved please visit ASEF.net. You may also join their e-newsletter list as well as follow them socially on Facebook and Instagram.



L-R: Helena Pechavar Starc, Stanislav Vidovič, Ambassador of the Republic of Slovenia, Rudy Krasovec, Andrea Jaksa, Martin Plut, Tony Mravle.

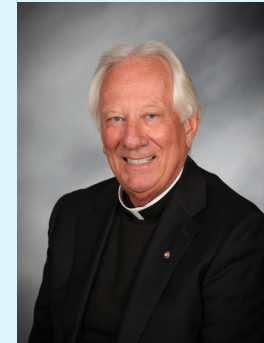


Mia Rode with her daughters Maja and Ana.



L-R: Martin Plut, Helena Pechavar Starc, Martin Simenc, Mary Lehane, Tony Mravle, CEO of KSKJ Life, Ambassador of the Republic of Slovenia Stanislav Vidovič, Andrea Jaksa, Katerina Lukezic, John Pecavar, Mia Rode, Rudy Krasovec, Chair of the National Board of KSKJ Life, Jessica Lehane, Frank Pecavar, Jozi Plut, Alijosa Ravnik.

EASTER BLESSINGS FROM KSKJ LIFE'S SPIRITUAL ADVISOR



Greetings to KSKJ members. As we began the season of Lent on Ash Wednesday thoughts move us to the greatest feast day of Easter. By the time we celebrate Easter, March Madness will be over... The madness isn't about basketball but how could this have happened to Jesus? If all the people he taught, all those he healed, all those he fed and all those he cared for showed up on Good Friday, they could never have killed him. The sadness of this only gives way to the bright promise of heaven that Jesus won for us.

While we dress up for Easter and enjoy the spirit of the season of spring, let us never forget that Jesus' victory was our victory as well. We are so grateful for this...

Going to Mass on Easter is so appropriate since the word Eucharist means to give thanks. That is what we do... we give thanks for all the blessings we have in our lives.....faith, family, friends and the love God never stops giving. When Easter comes I always think about the guard in front of the tomb where Jesus was. He must have lost his job over this miracle. And perhaps he just rejoiced that this innocent man is now safe and on his way to heaven. God bless you all at this time. May the Joy of Easter remain with you throughout the whole year.

*Fr. Richard Gielow
KSKJ Life National Spiritual Director*

Save the Date

CELEBRATING **125** 
— YEARS —

Saturday, August 17, 2019

Joliet Area Historical Museum in Joliet, IL

More details coming soon

LODGE ANNIVERSARIES

Two lodges are celebrating milestone anniversaries in the month of April: Lodge #2 and Lodge #7 are both at 125 years. This month we highlighted Lodge #2!

St. Joseph Lodge #2 was organized May 6, 1890 and admitted to the KSKJ April 2, 1894. The total number of members numbered 25, but some of the names are not known today. Those that are known are: Joseph Stukel, Peter Jevcek, Martin Fir, Frank Zlogar, Math Bezek, Mark Nemanich, Marko Plut, John Zmajic, John Stopnik and Anton Golobich. The first lodge officers were: Peter Jevcek, president and lodge representative; John Zmajic, vice president; Joseph Stukel, financial secretary; John Stopnik, recording secretary; Anton Golobich, treasurer; and Martin Fir, sergeant-at-arms. Through the years, St. Joseph Lodge 2 has encouraged its members to participate in charitable works that benefits families and their communities. Present day activities include participating in Join Hands Day, Annual Steak Fry, Easter Egg Hunt, Matching Funds events and sporting events. Congratulations, Lodge #2, for 125 years and thank you for all that you do!

Lodge	Years with KSKJ in 2019	Date Admitted into KSKJ
Lodge #1	125 years	6/10/1894
Lodge #2	125 years	4/2/1894
Lodge #7	125 years	4/2/1894
Lodge #20	124 years	2/13/1895
Lodge #25	124 years	5/21/1895
Lodge #29	123 years	2/2/1896
Lodge #42	122 years	4/30/1897
Lodge #44	122 years	8/22/1897
Lodge #50	120 years	11/30/1899
Lodge #52	119 years	5/6/1900
Lodge #53	119 years	11/17/1900
Lodge #59	117 years	3/4/1902
Lodge #63	117 years	10/16/1902
Lodge #65	116 years	1/19/1903
Lodge #69	116 years	8/17/1903
Lodge #79	115 years	12/18/1904
Lodge #104	113 years	12/28/1906
Lodge #108	112 years	2/14/1907
Lodge #110	112 years	3/7/1907
Lodge #115	112 years	5/14/1907
Lodge #136	109 years	5/16/1910
Lodge #143	108 years	7/19/1911
Lodge #144	108 years	9/10/1911
Lodge #146	107 years	4/1/1912
Lodge #150	106 years	2/28/1913
Lodge #153	105 years	5/2/1914
Lodge #169	98 years	7/1/1921
Lodge #170	97 years	4/14/1922
Lodge #171	97 years	6/1/1922
Lodge #196	94 years	8/1/1925
Lodge #197	94 years	9/24/1925



2019 St. Joseph Lodge #2 Officers:
 Dan Mihelich, President (pictured)
 Zach Pucel, Financial Secretary
 Diana Tyda, Fraternal Activities Coordinator (pictured)
 Mike Miller, Vice-President
 Lynn Miller, Recording Secretary
 Ken Mihelich, Auditor 1
 John Churnovic, Auditor 2 (pictured)
 Charlie O'Neill, Sergeant at Arms
 Fr. Tim Andres, Spiritual Advisor
 Sylvia Churnovic, Asst. Fraternal Activities Coordinator (pictured)

KSKJ LIFE MEMBER STORIES

As part of our 125th Anniversary, we asked our members and their families that have been with us over the years to share their own, unique KSKJ Story. Each month we will feature a couple of the submissions received. Thank you Chuck Racki and Elizabeth Sebastian for sharing your KSKJ stories with us!



Chuck Racki

Kansas City, KS | Lodge #115

I remember growing up and going to visit my Grandmother (Mary Viscek) at her house. Many times during our visits we might find someone there sitting with Grandma in her dining room paying their lodge dues. Grandma was all business ensuring that all the information was properly recorded in the members lodge book as well as in her master book. She would send as much time as necessary with them. I remember having to stay in the kitchen and being very quiet as long as the lodge member was present.

My Grandma was our lodge financial secretary for over 30 years before she had to pass on the responsibilities. Today my cousin Julie Schneller carries on the tradition that our Grandmother started many years ago. I know that our Grandmother would be very proud that we are carrying on the tradition of KSKJ in Kansas City, Kansas today!

Whenever there was a new grandchild born into the family Grandma was right there to be sure we were members of KSKJ as soon as possible.

Grandma always enjoyed going to the National Convention and always took the role as delegate very seriously. She made many friends at the National Convention and always looked forward to seeing them every four years.



Elizabeth Sebastian

Houston, PA
 Lodge #153

My mother put me into the lodge when I was a little girl. I just turned 82 on February 13th. In 1960, my husband and I had our reception in the KSKJ Hall in Strabane, PA. I still attend the Christmas Parties at the same lodge. We always have a very nice get-together.



KSKJ Lodge 153 Hall in Strabane, PA



As we look back at the many events that helped to build our great organization, one thing is clear: it was our loyal members who made it all possible. They were the backbone of every event. It was through the support of our member and families that we have been able to sustain our great history.

- Rudolph Krasovec
Chair, KSKJ Life National Board of Directors

1890 - Slovenians and Croatians started to leave Eastern Europe and move to America. They settled in New York, Pennsylvania, Ohio, Illinois, Minnesota, Wisconsin, Michigan, Missouri, Kansas, Colorado, Wyoming, Utah, Montana and California. They moved to the cities where there was work in the mines, smelters, steel mills and farms.

1893 - Father Francis S. Sustersic, pastor of the Slovenian Parish, St. Joseph's in Joliet, Illinois, became the organizing influence among Slovenian communities and is credited with helping to organize the KSKJ.

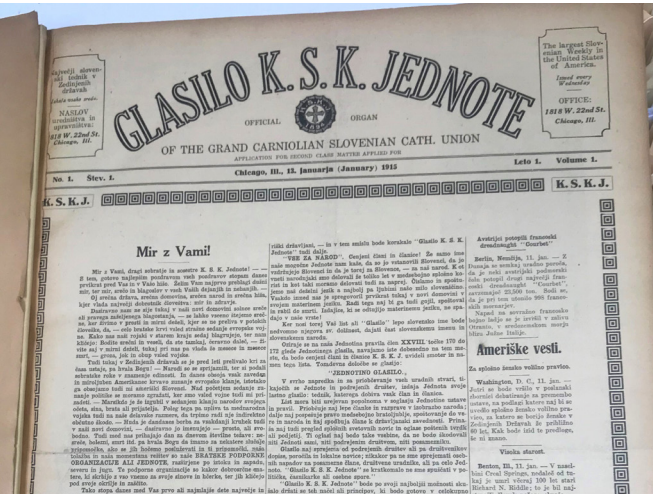
1894 - Kranjsko Slovenska Katoliska Jednota KSKJ, (Carniolian Slovenian Catholic Union) was founded by the uniting of 10 Fraternal Benefit Societies, or what we now call lodges. Joseph Stukel was the first KSKJ President. There were 333 initial members. The initial lodges that are still in existence are: St. Stephan's Lodge #1 in Chicago, Illinois; St. Joseph's Lodge #2 in Joliet, Illinois and St. Joseph's Lodge #7 In Pueblo, Colorado.

1898 - KSKJ applied to be Incorporated in the State of Illinois.



1904 - Women were invited to become members of KSKJ.

1909 - The first KSKJ Home Office was built.



1915 - First issue of the official newspaper "KSKJ Glasilo" the VOICE was published.

1934 - A new Home Office Building was built in downtown Joliet.

1941- Pearl Harbor attacked. The United States entered World War II.

1942 - With our Nation at war, 1,203 KSKJ members enlisted and served in the military.

1959 - KSKJ Membership peaked to over 50,000.



1962 - The Silver Convention in Steelton/Harrisburg, PA. Our name was changed to American Slovenian Catholic Union, KSKJ.



1968 - KSKJ Scholarship Fund was established and a committee was formed to administer the fund.



1980 - Construction of the 1st new Home Office Building at our current location in Joliet.



1995 - Matching Funds program was started.

2002 - Orlando Florida Convention. Assets hit \$50 million. Membership was 24,354.

2006 - Washington DC Convention. Our name was changed to KSKJ Life, American Slovenian Catholic Union.

2010 - Medicare Supplement was introduced and became a viable source for new members.

2012 - National Board was split into 2 separate boards: Financial Board and Fraternal Board, which later became the Fraternal Committee in 2017.



2015 - Introduced New Educational Grant Program. Since its inception, we have awarded \$383,000 in educational grants and scholarships making it one of our premier member benefits.

2017 - New Home Office building purchased and dedicated, which expanded our current campus.

2018 - At the end of the year, our assets were \$513 million, and membership grew to over 40,000. Current number of active lodges is 34.

2019 - KSKJ Life celebrates our **125 Year Anniversary** on April 2, 2019!



MATCHING FUNDS UPDATE

With the bitter cold temperatures and the above average snow fall we experienced in January and February, St. Mary #79 members and friends were eager to get together for a long overdue warm, fun, and friendly activity. So, on Saturday, March 2nd over 100 bowlers and over 40 spectators came out to Bertrand Bowling Lanes in Waukegan for our lodge's annual No-Tap Bowling Outing and Matching Funds event. Several months ago, lodge members discussed a few worthy organizations to partner with, before unanimously deciding on the Warren Special Recreation Association (WSRA). This is the second time we chose to work with WSRA, and once again, the event drew great support from both communities.

Forty raffle prizes valued at \$50.00-\$100.00 were generously donated by our lodge, our members, supporters of WSRA, etc. St. Mary member Debbie Slater and her assistant Dawn Deason, did a fabulous job coordinating the raffle again this year, carefully displaying each item and making sure there was something for everyone.

Warren Special Recreation Association's mission is to provide leisure and recreation activities for adults and children with disabilities.

Enhancing abilities in enjoyable social settings is a goal of WSRA programs. Participants learn new skills, practice sports, dance and sing with friends and take advantage of WSRA's large variety of programs.

To assist with the upcoming summer programs already scheduled at WSRA, a School Supply drive was also conducted. Over 300 packages of items (pencils, construction paper, glue sticks, painting supplies, etc.) were collected, and will definitely come in handy. This was the 8th consecutive year St. Mary #79 held a charitable drive in conjunction with the annual Fund Raiser, a tradition that we hope will continue for years to come. On behalf of St. Mary #79, we would like to offer our deep appreciation to Amber Bodame of St. Joseph #53 in Waukegan, who also serves as Recreation Coordinator at WSRA. Being affiliated with both KSKJ and WSRA, Amber served as a liaison, encouraging many friends, family, and staff to get involved in some way. On behalf of St. Mary #79 and the staff at Warren Special Recreation, "thank you" to everyone that generously supported our Matching Funds event. Through your kindness, over \$3300.00 will be presented to WSRA.

MaryLou Stefanick

Many thanks to Michele and Mark Klemm for generously donating their 50/50 raffle winnings back to WSRA.



Keith Wagner, who attends programs at WSRA, with his sister Jana Wagner and cousins Adam & Dara Slater. All are members of Lodge#79



Kathy Govekar & MaryLou Stefanick won't have to bake this Easter - both were winners of poticas, compliments of Albina Opeka & Mary Carmody.



KSKJ Life members, and friends of WSRA having a "ball" at the St. Mary #79 Bowling fundraiser.



School Supplies to benefit the summer programs sponsored by WSRA were collected at the annual Matching Funds event.

JOIN HANDS DAY 2019

Join Hands Month is coming up! How are you planning on joining hands this May to help your community?

Each Spring, KSKJ Life members across the nation "join hands" to make a difference in their communities through helpful projects that connect youths and adults. With Join Hands month right around the corner, now is a great time to start planning how you can join forces with others in helping give back to your community. Just pick a day in May, give back, and have fun! Organizing a clothes drive (or really any kind of charity drive) is a wonderful way to give back to those around us in need of some assistance. The key to making sure that your clothing drive will have maximum impact is a two-pronged effort spread out over the planning phase, and then the event itself. With this handy guide from goodnet.org, you'll be a charity pro in no time.

1. FIND A LOCAL PARTNER

Before you start collecting a ton of things that people might not even need, get in touch with a local homeless shelter, Goodwill, the Salvation Army, The National Coalition for the Homeless and/or The National Coalition for Homeless Veterans. These organizations have years of experience and know exactly what the community they serve needs.

2. BUILD A TEAM

The more people you will have to help you the bigger the success of your drive will be. Talk to your family, friends, colleagues, faith group members, or book club devotees to join your effort. Together you can come up with the perfect project and some of the new team members you just won may even have prior experience doing these kind of things.

3. SET YOUR GOAL

Setting a goal gives you something concrete to strive for and helps to hold yourself accountable. Commit as an individual as well as a team to collecting a specific number of boxes and reaching out to a certain number of people. Aim high and remain flexible in case you remain short or overshoot your goals. Chose one member of your team to update the others on the progress you are making to keep the spirits high.

4. IDENTIFY A DROP-OFF LOCATION AND A TIMEFRAME

The collection location for your drive could be anything from an office, apartment building or even your garage. Anything that will allow lots of people to come buy and you to store (hopefully) lots of boxes for a while. Decide on collection days - you don't want to limit potential donors to just one day - and your team will need at least a few days to sort through all the donations.



5. GET THE WORD OUT

Spread the word on as many different channels as you can. Social media is a wonderful medium, but don't forego good old fashioned flyers and posters which you can hand out and pin to message boards at work or church.

6. SORT INCOMING DONATIONS

As soon as those donations start coming in, begin pre-sorting everything so you won't be faced with a mountain of work once you finish your drive. You can sort clothes into children's clothes, female, male and misc (blankets, socks, bed sheets etc), or according to what different organizations you contacted told you they will need. Pack everything in clean boxes or bags to make delivery easier.

7. DELIVER YOUR DONATIONS

Now that everything is packed and sorted, it's time for your team to celebrate by delivering the fruit of your labor to its destination. Some charities are able to send trucks to pick up donations, but you may need to consider renting or borrowing a truck for the day.

8. SHARE YOUR SUCCESS STORY

Be sure to document your event with lots of photos you can share on social media to motivate others to follow in your footsteps! Send your photos to fraternal@kskjlife.com, mail to the home office or post to Facebook or Instagram using the hashtags #kskjlife and #joinhands2019.

APRIL IS FINANCIAL LITERACY MONTH

Now is a great time to review your personal finances with these tips from best-selling author and former Wall Street bond trader Brian O'Connell.

Financial literacy is a hot-button issue as memories still linger over the Great Recession and as millions of baby boomers hit retirement age, and as a legion of younger Americans battle skyrocketing student loan debt.

How important is financial literacy?

According to data from the National Financial Educator Council, "lacking" financial literacy can lead to problems for Americans.

Out of 1,500 U.S. adults surveyed, respondents said that, on average, they lost \$1,230 dollars in 2018 by not properly understanding basic household finance issues - that's about the monthly mortgage on a modest home. Altogether, a lack of financial literacy cost Americans a total of \$295 billion in 2018. Then there's this disturbing milestone. According to Lending Tree, the collective debt of Americans crested to \$4 trillion for the very first time, and more U.S. households say gaining good credit has become a bigger problem.

The issue has become so important that in 2004, Congress passed a law citing April as "Financial Literacy Month" in order to "raise public awareness about the importance of financial education in the United States"

Loss of financial assets, larger debt and tougher credit conditions are among the biggest threats stemming from a lack of literacy, but it's not the only one. Here's a closer look at financial literacy and what it means to you.

What Is Financial Literacy?

Financial literacy is defined as being educated about money and finance, with a special focus on an individual's personal finances.

Being financially literate enables you to make smarter money management decisions that lead directly to a financially secure future, one that protects the assets built by you and your loved ones.

Five Signs You Might Need Help in Getting Financially Literate

Nobody wants to admit they're not up to speed on financial literacy, and that's understandable. But if you're going to get a better handle on your household finances, it's critical to know and recognize any "soft spots" in your financial knowledge arsenal, and work to eliminate them.

1. Do you have trouble creating and sticking to a budget?

Having the discipline to build and sustain a firm household budget is perhaps the most critical step an individual can take to shore up his or her finances.

2. Do you have significant debt?

If you're in debt, especially really deep debt that threatens your financial future, you're likely in need of a stronger set of personal financial guidelines. Personal debt is the number one roadblock to financial security, and learning how to get out of it should be a big priority.

3. Do you have an emergency fund?

Having 3-6 months of money socked away in a rainy-day fund is a big deal. A financial cushion can help you and your family get through an illness, a severe injury, a job loss, or other calamities. Not having one leaves you vulnerable to an unfortunate event that leaves you short of cash to cover the mortgage or rent and put groceries on the table.

4. Do you understand compound interest?

Knowing how compound interest works and how money, left alone to build interest over time, and lead to a sturdy financial nest egg down the road.

5. Do you understand the importance of insurance?

Having a good insurance policy on your life, your home, your health, your auto, and even your investments is a "must have" financial investment. Insurance protects your assets against events that could destroy your savings and severely weaken you financially and provides a defense against financial misfortune. Not having insurance leaves those assets vulnerable to loss. Talk to your KSKJ Life agent today to learn more about how you can provide protection for your loved ones.

FINANCIAL LITERACY QUIZ

Test your own economic literacy with these 10 questions from the Council for Economic Education. Then check the last page of this issue to see how you did.

1. A person who starts a business to produce a new product in the marketplace is known as:

A. A manager.

B. A bureaucrat.

C. An entrepreneur.

D. Don't Know.
2. An increase from 5% to 8% in the interest rates charged by banks would most likely encourage:

A. Businesses to invest.

B. People to purchase housing.

C. People to save money.

D. Don't Know.
3. If the real gross domestic product of the United States has increased, but the production of goods has remained the same, then the production of services has:

A. Increased.

B. Decreased.

C. Remained the same.

D. Don't Know.
4. If the United States stopped importing automobiles from Country X, who would be most likely to benefit?

A. Automobile manufacturers in Country X

B. Consumers in the United States

C. Automobile manufacturers in the United States

D. Don't Know.
5. Mexico grows fruits and vegetables and Argentina produces beef. If Mexico voluntarily trades fruits and vegetables in exchange for Argentinean beef,

A. Both Mexico and Argentina benefit from the trade.

B. Both Mexico and Argentina lose from the trade.

C. Mexico benefits and Argentina loses from the trade.

D. Don't Know.
6. The resources used in the production of goods and services are limited, so society must:

A. Make choices about how to use resources.

B. Try to obtain additional resources.

C. Reduce their use of resources.

D. Don't Know.
7. The stock market is an example of an institution within our economy that exists to help people achieve their economic goals. The existence of this institution:

A. Results in an increase in the price of stocks.w

B. Brings people who want to buy stocks together with those who want to sell stocks.

C. Helps predict stock earnings.

D. Don't Know.
8. When deciding which of the two items to purchase, one should always:

A. Choose the item that costs less.

B. Choose the item with the greatest benefits.

C. Choose an item after comparing the costs and benefits of both items.

D. Don't Know.
9. When the federal government's expenditures for a year are greater than its revenue for that year, the difference is known as:

A. The national debt.

B. A budget deficit.

C. A budget surplus.

D. Don't Know.
10. Which one of the following statements about the function of money is wrong?

A. Money makes it easier to save.

B. Money makes trading goods and services easier.

C. Money holds its value well in times of inflation.

D. Don't Know.

Personal finance and economic education results in

✓

A better understanding of the US and world economy,

✓

Greater propensity to save for retirement,

✓

Reduced amount of personal debt,

✓

Increased likelihood of having emergency savings,

✓

Less likelihood of using high-cost methods of borrowing,

Council for Economic Education

KSKJ LIFE 2018 FINANCIAL STATEMENT

This financial statement may also be viewed on our website at www.kskjlife.com

Financial Report of KSKJ LIFE

Periods: Dec 31, 2018 & December 31, 20

ASSETS

	12/31/18	12/31/17
Bonds, Preferred Stocks, Common Stock and Other Assets	\$ 490,507,992	\$ 478,061,580
Properties Occupied By Society	\$ 1,301,901	\$ 1,352,995
Certificate Loans	\$ 1,809,514	\$ 1,631,529
Cash	\$ 12,079,532	\$ 18,188,582
Investment Income	\$ 7,444,011	\$ 7,255,232
Electronic Data Processing Equipment & Software	\$ 190,500	\$ -
TOTAL ASSETS:	\$ 513,333,450	\$ 506,489,918

LIABILITIES, SURPLUS

Reserves-Life, Accident & Health, Annuity	\$ 466,079,076	\$ 459,638,632
Deposit Contracts	\$ 17,382,994	\$ 20,263,243
Refunds Payable	\$ 437,045	\$ 392,118
Other Liabilities	\$ 3,820,398	\$ 2,964,963
Asset Valuation Reserve	\$ 3,748,420	\$ 3,416,825
Interest Maintenance Reserve	\$ 2,920,519	\$ 2,989,456
TOTAL LIABILITIES:	\$ 494,388,452	\$ 489,665,237

SUMMARY OF OPERATIONS

Premiums and Annuity Income	\$ 54,319,444	\$ 49,530,300
Supplementary Contract Considerations	\$ 191,145	\$ 875,503
Net Investment Income	\$ 25,578,512	\$ 24,908,129
Amortization Of Interest Maintenance Reserve	\$ 289,074	\$ 315,660
Reinsurance Ceded Commissions	\$ 915,445	\$ 1,223,804
Misc. Income	\$ 267,398	\$ 246,667
TOTAL INCOME:	\$ 81,561,018	\$ 77,100,063

EXPENSES

Certificate Benefits-Life, Accident & Health & Annuities	\$ 58,305,100	\$ 39,680,812
Increase In Reserves	\$ 6,440,443	\$ 21,754,020
General Expenses & Taxes, Licenses & Fees	\$ 7,375,639	\$ 6,993,543
Commissions & Expense Allowance	\$ 6,508,189	\$ 6,516,170
TOTAL EXPENSES:	\$ 78,629,371	\$ 74,944,545

NET INCOME

Net Gain Before Refunds To Members	\$ 2,931,647	\$ 2,155,516
Refunds To Members	\$ 488,124	\$ 414,425
Net Gain After Refunds To Members	\$ 2,443,523	\$ 1,741,091
Net Realized Gains/Losses	\$ 36,689	\$ 87,778
TOTAL NET INCOME:	\$ 2,480,212	\$ 1,828,869

SURPLUS

Prior Year Surplus:	\$ 16,824,681	\$ 16,263,186
Net Income	\$ 2,480,207	\$ 1,828,869
Change In Non-Admitted Assets	\$ (24,241)	\$ (85,709)
Change In Asset Valuation Reserve	\$ (331,595)	\$ (643,613)
Change In Lodge Investment Surplus	\$ (11,032)	\$ 16,881
Change In Other Post Retirement	\$ 6,978	\$ (16,692)
Prior Period Adjustments:	\$ -	\$ (538,241)
Change In Net Unrealized Gains/Losses	\$ -	\$ -
TOTAL SURPLUS:	\$ 18,944,998	\$ 16,824,681

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.

MARCH & APRIL 2019

Lodge #1 - Andrew J. Korenchan, Norridge, IL	Lodge #65 - Louis M. Zeleznikar, Random Lake, WI
Lodge #1 - Martin Mazur, Cicero, IL	Lodge #69 - Mary Covert, Great Falls, MT
Lodge #1 - Frances Peters, Willow Springs, IL	Lodge #74 - Leszek A. Gontarz, Ingleside, IL
Lodge #2 - Delores M. Banos, Joliet, IL	Lodge #74 - Willie M. Minor, Chicago, IL
Lodge #2 - Bryan K. Dixon, Frankfort, IL	Lodge #104 - Marjorie L. Jumper, Granger, IN
Lodge #7 - Frank Boben Jr., Canon City, CO	Lodge #136 - Odile J. Bierhals, Bonduel, WI
Lodge #7 - Mary De Salvo, Wheat Ridge, CO	Lodge #136 - Felix Kotcon, Neillsville, WI
Lodge #7 - Albert E. Gerze, Arvada, CO	Lodge #143 - Charles Marchiori, La Salle, IL
Lodge #20 - Barbara Bolks, Holland, MI	Lodge #143 - Mary Virant, Peoria, IL
Lodge #20 - Paula J. Hunter, Beulah, MI	Lodge #153 - Jennings C. Baumer, Allentown, PA
Lodge #20 - Harold J. Mohlman, MI	Lodge #153 - Frank A. Kern, Pittsburgh, PA
Lodge #29 - Martha F. Bichsel, Quincy, IL	Lodge #169 - Edward E. Gibson, Ridgeville, OH
Lodge #29 - Beverly A. DeJule, Channahon, IL	Lodge #169 - Thomas A. Novinc, Gastonia, NC
Lodge #42 - Ronald M. Gerlach, Freeland, PA	Lodge #169 - Charles S. Pezdirtz, Geneva, OH
Lodge #42 - Christopher A. Jackman, Mt. Wolf, PA	Lodge #169 - Valeria M. Shisila, Eastlake, OH
Lodge #42 - Annette D. Tilghman, Harrisburg, PA	Lodge #169 - Betty L. Zaller, Willowick, OH
Lodge #44 - Daniel J. Jaquette, Taylorville, IL	Lodge #219 - Naomi R. Burkey, Bowling Green, OH
Lodge #50 - Michael Kruljac, Pittsburgh, PA	Lodge #219 - Woodroe Summerfield, Akron, OH
Lodge #50 - Kenneth D. Rice, Fruitland Park, FL	Lodge #226 - Floyd E. Culler, Ashland, OH
Lodge #52 - Dennis R. Bough, Worthington, IN	Lodge #226 - Pauline L. Ebenger, Fort Myers, FL
Lodge #52 - Glenna J. Myers, Bloomington, IN	Lodge #226 - Howard C. Price Jr., Mansfield, OH
Lodge #53 - Theodore J. Grampovcnik, Beach Park, IL	Lodge #226 - Kevin A. Robinson, Cleveland, OH
Lodge #53 - Elsie Stupar, Libertyville, IL	Lodge #236 - Donna A. Mason, San Francisco, CA
Lodge #59 - James J. Drobnick, Aurora, MN	Lodge #300 - Ernest Pichler, Plainview, NY
Lodge #63 - Sandra Postiy, Canton, OH	Lodge #300 - Mary A. Pichler, Plainview, NY
Lodge #63 - Dennis D. Shipley, Bellville, OH	Lodge #300 - Thomas R. Poderzay, Soudan, MN
Lodge #63 - Herbert Tomshe, Spring, TX	Lodge #624 - Bruce L. Roden, Gulfport, MS
	Lodge #624 - James F. Simmons, Moss Point, MS

IN MEMORY OF

Anna McIntosh	Hubert T. Rozman - Lodge #42	John D. Zales - Lodge #42
Randy & Donna Strong - \$20.00	St. Aloysius Lodge 42 - \$10.00	St. Aloysius Lodge 42 - \$10.00

LOCAL LODGE NEWS & EVENTS

CALIFORNIA
LODGE #236

SAN FRANCISCO, CA

PALM SUNDAY BRUNCH

St. Francis #236 is hosting its annual Palm Sunday Brunch Sunday, April 14th. We will gather at the Slovenian Hall following 9:15 mass at Nativity Parish. For complete details please contact Jozi Plut at plutjozi@gmail.com.

*Respectfully submitted,
Diana Fir Gremett*

COLORADO
LODGE #7

PUEBLO, CO

UPCOMING EVENTS

- April 8 - Monthly Local Lodge Meeting at St. Joseph's Hall at 6:30PM
- April 13 – Pancake Breakfast Matching Funds event with the Pueblo Children's Chorale
- April 14 - Palm Sunday Breakfast following the 8AM Mass at St. Mary's Help of Christian's Church. Tickets can be purchased at the door for \$6.
- Annual Children's Easter Egg Hunt at 2PM at St. Mary's Church Grounds
- May 3 - Join us for an evening of entertainment at the annual Reverse Raffle on May 3rd at St. Joseph's Hall on 917 E. B Street with doors opening at 6PM. Be one of the 5 remaining individuals to either split or go all the way for the main prize of \$3,500.00. Tickets are \$65 (\$80 per couple) with re-entry and dinner provided by Collette's Catering included. Winners do not need to be present to win. If you would like

- to purchase a ticket, contact Dan Golob at 719-561-1641 or Bill Kocman at 719-545-2478.
 - May 10 – 11 - Join us for St. Joseph Lodge #7's first Spring Sale on Friday, May 10th and Saturday, May 11th at St. Joseph's Hall on 917 E. B Street with the doors open from 12PM to 3PM on Saturday and 8AM to 3PM on Sunday. An assortment of items will be available.
 - May 13 – Monthly Local Lodge Meeting at St. Joseph's Hall at 6:30PM
 - May 22 – Sister City Commission Slovenian Tennis Players Dinner Fundraiser at St. Joseph's Hall from 5:30PM – 9PM.
 - June 2 - St. Joseph Lodge #7 will be holding the annual Golf Scramble at Hollydot Golf Course on June 2nd with check-in beginning at 7AM and shotgun start at 8AM. Entry fee of \$90 will include green fees, golf cart, prizes, lunch refreshments and a good time! Interested? Contact Dan Golob 719-561-1641 or for more information call Bill Kocman at 719-545-2478.
- NEWS
- Message from KSKJ Life Board Chair, Rudy Krasovec: The following Essay was written by my niece Jillian Parsons from Overland Park, Kansas. She wrote it about her grandmother and my mother. Thought our members might enjoy this and it would be worth sharing especially during the Easter season.
- Slovenian Heritage has a special meaning, to Bernice Krasovec the denotation of her heritage are the memories filled with joy at her Slovenian church as a little girl. Bernice Krasovec is a 3rd generation Slovenian, whom is also my grandmother. The many different traditions in which she treasures has impacted her life and those surrounding her. With 13 grandchildren and several great grandchildren Bernice Krasovec has shared many stories and traditions with her posterity to be carried on for years to come.
- My great-grandparents emigrated to the United States around 1902. Grandma Bernice noted, "As I grew up the elders with Slovenian background were

LOCAL LODGE NEWS & EVENTS

very cautious in what they did. Thought they had more knowledge and experience. Helped guide the outline of my life." Bernice Krasovec grew up being half Slovak and Slovenian. Her great grandmother Marija Sinkovec Godec was a Slovenian, she emigrated from a village of Ambrus (at that time a part of Austro-Hungarian Empire, then Yugoslavia, now Slovenia), great-grandfather Cyprian Hiza was a Slovak, he emigrated from the region of Kute (at that time also a part of Austro-Hungarian Empire, then Czechoslovakia, now Slovakia).

Bernice was born in 1928, in Pueblo Colorado. Growing up in the early 30's she learned that family is the most important part of our life. Bernice had a lot of fantastic memories in which did not include electronic devices and Netflix. Those memories were not recorded on social media but have been remembered and passed down through the spoken word and through her published children's books.

Since the 1930's were very posh Bernice would have to learn about how to be a damsel in a dress while being a traditionally reserved lady. The Slovenian influence in Bernice's life has made her who she is today. Without the knowledge and respect for the Slovenian people she would not know where she and her family originate. "I think the best influencer taught me how to make the best dishes for holidays and regular times... I was popular in making the pastries!" The importance of Slovenian heritage goes more to the knowledge of the tradition and keeping them known.

"When holidays came, we would bake potica and would roll the dressing and dough on the table, which made the best memories." At Easter, the Zegen basket (which has been used by many generations) was carefully packed with food items representing Catholic beliefs. The Zegen basket was covered with a special, decorative cloth and brought to church on Holy Saturday to be blessed by the Bishop. On Easter morning, families would celebrate and partake in the blessed food which consisted mainly of traditional foods like ham (which represented Christ's body), potica (his crown of thorns), horseradish (symbolizing the nails with which Christ was crucified), eggs (representing the resurrection from the tomb), and

wine (symbolizing the blood of Christ or his bitter suffering). Bernice's family would also place a bag of gold coins in the basket. Every year, God willing, another coin would be added as a symbol of prosperity.

Bernice's home as a young girl was always smelling of the traditional scents of klobasa, potica, and strudel. As a young girl Bernice's family attended St. Mary's church which was a Slovenian based church. My Grandmother has met a lot of remarkable people, through her Slovenian heritage. "St Mary's Church always had social events in which my family attended. That was the only social life we had which was involved around our Slovenian church." In the 1930's the social incline persisted of church, school, and family. When my grandmother was home, she was helping with the chores or learning more about her ethnicity especially on Sundays. "Sunday afternoon, I would visit (Grandma Godec) my grandmother... who would share all of her knowledge on Slovenian history." My Grandma lived in a house full of love in which she would learn more about her family's choice in emigrating to the United States.

Bernice was trying to reclaim the memories which occurred in the 1930's. Her family valued the importance of Slovenian heritage and the memories made during the holidays. "We grew up that way, and everything was Slovenian... influenced by [our] Slovenian culture." This quote is to show growing before 1945 was very different than the millennials growing up as of right now.

Growing up in such a small community in Colorado my grandmother met many other Slovenians living in Pueblo since Pueblo was an area where many Slovenians immigrated. There she also found her husband Rudy Krasovec. Since her husband, my grandfather Rudy Krasovec, was a first-generation Slovenian his parents corresponded frequently with their family in Businja vas, Slovenia. My great grandfather Martin Krasovec emigrated so he would not fight in World War I, leaving all his siblings and relatives in Businja vas (what at that time was Austro-Hungarian Empire, then Yugoslavia, now Slovenia). Only to arrive in America and learn he would have to fight in WWI representing America.

LOCAL LODGE NEWS & EVENTS

He was sent to France and he fought in two major Allied counteroffensives in 1918, was wounded twice and came back to America as a decorated veteran of WWI. After my great grandparents passed away, Bernice continued the tradition with regular correspondence to my family in Businja vas. After my grandfather and Bernice's husband passed away in 1999 my Grandmother and family went to Slovenia to meet in person. Today, the distance is only felt by miles, and the Krasovec family has truly become one. The Krasovec family in both America and Slovenia have become family and together work to keep the traditions alive through wine making, sharing of recipes and visits.

Pueblo Colorado, was affected by the Slovenian people, not only have we grown roots in Pueblo the people have influenced the foods and traditions in the small community. Bernice Krasovec, the curator of the Gornick Slovenian Library, Museum and Genealogy Center is an incredible inspiration in learning about her own ethnicity has continued the Slovenian ways in her family in which her children and their children will celebrate the Slovenian traditions in the years to come. Slovenian ways have influenced so many people in America, it is important to remember where we came from and praise our elders and our rich traditions.



Pictured (from L to R): Judy Chandler, Danny Golob, Rudy Krasovec, Christina Anderson and Richard Zabukovic.

MATCHING FUNDS

Christina Anderson, Executive Director for the Pueblo Children's Chorale, joined the Lodge #7 monthly meeting to present the history of the Children's Chorale. The Children's Chorale is a very popular Pueblo musical performing group and throughout the years, they have entertained all around the country. Lodge #7 and Lodge #104 will jointly be sponsoring a Matching Funds event with them at their upcoming fundraiser on April 13th at the Southside Applebee's.

Follow us on Facebook (@stjosephslodge7) and stay up-to-date on all Lodge #7's events happening throughout the year!

Angela Perez

ILLINOIS COMBINED JOLIET LODGES

JOLIET, IL

NEWS UPDATE

Happy Easter everyone!

The combined Joliet KSKJ Lodges held their first quarterly meeting on Tuesday, March 5, 2019 at T&C Lanes. Members from Lodge #29 and Lodge #108 were in attendance.

The Youth/Sports Raffle was held. The winners for the month of January were: Mike Miller and Cheryl Sanchez. The February winners were: Al Wason and St. Genevieve Lodge #108. Finally the winners for the month of March were: Bev Hann and Emilia Gegenheimer. Congratulations to all the lucky winners.

UPCOMING EVENTS

The Easter Egg-Hunt is scheduled for April 6th at Haunted Trails from 10:00am to 12:30pm. Postcards will be sent out with the details on it. Or, read all about it on Facebook.

Our next quarterly meeting will be held on Tuesday, June 4th, 7:00pm at T&C Lanes. Until next time.

*Pauline Mihelich
Recording Secretary/Reporter*

LOCAL LODGE NEWS & EVENTS

LODGE #29

JOLIET, IL

NEWS UPDATE

Well, the Lodge Chili Cook-Off is in the record book. After tasting 9 entries, Joyce Vicich was voted the winner of the prestigious trophy for 2019. Congratulations, Joyce! Thank you to all who took the time to enter their recipe. The Lodge provided hotdogs and we also had cornbread and desserts provided by members.



Lodge #29 Chili Cook-Off contestants L-R: Lori Vicic, Bob Colman, Bill Potochnic, Mike Vidmar, Judy Corum, Ali Gegenheimer, Joyce Vicich, Louie Schmidberger, Chris Zitko

NATIONAL BOWLING TOURNAMENT

The National Bowling Tournament is planned for the weekend of April 6-7 at Town & Country Lanes. Let's have a huge turnout since KSKJ Life is celebrating its 125th year! There will be a welcome band on Friday night, April 5, with cash bar at the Alley, team bowling on Saturday and singles & doubles on Sunday.

A good time is planned for Saturday night from 8:00 to midnight at the Croatian Cultural Club, cash bar with the Band Cruisin the Loop to perform. Please see kskjlife.com for bowling details and registration form.

UPCOMING MATCHING FUNDS EVENT

We will join St. Joseph Lodge No. 2 for our 2019

Matching Funds Event on Friday, May 4, with a Cinco de Mayo dinner served at St. Joseph Park from 3:00 to 7:00 p.m. Music begins at 4:00. The event will benefit Cornerstone Services in Joliet in memory of Louie Derlinga.

Blessings to all this Easter season!

*Karen (Ramsak) Colman
Reporter*

LODGE #44

S. CHICAGO, IL

NEWS UPDATE

Summer will be here before we know. With summer comes Lodge 44's summer baseball outing. This year we will be catching a game at Guaranteed Rate Field. Dates and times will be published later. For more information, contact George Bozzetti (708-334-5434) or James Rossi Jr. (219-902-0230).

NEWS UPDATE

Lodge 44's own Max Strus is having an amazing senior year at DePaul where he just broke the school record for 3 pointers. Max was named to the Big East's Second Team with an average of 19 points, 6.1 rebounds and 2.5 assists per game this season while leading the Big East in minutes played. He has been named Big East Player of the Week three times this season. We want to say congratulations on a great season so far and we wish him luck in the Big East Tournament!

UPCOMING MEETING

Our next meeting will be at the Calumet Yacht Club on Sunday, June 2 at 11:00 a.m. Mark your calendars now. Please RSVP to George if you plan on attending.

LOCAL LODGE NEWS & EVENTS



Congratulations to Lodge #44 member Max Strus, who was named Big East Player of the Week in December.

Angela Rossi

LODGE #53

WAUKEGAN, IL

NEWS UPDATE

Twenty-six lodge members and three guests enjoyed the Annual Lodge Leaders and 50 Year Member Luncheon at Primo's Restaurant in Gurnee. Joanne Paulson, Donna Andler, Barbara Ginn, Maureen Senica and Robert Norkus were honored as the newest members of the 50-year club. We also honored three officers for their years of service to the lodge. Logging in ten years each are Amber Bodame and Dana Lainio. John Urh reached the milestone of twenty-five years of service. A huge thank you goes out to these officers for their commitment to our organization. Thank you to Joseph Juvan for providing lively polka music at the end of our meeting.

UPCOMING BASEBALL OUTING

Take Me Out to the Ballgame! Plan now for a Cubs Vs. Brewers showdown on Saturday, September 7th at Miller Park. Our lodge will be sponsoring a bus trip that will include food, drink and tickets for the price of \$75 per lodge member. RSVP to Sue Dolence by June 1st; after that date, available ticket sales will be open to any KSKJ member through July 1st and then to nonmembers if there are remaining tickets after

the 15th of July. The cost to nonmembers will be \$95. Sue can be reached at 847-662-0908. More information to follow for departure time and location.

Please join us at our next meeting – we look forward to seeing you. Peace.



Lodge President Thomas Koncan Jr. congratulates (from l. to r.) Robert Norkus, Dana Lainio, John Urh and Amber Bodame at the annual Lodge Luncheon

Victoria Drinka, Secretary

LODGE #108

JOLIET, IL

LODGE UPDATE

Happy Easter!

On Sunday, March 3rd, St. Genevieve Lodge #108 held their monthly meeting.

Congratulations go out to Mary Kay Demick, who won the attendance award and to Maryann McGinnis and yours truly-Pauline Mihelich on winning the lodge 50/50 raffle.

Our ice skating & pizza party for the youth was held. Despite the low attendance everyone had a great time. The youth that were in attendance received a small stuffed animal (either a frog or a cat with a unicorn) for Valentine's Day. Pizza and pop were served after everyone was done ice skating.

LOCAL LODGE NEWS & EVENTS

UPCOMING EVENTS

Our next regular meeting will be held on Sunday, May 12th at 1:00pm in Ferdinand Hall. Sandwiches and chips will be served after the meeting. There will be no meetings held in June, July, August or September. We will resume our meetings starting in October.

Once again, we will be scheduling our Join Hands Day in May – hopefully before Memorial Day. Our project will be placing American flags in the Grotto and hanging up a poppy wreath at St. Joseph Catholic Cemetery.

Well, that's it for now. Until next time.

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

LODGE #143

JOLIET, IL

MATCHING FUNDS

Lodge #143 held its first Matching Funds event of 2019 on Saturday, March 30th at the Croatian Cultural Club in Joliet, IL. The event was a spaghetti dinner fundraiser to benefit KSKJ Life member and home office employee Karen Marino. Karen was recently diagnosed with colon cancer and the funds raised will be used to help with her medical costs. A local DJ entertained the crowd while guests enjoyed their delicious spaghetti. There was a 50/50 raffle along with a wide selection of raffle baskets donated by friends and family members – a little something for everyone! Pictures from the event along with final totals will be shared in the May issue of The Voice.

MEMBER NEWS

Do you have exciting news that you'd like to share with your fellow Lodge #143 members? Newly married? New baby or grandchild? Graduation? We'd love to hear from you! Send in your news to Lauren Baltz at laurenbaltz73@gmail.com and you might be featured

in our Member Spotlight section!

Lauren Baltz, Voice Reporter

MINNESOTA

LODGE #59

EVELETH, MN

LODGE UPDATE

Eveleth Lodge #59 along with the Knights of Columbus held a pancake breakfast on February 24th at Resurrection Church. It was a cold blustery morning, but we sold out of pancakes! Great attendance and fellowship. Because of this, a \$50 KSKJ Life Charitable Giving Award will also be given to the Quad City Food Shelf.



Ron Erjavec flipping flapjacks



A full house at the pancake breakfast.

LOCAL LODGE NEWS & EVENTS

As long as we had the griddles, the Knights of Columbus and KSKJ Lodge #59 cooked hamburgers with all the trimmings and desserts for the religious education classes the following Wednesday, February 27.



Children in religious education classes having a good time on full stomachs



Tony & Connie Menart helping fellow Lodge 59 members cook for the pancake breakfast.

Rosemary Mattson

LODGE #171

DULUTH, MN

SLEIGH RIDE

St. Elizabeth Lodge #171 held their Annual Sleigh Ride on Sunday, February 17th, at Countryside Rides near Duluth, MN. Everyone had a great time - luckily we were able to "slide" the sleigh ride in between the frigid Arctic below zero temperatures and the every other day "blizzards"!!!



All bundled up and enjoying the Sleigh Ride!



The Sleigh is ready for departure on a beautiful



The horses anxiously await the arrival of the KSKJ'ers

JOIN HANDS

Join Hands Day will take place on Saturday, May 4th, at 9:00 a.m. We will clean the grounds around Stowe Elementary School and the grounds around St. Elizabeth's Church. Members are encouraged to bring work gloves and trash bags will be provided. Following the Clean-Up, our May meeting will be held at the St. Elizabeth's Church Hall.

Frank Bucar

LOCAL LODGE NEWS & EVENTS

OHIO

OHIO AREA NEWS

PALM SUNDAY BENEFIT DINNER. APR. 14, 2019. ST VITUS AUDITORIUM

St. Vitus Parish will hold its annual Palm Sunday benefit dinner on APR. 14, 2019 at 6111 Lausche Avenue, Clev., OH 44103 from 11:00AM to 1:30PM. Sit-down and take-out dinners will be available with cost at \$15 adult and \$10 child 12 years-old or younger. Support for Palm Sunday 2019 benefit event is for literacy and culture.

The Palm Sunday benefit dinner has been in continuous operation for 52 years with the first four decades to provide support for the temporal needs of the parish and the past 10+ years for one or more individuals or a charitable organization as beneficiaries. For example, 12 year-old child with cystic fibrosis and other physical and mental challenges; family with all three children having one form or another of autism; family where both children had A-T disease, a life threatening disease; orphanage in Mexico; support for Greater Cleveland Fisher House, support for US Military Veteran families; helping two local US Veteran Posts, and support for Joseph House of Cleveland Inc. to resettle incoming immigrants to Cleveland and its clothing distribution ministry. Over \$220,000 has been raised for these worthwhile individuals or organizations.

Palm Sunday 2019 benefit event is for two not-for-profit 501(c)3 organizations promoting literacy and culture: Slovenian Cultural Association and Friends of Slovenian National Home. Slovenian American Cultural Association supports the monthly bilingual publication "Slovenian American Times," and Friends of Slovenian National Home supports Slovenian National Home, 6409 St. Clair Avenue, the "Mother Home" of all Slovenian Homes in northeast Ohio. Literacy has been one of the most advocated values with Slovenians, even in the 19th and 20th centuries

when Slovenia was predominately an agrarian society: access to higher education was primarily available to the upper class in Slovenia. Due to an extensive network of Catholic parishes in Slovenia and extended "primary" school network, the majority of rural households were taught reading and writing skills for many practical reasons.

Slovenian National Home was organized and established Aug. 17, 1914 as a meeting place in all its dimensions: choral concerts; theater plays; operettas; benefit dinners; annual Christmas gatherings; gathering site for special occasions; and a place where other nationalities could come together in peace and friendship.

This is a KSKJ Matching Funds event, meaning two local lodges, St. Vitus Lodge #25 and Christ the King Lodge #226, are each able to match up to a maximum of \$2,000 per lodge on funds raised. This is matched through the home office of KSKJ Life, a national benefit society based in Joliet, IL.

Only 500 dinner tickets will be sold. All donations raised prior and during this event will be split between the two organizations. The general public is invited to attend a reasonably priced meal, enjoy good company, come to Mass, and support the good work of these two organizations. Reserved tickets may be ordered by calling the parish rectory at (216) 361-1444. Tickets will be available at the door provided all the 500 tickets are not sold out before Apr. 14, 2019. Donations may be sent directly to: St. Vitus Rectory, c/o Palm Sunday, 6019 Lausche Avenue, Cleveland, Ohio 44103 with checks made out as "St. Vitus Church-PS."

Stane Kuhar

LOCAL LODGE NEWS & EVENTS

LODGE #63

CLEVELAND, OH

YOUTH BOWLING EVENT

Saturday, April 27 – “Youth Day Light Bowling Party” open to all KSKJ and non KSKJ members under the age of 16; 1pm- 3pm at Slovenian East 80th Lanes 3563 East 80th Street. \$5.00 per child includes, bowling, shoe rental, hot dog, chips, pop and juice boxes. Please RSVP by Wednesday April 24 to 440-781-3075.

Jean Marincic

Youth Day Light Bowling Party



1 TO 3 PM

Slovenian East 80th Lanes
3563 East 80th Street

Open to all KSKJ and non-KSKJ members
under the age of 16 years old

\$5.00 per child includes, bowling, shoe
rental, hot dog, chips, pop and juice boxes

Please RSVP by Wednesday,
April 24 to 440-781-3075

Hosted by
St. Lawrence Lodge #63



LODGE #150

CLEVELAND, OH

NEWS UPDATE

St. Anne's Lodge #150 would like to wish Easter blessings to all KSKJ Life members and their families. Congratulations to our 50-year member honorees: Anthony Kastelic, Cynthia Munko, Janet Orosz, Kenneth Safranek and Carol Zmarzly. It is an honor and a blessing to have them in our lodge for so many years.

JOIN HANDS DAY

Lodge #150 plans to again help with the St. Mary's Church fresh produce distribution for Join Hands Day. Volunteers meet each Saturday from 8:30am-10:30am to distribute produce to those in need. Dates to be determined for our lodge participation.

Our April meeting will be held on Sunday, April 7th, after our 50 Year Member Celebration Dinner at Santos Italian Restaurant. Please join us for our May meeting on Tuesday, May 14th at 6:30pm at Olympia Sweet Treats and Grill at 11606 Pearl Road, Strongsville, Ohio. Hope to see you there.

Elaine Peskar

LODGE #169

CLEVELAND, OH

UPCOMING EVENTS

On Saturday, May 11, we will again form a team for the Walk/Run for Hunger in downtown Cleveland. The route starts at 8 am at the Great Lakes Science Center and continues through downtown. Last year was a great experience, and we're looking to expand our team this year. If you can walk three miles, you can do it! Contact Greg Clack (216-276-2969) for more information or go to our lodge Facebook page. The more, the merrier!

LOCAL LODGE NEWS & EVENTS

Also in May we're planning a Join Hands Day Saturday event. We'll keep you posted.

Remember that the deadline to apply for #169 high-school and college scholarships is April 30. Let me know if you still need an application form.

Our next meeting will be May 16.

Wishing you all a great spring!

John Nemec

PENNSYLVANIA

LODGE #50

PITTSBURGH, PA

UPCOMING EVENTS

We will be hosting our annual Palm Sunday Brunch on Sunday April 14th from 10am- 1pm at the North Park Lounge in McCandless. The North Park Lounge located at 8701 Babcock Blvd, Pittsburgh, PA 15237. It is located diagonally from La Roche College.

In keeping with our Fraternalism, the act of giving back within our local community, it was decided at our recent lodge meeting to continue pairing an act of service with each of our Lodge events. For our Palm Sunday Brunch, we have adopted St. Catherine of Sweden Youth Ministry Appalachian Mission Trip. We are asking when you RSVP you also include a donation of \$10/per person or \$25/per family payable to KSKJ Life Lodge 50. Please call Al at (412-486-2492) or email the Lodge at (kskjlifelodge50@yahoo.com) to reserve your spot. Checks can be mailed to Al Suhadolnik at 113 Magnolia Drive Glenshaw PA 15116 by Friday April 5th as we need to give the North Park Lounge a total count prior to the event. The donations collected from the event will go directly to the St. Catherine of Sweden Youth Ministry Appalachian Mission Trip for them to use towards snacks and supplies. This is a Matching Funds event, meaning KSKJ Life will match up to \$2,000 of the funds raised. Our Join Hands Day Celebration will be held at Allegheny Cemetery in Lawrenceville placing flags on the graves of veterans.

We will be doing this May 20th thru the 22nd. Please RSVP to Ashley (kskjlifelodge50@yahoo.com) if you plan on joining. The more the merrier so feel free to bring along a friend or two.

Don't forget to SAVE THE DATE for our annual Lodge 50 Summer Picnic. Our picnic will be held on Sunday July 28th from 1:00pm to dusk at Middle Road Community Park. Further details will follow.

*Ashley Mikulan
Fraternal Activities Coordinator*

LODGE #153

STRABANE, PA

FUNDRAISER DANCE

Join Lodge 153 for a Fundraiser Dance on Saturday, April 13, 2019 !

Details:

Location - Lodge Home at the Corner of Alexander Avenue & Chartiers Street, Strabane, Pa.

Time - 6:00 pm to 10:00 pm

Cost - \$10.00 Admission

Food & non-alcoholic beverages will be available for purchase. BYOB.

Featuring music by Veseli Fantje - Frank & Darryl Valencic.

Contact Beverly Rosselle at (724-873-0914) for further information.

*Beverly (Pleskovich) Rosselle
Financial Secretary
Lodge #153*

LOCAL LODGE NEWS & EVENTS

WISCONSIN
LODGE #136

WILLARD, WI

KSKJ 125TH ANNIVERSARY EVENT

Greetings from Willard.

Mary of Perpetual Help Lodge 136 would like to invite everyone to a party we are having to celebrate KSKJ Life's 125 year anniversary. It will be on April 6th at Holy Family Parish Center, Willard WI. It will start with a pot luck meal right after 4pm Mass. There will be music by Lonie G. She will DJ and sing. You can karaoke, dance or just sit and enjoy the fellowship. Hope to see you there.

NEWS UPDATE

We had to cancel our Hunting and Fishing Jamboree due to a snow storm but we have rescheduled it for Sunday April 14th. We will hold the celebration after our 10:30 a.m. monthly meeting and a potluck lunch at noon. We will have door prizes along with the prizes for the largest game which was registered with Robert Trunkel and also we will play BINGO. Members and guests we hope you can join us.

On February 9th we had our first Matching Fund event. The Rock Creek Disabled Outdoor co-sponsored a Steak Feed with our lodge. It netted over \$13,000 which will be used to do their disabled events. They provide a place for disabled people to experience the outdoors in a way they can participate. You will see in one of our pictures that the Legion Hall was packed. It was a wonderful experience, please check it out next year. In another picture you will see our Lodge 136 President Edward Bayuk, who emceed shortly after having shoulder surgery, what a trooper.

We will be having our 2nd Matching Funds in June with the Willard Historical Society. Look for the information in the May issue.



Customers Checking out Raffle area



The Legion Hall was packed!



President Edward Bayuk manning the tables.

LODGE #144

SHEBOYGAN, WI

NEWS UPDATE

On March 2nd our Family Bowling event took place at Maple Lanes. We wish the attendance would have been better, but maybe it was just a busy day.

LOCAL LODGE NEWS & EVENTS



Young lodge members Camilo and Kaitlyn had a blast had Family Bowling Night..

UPCOMING EVENTS

May 18th, the lodge is having their Join Hands Day Project. We will be doing cleaning Spring Cleaning at Greendale Cemetery prior to Memorial Day. We could use all the help we can get. Bring your shovels, trimmers, rakes and join in the worthwhile project. We start at 9:00AM. A rain day is May 25th.

As you will be reading in various parts of the Voice and in communications, KSKJ Life is having a yearlong celebration of a milestone of the organization. It is the 125th Anniversary since the organization was founded. Lodges are asked to celebrate this in conjunction with any of their events. We have decided that our lodge will celebrate it on September 8th at our Annual Dinner & Fellowship. We will honor all of those in attendance that have reached their own milestone of 50 or 75 years in the organization. Details have to be worked out, but flyers will come out shortly. We would like to see a large number of members present.

Speaking of the Annual Dinner, each year we give out Financial Aid Awards to members attending College / University or a Technical School. Applications will go out by April 1st. If for some reason you do not receive one, please contact Pat Slapnick at 458-1469. The Awards will be given out on at the dinner.

Pat Slapnick
President and Voice Reporter



OTHER NEWS & NOTES

SEND IN YOUR LODGE UPDATES

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

Financial Literacy Quiz Answer Key from page 13:
1C, 2C, 3C, 4C, 5A, 6A, 7B, 8C, 9B, 10C.

KSKJ LIFE HOME OFFICE

2439 Glenwood Avenue

Joliet, IL 60435

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



**KSKJLIFE**