



NATIONAL NEWS



Our National Board and some executive staff from the Home Office recently attended the American Fraternal Alliance (AFA) annual meeting, in conjunction with our quarterly board meeting. Combining these events has been a great way to get a

pulse of trends in the fraternal insurance industry. In addition, our team can attend board-specific training opportunities and sessions on fraternal operations, marketing, sales, finance and compliance.

At this most recent meeting, we received updates on regulatory topics including principles-based reserving, cyber liability, asset valuation, solvency, and the latest on the DOL (Department of Labor) Fiduciary Rule. There were sessions on modernizing national conventions and long-term strategic planning, as well as updates on the development of a branding and marketing campaign focused on the fraternal industry, coordinated by the AFA. There was also a panel discussion focused on how different societies maximize relationships with their agent sales force, including ideas for how to develop an affinity for the fraternal model.

Technology continues to be a major focus for the insurance industry and fraternal. I'm pleased to tell you that we are beta testing a new Lodge Officer web portal that is intended to streamline and simplify the work for our dedicated officers. We are also investigating the development of a new online platform to support our agents and members with financial and fraternal information.

KSKJ Life is able to thrive operationally as a result of

the dedication, experience, skill, and expertise of a conglomerate of stakeholders – sales agencies and agents, Home Office staff, board members, and the excellent partners that support us in underwriting, actuarial services, legal, IT, marketing and more. It is a complex but intentional network of like-minded people focused on growing and maintaining KSKJ Life to take care of our members for generations to come.

With the 2018 National Convention now less than a year away, delegate qualifications are well under way this year. For those of you interested in running for a position as a delegate, we are looking forward to engaging you in education and training sessions at the convention similar to those mentioned above, particularly in lodge operations and KSKJ Life as an organization.

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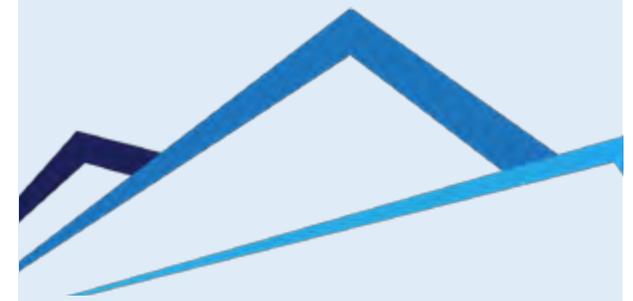
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As a side note, thank you to everyone for your financial and prayerful support of those affected by the recent hurricanes. Our thoughts and prayers join yours and go out to all who live in those areas.

*Fraternally,
Tony Mravle Jr., CIO*

HURRICANE RELIEF EFFORTS

The recent string of hurricanes during the past month have left thousands of residents in Texas, Florida, the Caribbean, Puerto Rico and surrounding areas stranded and in need of help. Since 1894, KSKJ Life has served its members and their communities through outreach and charitable aid. To support relief efforts for these disasters, KSKJ Life recently set up a fundraiser to equally benefit both Catholic Charities and the Salvation Army Emergency Disaster Services, with disbursements directed to victims of these hurricanes.

Initially, KSKJ Life decided to match collected donations up to \$5,000. Because of the generous spirit of our members and friends, we are pleased to announce that, as of press time, we have surpassed that goal! Because of this, KSKJ Life has decided to **increase the matched donations total to \$10,000.**

If you would like to make a donation, you can make a check payable to:

“KSKJ Life Foundation”
mail to:
KSKJ Life Foundation
2439 Glenwood Ave.
Joliet, IL 60435

You can also donate online through our YouCaring page. Visit www.youcaring.com. In the “Search Fundraisers” box at top, enter “KSKJ Life” and click on the “Hurricane Harvey Relief” box to be directed to our donation page.

Donations will be accepted through late October. We will continue to monitor the relief efforts of our two chosen charities and update you on the progress. Together we can make a difference to those who need our help. Thank you!



Houston, Texas. Photo courtesy of Wikimedia Commons, the free media repository.



Hurricane Irma over the British Virgin Islands. Photo courtesy of Wikimedia Commons, the free media repository.

DO YOU WISH TO CONTINUE RECEIVING THE VOICE?

Your name is currently on our mailing list to receive *The Voice*. If you wish to continue receiving the paper version of *The Voice*, please visit

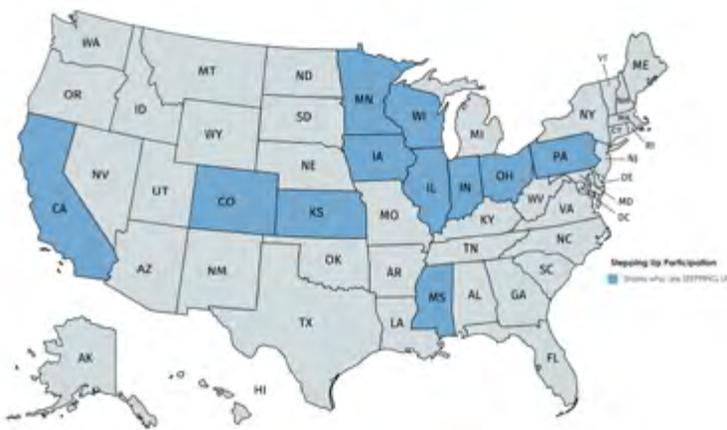
kskjlife.com/voice

and fill out the required form by November 30, 2017. **Failure to respond will result in your name being removed from the mailing list.**

STEPPING UP UPDATE

KSKJ Life members across the United States are “Stepping Up” to this year’s 45-day challenge of creating a better you! The program encourages members of all ages to get active, whether that’s by taking a stroll in the park or running a 5K race. We’ve seen a wide range of activities so far, as noted by the pictures below.

The program runs until October 15, so there’s still plenty of time to get in on the action! Visit www.kskjlife.com/stepping-up and register today! Don’t forget to tag your photos using #KSKJLIFE and #STEPPINGUP. Two random winners will be selected to receive a Ninja blender. Winners are based on shared activity (via the website) and photos tagged/shared on social media. In addition, for every registered participant and for every shared activity, the Home Office will donate \$1 to this year’s charity, Juvenile Diabetes Research Foundation.



Participation in KSKJ Life Stepping Up is spreading from coast to coast!



Officers from Lodge #69 in Belt, Montana hit the bike trails after a recent quarterly lodge meeting.



Phil Hrvatin promoting the program by “stepping up” the Cleveland sign after a bike ride. Phil serves on the KSKJ Life National Board of Directors and as president of St. Joseph Lodge #169.

KSKJ LIFE SERVICE AWARD

KSKJ Life will begin accepting online nominations for the 2017 KSKJ Life Service Award beginning November 1 through December 31. Any KSKJ Life member (age 13 and older) who has demonstrated exceptional commitment to service and volunteerism in his/her community can be nominated. The person submitting the nomination must be a member as well. The honoree will be chosen in January 2018, and KSKJ Life will make a \$250 donation to the charity of his/her choice. Stay tuned to *The Voice* and kskjlife.com for more details.

CHARITABLE GIVING UPDATE



Mary Carmondy (President of the Midwest Veterans Closet) and Carrie Price (daily volunteer) accept donations totaling \$1140.00 that were raised at the KSKJ Life National Golf Tournament. Presenting the donations are KSKJ Life representatives MaryLou Stefanick, Kathy Govekar and Tom Koncan, Jr. (USMC veteran).

KSKJ LIFE MIDWEST REGIONAL BOWLING TOURNAMENT

November 4 - 5, 2017 in Joliet, IL

Saturday TEAM event at 2:00 p.m. and Sunday DOUBLES/SINGLES event at 10:00 a.m.

We are trying something different for the TEAM event this time. You can bowl competition or just for fun so everyone can be involved. We will have 50/50, a Polka band, and lots of fun, as always! Held at Town & Country Lanes in Joliet, IL - organized by Mario & Melissa Medved.

More information and entry forms will be posted on www.kskjlife.com in the Athletics section.

Contact Melissa at: mariomedvd@hotmail.com with any questions.

LODGE #29 YOUTH MEMBERS TAKE PART IN MISSION TRIP

Hello, our names are Katie and Krista Starasinich and we're from Lodge #29 in Joliet, Illinois. We would like to share with you all a little bit about a trip we took in August. We were blessed with the opportunity to serve in a week-long mission in Granada, Nicaragua along with 10 other young adults from St. Mary Immaculate Parish in Plainfield, Illinois.

Our group was hosted by International Samaritan, an organization that has dedicated itself to alleviating extreme poverty in garbage dump communities around the world for the last 21 years. We had the opportunity to visit the La Joya garbage dump community and speak with some of the women who work there. Many of the women told us how they've been working in the dump for 15-20 years and now have children that work there as well. Some of them explained how they have to walk upwards of two hours every day to get to work. This was especially hard to hear knowing of the extreme heat and rainy weather conditions in the country. The women work in the dump collecting recycled materials to sell to a middleman. They get offered a price equivalent to only a fraction of a US dollar for every pound of plastic they collect. Seeing the dump first hand was a real eye-opener to just how much these women do to support their families. Their work ethic and strength is inspiring to say the least.

During our week in the country, we also had the opportunity to aid in the construction of a house for the family of Doña María Eugenia, who works in the garbage dump community. The work was tough and mentally and physically draining, but it was so worth it knowing that we were helping build Doña María's home. Our team quickly learned that no job was more or less important than the other, and we worked together to accomplish our goals each day. Throughout the week, we watched as the construction workers built up the walls, lay the concrete floor, and began putting up the roof. Knowing that we helped to put a floor beneath this family's feet and a roof above their heads was a humbling experience to say the least. As the week went on, we got to know Doña María, her family, and the construction workers a little better. A lot of us didn't speak much Spanish, but the language barrier didn't matter. A simple smile or a laugh helped us connect with them in a way where words weren't needed. There was one girl in particular, Tatiana,

whom we all grew very attached to. Her smile just lit up the world and gave us all a sense of comfort. It was a very bittersweet moment leaving them on our last day. As we finished our work on their home and said our goodbyes, we could see the tears in their eyes: tears of gratitude. These people have so little, yet they are so happy and genuinely thankful for what they do have. Each day, they greeted us with smiles and invited us into their home. The kindness that they have for others and their faith in God is incredibly inspiring and something that we will always carry with us. Going into the week, we thought that we were going to be the ones changing their lives, but we realized that they were greatly impacting ours as well.

Coming home from this trip, we learned many lessons and learned a lot about ourselves and others. One thing that we're sure of is that we need to be thankful for what we have. Be kind and generous to those in need. We'd like to challenge all of you to do just that. Go out of your way to help someone in need. Something that may seem so small in our eyes, could mean the world in someone else's.

We would like to extend a special thank you to Lodge #29 and the Joliet Combined Lodges for their monetary donations and prayers of support for our mission. We are very grateful and look forward to applying what we've learned to our leadership roles within KSKJ Life.

*Peace and Blessings,
Katie and Krista Starasinich*

**Follow our KSKJ Life adventures on Instagram
[@thestarasinichgirls_kskj](https://www.instagram.com/thestarasinichgirls_kskj)**



Krista (right) and a teammate sifting rocks and sand to help make concrete.



Katie (right) helping the team mix a batch of concrete.



Talking to the women who work in the La Joya garbage dump.



Our team with the construction workers in front of the house we were helping to build.



A bittersweet goodbye to Doña María Eugenia and her daughters.

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.

AUGUST & SEPTEMBER 2017

Frances Grahek - Lodge #59, Ely, MN
Rose C. Volk- Lodge #143, Peru, IL
Carl L. Rotharmel- Lodge #42, Steelton, PA
Bruce D. Sparks- Lodge #20, Manton, MI
Ronnie D. Shands- Lodge #52, Indianapolis, IN
Carey J. Williams- Lodge #144, Pleasant Prairie, WI
Geraldine Perusek- Lodge #63, Avon, OH
Peter R. Stefanich - Lodge #29, Crest Hill, IL
Joseph Vidrick- Lodge #150, Wickliffe, OH
Carol Ann Poje- Lodge #115, Kansas City, KS
Charles F. Krause II- Lodge #110, Barberton, OH
Karl Oberstar Sr. - Lodge #196, Gilbert, MN
Lorraine M. Hrubos- Lodge #29, Crest Hill, IL
Dorothy Cox- Lodge #59, Silver Bay, MN
Richard J. Kress- Lodge #50, Pittsburgh, PA
Karen M. Midkiff- Lodge #624, Norwalk, OH
Ivan Bush- Lodge #170, Bridgeview, IL
Danny Geoghegan- Lodge #20, Grand Rapids, MI
Jo Anne E. Oberman- Lodge #219, Plainwell, MI
Sherry L. Klune- Lodge #104, Pueblo, CO
Elizabeth M. Fraid- Lodge #136, West Allis, WI
Robert A. Stellini- Lodge #20, Wyoming, MI
Trudy C. Martin- Lodge #52, Fort Wayne, IN
Carroll R. McCool- Lodge #115, Eudora, KS
Josephine M. Muha- Lodge #1
Margaret M. Sestric- Lodge #50
Joseph Vukodinovich- Lodge #44
Dorothy Zavasky- Lodge #50
Dorothy A. Jerisha- Lodge #300
Dorothy L. Gurnic- Lodge #2

Lillian Loving- Lodge #52
Kathryn F. Mohoric- Lodge #25, Miami, FL
Harriet Morris- Lodge #42, Philadelphia, PA
Maria G. Marquez- Lodge #20, San Benito, TX
Joe W. Simila Jr.- Lodge #20, Muskegon, MI
Jack A. Quisno- Lodge #226, Port Clinton, OH
Frances M. Obraza- Lodge #110, Barberton, OH
Mildred Senger- Lodge #169, Wickliffe, OH
Dorothy D. Godwin- Lodge #219, Troy, OH
Bernadette Thomas- Lodge #50, Pittsburgh, PA
Patrick J. Safran Sr.- Lodge #50, Monongahela, PA
Deana Higgins Johnson- Lodge #29, Detroit, MI
William Robinson- Lodge #25, Cleveland Heights, OH
Robert Haskins- Lodge #53, Wildomar, CA
Melvin G. Augsburg- Lodge #52, Berne, IN
Ivanka Sesek- Lodge #196, Gilbert, MN
Ida Hernandez- Lodge #7, Denver, CO
Anna L. Bagley - Lodge #300, Kemmerer, WY
Katherin M. Kocevar- Lodge #42, Steelton, PA
John P. Saehr- Lodge #197, Little Falls, MN
Frank E. Green- Lodge #150, Bryan, OH
Lenora M. Schwab- Lodge #169, Willoughby, OH
Leonard Bodack- Lodge #50, Pittsburgh, PA
Edward J. Tivador- Lodge #170, Darien, IL
Margaret Graham- Lodge #236, Escondido, CA
Gresville G. Phillip- Lodge #42, York, PA
Joseph Joseph Pavlakovich- Lodge #7, Livermore, CA
Camille J. Vallrugo- Lodge #29, Joliet, IL

IN MEMORY OF

Bob Morrissey- Gurnee, IL
 Mr. & Mrs. Robert Grampovnik- \$20.00

Sharon Roknich- Gurnee, IL
 Mr. & Mrs. Robert Grampovnik- \$25.00

John Rygiel- Spring Grove, IL
 Mr. & Mrs. Robert Grampovnik- \$25.00

Verdell Bills- Appleton, WI
 Mr. & Mrs. Robert Grampovnik- \$25.00

Patricia Shusterich- Plymouth, MN - Lodge #196
 KSKJ Life Lodge #196- \$10.00

Ivanka Sesek- Milton, WI - Lodge #196
 KSKJ Life Lodge #196- \$10.00

Mary Malesic- Harrisburg, PA - Lodge #42
 KSKJ Life Lodge #42- \$10.00

Katherine Kocevar- Steelton, PA - Lodge #42
 KSKJ Life Lodge #42- \$10.00

Patricia Prezelski- Honesdale, PA - Lodge #42
 KSKJ Life Lodge #42- \$10.00

KSKJ VOICE

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

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

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Managing Editor: Tony Mravle, Jr.

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

This publication is also available electronically at kskjlife.com.

SAVING STRATEGIES FOR YOUR WHOLE LIFE POLICY

Whole life insurance is one of the best ways to ensure that your family's future is secure. Although it might seem pricey, the long-term benefits of having a whole life policy outweighs its cost. Also, with a smarter saving strategy, investing in a whole life insurance policy doesn't have to hurt your wallet. Here are a few money-saving tips that can help you afford a policy:

CREATE A REALISTIC, EASY BUDGET – AND STICK TO IT

Having a budget is less about restricting your spending and more about helping you spend with better intentions. First, figure out your budget by writing down a list of all your essential expenditures—including rent, groceries, insurance and bills. Then, subtract those costs from your total income. The money left over can be divided into spending and saving. Remember: When putting money aside for regular spending, try not to underestimate how much you need. Two helpful methods to help you stick to your budget are the 50/20/30 rule and the envelope method. And finally, to avoid late fees on bills, set reminders on your phone or set up an auto-pay system.

NO SPEND DAYS

Designating one or two days a week as “No Spend Days” can help you stick to your budget and save you much more money in the long run. These set days give your budget some cushioning for larger spending in the future, especially around special occasions or the holiday season. You can even start with simple changes, like brewing coffee at home and pocketing the \$5 you would spend on a latte.

SAVE ON ENTERTAINMENT

From ticket prices to concession stand treats, a family of four can spend upwards of \$50 on one outing at the movie theater. A better option for you and your wallet is investing in a video streaming subscription such as Netflix, Hulu or Amazon Prime. Movie nights at home can still be special, too—just add in homemade treats and gather the family together on the couch. If movies aren't your thing, you can also browse your local newspaper for upcoming events like free museum days or festivals.

CREATE MEAL PLANS

You can easily ruin your budget by dining out or having food delivered every day. One easy way to save is to plan meals one week in advance. This helps you make a more comprehensive grocery list, which will help you spend less and shop with intent at the grocery store. It's especially helpful to make extra food and freeze it ahead of time for those “I don't feel like cooking” days.

REDUCE HOME EXPENSES

Ready to lower your energy bill? Something as simple as weatherproofing your house can save you handfuls of money. You can also save extra by using fewer household products. It's all too common to use excess amounts of toothpaste, shampoo, hair conditioner and laundry detergent. Do some research and see if your usage habits are costing you extra bucks.

Making these five easy changes to your lifestyle and spending habits can help you save big in the long run. Now, instead of compromising, you can use the savings from these strategies to choose a more comprehensive whole life policy over a term life option. And in return, you can rest assured knowing that your family's future is secure—no matter what.

Call your local KSKJ Life agent today to find out more about our Whole Life products.

LOCAL LODGE NEWS & EVENTS

REGION 1

PENNSYLVANIA, CONNECTICUT AND D.C.

REGION 2

CLEVELAND AREA

REGIONAL NEWS

ONE WORLD DAY

Members of the Slovenian community were proud to participate in One World Day Cleveland. One World Day brings more than 52 countries together in Cleveland's Cultural Gardens.

Activities in all 30 existing Cleveland Cultural Gardens included a parade of flags; ethnic performers and foods specific to those cultures in each garden; plus, a naturalization ceremony following the parade.



KSKJ Life Board Member and Lodge #169 president, Phil Hrvatin, works an information table at One World Day.



The One World Day parade

KSKJ LIFE SCHOLARSHIP GRANT PROGRAM FOR OHIO LODGES

KSKJ Life is proud to announce a benefit for its Ohio regional members—The Ohio Lodges Scholarship Program. The scholarships are available for the 2017-2018 school year. Members from the following lodges are eligible to apply for these scholarships: #25, #63, #110, #146, #150, #169, #219 and #226. Through the generous donations of two foundations, funds are available to continue the scholarship program.

We received a generous donation of \$3,000 from the Frances and Jane S. Lausche Foundation. The Lausche Foundation will offer three scholarships in the following categories for full-time students: \$1,000 for one student who is currently attending a private tuition-paying high school; \$1,000 for one student who is currently attending an accredited college or university; and \$1,000 for one student who is currently attending an accredited graduate school. The applicant must be a member of KSKJ Life for at least two years at time of application (November 30). KSKJ Life can cancel this program if funding is not available in the future.

KSKJ Life has received a one-time donation from the Nielsen Foundation. A number of scholarships will be awarded by KSKJ Life to full-time students who are currently attending an accredited college or university. The applicant must be a member of KSKJ Life for at least two years at time of application (November 30). KSKJ Life can cancel this program if funding is not available in the future.

The Nielsen Foundation is designed to stimulate academic or artistic excellence by awarding scholarships to talented applicants who wish to pursue endeavors that further develop their talent. American students of Slovenian descent are eligible to receive these scholarships. Students can request an application and the rules and guidelines for The Ohio Lodges Scholarship Program by sending a letter requesting the information (and which scholarship you are applying for) to the following address:

Mr. Joseph V. Hocevar
KSKJ Region 2 Director
6114 Lausche Ave., Suite 207
Cleveland, Ohio 44103-1594

The deadline for completed applications is November 30, 2017.

*Fraternally yours,
Joseph V. Hocevar*

Chairman, The Ohio Lodges Scholarship Program

SLOVENIAN SCHOOL FUNDRAISER

Join us for an evening of chance,
good food, drink and fun!

St. Vitus Slovenian School 2017
Reverse Raffle
Saturday, November 4th, 2017
opens at 6 p.m.
St. Martin DePorres Auditorium
6111 Lausche Ave. Cleveland, Ohio 44103

Appetizers, dinner and beverages included
with purchase of ticket.
Main board, side board tickets,
Chinese auction and 50/50 raffle.
Proceeds to benefit the
St. Vitus Slovenian School 2018 trip.

\$30 dinner alone
\$65 dinner with main board
\$120 for two dinners and two main boards

For ticket information, please contact one of the
Slovenian school parents,
or call/email
Jane Leksan (216-470-5990, ajleksan@aol.com)
or Viki Wade (440-418-9066, vikiwade51@gmail.com)

LODGE #25

CLEVELAND, OH

SCHOLARSHIP PROGRAM

St. Vitus KSKJ Lodge #25 is sponsoring a scholarship program this year for its lodge members. The lodge received donations to offer one or more scholarships for full-time students who are attending a tuition-paying high school or college for the 2017-2018 school year. The applicant must be a member of KSKJ Life for at least two years at time of application (November 30). The lodge can cancel this scholarship program if funding is not available in the future. All students can request an application for the St. Vitus KSKJ Life Scholarship Program by sending a letter to the following address on page 8:

LOCAL LODGE NEWS & EVENTS

Mr. Joseph V. Hocevar
KSKJ Region 2 Director
6114 Lausche Ave., Suite 207
Cleveland, Ohio 44103-1594

The deadline for completed applications is
November 30, 2017.

*Fraternally yours,
Joseph V. Hocevar
Chairman, Scholarship Program*

LODGE #169

CLEVELAND, OH

We've had a full summer of activities in our Slovenian community. Our Cleveland Indians, as of this writing, are on a historic run of victories. We are looking forward to the playoffs in October.

Meanwhile, after a couple months off, our meeting schedule has resumed. Our next meeting is on October 19 at 6:30 p.m. at the Collinwood Slovenian Home on Holmes Avenue.

The Slovenian Cultural Garden, where we held our Join Hands Day, received considerable additional work and looked so good for One World Day on August 27 (see photos under Region 2 – Regional News). If you have a chance, stop by and check it out.

Join us for the meeting on October 19 and go Tribe!

*John Nemeč
Fraternal Activities Coordinator*

LODGE #219

EUCLID, OH

LODGE UPDATE

Lodge #219 has completed their Join Hands project, which was a clothing drive for The Christ Child Society's "The Cottage." The members helped to load the cars so the clothes could be distributed. Thank you members and families for a successful drive and thank you to Roberta Underwood who served as the chairwoman.



Lodge 219 officers and members showing just a few of the many bags of clothing that was collected.

After attending mass at Saints Robert and William Catholic Church in Euclid, members and guests were treated to a luncheon at Applebee's Restaurant in Willoughby.



Members and guests enjoying their luncheon.

There will be no meeting in October. Our next meeting will be November 12 at 1 p.m. in Gateway Manor Community Room in Euclid, Ohio. We will be finalizing plans for the election of officers and Christmas Party Luncheon. Please join us. We need new input from our members. Refreshments will be served and you might be lucky and win a door prize!

Elizabeth Kusar

LODGE #226

CLEVELAND, OH

In last month's issue of The Voice, Chair of the Board, Rudy Krasovec stated that "fraternalism" is what differentiates KSKJ Life from other institutions providing similar financial services. Fraternalism is what connects us as Slovenians and as Clevelanders; it is the foundation upon which our lodge was built 90 years ago. Christ

the King Lodge #226 has a robust number of members and we are grateful for those members who have dedicated their time and talents over the years to ensure the continuation of our Lodge for years to come. However, in recent years we have seen a drop in member participation. We need to encourage our younger generations of brothers and sisters to be involved in KSKJ Life and its offerings. If you are a member of Christ the King Lodge #226—or the former Lodge #255 Our Lady of Fatima—we invite you to come and participate in our monthly lodge meetings (the next one is Sunday, October 8), join us for events of fun and fellowship (like the Children's Christmas Party and the 4-Lodge Picnic), and participate in our sporting events like basketball and annual golf outing. The amount of time involved is minimal but the benefits of connecting through a common heritage are immeasurable. We are looking for future leaders with new ideas and fresh perspectives to ensure our lodge's existence for another 90 years. Check out our calendar of events below and like us on Facebook (facebook.com/kskjcleveland226) for regular updates. We'd love to have YOU become involved!

LODGE UPDATE

We held our September meeting on September 10 at the Slovenian National Home. During the meeting, we voted to contribute to KSKJ Life's call for donations to financially assist Catholic Charities USA and the Salvation Army in their efforts to help victims of Hurricane Harvey. Lodge #226 will donate \$100. KSKJ Life will match donations collected up to \$10,000. Tickets for the upcoming Christ the King Dinner (October 14) were available for members to purchase during the meeting. The lodge's 90th anniversary will be celebrated as part of our Christ the King Sunday luncheon, November 26. We will also celebrate our 50-year member, George Voinovich, Jr. Stan Kuhar was selected as our lodge's nominee for the KSKJ Life Lodge Person of the Year Award. Starting January 2018, board meetings will be held the first Sunday of the month, rather than the second Sunday, so that information can be submitted to the *The Voice* in a timely manner.

Please join us for our next board meeting Sunday, October 8 at noon at the Slovenian National Home.

LOCAL LODGE NEWS & EVENTS

UPCOMING EVENTS

Christ the King Dinner and Reverse Raffle: Christ the King A.C. invites you to an Evening of Entertainment on Saturday, October 14 at the Slovenian National Home. A family-style meal served by Joe Tavcar, open bar, and a main prize of \$3,000 await you and your friends! Tickets may still be available for a suggested donation of \$60 per person or \$80.00 per couple. Please contact Ron Zak (216-215-2163), Tim Klodnick (440-526-6431), or Ray Zak (440-526-3344) for more information and to purchase tickets.

Christ the King Sunday: All lodge members and their families are cordially invited to attend mass as a group on Christ the King Sunday, November 26. We will attend the 10:30 a.m. mass at St. Vitus Church (6019 Lausche Ave.), celebrating all living and deceased members of our lodge. Following the mass, join us at St. Vitus Auditorium (6111 Lausche Ave.) for a home-cooked lunch. We will honor our 50-year members and celebrate our 90th anniversary as a Lodge. Due to the preparation involved, please call with your reservation before November 20th to: Ron Zak (216-215-2163), Erika Kurboš (216-383-1212) or Tim Klodnick (440-526-6431).

SAVE THE DATE

Attention families and youth members of Christ the King Lodge 226: Join us for our annual Children's Christmas Party on Sunday, December 3 at noon in the lower hall of the Slovenian National Home. Celebrate the holiday season with crafts, games, refreshments, singing and even a chance to tell Santa Claus what is on your Christmas list! A formal invitation with all the details will be mailed to all youth members in the near future. If you have any questions, please email either Beth Paskey (bpaskey@ameritech.net) or Tamara Zupancic (tisinmentor@hotmail.com). We look forward to seeing you there!

SCHOLARSHIP APPLICATIONS AVAILABLE

Attention high school and college students: Christ the King Lodge #226 invites high school or college student members of our lodge to apply for the Antonia and Frank Segal Scholarship. Applicants must be a member of Lodge #226 for a minimum of two years at the time of application. Requirements for the application include the application form, a

biographical essay describing involvement in Christ the King Lodge activities, as well as school, church, and community involvement. Applications can be obtained by contacting Ron Zak (216-215-2163) or Erika Kurboš (216-383-1212). Applications must be postmarked by October 30.

LIKE US ON FACEBOOK

To keep up with Lodge #226 news in between editions of KSKJ Voice, like our Facebook page: facebook.com/kskjcleland226 or search for "KSKJ Cleveland Lodge #226". We publish event info, share KSKJ Life updates, post pictures and engage with members. Help us reach our goal of 100 likes! You don't have to be a member of Lodge #226 to like our page, it's open to all!

REGION 3

CLEVELAND, OHIO

LODGE #63

CLEVELAND, OH

LODGE UPDATE

The meetings scheduled for the remainder of the year are as followed: Monday, October 30 and Monday, November 20. They will all take place at 6:30 p.m. at the Slovenian National Home East 80th. We will nominate officers for the 2018 year at the October meeting. The voting will take place at our annual meeting on Sunday, December 3 at noon, with the children's Christmas party following from 1-3 p.m.

Jean Marincic

LODGE #146

CLEVELAND, OH

LODGE UPDATE

Students have started school - whether it be grade school, preschool or college. Hopefully, they are still earnest in their studies and working hard to prepare for their futures.

Well, this year's putt-putt was a bust. We rescheduled it from our original June date due to stormy weather. The August date wasn't stormy, but the weather

wasn't exactly ideal either. So, that was cancelled too. Hoping that next year works out much better!

We held a meeting in early September and our hayride was held on September 24. Both will be reported on in the next issue of The Voice.

'Til next time

Josie Kmet

Secretary/Treasurer Lodge #146

LODGE #150

CLEVELAND, OH

UPCOMING MEETING

Our October meeting is scheduled at 6:30 PM on Thursday October 5 at Independence Branch of the Cuyahoga Public Library, 6361 Selig Dr, Independence, OH 44131. All Lodge #150 members are encouraged to attend this meeting. Nominations for 2018 Lodge #150 officers will occur during our November meeting. Elections will be held during our December meeting. Please consider becoming more active in Lodge #150, either as an officer or a committee member.

MATCHING FUNDS

During the NASH Browns Tailgate/Clambake event on October 22, Lodge #150 will have a KSKJ Life matching funds event to benefit Holy Name High School '57 Scholarship Fund. Ticket information is not available at this time. Contact any of the NASH or Lodge #150 Officers for additional information. This is always a terrific event!

OUR TOWN AND ALL-AROUND TOWN BOOKS FUNDRAISER

Lodge #150 will sell Our Town and All-Around Town Books again this year. Proceeds from this fundraiser will benefit Lodge #150 youth programs and development. The cost of the books will remain the same as last year—\$28.00.

To order books and/or for additional information contact Tony Peskar tonypeskar@juno.com (e-mail) or 440-915-8312 (telephone).

CHECK US OUT ON FACEBOOK

Lodge #150 has a Facebook page to share lodge

LOCAL LODGE NEWS & EVENTS

news, event calendar, photos and other information. Check us out at: www.facebook.com/KSKJ150. You do not have to be a Facebook member to view the page.

LODGE E-MAIL ADDRESS

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

KIDS HALLOWEEN COSTUME PARTY AND BOWLING

Sunday, October 29 – Kids Halloween Costume Party & Bowling

FREE for KSKJ Life members; \$5.00/person for non-members; includes bowling, refreshments, games, treats and more. Time is 1 to 4 p.m. at the NASH (Slovenian National Home E 80th).

RSVP by October 22 to Elaine Peskar at 440-503-8312 or Liz Jones at KSKJLIFE150@GMAIL.COM.

SAVE THE DATES

12/3 (Sunday) Christmas Party

*Lodge #150 Voice Reporters
Tony & Elaine Peskar*

REGION 4

JOLIET AREA

REGIONAL NEWS

JOLIET KSKJ LIFE LODGES

I trust that all of you had a fantastic summer as well as a great Labor Day weekend. As for me, it was a busy weekend. Anyway, on to the business at hand.

On Tuesday, September 5, the combined Joliet KSKJ Life lodges held their monthly meeting at the Joliet Moose 300. Members from Lodge #2, Lodge #29 and Lodge #108 were in attendance for the meeting.

Congratulations go out to Greg Vershay and Mary Kay Demick. They were the September "200" raffle winners.

As for old business as reported by the individual lodges, all events have already happened. So therefore, I will not report it. I will say this that everyone's events had a great turn out.

Under new business - St. Joseph Lodge #2 will hold

their Matching Funds Event on October 7 at the Rock Run Forest Preserve in Joliet. The event is Walk to End Alzheimers-Will County. On October 8, Lodge #2 will hold a wine and cheese event. Lodge #2's Christmas party will be held on Sunday, December 3. St. Francis Lodge #29 will hold their Matching Funds Event on Sunday, October 1 at the Moraine Valley Community College in Palos Heights. The event will be a 5K walk. St. Genevieve Lodge #108 will be honoring their Lodge Person of the Year (Maryann McGinnis) as well as their lodge leaders (Mary Mihelich, Mary Kay Demick and Maryann McGinnis) on Sunday, October 1.

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

Since there is no further news to report, I'll sign off for now.

*Pauline Mihelich
Recording Secretary/Reporter
Joliet K.S.K.J. Lodges*

LODGE #2

JOLIET, IL

St. Joseph Lodge #2's Matching Funds Event - 2017 Walk to End Alzheimer's - Will County- will take place at the Rock Run Forest Preserve (3395 Black Road, Joliet, IL 60431), on October 7. Registration is at 8:30 a.m. The ceremony starts at 9:30 a.m and the walk begins at 10 a.m. Please sign up or donate by visiting the KSKJ St. Joseph Lodge #2 Facebook page and scrolling down until you see the post for the walk. Then click the link!

We will also be having our Adult Night Out on October 8 at St. Joseph's Park Legion Room at 2 p.m. Please join us for a relaxing evening of fraternalism and wine tasting. Please bring your favorite wine to share—appetizers will be provided.

Did you know we have a Facebook page? Please like us at KSKJ St. Joseph Lodge #2.

LODGE #29

JOLIET, IL

Welcome to new members Deborah Carpenter, Keith Gerdes and Martin Lemmer.

Come one and all to the Lodge Youth Halloween Party on Saturday, October 28 at Croatian Cultural Club beginning at 1 p.m. Kids up to 12 years old are welcome! This not-so-scary event includes great costumes, lunch, games and entertainment. Free for the kids; adult admission is \$2.00. We will also be collecting items to fill up the Stockings for Soldiers. Please RSVP by October 21 to Katie & Krista Starasinich at starasinichgirlskskj@gmail.com with the number of adults and children attending.

The next meeting and election of officers for 2018 will be on Sunday, December 3, 1 p.m. at St. Joe's Park.

Hello October – we've been waiting for your beautiful fall days!

*Karen (Ramsak) Colman
Reporter*

Following are some photos from our recent Steak Fry and Bean Bag Tournament:



Thanks to our youth members for pitching in.



Left to Right – Olivia Zelinski, Joey Breneman, Eli Zelinski and Alex Sanchez.

LOCAL LODGE NEWS & EVENTS



Left to Right—Rob Darin, Cameron Velasquez, Ray Soliman and Mike Darin

LODGE #108

JOLIET, IL

LODGE UPDATE

News Flash! Due to a conflicting schedule, we will honor our Lodge Person of the Year (Maryann McGinnis) at our October meeting, which will be held on Sunday, October 1 at 1 p.m. in the Ferdinand Hall. We will have lunch, so come hungry.

Also at the October meeting, we will honor our 2017 Lodge Leaders (Mary Mihelich, Mary Kay Demick and Maryann McGinnis).

Our November meeting will be held on Sunday, November 5 at 1 p.m. in Ferdinand Hall. Pizza will be served after the meeting.

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

LODGE #143

JOLIET, IL

UPCOMING MEETINGS

October 12 at 7 p.m. Location TBD

November 16 at 7 p.m. Location TBD

December 2 at Haunted Trails (1423 N. Broadway St., Joliet); Time TBD – Lodge Elections will take place at this meeting.

UPCOMING EVENTS

November 4 & 5 Midwest Bowling Tournament (Town and Country Lanes in Joliet)

December 2 – Joliet Area Lodges Christmas Party (Haunted Trails, Joliet)

December 17 – Caroling and Coffee at Our Lady of Angels Home (Joliet)

Stay Connected! “Like” our Facebook page! www.facebook.com/kskj143

STEPPING UP

From t-ball to cross country running, members of Lodge #143 have been Stepping Up! Below are some pictures of our youth staying active during the month of September.



Kelcie Rainey (left) and Kyle Rainey.



Spencer Sleyko down and ready for the ground ball.

REGION 5

CHICAGO AND INDIANAPOLIS

LODGE #52

INDIANAPOLIS, IN

CALENDAR OF EVENTS

October 14, 2017 Balinca Tourney at B's Po Boy, 1261 Shelby St., Indianapolis, IN 46203. \$20 per two person team, delicious sandwiches and drinks available. Contact Jennifer Velikan at (317) 636-0512 or jvelikan@gmail.com for more details

October 27, 2017: Nash Halloween Party at the Slovenian National Home. Halloween themed food, costume contest, childrens' games and more. Party begins at 6:30 p.m. Contact Jennifer Velikan at (317) 636-0512 or jvelikan@gmail.com for more details.

November 4, 2017: Chili Fest at Slovenian National Home. Free-will offering for the chili and other food items. Drinks available from the Nash. Campfire with hot dogs and s'mores in the parking lot. Contact Marcia Bracik at (317) 501-5710 or marcia660@aol.com for more details.

LODGE UPDATE

We hope all our members had a fantastic summer! Once again, Lodge #52 has lots of news to share!

St. Al's took a bus to Whiting, IN for the annual Pierogi Fest. Several members and their guests joined us. We had the opportunity to dunk a nun and eat our body weight in pierogis! Several food options were available with lots of entertainment. Some of our members even visited the National Home in Whiting and had a drink with their members. From polka dancing to accordion playoffs, it was a day to be remembered! We plan to attend this festival every year, so mark the last Saturday in July on your calendar.

LOCAL LODGE NEWS & EVENTS



Lodge members and guests attending the Pierogi Fest. Our triumphant return to Indianapolis after an exciting day of eating pierogis and dunking nuns!

We held our Annual Indy Indians Night in August. We had a great turnout again this year—KSKJ Life members took up four rows in the stands! Our Indians took on the Syracuse Chiefs, the farm team for the Washington Nationals. We were lucky enough to attend on DC Superhero Night, featuring Batman & Robin. The first 2,500 fans received a superhero cape. And another success—no rain this year!



KSKJ Life members at the Indianapolis Indians game, eagerly waiting for the next inning to begin. What a beautiful night for baseball!

In September we had our annual Taste of Slovenia Dinner. Thank you to our wonderful cooks and dinner organizers, Katie Poole, Steve and Phyllis Fon, and all those who assisted with the dinner. It was another delicious meal! Phyllis made mini potica rolls which are always a hot item! The dinner benefited St. Mary's Child Center, a not-for-profit agency that offers early childhood initiatives to positively impact the futures of young children. Please visit their website www.smccindy.org to learn about the wonderful work they do there!

We have several fall activities coming up! Join us for our Annual Balinca Tourney on Saturday, October 14.

We will meet at B's Po Boy in Fountain Square at 10 a.m. They have two balinca courts and a variety of food and drink available. Not into playing? Come out and cheer on your favorite team while having a po boy and a soda. \$20 per two person team, prize money awarded. Please consider coming out to try your Balinca skills and vie for a spot at the Balinca Championship Title. Contact Jennifer Velikan [317-636-0512; jvelikan@gmail.com] for more information.

Our Youth Director Jaymie McDougal is joining with the Slovenian National Home for a children and adult Halloween Party on Friday, October 27. Be sure to join us at the Nash for crafts, games, costume contest, dinner, and more. We will have fantastic dinner with lots of Halloween goodies and spooky treats! Be sure to come in costume, for your chance to win a prize. The party will begin at 6:30 p.m. and last into the evening.

Saturday, November 4th is our Annual Chili Fest at the Slovenian National Home! Marcia Bracik will once again provide us all with warm and yummy chili. She will do her best to stump us by including a secret ingredient. Last year, she successfully fooled us for about 15 minutes...we are really improving! Randy Stanfield guessed the ingredient after just one bite! Come try your hand, and taste buds, and see if you can guess the mystery ingredient. All are welcome, members and non-members alike. Beverages will be available for purchase from the Nash. We will have a free-will offering for the chili and other food items. It might be chilly; we will have a bonfire with hot dogs and s'mores set up in the parking lot. For more information on this event, please contact Marcia Bracik [317-501-5710; marcia660@aol.com].

Please like St. Aloysius on Facebook, www.facebook.com/pages/KSKJ; we're posting events and photos regularly.

Nasvidenje!
Jennifer Velikan

REGION 6

NE ILLINOIS AND WISCONSIN

LODGE #53

WAUKEGAN, IL

UPCOMING MEETINGS

November 12- Regular Meeting; 9:15 a.m. - Bertand Lanes

December 10- Regular Meeting; 9:15 a.m.- Bertand Lanes

LODGE UPDATE

Hard to believe it's the fall season already! Plans are already in action for the holiday parties in December; be sure to watch for information and invitations in the month of November.

This month, our lodge is calling for our members to volunteer at FEED MY STARVING CHILDREN in Libertyville, IL. on Saturday, October 28 from 9 to 11 a.m. Contact Dania Lainio at dlainio@WTHS.NET or Sue Dolence at 847-662-0908 to reserve your spot. Call soon as there are a limited number of places for our members to make a difference right in our own community. We look forward to hearing from you.

Happy birthday to all of our nonagenarians! Sandra Enright, Frank Heraver and Charlene Neuses have already reached this golden milestone with William Ivantic and William Nemanich closing out the year with their September birthdays!

Peace,
Vicki Drinka, Financial Secretary

LODGE #65

MILWAUKEE, WI

School days are back. I'm sure many students are glad to be back, and I hope all have a successful year.

I'd like to invite you to our next meeting on October 4. We will be awarding Educational Grants to six deserving Lodge #65 college students. Come and hear each of them share their ambitions and goals.

LOCAL LODGE NEWS & EVENTS

You'll be surprised to hear them! Our meeting will begin at 6:30 p.m. If you are at all interested in your lodge's activities, come and join us at this meeting and future meetings. They are held at St. John's Rectory meeting room just south of the church.

At our last meeting, we decided to donate to the victims of Hurricane Harvey. Your prayers are also needed for them and the people anticipating the arrival, at this time, of Hurricane Irma in Florida as well.

St. John's Slovenian Choir is looking for singers. If this group is to continue, we need more voices. Since we have a new mass schedule, the Slovenian Choir will sing once a month and on special occasions. They will rehearse twice a month. For more information, please call Mici Bregant at 414-543-6695.

Enjoy the colorful fall days ahead and be safe. Greetings to all of our sick and shut ins.

*Nasvidenje
Mici Bregant*

LODGE #144

SHEBOYGAN, WI

Where has this summer gone? It is now time to wind down from our summer events and vacations. The kids are back to school and we can start planning our fall socials and fundraisers. Get ready for things like our annual meetings, juvenile Christmas parties and our individual events.

LODGE UPDATE

On August 20th, we had our Annual Dinner and Fellowship. Each year at this event, we honor our 50-year members. Although we had two members who have been in KSKJ Life for 50 years, neither could attend. Congratulations to Joan Rupar and Minnett Suscha. The count was down from previous years, but we still gave six students financial aid awards. They are Martha Schmeiser, Amanda Henschel, Morgan Henschel, Mathew Miller, Megan Drews and Noah Genson. We did not have any officer that completed the designated amount of years to qualify for the Lodge Leader Award, but after spending 20 years as an officer (14 years as the Lodge Secretary/Treasurer), we honored Jeff Udovich and he received gift certificates. He will continue as an auditor.

Andrea Ostrowski, National Youth & Adult Activities Director, came to present our Lodge Person of the Year Award. Congratulations to Paige Fenske. Over the last two years she and her sisters raised over \$3,000 for two different charities. With the Matching Funds from KSKJ Life, a total of \$5,000 was donated. Each charity involved children, as this is Paige's passion.

In conjunction with the dinner, Paige and Morgan Fenske held a 50/ 50 raffle with the proceeds going to Project Angel Hugs. This is an organization dedicated to ministering to the emotional needs of children with cancer, as well as their families. We decided to make this a Charitable Giving event. Many asked if they could just outright donate money to the amount raised by the raffle. In the end, we will add a \$50 donation from KSKJ Life Home Office.

Andrea also talked about the Young Adult Leadership Conference, which will be held in Chicago next year in conjunction with the 2018 National Convention. She encouraged the financial aid recipients to consider joining the group next year. I invite any youth from 18 – 25 to consider this event. More information will be given as the details are worked out. We are also working on another program that will help our soldiers. Watch for more details about what we will be collecting in *The Voice*.

UPCOMING EVENTS

Mark your calendars for DECEMBER 18. We will have our Annual Meeting in Father Cherne Hall after the 9 a.m. mass. We would really like some new faces to attend. We need to plan ahead for activities for 2018.

*Pat Slapnick
President*



Andrea Ostrowski (right) presents Paige Fenske with the Lodge Person of the Year award.



The girls setting up the hall. Morgan Fenske (left), Olivia Fenske (middle) and Paige Fenske (right).



Pat Slapnick (second from left) chats with the girls before the guests arrive.



Selling 50/50 raffle tickets

LOCAL LODGE NEWS & EVENTS

REGION 7

MINNESOTA AND MICHIGAN

LODGE #196

GILBERT, MN

Dear Fellow KSKJ Members:

We just finished up our first 2017 Matching Funds Event on June 11. We partnered with the Catholic Church Parishes of Eveleth (Resurrection Church)/ Gilbert (St. Joseph's Catholic Church), by holding an after Sunday Mass Breakfast at the Gilbert Parish. We hoped to raise enough money to send six students to camp and a Steubenville Mission Trip. We succeeded by raising nearly \$1,400, which totaled nearly \$1,200 after expenses. This allowed us to give an additional \$1,000 Matching Funds Check. We presented this check at our Lodge Business meeting with representatives of the Parish who benefited from the event.

Also this summer our lodge took up monetary collection and we were able to send \$550 to the "Take a Veteran Fishing on Lake Vermillion" in Tower, MN. The group in Tower was very appreciative of our donation and, per a newspaper article, it was a huge success.

We started the second half of our year with a September business meeting. We had discussions on array of topics, so we may be very busy in the upcoming months. We wish our fellow KSKJ Life Lodges a productive, as well as enjoyable, remaining months of 2017.

*Respectfully Submitted,
Karl Oberstar Jr.
President of Lodge #196*



Left to Right: Yvonne Skrbec (Lodge #196), Le Schutte (Lodge #196), Karl Oberstar Jr. (Lodge #196), Katherine Trampusch (Lodge #196), Leo Skrebec (Lodge #196), Davin Jarvela (student in Parish who participated in the Camp and Mission), Richard Roach (Lodge # 196), Ashley Theien (Lodge #196), Pam Rapacz (Eveleth/Gilbert Catholic Church Parish Coordinator of the Mission and Camp events, who also attended).



Go Team Ancelj!

REGION 8

COLORADO, KANSAS, MONTANA, CALIFORNIA

LODGE #236

SAN FRANCISCO, CA

On September 10, several St Francis Lodge #236 members and their families participated in the 2017 Walk to End Alzheimer's at Crissy Fields in San Francisco.

We are so proud of Margaret, Michelle (with baby Dominic) and Tony Ancelj for participating in this walk to honor the memory of their mother, Marilyn. The group raised over \$3,000 for the cause and pledged to continue their efforts until a cure is found. Member Viki Plut participated as a volunteer and cheered on the siblings. St. Francis Lodge thanks its members for contributing to causes close to their hearts and making a difference.



Tony, Michelle (holding baby Dominic) and Margaret Ancelj.



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2017-10-F1-V

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