



# FALL 2021 EDITION





“THE FUTURE  
OF KSKJ LIFE  
WILL ALWAYS  
BE ABOUT OUR  
MEMBERS.”

# A MESSAGE

## FROM THE CHAIR OF THE BOARD

Every year at this time, our board reviews the performance and financial status of KSKJ Life to make adjustments to ensure that we meet our goals for the year. It is always encouraging when our results are where they are supposed to be, and we can report to our members that KSKJ Life continues to perform exceptionally well. The challenges of the pandemic and the uncertainty of the current economic climate are major factors that require eternal vigilance by the board. We are grateful that we have such a highly competent Home Office staff to lead the way through this exciting and most unique business environment.

Every year at the beginning of fall, the application process for the Educational Grant Program begins. Like so many of our other great membership benefits, we are proud to provide an opportunity to assist our younger members as they launch their educational pursuits. What better way to help develop the next generation of our member leaders, than to be a part of their growing knowledge and personal development. KSKJ Life has been providing our young members with scholarships and educational grants since the 1950's. The current Educational Grant Program has become a highlight of our member benefits.

In the very near future, we will be crossing into a new venture that has never happened before in our organization's history. In 2022 we will be electing the new National Board of Directors where every adult KSKJ Life member will have a vote. In the past, only delegates to the National Convention could vote for the board. Thanks to forward thinkers, individual members will now have a vote in selecting the future leaders of our great organization. There currently are 8 elected members and one appointed member (the CEO) that makes up our board. Two of the current members (including myself) are not eligible to run in the 2022 election based on the age requirements stated in our bylaws, so there will be 2 new opportunities for someone to fill these roles. We need to preserve the foundation that has established this impressive legacy and find new distinguished leaders who can join the effort to safeguard our forthcoming success.

Recent health and economic events have taken a toll on the overall stability of the fraternal benefit system. Confidently, KSKJ Life has been able to not only withstand all the chaos, but also has been exceptionally successful during these difficult times. Many fraternal organizations are struggling, but thanks to our on-going preparation and safe posturing, we are in a very good place to maintain our current success. Our achievements have given us stability that will help us last through many of these dilemmas. We were there in 1894 when it all started, we are here now, and we will be there tomorrow. The future of KSKJ Life will always be about our members!

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





# BOARD 2022

## NATIONAL BOARD ELECTION

### CURRENT KSKJ LIFE BOARD OF DIRECTORS

<b>Rudolph Krasovec</b> Chair of the Board	<b>Phil Hrvatin</b> Vice Chair of the Board	<b>Tony Mravle</b> Chief Executive Officer	<b>Daniel Mihelich</b> Chair of Finance Committee	<b>Anthony Menart</b> Chair of Audit Committee
<b>Daniel Golob</b> Finance Committee	<b>MaryLou Stefanick</b> Finance Committee	<b>Robert J. Lokar Jr.</b> Audit Committee	<b>Julie Schneller</b> Audit Committee	

### HOME OFFICE EXECUTIVE COMMITTEE

<b>Tony Mravle</b> Chief Executive Officer	<b>Brian Sharp</b> Chief Information Officer & VP Finance
<b>Stuart Buchanan</b> Chief Operations Officer and Business Development	<b>April Sleyko</b> Vice President, Marketing and Sales

### ADVISORS TO EXECUTIVE COMMITTEE

<b>Paul Kaiser</b> Director, Agent Sales	<b>Anthony T. Mravle</b> Investment Manager
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### KSKJ LIFE SPIRITUAL ADVISOR

**Rev. Richard W. Gielow C.M.**

### CALL FOR CANDIDATES

The 2022 National Board Election is a historic election for KSKJ Life, as this will be the first election in our 127-year history where every adult member will have the ability to cast a vote for the National Board of Directors. We are excited to commence this process as part of the ongoing strengthening of our robust good-governance practices. The election process will be conducted late spring of 2022.

A fundamental element in our election process is the need to generate strong, qualified candidates for board service. Beginning November 1, 2021 we will be accepting applications through our Governance page on our website. All interested applicants may request an application packet via our [Governance page](#) where all other election related information will also be available.

“OUR CORE  
PURPOSE AT  
KSKJ LIFE HAS  
REMAINED  
STEADFAST  
FOR OVER 127  
YEARS.”



# A MESSAGE

**FROM KSKJ LIFE'S CEO**

Dear Valued Members,

I hope and trust that this edition of the Voice finds you with a ray of sunshine on your face and in the company of family and good friends. As we all continue to navigate our way through the ongoing difficulties of the pandemic and recovery, it can be helpful to focus on our purpose to stay grounded and anchored as we're faced with challenges around health, work, relationships, and more.

Our core purpose at KSKJ Life has remained steadfast for over 127 years, providing insurance products and other meaningful benefits to our members. As member needs have evolved, so have our services. With over 55,000 members all over the country, we continue to offer ways for everyone to participate and engage with us.

- Our Perkspot affinity program offers discounts on many popular items, from travel and services to activities and products.
- We offer a variety of ways to participate in our charitable and volunteer efforts, including Join Hands in May/June and our Christmas-time charitable campaigns.
- The annual Stepping Up program promotes physical activity each fall.
- Each September we award our young adults with Educational Grants to help with school expenses.

In addition, in the late spring of 2022 all adult members will be receiving information on how to participate in the governance of KSKJ Life by voting in the election of our national board of directors.

I encourage everyone to stay connected with us to take advantage of the benefits available to you and to join us and participate in our mission.

As we continue through the days ahead, know that our staff is ready and eager to help you with your insurance and annuity policies, and to help you connect with one of the opportunities available to you. Please let us know if we can help someone in your family or circle of friends with the products and benefits we have available!

Know that our prayers and best wishes are with each of you and your loved ones as we approach the blessings of Thanksgiving and Christmas!

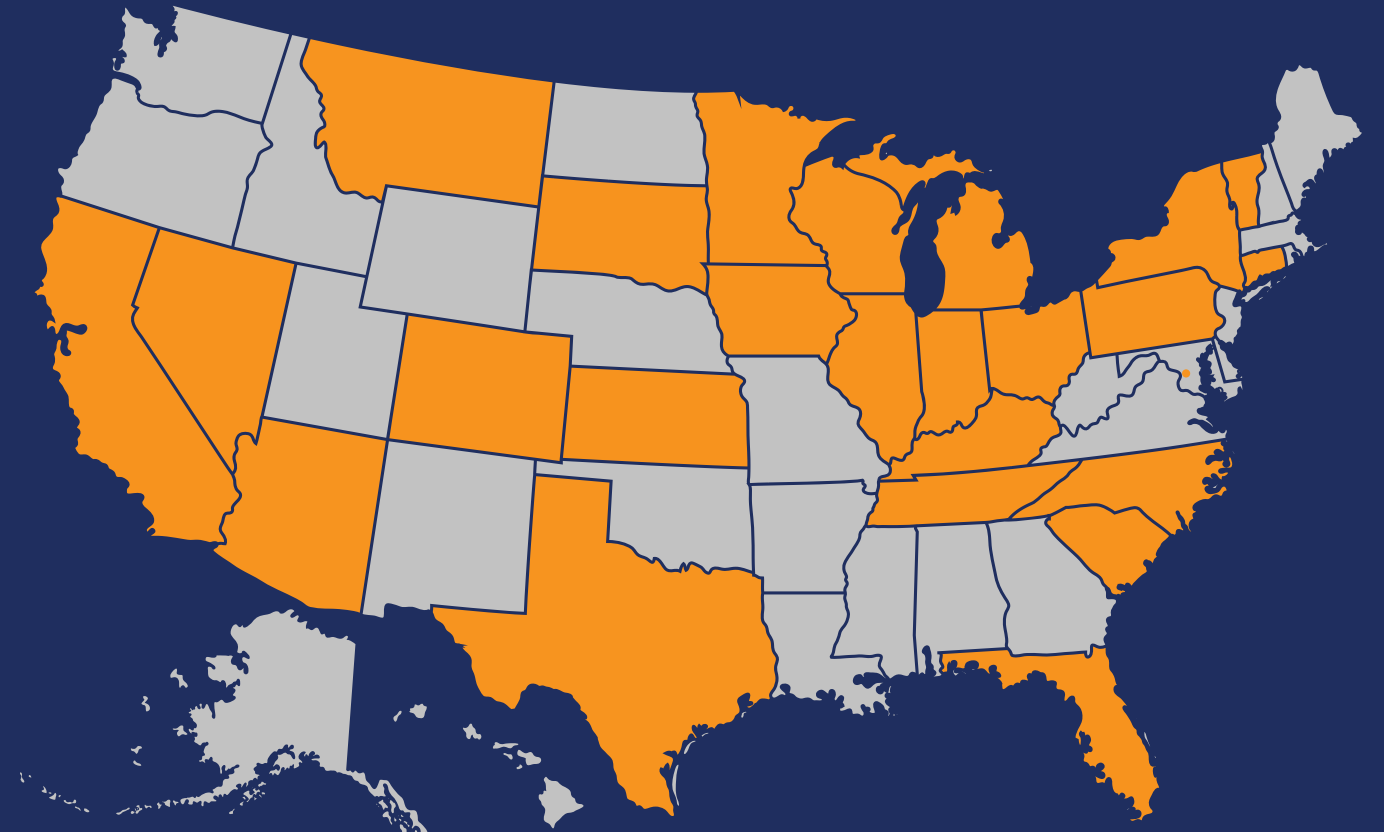
**Tony Mravle**  
CEO



# COMMUNITY IMPACT

**TOGETHER WE HAVE MADE AN IMPACT ACROSS THE COUNTRY IN 2021**

KSKJ Life continues to provide for its members and communities through various local and national initiatives. With programs such as Supporting Soldiers, KSKJ Day, KSKJ Life's Educational Grant program, and Stepping Up, we continue to stay true to our mission by making a difference and reinvesting back into communities throughout the country.



[SEE HOW WE CONTINUE TO MAKE A DIFFERENCE](#)



# SUPPORTING SOLDIERS

A CHARITABLE TRADITION

**\$28,000+ DONATED SINCE 2015**

Each holiday season, KSKJ Life raises funds for a charitable organization that supports active military and/or veterans as part of our annual Supporting Soldiers Campaign. This year we will be donating to [Operation Homefront](#). We launched this national initiative November 1, 2021, alongside Operation Homefront's 11 Days of Impact challenge to raise \$111,000. Operation Homefront's mission is to build strong, stable, and secure military families so they can thrive - not simply struggle to get by - in the communities they have worked so hard to protect.

KSKJ Life will be accepting donations until January 7, 2022.

**MAKE A DONATION. IMPACT A LIFE.**

**DONATE NOW**



Providing support to  
service members and veterans





# KSKJ DAY **A DAY OF GIVING**



KSKJ Life organized a food drive across the country this past May, with a goal of donating 100 bags of food to local pantries across the US. Thanks to our members, agents, and home office staff, we surpassed our goal and collected over 110 bags worth of groceries that were donated to food pantries and micro-pantries country-wide! From Pennsylvania to Colorado and communities in between, YOU have made an impact. Not only did our KSKJ Life community collect physical food items and deliver it themselves, but several generous souls made monetary donations to Feeding America which helped to reach our goal.



# STEPPING UP

TO MAKE A DIFFERENCE



RONALD MCDONALD  
HOUSE CHARITIES

From September 11th to the 18th, KSKJ Life held its 2<sup>nd</sup> Annual Virtual 5K Run/Walk to benefit Ronald McDonald House Charities. KSKJ Life created this national initiative as a commitment to increase movement and introduce exercise in a fun way - and on your own schedule. From age 1-81 and from 11 different states across the country, we had even more members and non-members participate in our Stepping Up event.





# 45 YEARS **AND COUNTING**



**DONNA THOMPSON**

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**HONORING  
OUR LONG-TIME  
EMPLOYEE DONNA,  
FOR HER 45 YEARS  
OF SERVICE WITH  
KSKJ LIFE.**

**WE THANK DONNA FOR HER  
INVALUABLE SERVICE AND  
DEDICATION TO KSKJ LIFE  
AFTER ALL THESE YEARS!**

Throughout the last 45 years, Donna Thompson has been a staple in the KSKJ Life organization. Donna has worked in almost every department with KSKJ Life and has seen many transitions over the years. Over the last 45 years, she has seen great strides made by KSKJ Life including: the construction of the Home Office building at its current location on Glenwood Avenue in Joliet, IL; the addition of Annuities and Final Expense to our suite of products; the start of our Matching Funds charitable program; the purchase and dedication of a new Home Office building which expanded our current campus in Joliet; the milestone of seeing our assets reach half a billion dollars in 2018; and so much more!



# SLOVENIAN DIGNITARIES

VISIT THE HOME OFFICE



Top Photo: Left to right - Rudolph Krasovec, Dr. Helena Jaklitsch, Tony Mravle, Alenka Jerak, Dr. John P. Vidmar, April Sleyko, Dr. Zvone Zigon



On September 25, 2021, the Minister for Slovenians abroad, Dr. Helena Jaklitsch, visited with KSKJ Life's Rudolph Krasovec, Chair of the Board; Tony Mravle, CEO; and April Sleyko, VP of Sales and Marketing.

Accompanying Dr. Jaklitsch was Alenka Jerak, Consul General of the Republic of Slovenia in Cleveland; Dr. Zvone Zigon, Director of the Division for Slovenians Abroad; and Dr. John P. Vidmar, Honorary Consul of the Republic of Slovenia for Illinois.

During this visit, we had a chance to sit down with Dr. Jaklitsch to discuss the importance of her recent visit to the United States. Here is what Dr. Jaklitsch had to say:

"I simply want to say "thank you" to all American-Slovenians for trying to preserve their Slovenian identity, heritage and culture. Slovenia is celebrating 30 years of independence, and I want to tell [them] how thankful we are for what they did to help with its independence. Truly, the support from American-Slovenians was amazing. We wouldn't have been recognized so fast without their involvement. I want to express my gratitude.

My goal visiting here is to bring the pride of heritage that I witnessed [here] back home to Slovenia so they understand what American-Slovenians are doing to preserve their heritage. And I'd like to encourage Slovenia to support all of these efforts from these communities in the US.

It was so difficult for Slovenian communities all around the world to come together during the Covid-19 pandemic, so this visit was critical timing to be able to come here in person and be connected, especially during a difficult time."



# INTERVIEW Q&A

## MINISTER'S VISIT TO THE UNITED STATES



**Q: What are your impressions about the Slovenian Communities you have visited so far?**

A: I was happy to see how active everyone is trying to stay and their efforts in growing their impact within communities. Many communities still have strong Slovenian roots, but I wasn't aware of so many until my visit. The communities we visited and the people I met felt like home. Everyone is very welcoming. I also noticed that Slovenian communities are trying to engage more young people in activities and are finding modern ways to express and engage on their own terms.

**Q: What similarities have you noticed in the people of Slovenia and American-Slovenians in the US? (Same values/attributes)**

A: All were very open and hospitable. The Slovenian food is the same in both countries which was comforting. Slovenian songs/music is the same, but what struck me the most was the way we think is similar. Our core values are the same, and that was very rewarding for me to identify.

**Q: Why is it important for the country of Slovenia to stay connected with people of Slovenian descent in the United States?**

A: "They are our people – we all belong to same Slovenian nation."

**Q: What would you like to see American Slovenians do?**

A: I'd like to encourage everyone to visit Slovenia and come more often and bring their children and grandchildren so they can see the beauty of the country and see why it's important to stay connected and honor their heritage and learn more about their Slovenian roots.

**Q: You received a doctoral degree in 2016 and wrote your thesis on Slovenian schools in refugee camps in Italy and Austria from 1945 to 1950. A number of our members travelled thru the refugee camps in Italy and Austria in the late 1940s; what can you tell us about what you learned about those camps, the role of the Slovenian schools, and their impact on the refugees emigrating to the United States?**

A: I'd like to really emphasize that Slovenians back then (in the camps) had an amazing story. What they organized in those camps in so unique in Europe. There were over 100k refugees and approximately 6k were Slovenians, but it was the Slovenians who created and organized an education system that started in the camps. The gimnazija (similar to a high school prep school in the US) were really impressive and were recognized by the British alliance as one of the greatest/best schools. It is important to point out that at this time, they had nothing (no books, supplies, etc.) so it's really something. The cultural lifestyle was also amazing.

Because the camps were run so well, when the refugees immigrated to the US, they continued to work in the same manner as they did when they were in the camps; they helped build the infrastructure within Slovenian communities in United States and Argentina. It was important to maintain Slovenian heritage and to develop these new communities as Slovenian communities. Through the same strong work ethic as the Slovenians portrayed in the camps, it fostered a strong bond locally. Need to take in consideration that they didn't even have basic needs met - no food, electricity, or heat.

After the war, we were taught that we are not nation who can make decisions alone and for those decisions to only serve a singular purpose. Everyone has a responsibility to take care of their land – not rely on someone else to take care of it. We embrace the fact that we are responsible for our own people, for our future. We have to do our best to serve our community and our nation and use the knowledge and wisdom from the past. The same spirit that ran through the refugee camps among Slovenians is the same spirit I see today and the same spirit I witnessed among Slovenian communities in the US.



# CELEBRATING SLOVENIA AROUND THE USA

The Minister's visit to the KSKJ Life Home Office was just one stop in a 10-day tour of Slovenian Communities in the US which started in Cleveland, OH on September 16th and concluded in Lemont, IL on September 26th. KSKJ Life was proud to be present throughout these visits - from National Board Members to Lodge Leaders to Members.



September 18, 2021 Cleveland, OH. The Cleveland Cultural Gardens. Left to Right: Ambassador Tone Kajzer, Ambassador of Slovenia to the United States; Alenka Jerak; Phil Hrvatin, President of the Slovenian Cultural Garden and KSKJ Life Vice Chair of the Board; Dr. Helena Jaklitsch



September 23, 2021 Indianapolis, IN. The Slovenian National Home



September 24, 2021. Milwaukee, WI. Triglav Park



September 25, 2021. Joliet, IL. St. Joseph Museum



September 26, 2021. Lemont, IL The Slovenian Catholic Center.



# CONGRATULATIONS

## TO THE EDUCATIONAL GRANT WINNERS

KSKJ Life has promoted education through the KSKJ Life Educational Grant Program. Staying true to the KSKJ Life mission, the winners have shared with us how they are reinvesting back into their communities. Below are just 2 of our many bright and service-oriented student winners. A complete list of winners are listed on our [Educational Grant Program page](#) on our website. Congratulations to all our 2021 Educational Grant winners!



**David M., Henderson, NV**

"My family has held life insurance policies with KSKJ for many years, and I have been insured since I was six months old. This security has allowed my family to rest easier knowing that no matter whatever happened to us, we would recover and continue moving forward. When my father passed away in 2018, KSKJ treated us well, and I wish the same for my children someday."

"My favorite volunteer experience was in Lake Wales, Florida. While there, I mostly worked outdoors in either the greenhouse or the Endangered Plant Garden. My favorite days were the ones in which I had the opportunity to go off-site to work in the plants' natural habitats. I have found that wildlife conservation is massively underdiscussed. By protecting what we have now, we can save it so that our children and grandchildren can see and experience it as well. Thus, I was investing time into my community to preserve life now and into the future. This sentiment also aligns with KSKJ's values. I maintained faith in myself, the worth of my work, and God's willingness to help me through each day."



**Hannah S., Oconomowoc, WI**

"My family has been involved with KSKJ for as long as I can remember. I personally have been involved since I was born. We've benefitted from KSKJ by getting to know other Christians and developing friendships through sports activities like golf, basketball, softball and other social functions like their annual Christmas party. KSKJ has always been a big part of my family and I am so appreciative of this organization."

"My favorite volunteer place I have gone to was the Milwaukee Rescue Mission. It was such a humbling experience feeding the homeless. The workers there are all people who have gone through the program and turned their life around. Hearing their stories was so heartwarming and keeps me thankful for the life I have. It made me feel like I was making a difference helping them out and the homeless, especially the moms and kids were so grateful. Like KSKJ's mission, if you're in the program, you are helped financially and are given a place to stay. We were also giving back to our community and hoping to make an impact in these people's lives."



# MEMBER BENEFITS

## KSKJ LIFE IS NOW OFFERING DISCOUNTED VSP® VISION BENEFITS

**HAVE YOU TAKEN ADVANTAGE OF YOUR MEMBER BENEFITS?** KSKJ LIFE MEMBERS HAVE ACCESS TO ADDITIONAL BENEFITS AND PROGRAMS THAT WERE CREATED TO HELP IMPROVE YOUR LIFE THROUGHOUT ALL LIFE STAGES. READ MORE [HERE](#).

Along with your policy benefits, being a member of KSKJ Life has some additional benefits. We are partnered with several companies to offer you savings on travel, retail, entertainment, hearing benefits, prescription plans, and now, vision benefits.



You and your eyes deserve to be healthy and happy. KSKJ Life can help! We are now offering VSP® vision savings benefits to our members. You can purchase VSP® plans at the same rate as our employees! VSP® offers many different plans to fit the needs of you and your family. You will also find hundreds of frame options to choose from, as well as extra savings for featured brand name frames.



The Perkspot Discount Program allows our members to have access to hundreds of sales and deals on travel, retail, entertainment, health and wellness programs, and so much more.



With ScriptSave prescription savings programs, members have the opportunity to save up to 80% on brand name and generic prescription medications.



Start Hearing (formerly known as American Hearing benefits) offers discounts on hearing aids as well as access to free hearing consultations.



KSKJ Life's Educational Grant Program is a one time \$1,000 grant for all members who meet the requirements.



Community outreach opportunities across the country.



# WINDOW ANNUITY VS. CD WHICH IS A BETTER OPTION?

**Do you have a CD coming due?  
How about extra money sitting in a bank savings account?**

People approaching or in retirement often have a common dilemma - how to keep their cash safe, readily liquid and earning interest. A CD may come to mind, but a better option is a KSKJ Life Window Annuity. It typically earns more interest than a CD and has more benefits.

## WE CHECK ALL THE BOXES.


Have a conversation with a KSKJ Life agent today to see how a Window Annuity may be a smart alternative for you.

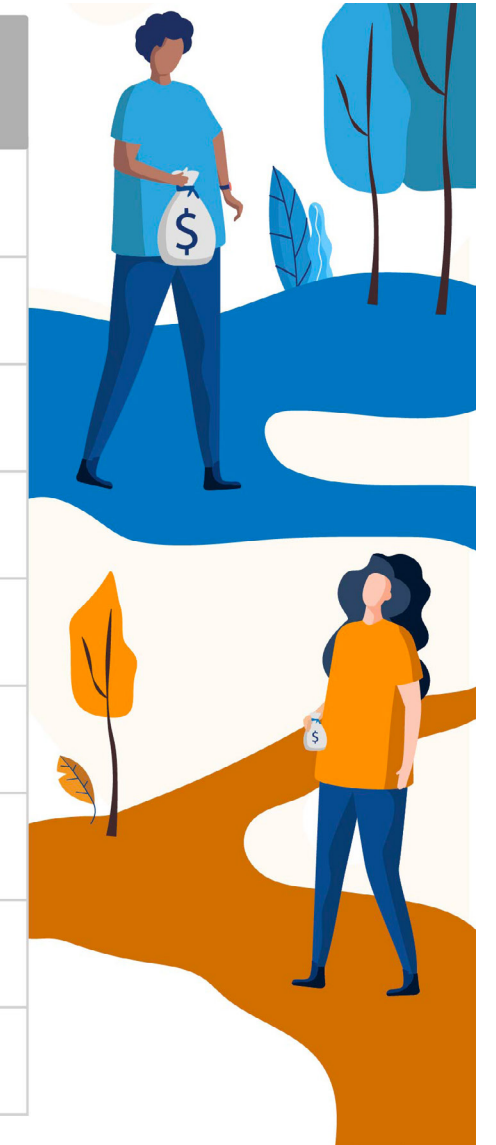
[LEARN MORE](#)

Disclaimers: We are not tax advisors or financial planners. KSKJ Life does not provide investment advice and this material is not intended to provide investment advice. Diversification does not assure a profit or protect against a loss. CD information is for comparison purposes only. KSKJ Life does not issue bank CDs. Not FDIC insured.

KSKJ Life, American Slovenian Catholic Union, is an Illinois fraternal benefit society located at 2439 Glenwood Ave., Joliet IL 60435 - CDvsWIN -V 11.2021

LET'S COMPARE A KSKJ LIFE WINDOW ANNUITY WITH A BANK CD.

	 KSKJ LIFE WINDOW ANNUITY	BANK ISSUED CERTIFICATE OF DEPOSIT (CD)
Is it safe?	✓	✓
Is it low risk?	✓	✓
Is the interest earned tax deferred?	✓	
Is it flexible?	✓	
Can it provide lifetime income?	✓	
Does it offer a guaranteed minimum renewal interest rate?	✓	
Does it offer penalty free withdrawal options?	✓	
Does it offer a Nursing Home Waiver?	✓	
Is it free from probate?	✓	







# HAVE YOU HEARD THE BUZZ?

**SUBSCRIBE TO OUR E-NEWSLETTER TODAY TO KEEP UP TO DATE ON ALL THINGS KSKJ LIFE!**

Click [HERE](#) to subscribe!



**WE CONNECT FOR LIFE.**  
800-843-5755 | [KSKJLIFE.COM](http://KSKJLIFE.COM)



**FOLLOW US ON SOCIAL**

KSKJ Life ((American Slovenian Catholic Union) is a not-for-profit, member-owned fraternal benefit society that provides financial security through life insurance and annuity products and invests time and money to enhance local communities. Founded in 1894 and headquartered in Joliet, IL, the organization is licensed in 18 states in addition to Washington D.C. (Voice-F 2021.11)