

A diverse group of people, including an older woman, a man with a beard carrying a young girl on his shoulders, a young boy, a woman, and an older man, all smiling and standing outdoors in a wooded area. The scene is bright and sunny, with trees in the background.

# **KSKJ LIFE 2017 SEMI-ANNUAL REPORT**

ADVOCATING FOR MEMBERS & COMMUNITIES SINCE 1894



## Dear KSKJ Life Members,

When KSKJ Life was formed in 1894, our founders adopted the motto “All for Faith, Home and Country.” The design of KSKJ as a fraternal benefit society was to aid members by fostering friendship, inspiring religious compliance and civic duties, as well as cherishing with pride the native language and national origin of our members. Membership was easy to come by with the many immigrants flocking to join to be a part of the only game in town for the new arrivals in America. Fraternalism was provided through the lodge and was a very important part of KSKJ. As time went by, new lodges were formed geographically based on the location of mines and mills where they migrated for work. As the lodge system became stronger and membership grew, selection of members became a more sophisticated process. Automatic admission to the lodge was not guaranteed. Often there were more wanting to join than were accepted for membership. The lodge officers and leaders were in complete control of the membership of KSKJ. These were the early days of our society and the KSKJ of our founders and grandparents.

Over time, historical world events and societal movements created meaningful and challenging changes in our lodge system. Mines shut down, factories closed, and many cities where we had strong lodges no longer provided adequate jobs. When the work moved, the ability to make a decent living went away. To find a future, it meant moving somewhere else. Younger generations were also getting better educated and moving to find career opportunities. As a result, the impact to many of our lodges was devastating. Mergers and dissolutions were common and significantly impacted the way we were able to provide fraternal services to members. Currently we have about a tenth of the lodges that we once had. Fortunately, we have several strong and formidable lodges serving in some of our traditional member locations.

Today our KSKJ Life membership is expanded all over America. Allegiance to a single employer or to a home town community is the exception rather than the rule. As a result, many of our members have limited or no association with their lodge. Although we are very committed to our lodge system, we have been consciously working to provide opportunities outside that structure, adapting to the trends of our membership. Our Educational Grant benefit is a key initiative that we have made available for all qualifying members. Scholarships used to be tied to the lodge system and competitively allocated. Also, we have expanded our Matching Funds program. Lodges, as well as a member outside the lodge, can initiate a qualifying Matching Funds event. This is one of our most successful community services. In addition to our ScriptSave benefit, in recent years we have also added purchasing discount programs in PerkSpot and American Hearing Benefits. Please visit our [webpage](#) for additional information.

As we continue to expand these types of fraternal amenities for our members, we will be utilizing the newly approved Fraternal Committee to identify and suggest many of these services. Our commitment to our members has not changed from the original reason KSKJ was formed, only the way we go about getting them to you continues to evolve. KSKJ Life is dedicated to promoting friendship for our members, making a difference in our communities, and being there for you when you need us.

Thank you for being a part of our KSKJ family! Best wishes to you and your loved ones for a blessed holiday season.

Fraternally,

Rudolph Krasovec  
Chair of the Board



## **KSKJ LIFE BOARD OF DIRECTORS**

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### **FINANCE COMMITTEE**

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### **KSKJ LIFE SPIRITUAL ADVISOR**

Rev. Richard Gielow  
C.M.

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## **HOME OFFICE EXECUTIVE COMMITTEE**

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### **CEO / CFO INVESTMENT MANAGER**

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### **CHIEF INFORMATION OFFICER**

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### **DIRECTOR, AGENT SALES**

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### **MANAGER, AGENT SALES**

Kathy Lovati



# FRATERNAL SNAPSHOT



over **\$2.7M**

In collaboration with other non-profit groups, over \$2.7 million has been donated to benefit charitable organizations, churches and schools since the inception of the Matching Funds Program in 1994. Of this amount, **over \$40,000** was donated by KSKJ Life in 2016 alone through our **Matching Funds and Charitable Giving Awards.**

Since the introduction of the Educational Grant Program in 2015, **\$384,375** in educational grants and scholarships have been awarded, of which **\$51,000** was disbursed for the 2017-2018 school year.



**Over 80,000** volunteer hours have been contributed by our members since 2010. Total number of hours in 2016 amounted to **4,661.**



**Nearly 40,000** active members



# A COMMITMENT TO VOLUNTEERISM AND SERVICE

Since 2010, our members have contributed over 80,000 volunteer hours—whether that be from participating in a Matching Funds event with their local lodge or in a community-wide day of service. Each year, KSKJ Life recognizes two individuals who demonstrate an exceptional commitment to our mission of volunteerism and service.

## NATIONAL LODGE PERSON OF THE YEAR

Jodi's passion for bringing new ideas and projects to her lodge was evident in her role as Recording Secretary in 2016—and in years prior. In 2015 Jodi introduced a Matching Funds event for a local nursing home facility to launch a Music and Memory Program. And in 2016, Jodi implemented a Matching Funds event to benefit a local historic theater struggling with finances.



Jodi Wartenberg receives the KSKJ Life National Lodge Person of the Year award from Lodge #2 President, Zach Pucel.

## KSKJ LIFE SERVICE AWARD

*2017 Nominations Now Open!*

In addition to being a Lodge Officer for St. Veronica #115, Donna is very active in her local Pilot International Club chapter. The Club is internationally known for giving local communities a chance to influence positive change, unite in friendship, and offer people an outlet for service. Over the years—in addition to her full time job—Donna held numerous board and officer positions within Pilot at both the local and district levels.



Donna Lou Lyle (center) receives her KSKJ Life Service Award from Lodge #115 Financial Secretary Julie Schneller (left) and President Chuck Racki (right).

# JOIN HANDS PROJECTS

Each spring, KSKJ Life members across the nation “join hands” to make a difference in their communities with charitable projects that connect volunteers of all ages. Join Hands projects have included placing flags at local cemeteries in honor of Memorial Day, groundskeeping and planting flowers at local churches and parks, and sorting books for a local book bank—to name a few.



# CHARITABLE GIVING

Whether it be a clothing drive for the local homeless shelter, a food drive to restock pantries in time for the holidays, or a school supply drive for underprivileged children, philanthropic drives have become a mainstay at KSKJ Life. And this past year, two such drives directly benefitted our active soldiers and veterans.

## SUPPORTING OUR SOLDIERS

KSKJ Life’s national holiday drive aided Operation Care Package—which distributes items to troops stationed overseas—and the focus during this campaign was collecting “Socks for Soldiers.” A total of 2,450 pairs of socks were collected, along with monetary donations that were presented to the Operation Care Package staff in January 2017.



Lodge #136 president Edward Bayuk displays the socks collected by the members of his lodge in Willard, WI.



Members of Lodge #219 in Euclid, OH show a few of the many packages of socks that were collected by their lodge. Left to right: Mary Strbac, Mary Urbancic and Helen Troha.



Volunteers at Operation Care Package HQ prepare boxes to send to soldiers overseas.

# CHARITABLE GIVING

## SUPPORTING OUR VETERANS

Each year, the KSKJ Life National Golf Tournament draws in dozens of members for a day of true fraternalism—both social and charitable—and the 2017 tournament was no exception. Not only was \$3,975 collected and donated to the KSKJ Life Educational Grant Program, but members also donated over 500 new and used men’s clothing items for the Midwest Veterans Closet. This nonprofit organization offers veterans clothing, household items and more to help them get back on their feet. Monetary contributions were also collected and donated to this organization.



Left to right: Mary Carmondy, founder of Midwest Veterans Closet; John Deram, Lodge #79 Fraternal Activities Coordinator; MaryLou Stefanick, KSKJ Life National Director of Athletics and Lodge #79 Financial Secretary; Vicki Drinka, Lodge #53 Financial Secretary.



A golf participant makes a clothing donation for the Midwest Veteran's Closet.

# SUPPORTING YOUNG SCHOLARS

Promoting the academic achievements of our youth members is an integral part of KSKJ Life's fraternal framework. Since the introduction of the Educational Grant Program in 2015, over \$384,375 educational grants and scholarships have been awarded. And among all of our recipients, traditional values and a commitment to hard work are the common thread.

TO LEARN MORE ABOUT THE PROGRAM, VISIT [KSKJLIFE.COM/GRANTS](http://KSKJLIFE.COM/GRANTS).



**JULIANA F.**  
LODGE #257  
THE CATHOLIC UNIVERSITY  
OF AMERICA

"I have been volunteering at KSKJ Life Lodge #257 since my early youth by helping my mother with bakery goods, participating in the children's programs, and in any other ways I could help. This has enabled me to learn about the Slovenian traditions and to work as a team member with fellow Lodge #257 members. These enjoyable family activities have connected me to KSKJ Life's mission and values."



**JONATHAN S.**  
LODGE #108  
SAINT XAVIER UNIVERSITY

"I was diagnosed with Type 1 Diabetes when I was 10 years old. I have volunteered my time to raise money for Juvenile Diabetes Research Foundation. I will continue to volunteer my time and help raise money to find a cure... and I see my experience relating with KSKJ Life in that I am contributing to my community."

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\*Based on \$20,000 coverage, 20-pay plan, 5-year old juvenile with an annual premium of \$204. Subject to underwriting.KSKJLife, American Slovenian Catholic Union, is an Illinois fraternal benefit society located at 2439 Glenwood Ave., Joliet, IL 60435. AR 11.2017