



CONGRATULATIONS



Heidi Coldagelli
National Service Award Recipient



Jeanette Jensen
National Lodge Person of the Year

**BECOMING
FINANCIALLY FIT
IN 2019**

**BOWLING
TOURNAMENT**

KSKJ MEMBER STORIES



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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CONNECT WITH US ON SOCIAL!



KSKJ LIFE



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A MESSAGE FROM THE KSKJ LIFE HOME OFFICE KSKJ LIFE AWARD 2018 NATIONAL AWARD RECIPIENTS



As a member-based organization, part of KSKJ Life's mission is to practice fraternalism and service by lending a helping hand to those in need. Each year, we recognize two deserving individuals who have demonstrated an exceptional commitment to this mission.

Heidi Coldagelli was chosen for KSKJ Life's 2018 National Service

Award. Heidi belongs to Sts. Cyril and Methodius Lodge #59 in Eveleth, MN. "Heidi is a busy mother of 2 who has a full-time job, yet she always finds time to volunteer in the community – not only through KSKJ Life, but also through her community, church and school," says friend and fellow Lodge #59 member, Amy Brazzol. Heidi has been very involved in coordinating the community's local March of Dimes Walk for Babies for the past several years. She was co-chair since 2004 for the event, which raised over \$50,000 each year.

Heidi also volunteers at her children's school, Marquette Catholic School in Virginia, MN. She has worked various fundraisers for the school and was formerly involved with their Home and School Association. In addition to her work at the school, Heidi has just volunteered to be on the finance committee at Resurrection Church in Eveleth, MN.

As part of her award, KSKJ Life is donating \$250 to Marquette Catholic School. Heidi explained that they have been making significant improvements to the school in the last few years. "The kids have a very small play area and the school ropes off part of the parking lot in order to give the kids a place to run, but it is still very small with no green space," says Heidi. Last month, the school tore down the old church that is next to the school with the intention of expanding the space for a new playground area. Heidi has earmarked the donation to be put towards the building of this new playground.

Jeanette Jensen was chosen for KSKJ Life's 2018 National Lodge Person of the Year. Jeanette belongs to St. Joseph Lodge #7 in Pueblo, CO. "Jeanette has served as our St. Joseph Lodge Hall manager since 2016 and has been actively soliciting events and rentals," says Chair of the National Board of Directors and fellow Lodge #7 member, Rudy Krasovec. "This is a primary source of income for the lodge and she has been instrumental in helping revitalize our building and significantly increasing events for the lodge. She has worked tirelessly fixing up the facility and preparing it for all the Lodge activities that are held at our hall."

As an active lodge member, Jeanette served on the Membership Committee for many years before she was elected as the Fraternal Activities Coordinator in 2019. This past year, Jeanette chaired the Mt. Carmel festival parking lot fundraiser, the Christmas Cookie Exchange event and Lodge 7's first Holiday Craft Show. She assisted her mother, Josephine Martellaro, her sisters and her many aunts cooking and serving members at our Palm Sunday breakfast. She is also one of the top sellers for tickets to lodge events.

Jeanette is also active on her community and routinely volunteers at St. Mary's Historic Catholic Church, serving on several of their committees. She helps cook and prepare dinners at the church and also participates with other fraternal groups in Pueblo. As part of Jeanette's award, she will also receive \$250 from KSKJ Life that will go towards the charity of her choice.

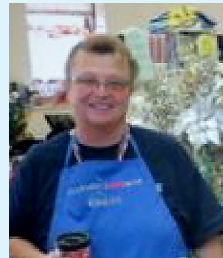
Congratulations, Heidi and Jeanette, on all of your amazing accomplishments and thank you for all of your service to your communities!

**Fraternally,
Lauren Baltz**

CONGRATULATIONS TO OUR 2018 LODGE PERSONS OF THE YEAR!



DIANA TYDA
LODGE #2 - JOLIET, IL



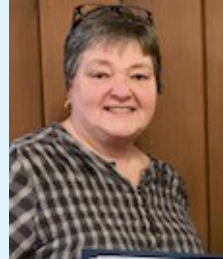
JEANETTE JENSEN
LODGE #7 - PUEBLO, CO



KEN VELASQUEZ
LODGE #29 - JOLIET, IL



DON MIKULAN
LODGE #50 - PITTSBURGH, PA



AMY BRAZEROL
LODGE #59 - EVELETH, MN



BRIGID FARONE
LODGE #63 - CLEVELAND, OH



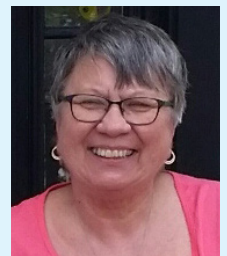
DANIEL KELLER
LODGE #115 - KANSAS CITY, KS



MELINDA DEAVERS
LODGE #136 - WILLARD, WI



JULIA MARKUN
LODGE #143 - JOLIET, IL



ELAINE PESKAR
LODGE #150 - CLEVELAND, OH



MARJORIE VALENCIC
LODGE #153 - STRABANE, PA



PATRICIA IBRIKS
LODGE #171 - DULUTH, MN



ASHLEY THEIEN
LODGE #196 - GILBERT, MN



BEN SUPAN
LODGE #197 - ST. CLOUD, MN

MEMBER SPOTLIGHT: ERIN BISHOP



*KSKJ Member Erin Bishop being recognized
as Athlete of the Month in her community*

Erin Bishop is a member of St. John the Baptist Lodge #143 and a 2015 KSKJ Life Educational Grant recipient. Erin was recently recognized as Athlete of the Month in her local news publication the Rockford Register Star and as the January 2019 All Star Preps Fan Favorite athlete of the month by Entré Computer Solutions. As a high school senior, Erin has participated in basketball, volleyball, softball and track, has a 4.8 cumulative GPA, was awarded the NIC-10 Scholar Athlete, and was recognized as an Illinois State Scholar. Erin has been involved in Student Council, Natural Helpers, Student Ambassadors, Spanish Club and Campus Ministry. She was selected for 2017 Hugh O'Brien Youth Leadership Conference, serves on the Mayor and Chairman Regional Youth Advisory Council, and is working with another local teen to coordinate a large youth summit in her community.

In addition to volunteering at her school, church and The Discovery Center, Erin volunteers at Alpine Fireside Health Center, serving as Teen Volunteer Coordinator for "The First Step", a facility-wide Alzheimer's awareness event. Erin organized 40+ student volunteers in a summer long inter-generational program culminating in a one-day event empowering residents, family, staff and volunteers to raise awareness and promote the upcoming community Walk to End Alzheimer's. In the fall, Erin plans on attending the University of St. Thomas. Congratulations to Erin on all her achievements!

MATCHING FUNDS UPDATE

Last year, St. Aloysius Lodge #52 of Indianapolis, IN held a Matching Funds event to benefit Gigi's Playhouse. Gigi's Playhouse is a local organization in Indianapolis whose purpose is to change the way the world views Down syndrome. They offer consistent delivery of free educational, therapeutic-based and career development programs for individuals with Down syndrome, their families and the community, through a replicable playhouse model. Recently, Lodge President Angie Cuson and Treasurer Rick Brodnik visited Gigi's Playhouse to present them with checks combining to over \$2,000! For more information on Gigi's Playhouse, please visit their website <https://gigisplayhouse.org/>



Lodge Officers Rick Brodnik and Angie Cuson present a Matching Funds check to Gigi's Playhouse

CELEBRATING 125 YEARS KSKJ LIFE

A LOOK BACK...

IN HONOR OF OUR 125TH ANNIVERSARY YEAR CELEBRATIONS, WE'RE TAKING A LOOK BACK ON THE HISTORY OF KSKJ LIFE THROUGHOUT THE YEARS.



FIRST KSKJ HOME OFFICE

1909 - The very first KSKJ Office Building was built in Joliet, IL.



In 1938 KSKJ Life broke ground for their new office building, to be erected on the corner of Chicago and Crowley.



The second KSKJ Home Office was located just 2 blocks from the first Home Office site.



The sign that hung in the original KSKJ office after moving in 1939.



On March 22, 1981 this site on Glenwood Ave in Joliet for a new office building was dedicated as the official Home Office of KSKJ Life.



They didn't know it yet, but that building in the back was destined to become the 4th KSKJ office!

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 Stane Kuhar and Kathy Kozek Gibbons for sharing your KSKJ stories with us!



Stane Kuhar Wickliffe, OH Lodge #226

After my parents, Luka and Jozefa Kuhar (nee Rebolj) fled Slovenia in 1945 after the conclusion of World War II due to the imposition of Communism in Slovenia, my parents were placed in a displaced camp, Spittal, in southern Austria where they remained until 1950 until a "sponsor" from the USA, a distant relative of my father in upper Minnesota, to have them resettle there for one year. The first born child, only two months old, died in the displaced camp due to lack of needed medication. After the one time period they resettled in Cleveland, Ohio and remained there the rest of their lives. KSKJ lodges were affiliated with St. Vitus Parish and that made the transition to the USA a bit more comforting for them and other immigrant families. And KSKJ has been a part of our lives for over 65 years.



Luka, Jozefa and oldest living brother Lou, Kuhar by the "new" house purchased circa 1952 in Cleveland. Luka and Jozefa were married in the displaced camp of Spittal, Austria, at age 37 years-old each. First son, Janez, died due to lack of medication in the camp. Lou was born in 1951, then Franciszek in 1952, Stane in 1953 and Bogomir in 1954.



Kathy Kozek Gibbons

Streator, IL

Lodge #1

I have some very fond memories of attending Christmas parties at St. Stephen's Parish in Chicago, IL held by Lodge #1. I am a lifelong member of KSKJ Life and now I am approaching my 73rd year. The things I remember about the Christmas parties were that my brother and I are always received gifts which we were so excited about. At the party there was also a talent program. I had cousins that also belong to the lodge, and played the piano beautifully, but unfortunately I didn't have that talent nor did my brother. My mother once suggested that my brother and I put on boxing gloves and have a boxing match since we were very good at fighting with each other. I know we could have won first place for that one! Unfortunately they didn't go for our talent. These are great memories of my childhood. My grandfather, Antone Banich, was also very involved with Lodge #1. I never really got to know him since he passed away when I was only one, but I heard many wonderful stories about him. Thanks for this opportunity to tell a little about our growing up Slovenian and belonging to the KSKJ lodge. I am proud to say I am still an active member.

KSKJ LIFE, AMERICAN SLOVENIAN CATHOLIC UNION
BYLAW CHANGES MADE AT THE NATIONAL CONVENTION ON AUGUST 11, 2018 AND APPROVED BY
THE STATE OF ILLINOIS DEPARTMENT OF INSURANCE ON JANUARY 23, 2019
FOR OFFICIAL BYLAWS, PLEASE VISIT OUR WEBSITE AT WWW.KSKJLIFE.COM

Bylaw Change Recommendation	Explanation
1. Replace phrase “Financial Board” to “Board of Directors” wherever it appears in the bylaws	Housekeeping – Since the Fraternal Board has been changed to a committee and only one “Board” remains according to the Bylaws, to avoid any confusion delete the term “Financial Board” and replace it with simply the term “Board.”
2. Change name of “Screening” committee to “Nominating” committee wherever it appears in the bylaws	To be consistent with Robert’s Rules of Order and regulatory requirements
3. Section 402-Delete the old paragraph and replace with the following: 402. A member in good standing is a person who is in good financial standing in KSKJ Life. A person in good financial standing in KSKJ Life, and who is not a limited member, is considered an active member. 402. A member in good standing is a person who has an insurance certificate (the insured) and is in good financial standing in KSKJ Life. A person in good financial standing in KSKJ Life, and who is not a limited member, is considered an active member.	Housekeeping – clarify that the insured person of a life or annuity policy is the member, not the owner or beneficiary.
4. Para 801-Delete the old paragraph and replace with the following: 801. The supreme legislative body of KSKJ Life shall be composed of members of the Board of Directors, and delegates or alternates elected by the local lodges, as hereinafter provided, who shall vote in person only. 01. The supreme legislative body of KSKJ Life shall be composed of members of the Board of Directors and qualified delegates, or seated alternates, elected by local KSKJ Life lodges, as hereinafter, who shall vote in person only.	Housekeeping – clarify that proxy voting is not permitted, particularly with alternates – need to vote in person.
5. Paragraph 902. Change dates for delegate election to between February 1 st – March 31 st . 902. Each active local lodge shall elect its delegates to the National Convention at either a regular or a special meeting to be held between March 1st and April 30th of the convention year.	Need more administrative time to adequately communicate with delegates and process travel reservations and requests, as well as make committee assignments and perform committee duties.
6. Paragraph 903. Delete sentence: “ Five active members must be present for a quorum and a meeting to be valid ” and replace with: “In order to constitute a valid local lodge meeting for delegate election, it must consist of at least one of the following lodge officers: President, Vice President , Financial Secretary, or Fraternal Activities Coordinator, and a minimum of four (4) additional active lodge members.	Update language to ensure that at least one of the required three elected lodge officers – President, Vice President , Secretary, or Fraternal Coordinator – is present to preside at delegate election meeting.
7. Paragraph 904. Replace with new paragraph below. 904. The Secretary of local lodge should publish a notice of meeting for election of delegates in the Official Publication. Said election shall be by public nomination and secret ballot and when three or more persons are nominated, a majority vote of the members present shall elect; if no one person receives a majority vote the two nominees receiving the most votes shall again be balloted upon and the one receiving a majority vote shall be elected. Local lodges entitled to more than one delegate shall elect each additional delegate according to the procedure specified above. After election of delegates, two or more alternates shall be elected. The first alternate elected shall fill any vacancy occurring in the delegates elected. The second and other alternates to fill the subsequent vacancies in the order in which they are elected. Official notification in writing of excused absence to the lodge president shall allow any eligible member to run for a convention delegate/alternate even though he/she is unable to be present at the election meeting. The lodge secretary should publicly communicate a notice of the meeting for election of delegates. Communication can be digital and should be made through KSKJ Life publications, email, and/or any other communications medium commonly used by their lodge members. Said election shall be by public nomination and secret ballot. A majority vote of the members present shall elect the delegates and alternates to the National Convention. Lodges entitled to more than one delegate shall hold one election with the number of delegate positions listed on one ballot. Any individual who will not be able to attend the election meeting but desiring to run for a delegate/alternate position, shall give prior written notice to the lodge president stating the reasons	Simplify the delegate election process to one ballot. Highest vote getters are delegates, next in line are alternates. Previous bylaw language called for each delegate position to be elected individually.

for said absence.. After nominations, members shall vote by inserting a different candidate’s name into each of the available positions (candidates may vote for themselves). In order for a ballot to be valid and counted, all available positions must contain the name of a nominee. Ballots will be immediately tallied publicly before the voting members. The top vote getters will earn the available delegate positions. The remaining nominees will be considered alternates and will fill any vacancies that may occur. Alternates will be assigned in descending order according to the highest remaining vote getters. Official notification in writing by any elected delegates withdrawing from their position is necessary before alternates are appointed to delegate positions. Any documentation regarding delegate changes should be submitted to the home office for record-keeping.	
8. Para 1001: Delete this paragraph: 1001. The National Convention shall be held quadrennially at the place selected by the last preceding National Convention. In the event no decision is made at the National Convention, the Board of Directors has the authority to select the site and date. and replace with the following: “The National Convention shall be held quadrennially at a place and date selected by the Board of Directors.”	Convention planning and contracting requires considerable negotiating and administrative time years in advance; needs to be a board approved function.
9. Para 1003 delete sub-para (11) (11) Selection of place for next National Convention.	Related to #8 above.
Add new paragraph 1011: (replacing 1404, e) 10. All convention applications to the KSKJ Life Board of Directors shall be reviewed by the Convention Screening Committee. Screening Committee will be composed of KSKJ Life members from different member geographical locations to promote balanced representation from membership. Screening Committee shall review all board applicants for required qualifications as per KSKJ Life Bylaws, Board of Directors Guidelines, and State of Illinois and National Association of Insurance Commissioners (NAIC) governance regulations. The Screening Committee shall present a report to the National Convention for the delegates approval. Said report shall be the basis of the election of National Officers and Directors. Based upon other bylaw provisions and the requirements of the Illinois Department of Insurance for candidate background investigations and screenings, no new candidate applications or nominations will be accepted after the bylaw stated application deadline.	Adds new language regarding board qualifications and screening/ nominating process. No candidates will be accepted after the deadline because the Screening Committee will not have time to conduct and review the required investigative reports.
11. Para 1403 added language at end of section: 1403. All elected officers and directors shall hold office for a period of four years, beginning the first of the month after 30 days following the completion of the National Convention or until their successors are duly elected or appointed. ADD: Elected officers and directors must remain in good standing during their term on the Board. Failure to remain in good standing may result in removal of said individual from his or her position by action of the Board of Directors, and the vacancy shall be filled in accordance with these bylaws.	Ensures Board members maintain active membership status during their term.
12. Para 1404, sub-para (a) add language: 1404. a) Only active members of KSKJ Life in good standing, for at least two years prior to the start of the Convention , who are citizens of the United States, who are less than 70 years of age on the first day of the National Convention in session or at the time when a vacancy occurs on the Board of Directors, and who do not hold any Supreme and/or National Office in any other fraternal insurance benefit society, or any full time captive agent/subagent shall be eligible for a National Office or Director in KSKJ Life.	Adds membership requirement length of time of two years for Board applicants. No such requirement currently exists in the bylaws.
13. Para 1404, sub-para (b): delete phrase indicated: “No member of the board shall be related to any other member of the board or employee of KSKJ Life (this will not apply to current board members and their continuous future terms) as spouse, children, parents, grandchildren, grandparents, siblings, siblings-in-law, or parents-in-law.”	Housekeeping. This clause was incorrectly included in the bylaws when this item was first adopted, with the intention that no board members at that time would need to be removed from the board. This language should have been a resolution instead, and no longer applies.
14. Para 1404, sub-para (c): delete last sentence and replace with following: c) Board of Directors candidates shall have a sufficient background, so as to enable said individual to comprehend and take an active role in KSKJ Life operations as a director. Candidate shall have displayed	Continuing education and training requirements per Insurance Department regulations

<p>experience in one or more of the following areas: finance, insurance, fraternal leadership and participation. Board members will participate in an independent study course covering fundamental concepts of insurance operations.</p> <p>ADD:</p> <p>“Board members must complete all training and continuing education requirements as assigned by the Board or required by state insurance departments and NAIC, as well as federal regulators. New Board members must complete orientation as required by Board Guidelines. Failure to complete all required training in accordance within the stated time period may result in the Board member being removed from his or her position by action of the Board of Directors and the vacancy shall be filled in accordance with these bylaws.</p>	
<p>15. Delete para 1404, sub-para e- delete the current language:</p> <p>e) All nominations to the board shall be reviewed by the Screening Committee for qualifications. The Screening Committee will be composed of one member from each region.</p> <p>And insert new language: Current Board members and new candidates for the Board are required to complete an application, screening process and background checks to ensure required qualifications are met per KSKJ Life Bylaws, Board of Directors Guidelines, State of Illinois and National Association of Insurance Commissioners (NAIC) governance laws and regulations. All application materials are required to be completely submitted by current Board member and new applicants according to the deadline described in these bylaws. All candidates for the Board shall identify the position(s) they are seeking. No candidate shall be elected to more than one position. Any positions not filled at the convention will be appointed by the Board at a later date. A list of qualified candidates approved by the Screening Committee will be communicated to the voting members prior to the start of the National Convention.</p> <p><i>Additional language added to this section by the delegation after the Bylaw Committee Report was accepted: Additionally, a candidate must meet the qualifications of being a delegate to the KSKJ Life national convention.</i></p>	<p>Screening Committee details moved to new section 1011 per #10 above.</p> <p>Language added for compliance with regulations for board qualifications and application processes.</p>
<p>16. Para 1602: Change word “semiannually” on line one to “at least quarterly” and change “the Audit Committee” to “a majority of the members of the Board of Directors”</p> <p>1602. Regular meetings of the Board of Directors shall be held semiannually at least quarterly and are to be attended by all Board Members. Meetings can be held via electronic media. Such meetings shall be called by the Home Office Executive Staff with the consent of the National Chair of the Board or by the Audit Committee a majority of the members of the Board of Directors. Special meetings can be held via electronic media.</p>	<p>Board needs to meet more frequently due to complexity of the fraternal insurance business and per Illinois insurance requirements for quarterly finance meetings.</p> <p>Consent by a majority of the Board members to call a meeting should be used here instead of a Board committee.</p>
<p>17. Para 1708: Delete paragraph: 1708. The Board of Directors shall have full power and authority to classify applicants for insurance with respect to personal and family history.</p> <p>And replace with following:</p> <p>“The Board of Directors has full power and authority to issue insurance products and annuity and investment type products and/or certificates.”</p>	<p>Needs to be reworted because the Board does not determine classifications for applicants for insurance – this is an underwriting function handled by the home office staff.</p>
<p>18. Para 1711: Delete entire paragraph 1711. The Chair of Board and Home Office Executive Staff, acting jointly, shall have the power to make any purchase or procure equipment necessary for the Home Office without the consent of the other National Officers or Directors, providing, however, that the amount of the purchase price involved does not exceed \$10,000.00.</p>	<p>Should be a Board policy and expenditures approved by Board in annual KSKJ budget</p>
<p>19. Para 1718: Insert New Maintenance of Solvency language. Delete current: 1718. If the periodical payments required for General Fund of KSKJ Life shall be insufficient to pay all claims in full against said fund, including expenses of operation of KSKJ Life and to provide for the accumulation and maintenance of the necessary reserves, extra or additional payments shall be required in such amounts and in such manner as may be determined by the Board of Directors of KSKJ Life, or the benefit certificate shall be charged with a just and proper share of any impairment in reserves.</p> <p>And replace with:</p> <p>The Board of Directors of KSKJ Life is authorized to levy special assessments to provide for the Order’s legal reserves and other liabilities. When in the Boards’ opinion a deficiency exists, the Board will determine and levy each member’s equitable proportion of the deficiency. If payment is not made, the member may choose, within thirty (30) days of the levy’s notice, that the deficiency</p>	<p>Necessary change to comply with Illinois law concerning the maintenance of solvency.</p>

<p>(1) stand as an indebtedness against the policy and draw interest not to exceed the rate provided in the policy for policy loans or (2) a proportionate reduction in the Insurance Benefits provided by the policy. No such assessment shall take effect unless a thirty (30) day notification has been provided to the Illinois Director of Insurance, who shall have the ability to disapprove the assessment only if the Illinois Director of Insurance finds that such assessment is not in the best interests of the members. However, in no event may an assessment obligation be forgiven, credited or repaid by whatever means in lieu of collection or reduction in benefits, unless provide to all members of KSKJ Life and approved in writing by the Illinois Director of Insurance. Notwithstanding the foregoing, KSKJ Life may fully repay, credit, or forgive an assessment from the date of death of any life insured under a certificate so long as the plan to forgive or repay the assessment is certified by an independent actuary and filed with the Illinois Director of Insurance to make reasonable and adequate provision for the forgiveness or repayment of the assessment to all assessed members of KSKJ Life as a result of the death. If the member does not exercise an option within thirty (30) days of levy notification, the indebtedness (1) will stand as an indebtedness against the policy and draw interest, not to exceed the rate provided in the policy for policy loans if the policy is an annuity or whole life policy or (2) shall reduce proportionally any benefit payable under the policy if the policy, when issued, was not intended to have cash value.</p>	
<p>20. Para 2106 Delete sentence:</p> <p>2106. Each local lodge shall hold at least one meeting a month, (meetings may be held via electronic media) at such hour, day and place as may be determined by the lodge. If such time is changed, it shall be the duty of the lodge secretary to notify the Home Office thereof. Five active members must be present for a quorum and a meeting to be valid. To be considered active, lodge must:</p> <p>a) have a required number of elected officers b) hold a minimum of four valid meetings each calendar year c) be active in sponsoring KSKJ Life fraternal and charitable programs d) have an active Lodge Membership Committee e) reasonably comply with all Bylaw provisions and board directives</p> <p>And replace with:</p> <p>“In order to constitute a valid local lodge meeting, it must consist of at least one of the following lodge officers: President, Vice President, Financial Secretary, or Fraternal Activities Coordinator, and a minimum of four (4) additional active lodge members.”</p>	<p>Update language to ensure that at least one of the required three elected lodge officers – President, Secretary, or Fraternal Coordinator – OR the Vice President is present to preside at all valid lodge meetings.</p>
<p>21. Para 2106, sub-para (d) delete current:</p> <p>d) have an active Lodge Membership Committee</p> <p>And replace paragraph with: “submit annual reports as required by the Board of Directors.”</p>	<p>Remove requirement for an active lodge membership committee; replace with language clarifying that lodges need to submit annual reports as directed by the Board to maintain active lodge status.</p>
<p>22. Section 2201, add to sub-para(f):</p> <p>f) All proceedings held in connection with the mediation or arbitration shall be held at a site determined by the parties which site shall be located in either Will or Cook Counties in the State of Illinois.</p> <p>ADD:</p> <p>In the event the individual who brought the dispute against KSKJ Life fails to respond or provide requested information/documentation regarding their claim within thirty (30) days of a request for same, it will be deemed that said party has voluntarily terminated the process</p>	<p>Sets a time limit for any dispute responses to save time and money to resolve issues.</p>
<p>23. Para 2301: Delete paragraph: 2301. All laws and regulations contained herein shall become effective on the first day of January in the year of our Lord 2007 and all former laws and regulations are hereby repealed and declared null and void and of no effect.</p> <p>And replace with:</p> <p>“Unless otherwise provided, all Bylaw changes become effective 30 days after approval by the Illinois Department of Insurance and publication to KSKJ Life members.</p>	<p>Compliance with Illinois law regarding the effective date of bylaw changes</p>
<p>24. Add paragraph 2305: “All proceedings of KSKJ Life shall be governed by the KSKJ Life Bylaws and to the extent there are no bylaws, then the current edition of Robert’s Rules of order will govern.”</p>	<p>Clarify/reinforce that any procedure not addressed by our Bylaws will be governed by Robert’s Rules of order.</p>

FINANCIALLY FIT IN 2019

No Gym Required for These (Financial) Fitness Tips

If you're like me, your social-media feeds are jammed with headlines about getting "healthy and fit" in the new year. Of course, they're referring to diet and exercise and common resolutions to drop pounds and work out more often.

But it's just as important to be concerned about your financial fitness—where you can also drop some baggage and get some strength training without going near a gym. (In fact, if you have a subscription to a gym membership but aren't going, that's one financial fix you can make right now.)

Here are some tips to consider for any age:

IN YOUR 20s:

Workout: Have a portion of each paycheck deposited into your savings account or take advantage of bank programs that "round up" or have other automated savings features. Trust me, you won't feel this burn.

Diet: Start making coffee at home or at the office instead of going for expensive lattes. Fewer calories, and more money in your pocket. This is a good time to look into getting life insurance (whether you are single or attached) as it is less expensive the younger and healthier you are. Consider a term insurance policy and/or cash value insurance policy at this time. A term insurance policy provides coverage for a certain period of time, or a specified "term" of years.



If the insured dies during the time period specified in the policy and the policy is active then a death benefit will be paid. Cash value life insurance is a form of permanent life insurance that features a cash value savings component. The policyholder can use the cash value for many purposes, such as a source of loans, as a source of cash, or to pay policy premiums.

IN YOUR 30s:

Workout: You probably have a retirement program at work or some other preliminary retirement planning in place. If you don't, start.

If you do, why not increase the amount you divert into retirement by a percentage point each year—equaling your company match percentage, if they have it, is a good target.

Diet: You may not have gotten life insurance beyond what you have through your workplace, but now is the time to consider an individual policy that you own. Remember, when you leave a job, you typically lose that life insurance offered through your workplace. And, given that life insurance through the workplace usually equals one or two times your salary (or a set amount like \$50,000), it's no longer going to cut it if you have a growing family.

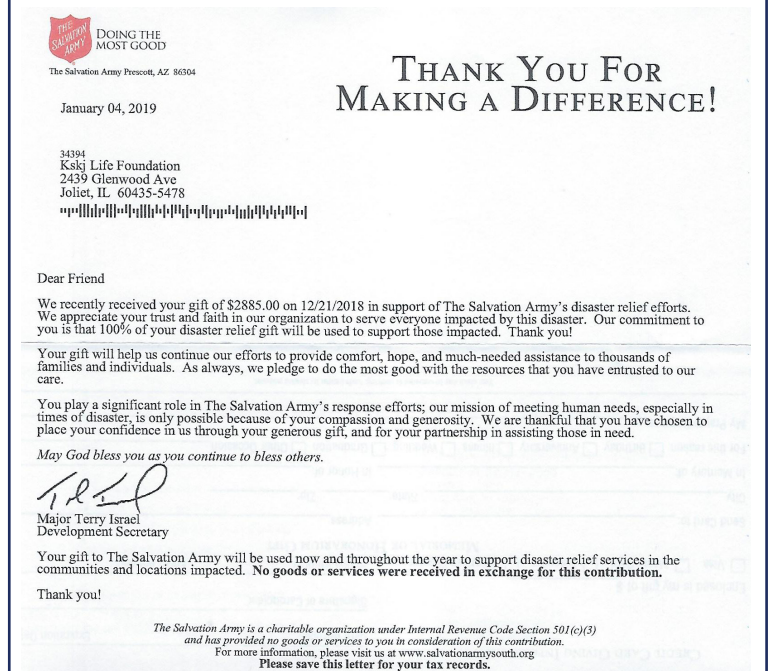
If money's tight, as it often is with a growing family, lingering student loans, and perhaps a mortgage, a term life insurance policy can protect you through the lean years. But don't overlook the long-term benefits of a permanent life insurance policy. The cash value can be tapped later for needs that may arise. Plus, there's nothing that says you can't have a combination of both.

IN YOUR 40s:

Workout: Navigating the ins and outs of a growing financial portfolio can be tricky as you move through your career and want to use traditional or Roth IRAs, and the tax benefits of various planning strategies. So it is important to do your due diligence and research these matters. This may also be the time that you can add a permanent life insurance policy, if you haven't before, which allows you to accrue cash value and obtain benefits that extend later into your life.

HURRICANE RELIEF UPDATE

Last year, members raised a combined \$2,885 for our Hurricane Relief Campaign, matched by KSKJ Life so the Salvation Army and Habitat for Humanity each received \$2,885. As a token of their gratitude, the appreciative letters were written from each organization. Thank you for all your efforts!



FINANCIALLY FIT CONT.

Diet: If you're still carrying extra debt at this point, it's time to get that paid down. Tackle higher-interest debts first and celebrate each paid-off card or loan with a bigger payment to the next one on the list.

IN YOUR 50s:

Workout: Max out your retirement contributions, especially once your kids are through college.

Diet: It may be very tempting to take on a new debt now: some folks want a vacation home, or the time may be right to start a business. But beware of any super-risky moves that can spell catastrophe with limited time to recoup losses, or that leave you with unexpected bills.

IN YOUR 60s and beyond:

Workout: Evaluate your Social Security situation against your retirement portfolio to determine the best time to retire. Understand the "living benefits" of your life insurance policies and how annuities may help you create a retirement income stream that you can't outlive.

Diet: Is it time to downsize? It can be hard letting go of "stuff" so that you can go from that four-bedroom house to a two-bedroom condo. But the financial benefit of doing so may surprise you—plus there is less to clean and take care of (not to mention the ease of jetting off at a moment's notice with no need for someone to look after your home.)

A lot depends on factors like your relationship status, your career path, whether you have kids or not, and what your long-term goals are, and these can change at any time in our lives.

The long and short of it is that just as when it comes to "health and fitness" goals, you'd get an annual physical. Need to know if you're financially fit? Talk to an insurance professional today.

Helen Mosher
Lifehappens.org



Friday Night Social (April 5th)	Town & Country Lanes Entertainment provided by: John Churnovic & The Slivo Express 7:00 pm
Bowling Saturday: Team Event 1pm Sunday: Doubles & Singles 10am	Town & Country Lanes 2231 W. Jefferson St. Joliet IL 60435
Saturday Night Dance (April 6th)	Croatian Cultural Club 1503 Clement St. Joliet, IL 60435 8:00pm-midnight Entertainment provided by: Crusin the Loop (50s, 60s, & 70s music)
Hotels	<u>Wingate by Wyndham</u> 101 McDonald Ave. Joliet, IL 60431, 877-361-2522 Group code: 5136B90946965 \$101.15 + tax per night <u>Holiday Inn & Suites Joliet Southwest</u> 1471 Rock Creek Blvd. Joliet, IL 60431, 779-206-2915 \$99.00 +tax per night <u>Hampton Inn</u> 1521 Riverboat Center Dr, Joliet, IL 60436, 815-725-2424 \$109 +tax per night *Mention KSKJ Bowling when reserving a room. All rates are good through March 22nd.

MEMBER MEMORIAL

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

JANUARY & FEBRUARY 2019

Lodge #2 - Mary J. Ingmire, LaGrange Park, IL	Lodge #110 - Carol L. Collie, Biloxi, MS
Lodge #7 - Betty Devore, Pueblo, CO	Lodge #110 - Mary Kline, Athens, OH
Lodge #7 - Delores Lindvay, Pueblo, CO	Lodge #115 - Ralph L. Atzbach, ola, KS
Lodge #20 - Rolland F. Mullin, Grant, MI	Lodge #150 - Nora M. Curtis, Addison, MI
Lodge #29 - Martha F. Bichsel, Quincy, IL	Lodge #150 - Tina M. Ortman, Medina, OH
Lodge #29 - Bernard R. Tkaczyk, Joliet, IL	Lodge #153 - Stephen F. Carter, Allentown, PA
Lodge #42 - Eileen N. Ortmann, Easton, PA	Lodge #153 - Lawrence D. Dejarnette, Philadelphia, PA
Lodge #42 - John D. Zales, Harrisburg, PA	Lodge #153 - Carol R. Galbreath, Central City, PA
Lodge #44 - Bruce N. Porter, Lincoln, IL	Lodge #153 - Joseph Pasquarella, Philadelphia, PA
Lodge #52 - Wanda J. Chapman, Orleans, IN	Lodge #169 - Thomas A. Novinc, Gastonia, NC
Lodge #52 - Nancy L. Hardin, Marion, IN	Lodge #169 - Charles S. Pezdirtz, Geneva, OH
Lodge #52 - William A. Staats, Loogootee, IN	Lodge #169 - Dorothy Spendal, Aurora, OH
Lodge #53 - Rubysteen Patterson, Chicago, IL	Lodge #196 - Frederick L. Shusterich, Plymouth, MN
Lodge #53 - Elsie Stupar, Libertyville, IL	Lodge #197 - Peggy A. Proskosk, Little Falls, MN
Lodge #63 - Leroy R. Dias, N. Ridgeville, OH	Lodge #219 - Terry M. Placer Sr., Youngstown, OH
Lodge #63 - Dennis D. Shipley, Bellville, OH	Lodge #219 - Woodroe Summerfield, Akron, OH
Lodge #63 - Herbert Tomshe, Spring, TX	Lodge #616 - Alice T. Dyszelski, Franklin, WI
Lodge #65 - Marvin C. Pietz, Bloomer, WI	Lodge #620 - William Mikanovich, Monrovia, CA
Lodge #74 - Richard E. Wallace, Newnan, GA	Lodge #623 - Curtis R. Holbrook, Richmond, KY
Lodge #79 - Andrew Grom, Winthrop Harbor, IL	Lodge #624 - Floyd C. McNeil, Mt. Vernon, OH
Lodge #110 - Gerald S. Chappell, Alliance, OH	Lodge #625 - Samuel R. Larkin, Woodbury, TN



Creamed Cabbage

	Prep 15 m	Cook 25 m	Ready In 40 m
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Recipe By: Jessica Tripp
"This is yummy for St. Paddy's Day!"

Ingredients	
4 slices bacon	1 teaspoon salt
1/4 cup butter	1 large head cabbage, cored and shredded
1 tablespoon all-purpose flour	1/2 cup sour cream

- Directions
- Place the bacon in a large, deep skillet, and cook over medium-high heat, turning occasionally, until evenly browned, about 10 minutes. Remove the bacon slices to cool.
 - Whisk the butter, flour, and salt into the drippings in the same pan. Stir in the cabbage, and cook, stirring occasionally, over medium heat until cabbage is tender, about 15 minutes. Crumble the bacon; stir the bacon pieces and sour cream into the cabbage mixture.

IN MEMORY OF

Joyce (Mesel) Merek - Lodge #53
Geri Frances - \$100.00
St. Christine Lodge #219 - \$150.00
St. Veronica Lodge #115 - \$100.00

Loretta Tiernan (Sr. Mary Clarice)
Mr. & Mrs. Robert Grampovnik - #25.00

LOCAL LODGE NEWS & EVENTS

ILLINOIS

LODGE #29

JOLIET, IL

ANNUAL CHILI COOK-OFF

Everyone has their own favorite chili recipe. Why not enter it in the Lodge contest? It's always fun to taste all the entries and try to win the coveted trophy for the year. Meeting and the Annual Chili Cook-Off will be on Sunday, March 3, 1:00 p.m. at St. Joseph Park.

A big welcome to two of our youngest members – Tripp Bradley Petrella born on 8/16/18 to Philip Petrella and Elizabeth Maxwell. Brad and Mary Petrella are the proud grandparents. Emilia Lynn Gegenheimer born on 9/26/18 to Russ and Ali Gegenheimer. Bob and Karen Colman are the proud and first-time grandparents.

We welcome Spring this month – finally!



Baby Tripp Bradley Petrella with parents Elizabeth and Philip



4 Generations of KSKJ Members & Family: Karen Ramsak Colman, Alison Colman Gegenheimer & Bernice Ramsak at baptism of Baby Emilia Lynn Gegenheimer



Lodge 29 Officers L-R: Ken Velasquez, Bob Zelinski, Nick Vidmar, Kathy Lovati, Paul Boettcher, Karen Colman, Doug McKanna, Becky Velasquez, Judy Corum

*Karen (Ramsak) Colman
Reporter*

LODGE #44

S. CHICAGO, IL

LODGE UPDATE

Recently, Lodge 44 was able to donate soap and undergarments to Midwest Veterans Closet, Fisher House at Hines VA Hospital and Saint Michael's Church in Lowell Indiana. Our March meeting will

LOCAL LODGE NEWS & EVENTS

be held at Jovial Club. For more information, contact George Bozzetti at 708-334-5434.



Lodge 44's generous donation as part of the 2018 Supporting Soldiers Campaign



A total of 128 bars of soap were collected along with 28 pairs of sock, 25 shirts and 13 pairs of underwear

Angela Rossi

LODGE #143

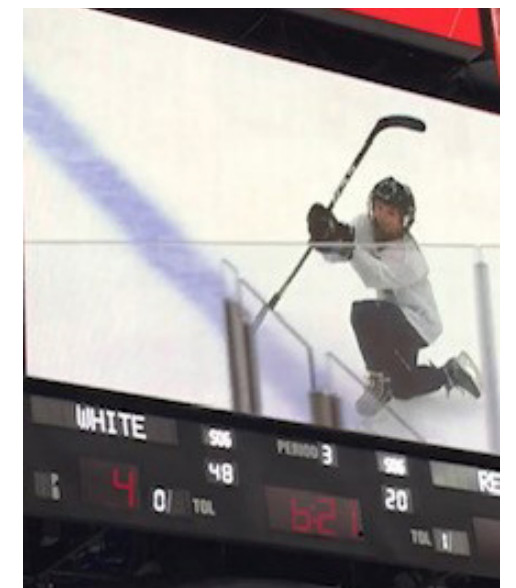
JOLIET, IL

NEWS UPDATE

On January 7, 2019 lifelong KSKJ Lodge 143-member, Tommy Markun (age 9) had the experience of a lifetime. Tommy, along with his Huskies Hockey

Association teammates, were invited to play an exhibition hockey game at the United Center prior to a Chicago Blackhawks home game. Playing on his favorite NHL Team's ice alone would have provided enough cherished memories, but Tommy was committed to taking full advantage of this opportunity. Less than one minute into the first period, he scored the first goal of the game, which triggered the United Center horn, followed by the Chelsea Dagger song, and Tommy's celebration on the UC's Jumbotron for all to see. He would go on to add 2 more goals over the next 2 periods to complete his hat trick. Just when you thought the excitement was going to fade, his team was greeted by Blackhawk's Captain Jonathan Toews as they exited the ice, and were joined in their locker-room by Right-Winger, Dominik Kahun.

The event was made even more special because Tommy was able to share it with numerous family members, including his little brother Christopher (age 2), grandmothers (Mary Kula & Rosemary Markun), and the Bishop Family (Jay, Patti, Jamie, & Mattie), who all attended their first ever Chicago Blackhawk's game. (Submitted by Tom Markun).



Tommy on the United Center's jumbotron

LOCAL LODGE NEWS & EVENTS



Everyone in position for the face-off!

*Lauren Baltz
Lodge 143 Voice Reporter*

INDIANA

LODGE #52

INDIANAPOLIS, IN

LODGE UPDATE

We hope all our members are having a fantastic month! The last couple of months have been very exciting in our lodge! January 26th was our Annual Sausage Feast. This continues to be our most popularly attended event. Held again at the Slovenian National Home, attendees received their choice of home made fresh or smoked, or award-winning Azman's blood sausage (shipped from Cleveland) complete with ethnic Slovenian sides! Music was provided by our house band, playing multiple varieties of music from polkas to Golden Oldies. This was our Matching Funds event. The proceeds will go to the St. Malachy's Bell Fund, we are still working to relocate our bells from Holy Trinity Church to a new bell tower at St. Malachy. Please stay tuned to our progress on this project!

UPCOMING EVENTS

Our annual Easter party will again be Palm Sunday weekend. Join us Saturday April 13 for food, crafts,

and a chance to meet the Easter Bunny! Youth Director Jaymie McDougal is hard at work planning this event. Please stay tuned to these articles, Facebook, and our website for more details. You may also contact Jaymie directly, [jamsmcdougal@gmail.com ; 317-796-8032].

The National KSKJ Bowling Tournament is right around the corner as well. Please consider joining us in Joliet, IL the weekend of April 6-7. If you are interested in bowling, or simply attending the tournament, please contact our Athletic Director, Ed Cottongim [ECottongim@schaefer-tech.us].

Be sure to check our website and Facebook page for future events and details. If you have not done so, be sure to like St. Aloysius on Facebook, 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

MINNESOTA

LODGE #59

EVELETH, MN

LODGE UPDATE

At the 1st quarterly meeting of the Minnesota Federation of KSKJ Lodges in Gilbert on February 3rd, Federation president Tony Menart made some well-deserved presentations. Former Region 7 Director Sharon Bucar received the clock from the home office for her service over the years. She missed getting it at the convention to attend a family wedding.

Heidi Coldagelli, Eveleth Lodge 59's Youth & Activity Director, also was recognized and received the KSKJ Life National Service Award from president Menart.

LOCAL LODGE NEWS & EVENTS



Tony Menart presented Sharon Bucar with a gift of recognition for her years of service.

UPCOMING EVENT

The Minnesota Federation is planning another Slovenian dinner dance this fall with music by the Singing Slovenes.

Rosemary Mattson

LODGE #171

DULUTH, MN

LODGE MEETING

The Duluth and Gilbert lodges held the first Minnesota Federation meeting of the year in Gilbert, MN. The youth members seemed to be conducting their own meeting while the adult members conducted lodge business.

Lodge #171 will be holding a Spaghetti & Meatball Dinner on Thursday, April 25 at 5:00pm at St. Elizabeth's Church Hall. KSKJ Life will be matching funds raised to benefit the GND Development Alliance. Hope to see you there!



Youth members Aili Lautigar and Ryanlynn Bernard, grand-daughters of Karl Oberstar, and Brian, Maija, and Anja Bucar, grandchildren of Frank & Sharon Bucar

Spaghetti & Meatball Dinner Fundraiser



"Almost" World Famous Spaghetti & Meatball Dinner prepared by "Almost" World Famous K.S.K.J. Chefs

Thursday, April 25th - 5 – 7 p.m.

St. Elizabeth's Church Hall

610 – 99th Avenue W.

Gary-New Duluth

Cost is: \$10.00

Music provided by Strolling Accordionist, "Joey J"

The proceeds would be provided to the GND Development Alliance, a 501 (c) 3 organization to be used for the benefit of the GND REC for a variety of youth activities. Activities would include but not be limited to:

- after school and summer programs – home-work help
- sports activities including organized and free play
- art club – cooking club – swimming lessons
- environmental education including being out in nature to learn about and enjoy the natural environment

This is a KSKJ Matching Funds Project

LOCAL LODGE NEWS & EVENTS

LOCAL LODGE NEWS & EVENTS

LODGE #197

ST. CLOUD, MN

LODGE UPDATE

Lodge 197, St Stephen MN, held their January monthly meeting at members Ben and Alice Supan’s home to present Ben’s Lodge Person of the year certificate. Pictured with Ben and Alice are their daughters Joyce Zimmerman (left) and Bev Supan (right). Congratulations go to Ben for this well-deserved award.



Jim Bisek

OHIO

OHIO AREA NEWS

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

St. Vitus Parish has held an annual Palm Sunday benefit dinner in its parish auditorium, 6111 Lausche Ave., Cleveland, Ohio for the 50+ years. The first four decades had funds raised to primarily support the temporal needs of the parish while the past 10 or so years one or more individuals or a charitable organization(s) were beneficiaries of this event. For

example, a 12 year-old child with cystic fibrosis and other physical and metal challenges; a family with all three children having one form or another of autism; a family where both children had A-T disease, a life threatening disease, most not surviving past the age of 25 years-old; an orphanage in Mexico was helped; supporting Greater Cleveland Fisher House, support for US Military Veteran families; helping two local US Veteran Posts, and more recently, support for Joseph House of Cleveland Inc. to resettle incoming immigrants to Cleveland and its clothing distribution ministry. And all were KSKJ Matching Grant events! On April 14, 2019, Palm Sunday, we will be promoting literacy and culture through two not-for-profit 501(c)3 tax exempt organizations. The two organizations we will be helping are Slovenian Cultural Association and Friends of Slovenian National Home. 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. But due to the extensive network of Catholic parishes in Slovenia and extended “primary” school network, the majority of rural households were taught reading and writing skills for all with many practical reasons. Slovenians have had, and continue to have, a high literacy rate, often 90% or higher: current day Slovenia has a literacy rate at 99%. Due to its compact size and oversized regional neighbors (Italy, Austria, Hungary and Croatia), most Slovenians in the rural areas could speak and read or write in another language. Slovenian National Home was organized and established on Aug. 17, 1914 to promote culture in all its dimensions and also have a place to meet with one another: annual choral concerts by mixed singing organizations; theater plays; a place where American Slovenian Catholic Union (KSKJ) lodges could meet on a regular basis, gathering site for special occasions such as the Independence of Republic of Slovenia in 1991; and also a place where other nationalities could come together in peace and friendship. The benefit dinner on Apr. 14, 2019 will be a sit-down or take-out dinner with take-outs available in the auditorium social room. Cost of the dinner is \$15 adult and \$10 child 12 years-old or younger. Dinners

will be served from 11AM to 1:30PM. Main menu will be chicken or roast beef with homemade soup, potatoes, a veggie dish, salad, roll and butter and pastry along with coffee. Refreshments will also be available. Only 500 dinner tickets will be sold. This will be a wonderful opportunity to come together for Mass, enjoy a reasonably priced meal, have good company, and support the good work of these two organizations. Reserved tickets may be ordered by calling the parish rectory at (216) 361-1444. What a wonderful manner to promote literacy as well as culture and have fun on Palm Sunday. All monies donated for the Palm Sunday 2019 will be split evenly with each designated organization. Direct donations are to be sent to: "St. Vitus Rectory, c/o Palm Sunday, 6019 Lausche Avenue, Cleveland, Ohio 44103. Checks should be made out as "St. Vitus Church-PS." Two individuals will audit all monies raised and deposited as well as all authorized expenses prior to disbursing of net proceeds. All KSKJ members in northeast Ohio as well as the general public are cordially invited to this benefit dinner on Apr. 14, 2019 at St. Vitus Parish Auditorium. And what a great way to celebrate the 125th Year founding of KSKJ Life!

Stane Kuhar

LODGE #25

CLEVELAND, OH

UPCOMING MEETINGS

Greetings to all,
This is just a brief note to remind members of our annual dinner meeting honoring our 50-year members. This will be held on Sunday March 10th, at 12:00pm noon. Please give me a call at 216-531-0230 as reservations are required - deadline is March 3rd. Please call as soon as you can, looking for a good turnout.

John C. Turek

LODGE #63

CLEVELAND, OH

NEWS UPDATE

Happy New Year, happy almost spring (at least the Ground Hog says so). We had our first meeting of the year on Monday February 4; recognizing our Lodge Person of the Year 2018 – Brigid Farone and installing our slate of officers.



Lodge #63 Lodge Person of the Year Brigid Farone

Please considering attending one of the Fish Fry’s at the Slovenian Home East 80th. The meals are prepared and served by none other than St. Lawrence #63 members. The dates of this year dinners are March 8, March 15, March 29, and April 12. Reservations are recommended and can be made by calling or texting 440-591-0868.

LOCAL LODGE NEWS & EVENTS

UPCOMING EVENTS

Mark your calendars for other upcoming events:

Saturday, February 23 Night at the Races – Slovenian National Home 3563 East 80th; contact Tony at 440-591-0868 or email slovenianeast80th@gmail.com for more information.

Friday March 15 Matching Funds Event - Lenten Fish Fry – Slovenian National Home 3562 East 80th Street. Please come out and support the Nash, enjoy the music and Fraternal Spirit.

Saturday and Sunday, April 6-7 –National Bowling Tournament in Joliet, IL – Please contact me if you are interested in bowling

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.

Saturday, May 4 – Join Hands Day – Tentative clean up and plant at the Slovenian Cultural Gardens; more details to follow in next article and on our Facebook Page.

Saturday, June 1- Lodge Member Recognition Dinner; honoring 50 year Members and Lodge Member of the Year. Location TBD.

Our monthly meeting schedule for the remainder of the year is as follows, Monday, February 25, March 25, Saturday, April 27 -12:30pm, Saturday June 1 (in conjunction with dinner), Monday, August 26, September 30, and October 28. All meeting are held at 6:30pm at the Slovenian National Home 3563 East 80th Street, unless otherwise noted.

Look for other events in the Voice and on our Facebook page.

Please keep all our member in your thoughts and prayers

Srečno in zdravo krat (Happy and healthy times),

Jean Marincic

LODGE #146

CLEVELAND, OH

NEWS UPDATE

We had quite the busy month in January. Our new member/officer meet and greet dinner took place at Harry's on Friday, January 11th. Twenty members were able to come together and enjoy a good meal. At least this year the weather cooperated. All managed to enjoy themselves and support our Matching Funds event.



Lodge #146 members enjoying themselves at Quaker Steak

Also in January, Kelly Volckening and I, along with four other friends, took a quick trip to Iceland. The trip was planned when Icelandair was flying direct to Iceland. As many of you know, flying to foreign countries without a connection is pretty hard to do. This was great, until Icelandair announced that they were suspending direct service out of Cleveland from November to March. In spite of now having to make a connection, we had a great time seeing Iceland. Luckily, we had all bought travel insurance, since one of the friends fell and broke an ankle. Attached is a picture of me quite bundled from the falls. Notice the KSKJ gloves!

LOCAL LODGE NEWS & EVENTS



Josie Kmet sports her KSKJ gloves at the falls in Iceland

On Friday, February 1st, we had a meeting at Quaker Steak and Lube. We sold out our board and started a side board due to the demand for extra squares. Mark Kocin, a new board member, brought the deck of cards so that we could draw our numbers. Everyone was excited to see what number they would get and how it would go. Menu planning also took place.

Finally, it was the day of the GAME!! Several of us went early to set up for the event. A little work by everyone and we were ready for kick off. The game itself was not a high scoring event, but it was close and competitive. We ate well and enjoyed the company that we had.

We have two lodge events coming up. Saturday, March 23rd, we will be having a Cleveland Monsters vs Hershey Bears hockey game. The game will be at Quicken Loans Arena in downtown Cleveland. It will be free to all KSKJ members. Call Josie at 216-413-8205 to reserve your place at our event. We need the reservations by March 10th. Call quick so you don't miss out.

Our other event will be our 50-year member dinner. This will be held on Sunday, April 7th at Santos

Restaurant in Middleburg Hts. I will have more details in our next article. Please feel free to call me for more details. Lodge #150 will be joining us for this event as they honor their 50-year members.

Josie Kmet

LODGE #150

CLEVELAND, OH

LODGE UPDATE

St. Anne's Lodge #150 would like to extend congratulations to KSKJ Life as we celebrate our 125-year anniversary milestone.

50 YEAR MEMBERS AND DINNER

Lodge #150 has five 50-year members being honored this year. Congratulations to: Anthony Kastelic, Cynthia Munko, Janet Orosz, Kenneth Safranek and Carol Zmarzly.

Please join us on Sunday, April 7th, as we recognize our recipients. Lodge #150, along with Lodge #143, will host our 50 Year Member Celebration Dinner at 4pm at Santos Italian Restaurant in The Florence Room. Santos is located at 7565 Pearl Road, Middleburg Heights, Ohio 44130.

Please notify Elaine Peskar at 440-503-8312 or kskjlife150@gmail.com by April 1st, if you plan to attend. A short meeting will be held after dinner.

UPCOMING EVENTS

March 8, 15, 29 and April 12 - Fish Fry - Slovenian National Home, East 80th (The Nash)

April 7 - 50 Year Member Celebration Dinner - 4pm at Santos Italian Restaurant

August 3 - Porky Pig 8th Annual Softball Tournament and Pig Roast

Please keep warm and safe during this crazy weather. May God bless and watch over you.

LOCAL LODGE NEWS & EVENTS

LODGE #169

CLEVELAND, OH

LODGE UPDATE

Our St. Joseph Day Communion Breakfast will be Sunday, March 17, at St. Mary's in Collinwood. We'll gather for Mass at 10:00 and then head to the parish hall for a hot egg and sausage breakfast. All members are welcome to join us!

We're looking forward to the National Bowling Tournament in Joliet on April 6 and 7. If we have enough interest, we'll look into getting a bus for the weekend. Let me know soon if you would like to go to this 125th anniversary tournament. It's invariably a great time!

If you would like an application for the #169 Scholarship Program (high school and college), let me know. Application deadline is April 30.

Our balinca league is getting under way right about now at the NEO Sports Plant at Euclid Avenue and Dille Road in Euclid. If interested, contact me ASAP!

Our next meeting is Thursday, March 20, at 6:30 PM at the Collinwood Slovenian Home on Holmes Avenue. We'll discuss a Join Hands Day event, participating in the Run/Walk for Hunger (both in May), and a Matching Funds event.

Get ready for spring!

John Nemec

LODGE #219

EUCLID, OH

UPCOMING EVENT

Is March your lucky month? Well then plan on attending the KSKJ Lodge 219 membership meeting Sunday March 10th at 1:00 p.m. in Gateway Manor, Euclid and see if you will win one of the many fabulous door prizes. Even if you don't win you're still lucky -

we will be treating you to refreshments!

Main discussion will our 125 Anniversary of KSKJ Life, so bring your ideas. There will be no meeting in April. Our lodge will hold our Communion Mass and luncheon in May - at this time we will also honor our 50-year members and officers. Hope to see there! Feel free to bring a friend.

Elizabeth Kusar

LODGE #226

CLEVELAND, OH

LODGE UPDATE

Hello Everyone! We hope everyone is staying warm during these colder temperatures. It sure has been a conflicting range of temperatures in recent weeks. As we did not have a meeting in February, there isn't much to report for this issue of The Voice. However, Lodge 226 is looking forward to seeing everyone at The NASH for our March Lodge Meeting and Fish Fry. See below for those details and a list of all upcoming events.

CALENDAR OF EVENTS

Mar 29 - 6:00 PM (The NASH - 3563 E. 80th Street, Cleveland) Lodge Meeting and Fish Fry

Apr 7 - 12:00 PM (Slovenian National Home) Lodge Meeting

May 4 - 10:00 AM (Slovenian National Home) Join Hands Day and Lodge Meeting

May 10 - 6:00 PM (Slovenian National Home) Lodge Meeting and Night at the Races

Jun 2 - 12:00 PM (Slovenian National Home) Lodge Meeting

July 20 - 10:00 AM (St. Bernard Golf Course) Dave Koprowski Memorial Golf Outing

Aug 31 - 7:00 PM (Lake County Captains Stadium) Lake County Captains Game. Join us in the Officers Club for a night of baseball and fireworks. Christ the King Lodge Members: \$9.00. \$35.00 for non-member guests. Evening includes an all-you-can-eat menu of

LOCAL LODGE NEWS & EVENTS

of burgers, hot dogs, sides, chips, and cookies. Please contact Chuck Potenga (cpotenga@wowway.com or 440-582-5169) for additional details and to RSVP. (Maximum number: 50 people.)

Sept 1 - 12:00 PM (Slovenian National Home) Lodge Meeting

Oct 6 - 12:00 PM (Slovenian National Home) Lodge Meeting

Nov 3 - 12:00 PM (Slovenian National Home) Lodge Meeting

Nov 24 - 10:00 AM (St. Vitus Church) Mass following by Christ the King Celebration Dinner

Dec 1 - 10:00 AM (Slovenian National Home) Lodge Meeting

Dec 1 - 12:00 PM (Slovenian National Home) Youth Christmas Party

Tamara Zupancic

PENNSYLVANIA

LODGE #50

PITTSBURGH, PA

LODGE UPDATE

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.

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.

I am happy to report that my youngest brother Shaun Mikulan, who is a senior at Hampton High School, has chosen to continue his education at Penn State Behrend studying Mechanical Engineering Technology and play baseball for the Behrend Lions.

Ashley Mikulan

LODGE #153

STRABANE, PA

MATCHING FUNDS EVENT

Happy New Year to our KSKJ friends & families!


We will be holding a Matching Funds Event on Saturday, March 2, 2019 at 6:00 pm at the Chartiers Township Community Center, Houston, PA for the benefit of the Chartiers-Houston High School Varsity Baseball Booster Club. We will start taking bets at 7:00 p.m.

LOCAL LODGE NEWS & EVENTS

Details: Join us for a night of fun & excitement playing the most popular CASINO GAMES! CRAPS, ROULETTE, BLACKJACK, POKER & SLOT MACHINES! A cup of gaming chips for all who attend! Enjoy Beer/Pop/Water & Finger Foods! Chinese Auction, 50/50 Drawing, Prize Raffle & More! Suggested Donation to play: \$25.00 Betting will start at 7:00 p.m. Special thanks to KSKJ Lodge #153 Strabane, PA. for their sponsorship & Matching Funds Donation.

Chartiers-Houston Varsity Baseball
Invites you to join us for a *FUN FILLED...*

CASINO NIGHT



Your \$ 25 donation benefits
Chartiers Houston Varsity Baseball

Join us for night of fun & excitement playing the most popular CASINO GAMES!
CRAPS, ROULETTE, BLACKJACK, POKER & SLOT MACHINES!
A Cup of Gaming Chips for all who attend!


Enjoy Beer/Pop/Water & Finger Foods
Chinese Auction, 50/50 Drawing, Prize Raffle & More!

WHERE


Chartiers Township
Community Center
Houston, PA 15342

WHEN

Saturday March 2, 2019
Doors Open 6:00 PM
Betting Starts 7:00 PM



Special thanks to KSKJ Lodge # 153 for their sponsorship & matching funds donation!



Beverly J. (Pleskovich) Rosselle

WISCONSIN

LODGE #136

WILLARD, WI

MATCHING FUNDS EVENT

Our first Matching Funds of 2019 was a huge success. Final count was not available at the time of the Voice deadline, so more details will be in the next issue. It was a steak feed co-sponsored by the Rock Creek Disabled Outdoors and will benefit the Rock Creek Disabled Outdoors who provide Hunting and fishing experiences for people with disabilities of all ages.

For our members, the Hunting and Fishing Jamboree will be March 10, 2019 starting with a pot-luck lunch at noon. There will be prizes for the largest Fish (adults only game fish and children both game and rough fish), Buck, Doe, Bear, Turkey, Goose and Ducks. If you have not already registered your 2018 Hunting and Fishing game, please do so by calling Robert Trunkel at 715-267-7264 or email him at jobobt@tds.net. We will play bingo and there will be door prizes. All members and families are invited.

On April 6, 2019 we will be celebrating the 125th Anniversary of KSKJ. There will be a potluck supper after 4 pm mass and then we are having a dance. A DJ called Lonie G will be the music from 6-10pm. Anyone is welcome to attend, there will be music for all ages. It will take place in Holy Family Parish Center in Willard, WI. There will be more details in the April issue of the Voice.

Lonna Rakovec - Financial Secretary
genelonna@hotmail.com, 715-267-7105





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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. 2019.03.RA.V



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