



## A MESSAGE FROM THE CHAIR OF THE BOARD AND THE CEO PERSPECTIVES ON FRATERNALISM



Dear KSKJ Life Members,

As we approach our 39th National Convention this fall, and our 125th Anniversary in 2019, we have much to be excited about as an organization! We wanted to share some highlights with you, as well as some next steps that we can take together to promote KSKJ Life and fraternalism.

- **KSKJ Life assets are growing – we surpassed HALF A BILLION at the end of 2017 for the first time in our history!** In 2007, we were at \$110M in assets. **This is an astonishing increase of 458% in assets over the past ten years and is unprecedented growth in the fraternal insurance industry!** This growth continues to occur as a result of much careful planning and strategic leadership by our current and previous Board members and Executive team at the home office, forward-thinking Convention delegates, strong agent field force, and committed lodge officers.
- **Our asset size and growth is a critical component of our continued success and survival.** As a point of reference, in 2000 there were almost 100 fraternal organizations in the US and Canada. In 2015, that number was down to 70. **KSKJ Life is one of only 15 of these societies with assets over \$500M.** In addition to

survival, our asset size and success allows us to do business with preferred vendors – actuaries, reinsurance companies, etc. – that are not accessible to smaller societies.

- **Membership is growing – In the last 10 years, we have increased membership by 45% – putting us at over 40,000 life and annuity members in 2018!**
- We have dedicated and committed lodge leaders across the country!
- Robust Lodge activity:
  - Matching Funds Program - In 2017 alone, KSKJ Life contributed over \$36,000 in charitable donations. Twenty-nine lodges held events – and ten lodges held a second event. In collaboration with other non-profit groups and charities, **the total amount raised at these events in 2017 amounted to over \$705,000!** In collaboration with

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## #KSKJLIFE



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- other non-profit groups and charities, over \$3.5 million has been donated through this program since its inception in 1994.
- In addition to the Matching Funds program, over \$30,000 was donated in 2017 as charitable giving with donations from members, agents, the Charitable Giving award, and home office matching for programs like the Supporting Soldier's campaign and Hurricane relief.
  - Since 2010, members have contributed over 80,000 volunteer hours.
  - In 2017 alone, over 165 lodge events were held – charitable, volunteer, and social - with \$38,000 distributed to lodges in support of their activities.
- Member Benefits:
- Our most important benefit is the death benefit on insurance and annuity policies. **In 2017, we paid out over \$13,000,000.**
  - In recent years, we have added benefits in:
    - PerkSpot discount purchasing program
    - American Hearing Benefits program
    - Transformed the Scholarship program to the Educational Grant that is available as a member benefit to all eligible members.
    - Disbursed over \$53,000 in Educational Grants in 2017 alone; \$380,000 in Grants since 2015.**
  - We will be holding our 8th Young Adult Leadership Conference in August 2018 in conjunction with the National Convention. Nine delegates at the 2014 Convention had attended a Leadership Conference in the past, and many more have served as lodge officers. We're proud of this program and how it has contributed to the engagement of our young adults!
  - Establishment of our new Fraternal Advisory Committee, composed of the Fraternal Coordinator of each lodge, which gives direct access and representation for every lodge
  - Accomplished and forward-thinking Board of Directors
  - Successful internal appointment of new CEO, Tony Mravle Jr, ensuring stability and continuity of our fraternal mission and identity, as well as business and home office operations, as required
- by the State of Illinois and National Association of Insurance Commissioners
- Supportive, educated and professional home office staff, with an innovative and experienced leadership team with over 100 years of combined experience in the fraternal life insurance industry
  - Increased fraternal support from the home office:
    - Promotion of April Sleyko to Director of Marketing and Fraternal Services and addition to the home office Executive Committee to maintain a formal fraternal presence on the executive leadership team at KSKJ Life.
    - New home office hire in March 2018 in Cathi Davis, Fraternal Communications Coordinator.
    - Transitioned MaryLou Stefanick and Andrea Ostrowski into new Fraternal Engagement Coordinator positions, overseen from the home office, to continue national level fraternal programs, such as athletics and the Young Adult Leadership Conference, and to help us expand our support of lodge officers and presence at events.
  - Lodge Operations - in recent years, we have:
    - Streamlined lodge funding and the reimbursement process
    - Updated the lodge officer handbook
    - Held training sessions for lodge officers
- In 2018, we will be launching a new lodge officer website portal that will make lodge administration and communication easier.
- New technologies – planning to launch a new web portal by early 2019 that will give members access to their KSKJ Life policies online
  - Strong financial products and a commitment to expansion in 2018
  - Exceptional general agents and agents
  - Excellent external partners in legal, marketing, and technology
- In February 2018, we conducted a survey to all lodge officers and hosted conference calls for Lodge Presidents and Secretaries, and another for Lodge Fraternal Coordinators, to connect and solicit feedback to see what kind of support is needed, as well as ideas about our new Fraternal Advisory Committee initiative.

As a result of the recent survey and conference calls, we received a lot of good responses – excitement and appreciation for KSKJ Life and where we are headed as an organization, some helpful ideas and suggestions, and examples of some successful programs that lodges are running.

We also heard an overwhelmingly common concern from almost every lodge – challenges with participation, particularly with meeting attendance and people willing to serve in leadership positions. Group social activity participation has been declining for many years.

We wanted to share some thoughts with you on this topic and some steps that we can take – together - to address this concern.

- Not only is member participation and leadership a common concern for us, but for all membership organizations. We hear the same concern from other fraternal organizations.
- People are busier now than in previous generations. Grandparents are working beyond normal retirement age and helping raise their grandchildren. If there are two parents in the home, both are working, and many times more than one job.
- Kids have challenging academics, multiple sports and musical interests, and jobs when they are old enough. The role of electronics is also significant, with many people spending “free time” on their phones, tablets, etc. on social platforms or gaming. It is very difficult to carve out “extra” time for anything, much less coordinate everyone's schedules.
- In most cases we are more spread out now. Lodge members live in different neighborhoods, cities, and states from each other, attending different schools and churches.

Not surprisingly, current national volunteer trends tend to be “episodic” – meaning that people enjoy volunteering, but are more likely to help with a last-minute activity for a smaller window of time (say an hour or so) than to make a long-term commitment.

If we look at these trends compared to our traditional model of lodge operations, we can easily see the disconnect and some of the reasons for our challenges with participation and engagement. In addition, it is not accurate or helpful to blame someone – it is not anyone's “fault” that it is difficult to engage people in lodge leadership and participation.

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BUT THERE IS HOPE!

These same volunteering trends suggest that the younger generations are very active in volunteering and charitable community events. You may have also noticed a surge in things like ancestry and DNA testing to help people “find out who they are.” Other trends are suggesting that younger generations in particular are looking to connect with something “real” and to discover their roots, wanting to know who they are and their uniqueness within the diversity of the world.

While there won't be an easy, magical way to increase our member participation, the important thing to realize is that there is the possibility of getting people engaged, particularly younger people. It is helpful for us to recognize the societal trends mentioned above to understand and accept the current realities of the world today. However, it is equally important for us to have a shared determination to work together and identify the things that we CAN do to find and recruit like-minded people, expanding and paying forward the mission and legacy of our great organization.

The more we collaborate and support each other, the more we will be able to share ideas and successes that might be able to be duplicated elsewhere. The recent lodge officer survey and conference calls are continued efforts in this regard, and we will continue to develop our new Fraternal Advisory Committee. We will also continue this conversation with workshops at the National Convention in August as well. It stands to reason that while there may be ways to increase our effectiveness with local community building, we would also do well to consider innovative new ways of engaging our membership digitally and remotely.

We greatly value and appreciate each and every one of our members, and our commitment to you will never waiver. We will continue to provide opportunities to make a difference in our communities. And, most importantly, we are committed to being here for you now and in the future.

With fraternal gratitude and friendship,  
**Rudy Krasovec, Chair of the Board**  
**Tony Mravle Jr, CEO**

## 39TH KSKJ LIFE NATIONAL CONVENTION

All information relating to the convention is available on our website including a viewable board application and guidelines. Please visit [www.kskjlife.com/convention](http://www.kskjlife.com/convention). For general questions, please call (844) 407-9242.



<b>May 11th</b>	-Last day to submit proposed amendments to KSKJ Life Bylaws and Articles of Incorporation, and resolutions involving questions and proposals of an actuarial nature. Must be received or postmarked by 5/11/18.
<b>June 1st</b>	-Deadline for Young Adult Leadership Application. Applications available online via convention tab or activities tab. -Deadline to submit advertisement for National Convention Book. (All proceeds go to Educational Grant Program.) Individuals may also purchase an ad. Please visit our Convention webpage listed above for more details.
<b>June 10th</b>	<b>-Deadline to submit board application.</b> To request application, please submit request via online. -Deadline to submit all other resolutions or proposed amendments to KSKJ Life Bylaws and Articles of Incorporation, which are <u>not</u> of actuarial nature. (Proposed changes must be received or postmarked by 6/10/18.)
<b>August 7-9th</b>	-Young Adult Leadership Conference – Loews Chicago O'Hare Hotel, Rosemont, IL
<b>August 9-11th</b>	-KSKJ Life National Convention – Loews Chicago O'Hare Hotel, Rosemont, IL

## A LOOK BACK....THE 15TH KSKJ LIFE NATIONAL CONVENTION

The year was 1923...The first home game at the original Yankee Stadium was played between the Yankees and the Red Sox. The very first issue of Time Magazine was published, and the world's first portable radio was developed in the US.

It was also the year of the 15th KSKJ Life National Convention which was held in Cleveland, Ohio. Present and seated at the convention were 20 executive officers and 177 delegates. The assets of the organization as of June 30, 1923 were announced to be \$1,073,909. There were 13,439 adult members and 7,463 juvenile members.

This was the convention which introduced the Twenty Payment Life Insurance. With this decision, KSKJ was accorded the honor of becoming the first Slovene fraternal benefit society to offer its members both the 20-Year Payment Life Insurance as well as Whole Life Insurance. Also, KSKJ became the first among Slovene fraternal benefit societies to establish a Special Benefit Fund to assist disabled members who had attained 70 years of age.

Because women's rights were allowed by the decision of the 1920 convention, the first of many women delegates were present at this convention. Four women delegates attended sessions from Newburgh, Ohio: Helen Mally, Josephine Menart, Frances Debevec and Frances Zulich.



1923- Cleveland

## 2017 FINANCIAL STATEMENT

Periods: Dec 31, 2017 & Dec 31, 2016

	12/31/2017	12/31/2016
<b>ASSETS</b>		
Bonds, Preferred Stocks, Common Stock and Other Assets	\$ 478,061,580	\$ 465,890,401
Properties Occupied by Society	\$ 1,352,995	\$ 1,191,487
Certificate Loans	\$ 1,631,529	\$ 1,697,329
Cash	\$ 18,188,582	\$ 9,181,536
Investment Income	\$ 7,255,232	\$ 7,185,255
<b>TOTAL ASSETS:</b>	<b>\$ 506,489,918</b>	<b>\$ 485,146,008</b>
<b>LIABILITIES, SURPLUS</b>		
Reserves-Life, Accident & Health, Annuity	\$ 459,638,632	\$ 437,865,585
Deposit Contracts	\$ 20,263,243	\$ 22,676,832
Refunds Payable	\$ 392,118	\$ 378,650
Other Liabilities	\$ 2,964,963	\$ 2,788,847
Asset Valuation Reserve	\$ 3,416,825	\$ 2,773,212
Interest Maintenance Reserve	\$ 2,989,456	\$ 2,399,697
<b>TOTAL LIABILITIES:</b>	<b>\$ 489,665,237</b>	<b>\$ 468,882,823</b>
<b>SUMMARY OF OPERATIONS</b>		
Premiums and Annuity Income	\$ 49,530,300	\$ 47,909,064
Supplementary Contract Considerations	\$ 875,503	\$ 2,254,534
Net Investment Income	\$ 24,908,129	\$ 24,197,498
Amortization of Interest Maintenance Reserve	\$ 315,660	\$ 318,586
Reinsurance Ceded Commissions	\$ 1,223,804	\$ 1,544,841
Miscellaneous Income	\$ 246,667	\$ 238,700
<b>TOTAL INCOME:</b>	<b>\$ 77,100,063</b>	<b>\$ 76,463,223</b>
<b>EXPENSES</b>		
Certificate Benefits-Life, Accident & Health & Annuities	\$ 39,680,812	\$ 35,173,784
Increase in Reserves	\$ 21,754,020	\$ 25,701,793
General Expenses & Taxes, Licenses & Fees	\$ 6,993,543	\$ 6,488,649
Commissions & Expense Allowance	\$ 6,516,170	\$ 6,879,404
<b>TOTAL EXPENSES:</b>	<b>\$ 74,944,545</b>	<b>\$ 74,243,630</b>
<b>NET INCOME</b>		
Net Gain Before Refunds to Members	\$ 2,155,516	\$ 2,219,593
Refunds to Members	\$ 414,425	\$ 405,266
Net Gain After Refunds to Members	\$ 1,741,091	\$ 1,814,327
Net Realized Gains/Losses	\$ 87,778	\$ (41,058)
<b>TOTAL NET INCOME:</b>	<b>\$ 1,828,869</b>	<b>\$ 1,773,269</b>
<b>SURPLUS</b>		
Prior Year Surplus:	\$ 16,263,186	\$ 15,018,200
Net Income	\$ 1,828,869	\$ 1,773,269
Change in Non-Admitted Assets	\$ (85,709)	\$ (45,743)
Change in Asset Valuation Reserve	\$ (643,613)	\$ (468,199)
Change in Lodge Investment Surplus	\$ 16,881	\$ (14,341)
Change in Other Post Retirement	\$ (16,692)	\$ -
Prior Period Adjustment	\$ (538,241)	\$ -
Change in Net Unrealized Gains/Losses	\$ -	\$ -
<b>TOTAL SURPLUS:</b>	<b>\$ 16,824,681</b>	<b>\$ 16,263,186</b>

This Financial Statement may also be viewed on our website at [www.kskjlife.com](http://www.kskjlife.com)

## COLORADO GOVERNOR ISSUES PROCLAMATION FOR 25TH ANNIVERSARY OF SLOVENIA-COLORADO PARTNERSHIP

The following is an excerpt from a press release written by Maj. Darin Overstreet, Colorado National Guard.

CENTENNIAL, Colo. – Colorado Gov. John Hickenlooper issued a proclamation for April 3, 2018, as the 25th anniversary of the State Partnership between the Republic of Slovenia's Armed Forces and the Colorado National Guard Day.

"I'm proud of what Slovenia and Colorado have achieved over the past 25 years of partnership," Hickenlooper said. "Slovenia and Colorado have built a strong friendship around our shared mountain and rural cultures, and this helps keep our state, nation and world safe."

The SAF, the State of Colorado, and the U.S. military share a heritage of mountain warfare that dates to World War II.

The SPP relationship came into being when U.S. European Command employed the National Guard to assist nations in Central and Eastern Europe to prepare for NATO membership.

Colorado assisted Slovenia through NATO accession in 2004. (Rudy Krasovec, Phil Hrvatin and Tony Flaynik from KSKJ Life were selected to represent Americans of Slovenian descent at the White House in Washington D.C. for the Republic of Slovenia NATO Accession Ceremonies.)

A reception was held at the Vidmar residence in Denver, CO to celebrate the 25th Year of the Colorado State Partnership Program between the Republic of Slovenia's Armed Forces and the Colorado National Guard.



**WHEREAS** the National Guard's 70th anniversary provides unique partnership opportunities to combine commanders and U.S. ambassadors through partnerships between U.S. states, territories, and the District of Columbia and foreign countries; and

**WHEREAS** the State Partnership Program supports U.S. national interest and security cooperation goals by engaging partner nations via military, socio-political, and economic contacts at the local, state, and national level; and

**WHEREAS** the State Partnership Program evolved from a 1991 U.S. European Command decision to set up the Joint Contact Team Program in the Balkan region with Reserve component Soldiers and Airmen and a subsequent National Guard liaison program with three nations emerging from the former Soviet Bloc and the State Partnership Program was born; becoming a key U.S. security cooperation tool, facilitating cooperation across all aspects of international civil-military affairs, and encouraging people-to-people ties at the state level; and

**WHEREAS** since 1991, the Republic of Slovenia has been a valued partner of the United States and the State of Colorado in the ongoing mission to foster strategic relationships and develop mutual knowledge and understanding between our nations; and

**WHEREAS** this partnership assisted the Republic of Slovenia in becoming a participating member of the North Atlantic Treaty Organization and formed co-deployments of Slovenian Armed Forces and Colorado National Guard units in support of the Global War on Terror; and

**WHEREAS** the continuation of this partnership will foster ongoing exchanges between the military, civilian, and business communities of the Republic of Slovenia and the State of Colorado, increasing the safety and economic vitality of our two great nations;

Therefore, I, John W. Hickenlooper, Governor of the State of Colorado, do hereby proclaim, April 3, 2018, as the

25TH ANNIVERSARY OF THE STATE PARTNERSHIP BETWEEN THE REPUBLIC OF SLOVENIA ARMED FORCES AND THE COLORADO NATIONAL GUARD DAY



GIVEN under my hand and the Plenary Seal of the State of Colorado, this 3rd day of April, 2018.

*John W. Hickenlooper*  
Governor



Minister of Defence of Slovenia, Andreja Katic (right) is presented a Colorado potica by Rudy Krasovec (left) on behalf of KSKJ Life.



From Left to Right: Major General Alan Geder, Chairman of the Slovenian Armed Forces; Rudy Krasovec, KSKJ Life Board Chair; Phil Hrvatin, Honorary Consul of Slovenia in Colorado; Major Edward Kim, Bilateral Affairs Officer stationed at the U.S. Embassy in Ljubljana, Slovenia; and US Air Force Major General Michael Loh, Colorado National Guard.



Left to Right: Stanislav Vidovic, Ambassador Republic of Slovenia; Rudy Krasovec and Lucky Vidmar.

# MATCHING FUNDS UPDATE

## LODGE #79 - "PINS FOR A PURPOSE"

When planning a Matching Funds event there are a few basic components that can change your event from average to awesome.

- A) select the right organization to partner with
- B) select a type of event that your members and the community will support
- C) select a date that works for both organizations
- D) select the right organization to partner with (I know I already said this, but it needs repeating)
- E) advertise, advertise, advertise

Fortunately for St. Mary #79 and the Midwest Veterans Closet, things went better than planned for the much-anticipated joint project.

On Saturday, March 10, St. Mary held its annual No-Tap "Pins for a Purpose" Bowling event, Matching Funds Prize Raffle, and toiletries drive. This year's charity recipient was Midwest Veterans Closet – Impacting Veterans Lives, Inc. located in neighboring, North Chicago, IL.

Guests filled Bertrand Bowling Lanes, far beyond the typical Saturday night in full support of St. Mary KSKJ Life #79 Matching Funds Event. Just under 130 bowlers took to the lanes and took part in the bowling and pizza festivities. More than 50 spectators cheered them on, sampled Slovenian cuisine, and bought raffle tickets for a chance to win Slovenian cultural specialties such as krvavica, Slovensko klobasa, Slovensko vino, Laško pivo, POTICA, Slovenia's own Flaška, and Slovenian Vodka. (We kept an eye out for Bill Murray, comedian, actor, co-owner and America's Slovenian Vodka spokesperson to show up. He is known to make surprise drop-in's, 'crashing' events, to everyone's delight—especially since Chicago is his hometown).

St. Mary selected to partner with the Midwest Veterans Closet, which is a Rapid Response charity taking the lead in Impacting Veterans Lives by providing weather appropriate clothing, household items, shoes and boots, linens, bedding, food from our Food and Nutrition Resource Center, and furniture to over 400 active military, veterans, and families per month. This partnership proved to be a perfect match, with the largest crowd ever coming out to support our annual fundraiser.

Just under 50 raffle prizes, valued at \$50.00-\$100.00 were generously donated by our lodge, our members, and the many loyal supporters of the Veterans Closet. St. Mary member Debbie Slater worked tirelessly coordinating the raffle, and newly elected lodge Fraternal Activity Coordinator Lori Mivshek managed the enthusiastic crowd of bowlers. Veterans Closet President Mary Carmody, dressed in her narodna noša (Slovenian Costume), had a very big impact on the night's success by using her resources to: 1) advertise the event, 2) solicit donations and 3) bring bowlers and spectators to the event. She also delighted the crowd by sharing her proud Slovenian culture.

On behalf of the Midwest Veterans Closet and St. Mary #79, thank you and hvala lepa to everyone that generously supported our collaboration. Thanks to the increased match by KSKJ Life, \$4500.00 can go a long way to continue serving those who served us.

To view pictures from the event, please visit our website [www.kskjlife.com/athletics](http://www.kskjlife.com/athletics) and scroll down to Lodge #79 No-Tap Bowling and Matching Funds.

MaryLou Stefanick



St. Mary #79 Vice President Kathy Govekar and President Dave Bradley present the proceeds of the recent Matching Funds event to the President of the Midwest Veterans Closet, Mary Carmody.



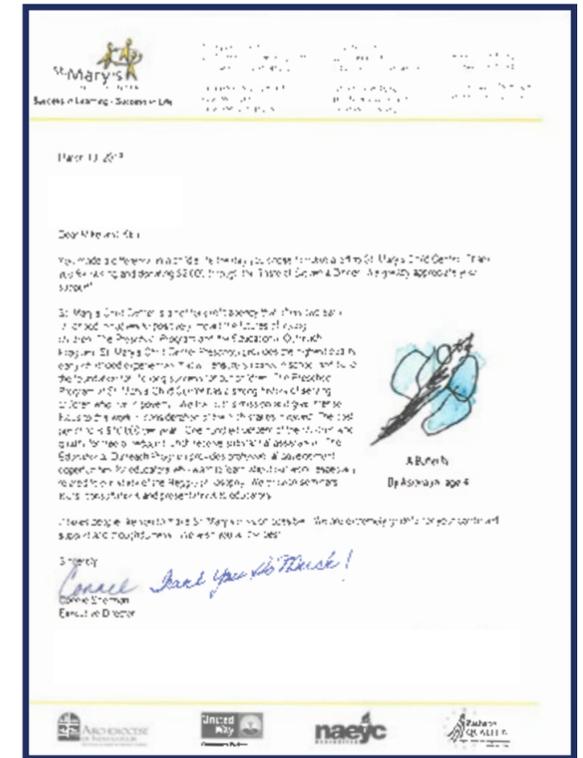
# MATCHING FUNDS UPDATE

## LODGE #52 – HELPING THE FUTURES OF YOUNG CHILDREN

Officers from Lodge #52 in Indianapolis recently presented Matching Funds donation checks to St. Mary's Child Center. The funds were raised during a "Taste of Slovenia" dinner that was held in the Fall of 2017 at the Slovenian National Home. Over \$1,000 was raised at the event, and the KSKJ Life Home Office matched the donation with an additional \$1,000. St. Mary's Child Center is a not-for profit agency that offers two early childhood initiatives to positively impact the futures of young children. The preschool program has a strong history of serving children who live in poverty.



Connie Sherman, Executive Director of St. Mary's Child Center, graciously accepts the KSKJ Life Matching Funds Check while three of the children from the center join her.



Thank you letter from St. Mary's Child Center

## LODGE #171 – RAISING FUNDS FOR ROBOTICS

St. Elizabeth Lodge #171 recently held a Matching Funds event in conjunction with the Denfeld High School Robotics Team dinner and fundraiser. Funds raised at the event will be used to pay for tournament fees, robot materials and other team expenses. It was a festive event which consisted of a taco bar menu and various silent auction items. Net proceeds from the event totaled more than \$5,000 (not including the Matching Funds amount from KSKJ Life's Home Office).



KSKJ Members gather around the KSKJ Connect for Life Banner for the Matching Funds Project.



KSKJ Life members Fran Morris, Steff Fehringer, and Frank Bucar serving tacos

## JOIN HANDS AND MAKE A DIFFERENCE

KSKJ Life Join Hands events across the nation will be occurring this month! From placing American flags on veterans' graves in time for Memorial Day to visiting with nursing home residents, numerous KSKJ Life members will be participating in this worthwhile cause. They will be joining in a day of not only service and volunteerism, but camaraderie and friendship. The following is a list of lodges who will be participating in a Join Hands project. Contact your local lodge for more details if you'd like to participate as well! Share a photo of your participation for a chance to win \$100 for your charity! See right:

### JOIN HANDS EVENTS

Lodge #	City/State	Date of Project	Place of Project	Description
1	Chicago, IL	5/12/2018	Mt. Assisi Convent (13900 Main St, Lemont)	Grounds clean-up
2	Joliet, IL	tbd	Sunny Hill nursing home	Visiting with residents
42	Steelton, PA	tbd	Local cemeteries tbd	Placing flags at gravesites
50	Pittsburgh, PA	5/21 thru 5/23/2018	Allegheny Cemetery in Lawrenceville, PA	Placing Flags on veterans' graves in time for Memorial Day
65	Milwaukee, WI	6/6/2018	During June 6th Lodge Meeting	Assembling gifts bags for elderly residents at long-term facilities
69	Great Falls, MT	5/12/2018	Mt. Olivet Cemetery and Calvary Cemetery in Great Falls	Clean gravesites (40 total) (also plan on cleaning several miles of highway road ditches this spring)
79	Waukegan, IL	5/26/2018	Midwest Veterans Closet	Landscaping/gardening with Midwest Veterans Closet - 10am-12pm
108	Joliet, IL	5/20/2018 - 1pm	St. Joseph's Cemetery, Joliet	Hanging poppy wreath at grotto and placing flags at cemetery
136	Willard, WI	5/20/2018	Neillsville Assisted Living Center at Neillsville at 1pm	Playing bingo with nursing home residents
143	Joliet, IL	6/6/2018	Feed My Starving Children - Aurora	Preparing food packages for those in need
144	Sheboygan, WI	5/12/2018	Greendale Cemetery	Spring cleaning
146	Cleveland, OH	5/12/2018	Slovenian Home on E 80th	Spring cleaning
150	Cleveland, OH	5/12/2018	Slovenian National Home, East 80th (the NASH)	Grounds clean-up
169	Cleveland, OH	5/26/2018	Slovenian Cultural Gardens	Grounds clean-up
171	Duluth, MN	5/6/2018	Stowe Elementary School, Veteran's Memorial and St. Elizabeth Church	Grounds clean-up
196	Gilbert, MN	4/12/2018 & May TBD	Food Shelf	Helping out/preparing food (will also be planting flowers in May)
219	Euclid, OH	tbd	Slovenian Home on Neff Road, Euclid, Ohio	Assisting volunteers with Bingo Activities Day at the home
226	Cleveland, OH	5/5/2018	Slovenian National Home- 10am	Landscaping, cleaning grounds, planting

\*Scheduled events as of press time.

Join hands to volunteer and share your photo for a chance to win \$100 for your charity\*

Be social! #ksklife #joinhands2018 or email photo to [fraternal@ksklife.com](mailto:fraternal@ksklife.com)

\*5 random winners will be announced July 6<sup>th</sup>. Photo shares or submissions due by 6/30/18. Charity receiving \$100 donation must be 501(c)3 organization



## MEMBER SPOTLIGHT: KSKJ LIFE AND THE MILITARY - A FAMILY AFFAIR

On March 1st, 2018, Barbara M. Pazdernik was promoted to the rank of Colonel in the Minnesota Air National Guard. Colonel Pazdernik is now the Mission Support Group Commander, 133rd Airlift Wing, Minnesota Air National Guard, St. Paul, MN. She most recently served as the Chief of Staff for the 133rd Airlift Wing. Barb is a lifelong KSKJ Life member along with her siblings and husband, who are also in the military. Barb and her twin sister, Brenda, joined the Air National Guard after graduating from high school and then were followed by their brother, Frank Brian Bucar, and younger sister, Denise. Barb was also a recipient of two KSKJ Life Scholarships. Proud parents are Frank and Sharon Bucar of St. Elizabeth Lodge #171 in Duluth, MN. Although Sharon was not in the military, she has a rich history of her family having served during World War II and Vietnam, and current family members who have served during Desert Storm and Desert Shield, Iraq, Afghanistan, and family members who are currently serving overseas. Barb and her husband, Mike, will be featured speakers at a Veterans' Memorial event on May 28th in their community.



*Nathan Hudson, son, Colonel Barb Pazdernik, Hannah Hudson, daughter. Hannah recently enlisted into the Minnesota Air National Guard and will be leaving for Air Force basic training following graduation from high school in June.*



*Husband, Lieutenant Colonel Michael Pazdernik (Minnesota Army National Guard) and Colonel Barbara Pazdernik*



*Family members: Sharon Bucar, Master Sergeant Denise Owen, Colonel Barb Pazdernik, Master Sergeant Frank Brian Bucar, Senior Master Sergeant Brenda Jacobs, Retired Chief Master Sergeant Frank Bucar.*

**KSKJ LIFE WISHES ALL MOTHERS A BLESSED MOTHER'S DAY!**



### 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.

**Publisher:** KSKJ Life

**Managing Editor:** April Sleyko

English articles for publication should be sent directly to [voice@ksklife.com](mailto:voice@ksklife.com).

**Submission Deadline:** 2nd Friday of each month.

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

This publication is also available electronically at [ksklife.com](http://ksklife.com).

## KSKJ LIFE NATIONAL GOLF TOURNAMENT



Shine up your clubs and get ready for KSKJ Life's National Golf Tournament. The date will be Saturday, June 16, 2018 at the beautiful Bonnie Brook Golf Course in Waukegan, IL. Details can be found on the entry form printed below and also on our web-site: [kskjlife.com/athletics](http://kskjlife.com/athletics).

We are kindly asking members, friends, lodges and local businesses to consider supporting this event by being a Hole Sponsor. Please see form below. All donations are 100% tax deductible.

For more information, contact: Lori Mivshek at [kskjwaukeganathletics@yahoo.com](mailto:kskjwaukeganathletics@yahoo.com) or MaryLou Stefanick at [merilu@sbcglobal.net](mailto:merilu@sbcglobal.net)

### NATIONAL GOLF TOURNAMENT REGISTRATION SATURDAY - JUNE 16, 2018

Bonnie Brook Golf Course | Waukegan, IL

1 p.m. shot gun start

The cost is \$65 per person / \$260 per team

- Price includes golf, cart, dinner and more
- The tournament will be played as a 4-person scramble
- Each team must have at least 2 KSKJ Life members on it
- All skill levels are invited to participate

Team Captain Name: \_\_\_\_\_

Email: \_\_\_\_\_

Phone: \_\_\_\_\_

Player 2: \_\_\_\_\_

Player 3: \_\_\_\_\_

Player 4: \_\_\_\_\_

Registration deadline is Wednesday, June 6, 2018. Send entries and check to:

Lori Mivshek - 2504 Burnside Way, Waukegan, IL., 60087 (checks payable to Waukegan KSKJ)

We are limited to the first 30 teams, so please don't delay!

For more information, contact: Lori Mivshek at [kskjwaukeganathletics@yahoo.com](mailto:kskjwaukeganathletics@yahoo.com) or MaryLou Stefanick at [merilu@sbcglobal.net](mailto:merilu@sbcglobal.net) or check the KSKJ Life website.

### SPONSOR A HOLE

**Yes, I would like to sponsor a hole at this year's National Golf Tournament.**

Name of hole sponsor: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

Email: \_\_\_\_\_

What would like your sign to say? (Complete only if you are a first-time sponsor):  
\_\_\_\_\_  
\_\_\_\_\_

Donation is \$50. Make checks payable to the "KSKJ Life Educational Grant Fund." Donations are 100% tax deductible.

Send entry form and check to:

Victoria Drinka  
2212 8th Parkway  
Waukegan, IL 60085

Don't delay - deadline is June 6, 2018.

## SNACKS FOR SOLDIERS - A LITTLE SNACK GOES A LONG WAY

*This past holiday season, numerous lodges participated in our "Supporting Soldiers" campaign, which collected "Snacks for Soldiers." The following letter was sent to the Support the Troops office in Wisconsin by a soldier who was one of the many recipients of the snack items that were generously donated by our members and lodges:*

Thank you so much for the care packages. It means a lot to me knowing you're all back home supporting Washington County locals with such wonderful gifts. The snacks you provided helped make this place that much nicer and are a lovely reminder of home.

Here in Iraq, I don't have access to a lot. I'm in a camp that is pretty small, so I'm not able to buy a ton of snacks. Our dining facility has okay food, but often times soldiers leave wishing we had the same quality food as back home. That's why what you're all doing is so important. The snacks you send help boost morale, and more importantly keep our bellies full.

A little about myself and my unit – I grew up in West Bend. I'm in the Army National Guard, and deployed with about 30 other Wisconsin guys and girls. We're all helicopter mechanics. I work on UH-60 Blackhawks. For most of us, it's our first deployment. We, as a unit, got split up to different locations, but those of us in Iraq are making the most of it. We're all happy to be serving and happy to be making everyone back home proud.

Keep up the great work!

SPC Evan



### MEMBER MEMORIAL

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

#### MARCH & APRIL 2018

**Lodge #1-** Margaret Klenc, West Melbourne, FL

**Lodge #2-** Ida Babic, Joliet, IL

**Lodge #2-** Marie Muster Joliet, IL

**Lodge #7** - Stanley Bratina

**Lodge #7-** Donald E. Crawford, Pueblo, CO

**Lodge #7** -Dorothy M. Hannah, Canon City, CO

**Lodge #7-** Mary L. Hoppes, Richmond, IN

**Lodge #20-** Justine Porter, Rochester, MI

**Lodge #25-** Aloisia Sianis, Columbus, OH

**Lodge #25-** David L. Swafford, Dayton, OH

**Lodge #29-** Jean M. Wolz, Joliet, IL

**Lodge #42-** Juanita T. McKnight, Harrisburg, PA

**Lodge #42-** Ann M. Grum, Linden, NJ

**Lodge #42-** Allen H. Wirick, Greensburg, PA

**Lodge #42-** Stephen Rawls, Philadelphia, PA

**Lodge #44-** Joe M. Melvan, Katy, TX

**Lodge #50-** Veronica Golobic, Allison Park, PA

**Lodge #52-** Lawrence A. Murphy, Fort Wayne, IN

**Lodge #52-** John A. Yoder, LaGrange, IN

**Lodge #53-** Leon E. Mays, Chicago, IL

**Lodge #53-** Frank J. Kaucic, Monomenee Falls, WI

**Lodge #108-** Diane M. Kalcic, Joliet, IL

**Lodge #110-** Mary A. Daniels, Canton, OH

**Lodge #110-** James Herchek Sr., Canal Fulton, OH

**Lodge #115-** William D. Fann, Arkansas City, KS

**Lodge #144-** Kenneth Govek, Green Bay, WI

**Lodge #144-** Steven R. Brown, Racine, WI

**Lodge #150-** Anthony J. Peskar, Strongsville, OH

**Lodge #153-** Edward Oklesson, Reedville, VA

**Lodge #170-** Frances Lavrisa, Batavia, IL

**Lodge #197-** Melvin R. Branchaud, Little Falls, MN

**Lodge #219-** Mary L. January, Akron, OH

**Lodge #226-** Michael D. Schelb, Mt. Gilead, OH

**Lodge #236-** Yvonne S. Yarde, Ontario, CA

**Lodge #253-** Frances M. Pasek, Claremont, CA

**Lodge #253-** Paul Garcia, Banning, CA

**Lodge #622-** Richard K. Herridge, Perry, IA

### IN MEMORY OF

**James Stanczak** - Lodge #79, Waukegan, IL  
Mr. & Mrs. Robert Grampovnik, \$30.00

**Joseph Snyder** - Lodge #63, Northfield, OH  
Michael, Sandra and Nick Vidmar, \$20.00

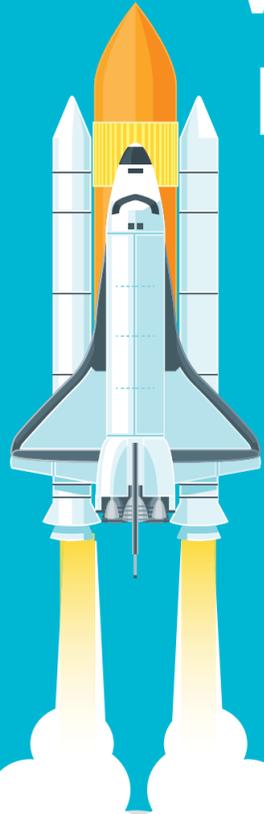
**Tony Peskar** - Lodge #150, Strongsville, OH  
MaryLou Stefanick, \$25.00

**Peter Barbarich** - Lodge #52, Indianapolis, IN  
MayLou Stefanick, \$25.00

**"Polka Pete" Barbarich** - Lodge #52, Indianapolis, IN  
Mary Chamernik, \$20.00

**Frances Swasas** - Lodge #79, Waukegan, IL  
Mary Chamernik, \$25.00

# SOAR TO A HIGHER RATE WITH KSKJ LIFE'S 5-YEAR ROCKET ANNUITY<sup>1</sup>



**3.25%  
APY<sup>2</sup>**

- Limited time
- NO penalty-free withdrawals
- NO nursing home waiver
- RMD friendly

## FEATURES:

- Guaranteed fixed interest rate for 5 years
- Available ages 0-90
- \$50,000 minimum deposit / \$500,000 maximum deposit (per person, per calendar year – single premium deposit only)

**Contact your agent or call 855-332-8809 today!**

1. A 5-year single deposit deferred contract with a guaranteed interest rate for five (5) years; after which the current renewal rate will apply. There are no penalty-free withdrawals available - surrender charges will apply for annual withdrawals for the first 5 years of the contract. RMDs will be permitted. Deposit limits exist.

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. 2018.05.RA.V



KSKJLIFE.COM | 800.THE.KSKJ

## LOCAL LODGE NEWS & EVENTS

### REGION 1

PENNSYLVANIA, CONNECTICUT AND DC

### LODGE #42

STEELTON, PA

#### LODGE UPDATE

St. Aloysius Lodge #42 held its Children's Easter Party on March 24, 2018 at ABC Bowling lanes. Seven members attended and they all had a great time bowling. Every child who attended received a little Easter basket, too. The lodge also ran a tab for their food. Thanks to Babs Gallaher for taking photos of the children. Everyone enjoyed themselves very much. They sure do like to bowl! Following are some pictures from the event—you can see by the smiling faces that all had a good time!



For our lodge's Join Hands Day event, we will be distributing flags at different cemeteries in the area. No date has been set as of print.

We received a thank you letter from the Ronald McDonald house in Hershey, PA thanking us for our donation of \$1,000 for the Matching Funds event we held. The Home Office matched that amount bringing the total donation to \$2,000. They were very thankful to have received the donation.

#### UPCOMING EVENTS

May 19, 2018 – Our Lady of Brezje Mass will be held at Prince of Peace Church. Mass is at 4 p.m. Refreshments will be served after mass in the Prince of Peace Social Hall.

June 16, 2018 – Flag Day ceremonies will be held at the lodge home at 3 p.m. We will have a speaker and light refreshments will be served after the ceremony in the club.

October 2018 – We are currently planning an adult bowling event to be held in October. Exact date TBD.

If there are any questions concerning these events, please call Anne Hubler at 717-756-4889.

Submitted by,  
Anne Hubler

### LODGE #50

PITTSBURGH, PA

#### LODGE UPDATE

On Sunday, March 25, Lodge #50 members and friends met at North Park Lounge for a delicious brunch to celebrate Palm Sunday. We enjoyed each

other's company and the fun game of "What's in your egg?" to find out who the winners of the pretty tulips were going to be.



Bob and Nancy Lokar with their grand-daughters Brianna & Isabella Schimmer



Brianna and Isabella Schimmer, with Johanna Mulkerin

Please mark your calendars for our Join Hands Day Celebration May 21-23 where we will be placing flags on the veteran's graves at Allegheny Cemetery in Lawrenceville. We will be meeting at 6 p.m. at the Penn Ave entrance and then caravan to the area where we will be working. Please email Ashley at kskjifelodge50@yahoo.com and let her know if you can help.

Save the Date for our Annual Summer Picnic on Sunday June 24 at Middle Road Community Park. Further details will be in the next issues of The Voice, emailed out and posted on our Lodge's Facebook page!

Looking forward to seeing some new and familiar faces at both upcoming events!

Ashley Mikulan

## LOCAL LODGE NEWS & EVENTS

### REGION 2

CLEVELAND AREA

### REGIONAL NEWS

#### PALM SUNDAY BENEFIT DINNER

Through the combined efforts of St. Vitus Parish, St. Vitus Altar Society, St. Vitus Holy Name Society, St. Vitus KSKJ Life Lodge #25 and Christ The King KSKJ Life Lodge #226, volunteers enabled 400 sit-down and take-out dinners to be served on March 25, 2018, Palm Sunday, in St. Vitus Auditorium. It was a nice sunny, but cool spring day.

The dinner consisted of roasted chicken or roast beef, Slovenian style home-made soup and all the trimmings that left a smile on all. There were many friendly conversations as well as prompt and warm service by the many volunteers who pleased all in attendance. The annual Palm Sunday benefit dinner has been occurring for 51 years, initiated by St. Vitus Mothers' Club in the 1960s. St. Vitus is observing its 125th year as a parish in 2018.

Net donations from this event will be used for continued support of the work of two US Veteran Posts: St. Vitus Catholic War Veteran Post 1655 and PLAV #31 in Euclid, Ohio. As of this writing, \$7,887 in net donated funds has been raised. This includes KSKJ Life Matching Funds donations from two local KSKJ Life lodges involved in this event: St. Vitus #25 and Christ the King #226.

A special note of thanks to head cook, Linda Plecnik, who took the time to order, prepare, and perform many countless tasks for this benefit dinner. Thank you to parishioners and organizations who participated in this endeavor, including all volunteers from St. Vitus, St. Vitus Altar Society, KSKJ Life Lodge members, and students from St. Edward High School. Thank you, Dick Mott, for explaining the work of these two US Veteran Posts at the Palm Sunday dinner. Thank you to all who attended and supported this dinner. It was our privilege to serve you. Thank you Slovenian American Times, KSKJ Voice, Tony Petkovsek Jr., Ed Mejac, Our Voice (AMLA), News Herald, and numerous parish bulletins that announced and promoted this event.

As of this writing, \$1,000 has already been donated to St. Vitus Catholic War Veterans Post 1655. Again, thank you to all who supported this event.

*Prepared by  
S. Kuhar*

#### SCHOLARSHIP RECIPIENTS

Congratulations to the following recipients of the Frances and Jane S. Lausche Foundation and Nielson Foundation scholarships which are administered by the Ohio Federation.

*2017 Scholarship Recipients of the Frances and Jane S. Lausche Foundation:*  
Nathan Dryer, Lodge #25  
Michael Tomc, Lodge #169  
Nicole M. Sweet, Lodge #226

*2017 Scholarship Recipients of the Nielson Foundation:*  
Lauren Paskey, Lodge #226  
Alexis Zak, Lodge #226  
Luke Farnsworth, Lodge #110  
Therese M. Snyder, Lodge #146  
Zachary Alan Morris, Lodge #226  
Nicholas Marsic, Lodge #169  
Andreja Marsic, Lodge #169

#### OHIO FEDERATION



*Ohio Federation officers and lodge members gathered at the Ohio Federation meeting on Sunday, April 15, 2018*

#### OUR LADY OF BREZJE

On Wednesday, May 23, 2018, at 7 p.m., all are invited to meet at the Our Lady of Lourdes Shrine on Chardon Road in Euclid, Ohio for our annual May

devotions in honor of our Lady of Brezje, Patroness of Slovenia. May 24th is the actual feast day of Mary, Our Lady Help of Christians, long observed by Slovenian people here and abroad. The annual observance sponsored by the Ohio Federation of KSKJ Lodges came about at the 1976 International Eucharistic Congress in Philadelphia, PA, where the Slovenian participants resolved to celebrate the feast day of Marija Pomagaj with a prayer service. The prayer service will include the recitation of the Rosary at 7 p.m. followed by a Mass, Homily, and the singing of the Slovenian Litanies to the Blessed Virgin Mary and Benediction.

Please reserve this evening for this devotion to Mary, Our Lady Help of Christians.

*Fraternally yours,  
Joseph V. Hocevar*

### LODGE #25

CLEVELAND, OH

Greetings - Just a brief note: We recently had our annual dinner for 50-year members. We had a total of 41 member and 20 guests. Prior to our dinner we had a short meeting electing our delegates for the upcoming convention. Elected delegates are the following: Joe Hocevar, Brian Fabo, John Turek, Martin Turek, Ralph and Mary Kay Prawdizk, and alternate Agnes Koporc. Our next meeting will be on the second Sunday of November - November 11, 2018.

*John C. Turek*

### LODGE #169

CLEVELAND, OH

#### LODGE UPDATE

On Saturday, May 26, members of our lodge will perform cleanup and maintenance at the Slovenian Cultural Garden (East Boulevard south of St. Clair) as our Join Hands project. We'll start at 9:00 AM and work until at least noon. All members and friends are welcome to join us for all or part of that time. We actually have a good time and have a sense of accomplishment when we're done.

## LOCAL LODGE NEWS & EVENTS

We will honor our 50-year members on Thursday, May 31, at the Dubrovnik Gardens restaurant in Eastlake. If you're interested in joining us for that evening, contact me at 216-924-9384 or jtnemec@sbcglobal.net. The cost is \$15 for lodge members.

We also hope to see many of you for the Our Lady of Brezje service at Lourdes Shrine on Chardon Road May 23 at 7 PM.

Our condolences to the families of Jennie Gorjanc Kogovsek and Kati Jereb, who passed away recently. May they rest in heavenly peace.

Our May meeting will be Thursday the 17th at 6:30 PM at the Collinwood Slovenian Home on Holmes Avenue.

Let's get outside and enjoy the late-arriving spring!

*John Nemec  
Fraternal Activities Coordinator*

#### MEMBER SPOTLIGHT

Lodge #169's Spiritual Advisor, Rev. John Kumse, made national headlines during the Christmas season...but for something quite scary rather than joyful. Fr. Kumse was attacked by two teenage boys just yards away from the rectory of St. Mary the Assumption Church in Cleveland's South Collinwood neighborhood. But this act of violence has only strengthened the church's congregation and gives us all a lesson in leadership.

The following is an excerpt from an article written by Phillip Morris of "The Plain Dealer":

*Kumse attended a juvenile court hearing in March where his attackers were bound over to adult court. The 16-year-old boys now face numerous charges, including attempted murder, aggravated robbery and kidnapping.*

*The hearing was the first time that Kumse saw his alleged assailants since the incident. He said the hearing left him with a sense of sadness as well as an evolving perspective.*

*"I couldn't help but feel terrible for the young men. They've wasted their lives -- and for what? Their faces showed me the true nature of the poverty our society is up against."*

*After the attack Kumse, 65, said he worried how his*

*parishioners would react. He wondered whether his mostly Slovenian congregants, many of whom drive in from the suburbs, would have second thoughts about the inner-city parish....So far, those fears and worries have been largely unfounded. Rather than diminished church attendance or participation in parish events, Kumse says the attack has had no effect on those who call St. Marys their home. The incident has actually served to energize some.*

*"It was almost like an act of defiance. It was like the congregation was making a statement that it isn't giving up on the church or the neighborhood. More than half of the congregation is composed of first- or second-generation immigrants. They've seen and endured a lot. There's a certain toughness to the folks who belong to our parish," said Kumse with a chuckle.*

*"We can build, grow and sustain nice things in the inner-city. We just have to find the will and commitment to make it happen," Kumse said.*

*Kumse's devotion to his parish, his neighborhood and the city of Cleveland offers a compelling lesson in leadership.*



*Rev. John Kumse (photo credit: Phillip Morris, The Plain Dealer)*

### LODGE #219

EUCLID, OH

50-year members of KSKJ Life St. Christine Lodge #219 will be the guests of honor at our Communion Mass and luncheon on Sunday, May 20. The mass will be held in S.S. Robert and William Roman Catholic Church in Euclid, Ohio starting at 11 a.m.

Following mass, we'll have a 12:30 luncheon at Applebees Restaurant on Maple Grove Drive in Willoughby, Ohio. Reservations are a must, please send \$5 for each member and one guest to Joanne Ash, 7709 Joseph Street. Kirtland, Ohio 44094 by May 15, 2018.

Our lodge will be participating in a Join Hands project. We will be assisting volunteers from the Slovenian Home on Neff Road, Euclid, Ohio for Bingo Activities Day at the home.

Our second project is a clothing drive which will end on our September 9 meeting. Contact Roberta Underwood, chairwoman, for more information.

Please come to our next business meeting on Sunday, June 10 at Gateway Manor at 1 p.m. We will be serving refreshments and picking lucky members for our door prizes.

Happy Mothers Day to all.

*Elizabeth Kusar  
Financial Secretary*

### LODGE #226

CLEVELAND, OH

#### LODGE UPDATE

Thanks to all who came out to the NASH for our March meeting and Fish Fry event. It was well attended and everyone had a great time!

Our April Lodge Meeting was also well attended as seen by the photo below.



Bill Urban moved that we hold a matching funds dinner in October to support the NASH. The NASH

## LOCAL LODGE NEWS & EVENTS

is one of the eight remaining historic Slovenian National Homes—grand social clubs erected by Slovenians for neighbors to meet, eat, and play—scattered about Cleveland. Motion was passed. More information on this Matching Funds event will be coming!

Tim Klodnick moved that we give \$100 to sponsor a hole at the LAC 4-Man Scramble to be held June 3rd at Valleaire Golf Club in Hinckley. Motion was passed.

Rosemarie Zupancic brought up her concern that our younger members don't attend the lodge meetings. Many members weighed in on this topic and it was suggested that we could open the balinca lanes and invite our youth to play during our lodge meetings. This would meet several initiatives: 1) encourage more adult members to attend our monthly lodge meetings, 2) increase awareness of lodge meetings among our youth, and 3) provide another fun event for our youth to enjoy.



*Rosemarie Zupancic brings up an idea at the meeting.*

After further discussion, our members voted to hold a Youth Balinca Tournament in September. Prizes, food, and fun will all be part of the tournament.

The tentative date is Sunday, September 2 or Sunday, September 9 for that combined lodge meeting/event. More information will be coming, but if you think you might be interested, please email or text David Sanders at djsand@outlook.com or 440-382-8361.



*Beth and David Sanders*

The following delegates were selected to attend the 39th KSKJ Life National Convention this year: Erika Kurbos, Chuck Potenga, Bill Urban, Randy Zak, Ron Zak, and Tamara Zupancic. Alternates include: Tim Klodnick and Ray Zak.

Congratulations to Ron Zak, Tim Klodnick, Randy Zak, and Ray Yartz for receiving Lodge Leadership Awards!



*Lodge Leaders*

Special thanks goes to Ron Zak and Clara Abriani for providing refreshments during the meeting!

### JOIN HANDS DAY



*A picture from last year's Join Hands Day*

Lodge #226 will once again be working at the American Slovenian Home on St. Clair Ave. for KSKJ Life's Join Hands Day. We will gather on Saturday, May 5 at 10 a.m. and will work until noon. Bring your garden gloves and wear old clothes as we will be weeding and planting, cleaning and painting. If you are in a lodge that does not have plans for that day, consider coming out to join hands with us.

Hey teens! Volunteering to help looks great on those applications for the National, Ohio Federation, and lodge scholarships and grants.

Once the chores are done, lunch will be provided by the Slovenian National Home. The May lodge meeting will be held immediately after lunch.

### UPCOMING EVENTS

Saturday, May 5 - 10 a.m. Join Hands Day and Lodge Meeting (Slovenian National Home)

Sunday, June 3 - 12 p.m. Lodge Meeting (Slovenian National Home)

Sunday, July 8 - 4-Lodge Picnic at Odd Fellows Park. Join Lodges #150, #146, #63, and #226 for this annual family-fun event, great time for all ages!

Saturday, Sept 8 - Lake Erie Island Hop - Chuck Potenga is still looking to charter a boat on September 8, 2018 to island hop from Cleveland to Kelley's Island to Put-in-Bay and back to Cleveland. If this sounds like an event you and your family would enjoy, please send Chuck a quick note cpotenga@wowway.com. We would love to see members from other lodges join in the fun too, so spread the word!

Sunday, Sept 2 or 9 - Lodge Meeting and Youth Balinca Tournament (Slovenian National Home)

I encourage all members to reach out to me via email—include the words "Lodge #226" in the subject line—if you have any news or photos to share. My email is tlinmentor@hotmail.com. We are also on Facebook (KSKJ Cleveland Lodge #226) It's a great way to stay connected with the lodge!

*Submitted by Tamara Zupancic*

## LOCAL LODGE NEWS & EVENTS

### REGION 3

CLEVELAND AREA

### LODGE #110

CLEVELAND, OH



*Allen, Maggie, Morgan and Lewis Ruegg show off their door prize winnings, including the final prize of a large chocolate Easter Bunny, with their Grandma Cynthia Morgan after the St. Joseph #110 50-year Member Recognition Dinner.*

### LODGE #146

CLEVELAND, OH

### IN MEMORY

It is with a very heavy heart that I write this article. I had one planned out, and it was not how this one is starting. Theresa Kocin, our Lodge Spiritual Leader and Sergeant at Arms, passed away on Saturday, April 8. Both she and her husband Chris were very active with our lodge and all things Slovenian. Theresa was well-liked in our lodge (and outside it, too, I'm sure). She always had a smile for you and kind words for you. She was a long time employee of Giant Eagle (our local grocery). She leaves behind her husband Chris, children Matthew, MaryAnn, Frances and Mark, along with 5 grandchildren. Theresa will be remembered and missed by countless others. Please keep her family in your thoughts and prayers as they go through their time of grief. See photo of Theresa in next column.



*Theresa Kocin (1956-2018)*

### LODGE UPDATE

On Sunday, March 18, our Lodge honored our 50-year-member, Lois Kaplan. In addition, we celebrated the 124 years of KSKJ Life and the 106 years of Lodge #146. It was a happy occasion. This event was celebrated with Lodge #150 at Verso's Restaurant. We also had honored guests from Lodge #169 and Lodge #226. Our Regional Director, Greg Snyder, was also at the meeting and was kind enough to bring door prizes. A good time was had by all.



*Lois Kaplan is presented with her 50-year member certificate by Lodge #146 President Mike Bodanza (right) and Greg Snyder (left).*

Our April bowling tournament will be reported on next month. On Friday, April 27th, we held our monthly meeting at Quaker Steak and Lube on Canal Road in Valleyview.

Saturday, May 12 is Join Hands Day. We will be joining other lodges at the Slovenian Home on E. 80th for spring cleaning. Give me a call at 216-267-4866 for details.

*Josie Kmet  
Secretary/Treasurer  
Lodge #146*

### LODGE #150

CLEVELAND, OH

### LODGE UPDATE

Our next Lodge #150 meeting will be held on Monday, May 7, 2018 at 6:30 p.m. at Olympia Sweet Treats & Grill, 11606 Pearl Road, Strongsville, Ohio. Please join us for our meeting and a sweet treat!

### IN MEMORY

It is with deep sadness that I convey the passing of my dearest husband, Tony Peskar, Lodge #150 President and Voice Reporter. Tony was also the father of lodge #150 Financial Secretary, Liz Jones and Auditor, Mary Cox.

After a two-year journey with lymphoma, Tony unexpectedly passed away peacefully surrounded by his loving family. Tony's laughter and caring ways will be greatly missed.

My family and I would like to thank KSKJ Life and our many friends for their prayers and support. God bless.



*Tony Peskar (1939-2018)*

### UPCOMING EVENTS

May 13 - Mother's Day Brunch and 10 a.m. Mass at the Slovenian National Home, East 80th (THE NASH)

July 8 - Four Lodge Picnic at Odd Fellows Farm

August 4 - Annual Porky Pig Softball Tournament and Pig Roast at James Day Park

## LOCAL LODGE NEWS & EVENTS

### LODGE EMAIL ADDRESS

The Lodge #150 email address for Financial Secretary, Liz Jones is [kskjlife150@gmail.com](mailto:kskjlife150@gmail.com).

*Elaine Peskar*  
Recording Secretary/Voice Reporter

### REGION 4

JOLIET AREA

### REGIONAL NEWS

### MARIJA POMAGAJ MASS



#### *Marija Pomagaj*

In May, on the eve of the feast of Marija Pomagaj, Our Lady of Brezje, Slovenians around the world light a candle to honor Mary, Help of Christians as the Patroness of Slovenia. In this spirit the KSKJ Life Joliet Lodges and Regional Director Theresa Krampac would like to invite everyone to a Mass on Thursday, May 24, 2018 at St. Joseph Church in Joliet, IL at 6:30 p.m. in honor of the feast of Marija Pomagaj. All Slovenians, Slovenian organizations and friends are welcome to come join the celebration as an important part of our heritage. Anyone who desires to wear his or her Slovenian National Costume is welcome to do so.

After Mass we will have a social gathering behind the church in Ferdinand Hall.

St. Joseph Church is located at 416 N. Chicago St., Joliet, IL 60432.

*Fraternally,*  
*Michael Vidmar*  
Pres. IL Federation of KSKJ Life Lodges

### SLOVENIAN EXHIBIT

The Slovenian Catholic Center in Lemont, IL will have on display the exhibit: "Farmers, Miners and Refugees, Slovenian Immigration in Minnesota since 1855," during the months of May, June and July. The best time to visit is on Sundays after the 11 a.m. Mass and during special events. For a list of special events, please visit the Center's website [www.slovenian-center.org](http://www.slovenian-center.org). The Slovenian Catholic Center is located at 14252 Main St., Lemont, IL 60439.

### COMBINED JOLIET KSKJ LIFE LODGES

Hi everybody. I trust that all of you had a Happy Easter. Now that Easter has passed us by it's time for all those cookouts and picnics.

On Tuesday, April 3, the combined Joliet KSKJ Life Lodges held their monthly meeting with 10 members in attendance.

Congratulations go out to the following people: Renee Herbst and Traci Shroba. They were the lucky winners of the Youth/Sports Fund Raffle for the month of April.

On Saturday, March 17, members of the Joliet KSKJ Life Lodges along with members from the Slovenian Union of America met at St. Joseph Church to pray the rosary for an hour. I wish to thank Jean Herbst for leading us in saying the rosary.

Mike Vidmar reported that on Thursday, May 24 there will be a mass honoring Maria Pomagaj. The mass will be held at 6:30 p.m. at St. Joseph Church. Following the mass, a social gathering will be held in Ferdinand Hall. All are welcome to attend.

On Sunday, July 22, members of KSKJ Life and their guests are welcome to join us at Splash Station for a fun filled event from 6:30 to 8:30 p.m.

The next meeting of the combined Joliet KSKJ Life

Lodges will be held on Tuesday, May 1 at 7 p.m. at T&C Lanes. Hope to see you there.

*Pauline Mihelich*  
Recording Secretary/Reporter  
Joliet Lodges of KSKJ Life

### LODGE #2

JOLIET, IL

### LODGE UPDATE

St. Joseph Lodge #2 will be continuing our Join Hands Day event at Sunny Hill again this year during the month of May. Coordination is ongoing and the date and event details will be provided on our Facebook Page and email blasts.

Please join us for our Annual Steak Fry on June 7 at St. Joseph's Park in Joliet. Cost for Members is \$10. Non-members is \$15. Free hot dogs for children (otherwise, cost would be same as adults for steak dinner).

### LODGE #29

JOLIET, IL

Join us at our next Lodge meeting on Sunday, May 6, 1 p.m. at St. Joe's Park.

The Feast of Marija Pomagaj will be celebrated at St. Joseph Church on May 24 at 6:30 p.m. with Mass and refreshments after.

May - a time to honor all Mothers and Happy Memorial Day, the gateway to Summer!

*Karen (Ramsak) Colman*  
Reporter

### LODGE #108

JOLIET, IL

Hello everyone. Well, "spring has sprung" so they say. However, summer is just around the corner and time for baseball, picnics, parties and vacations for some people.

## LOCAL LODGE NEWS & EVENTS

On Sunday, April 8, St. Genevieve Lodge #108 held their monthly meeting.

Congratulations go out to Cathy Kramer – she was the winner of the attendance award. And congratulations also go out to Marla Lustik and Rosemary Rogel – they were the 50/50 raffle winners.

On Sunday, May 20, St. Genevieve Lodge #108 will hold their "Join Hands Day" project. This year members of our lodge will meet at 1 p.m. to place flags and a poppy wreath in the Grotto (St. Joseph Catholic Cemetery). Hopefully it will be a beautiful day for it.

A mass for all the living and deceased members of St. Genevieve Lodge #108 will be held at St. Joseph Catholic Church on Sunday, June 10. After the mass, there will be a social hour in Ferdinand Hall. Sandwiches, dessert, and refreshments will be provided.

As for our next meeting, it will be held on Sunday, October 7 at 1 p.m. in Ferdinand Hall. So, mark your calendars and enjoy the summer.

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

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

### LODGE #143

JOLIET, IL

### JOIN HANDS EVENT

St. John the Baptist Lodge #143 will hold its Join Hands Day event on Wednesday, June 6 at 6 p.m. at the Feed My Starving Children location in Aurora, IL. Address is 555 Exchange Ct, Aurora. We have reserved one group, which allows for 20 people maximum. If interested, you will need to register as soon as possible. If our first group fills up, we can open up another group to allow for up to 20 more. Children 5 years and older can participate. To register, please visit: [volunteer.fmssc.org/register](http://volunteer.fmssc.org/register) (Group name: KSKJ Life). See flyer in next column.



### REGION 5

CHICAGO & INDIANAPOLIS AREA

### LODGE #1

CHICAGO, IL

### LODGE UPDATE

At our meeting on April 10, 2018, Dawn Zamora, Patrick Sierzega and Dakota Zamora were elected to be delegates for the KSKJ Life convention in August.

On Saturday, May 12, we will do a grounds clean-up at Mt. Assisi convent in Lemont as our annual Join Hands Day project. Volunteers will be so welcome. If you can, please bring a rake and shovel and work gloves.

Please try to attend the next lodge meeting: Tuesday, June 12 at 7:30 p.m. at Cristo Rey High School,

1857 West 22nd Place, Chicago. Refreshments will be served.

Saturday, June 23, from 11 a.m. to 3 p.m. is the date for Lodge #1's Youth/Family Summer Social. Information will be mailed in May.

Enjoy Spring!

*Fraternally,*  
*Joanne Sierzega*  
Lodge Reporter

### REGION 6

NE ILLINOIS & WISCONSIN

### LODGE #53

WAUKEGAN, IL

### UPCOMING MEETINGS

June 10- Regular Meeting - 9:15 a.m.

July 8 – Regular Meeting – 9:15 a.m.

August 12- Regular Meeting- 9:15 a.m.

### LODGE UPDATE

The annual Lodge Leaders and 50-Year-Member Luncheon was enjoyed by all our guests and honorees. Mark Dolence, Julie Johnson and Kelly Glabowicz were honored in person as the newest members of the 50 year club! Sue Dolence, Vicki Drinka and Thomas Koncan were recognized for 25, 15 and 10 years of service as officers. It was good to see old friends as we enjoyed the brunch buffet at Primo this year.

Dana Lainio, Amber Bodame, Gail Pasiewicz and Vicki Drinka have been elected as your delegates to the 39th KSKJ Life Convention. We are honored and excited to represent our lodge in this historic event. Plans are underway to volunteer at Feed My Starving Children this summer. Dates will be forthcoming in the next issue of The Voice. A reminder: no meetings will be held in May or September.

*Think Spring and Peace,*  
*Victoria Drinka, Secretary*

## LOCAL LODGE NEWS & EVENTS

### LODGE #65

MILWAUKEE, WI

#### LODGE UPDATE

Delegates for the National Convention were elected at our March meeting. Elected were: Tom Gorenc, Andrea Ostrowski, Patricia Pugel, Rudy Pugel, and James Stoltmann.

Our lodge will be celebrating our 115th Anniversary this year. It will be celebrated with a picnic on July 15, 2018. All details have not been worked out, so watch this paper for time and place.

We will participate in Join Hands Day on Wednesday June 6, 2018, at our regularly scheduled meeting. Our project will be assembling gifts bags for elderly residents in a long term facility. You are invited to come and help us make these bags.

Sincere sympathy is extended to the family of Ray Freiberg. Ray passed away on February 22, 2018. He is survived by his wife, Mary Cay, daughter, Therese, and brother, Richard and his wife Carrie. May he rest in peace.

Many of our members participated in the Palm Sunday procession and mass at St. John the Evangelist Church. They carried butare, some wearing Slovenian Dress or sporting red carnations as the Slovenian Choir sang the beautiful hymns of that day.



*Members of Lodge #65 recently took part in the traditional Palm Sunday Mass at St. John the Evangelist parish in Greenfield, WI.*

This was the final time that the Slovenian Choir will sing for mass. The Choir has been in existence for as long as the church (over 100 years). It is a sad situation, but times have changed and so has the population at St. Johns. Members of the choir have always been a very dedicated group and I would

like to thank all of them for attending rehearsals and scheduled events. Also, many thanks for our Music and Liturgy Director, Karen Schulteis for her support and encouragement.

As usual, greetings are sent to all of our sick and shut ins.

*Nasvidenje  
Mici Bregant*

### LODGE #79

WAUKEGAN, IL

#### JOIN HANDS DAY



St. Mary Lodge #79 will be rolling up their sleeves on Saturday, May 26th from 10 a.m. - 12 p.m., to help out their friends at the Midwest Veterans Closet. If you have gardening skills (and who doesn't), won't you join us to do some much needed landscaping just in time for Memorial Day?

Midwest Veterans Closet is located at 2323 Green Bay Road, North Chicago, IL.

To confirm your attendance or for more information, please contact Lori Mivshek at [kskjwaukeganathletics@yahoo.com](mailto:kskjwaukeganathletics@yahoo.com).

#### LODGE PERSON OF THE YEAR

What has become an annual tradition at our No-Tap Bowling Tournament, which took place on March 10, is the honoring of our Lodge Member of the Year. Vickie Hammergren was surprised by her fellow lodge officers when her name was called and she was presented with the official "Lodge 79 Member of the Year" plaque. Vickie was not only selected for her many years of commitment to St. Mary (serving as Recording Secretary since 2007) but also for her

volunteerism both inside and outside of the lodge.



*Past St. Mary #79 Lodge Members of the Year gather to present the lodge plaque to our 2017 recipient, Vickie Hammergren.*

### LODGE #136

WILLARD, WI

#### LODGE UPDATE

Greetings from Willard -

Mary of Perpetual Lodge #136 will have their Join Hands Day on May 20, 2018 at the Neillsville Assisted Living Center at 1 p.m. Members please come and join us. We will play Bingo and socialize with the residents there. They always appreciate us coming - especially the children. There are always lots of hugs for the children.

Melinda Deavers was chosen as Lodge Person of the Year for 2018. The celebration for her and our 50-year-members will be September 9, 2018 at Holy Family Parish, Willard. It will start after a potluck lunch at noon. Come and join us in honoring Melinda and the 50-year-members.

*Respectfully submitted,  
Lonna Rakovec  
Financial Secretary*

### LODGE #144

SHEBOYGAN, WI

#### LODGE UPDATE

We recently held our Annual Family Bowling Event, and there were a few more people than have

## LOCAL LODGE NEWS & EVENTS

participated in past years. I am sure they all had fun bowling! Afterwards, everyone was treated to pizza.



I recently attended Lodge #79's Bowling event in Waukegan. I saw young toddlers having fun with the help of Mom or Dad. Instead of bumper bowling, they would roll the ball down a slide type device. The scores were pretty good, and the kids were very happy!

#### UPCOMING EVENTS

Grab your rakes, shovels, clippers or any other garden equipment and join us at Greendale Cemetery for our annual Join Hands Day Project. The date is May 12th with a rain date of May 19 at 9 a.m. They more people we have helping, the quicker we will have the job completed. We want everything to look nice for Memorial Day.

In my last article, I stated that we got approval for our Matching Funds Project for this year. We will be sponsoring an Adopt-a-Beverage at the SS. Cyril & Methodius Parish picnic on July 8 at Deland Park. Proceeds will go to the Parish. If anyone is interested in donating money to the event, please call Tammy Miller at 920-452-2342 or Diane Udovich at 920-458-8980.

Recently, I sent out the forms for students attending a University/Technical School to apply for the

Financial Grants given each year to the approved students. Applications are due back no later than May 15. With the high cost of education, we hope that this will help out a little bit.

Flyers will soon be going out announcing our Annual Dinner & Fellowship Event on August 19. The dinner will be at 1 p.m. with a cash bar beginning at 12:30 p.m. At this time, we will honor our 50-year members and present the Financial Grants to the students. We would like to see many people attend!

*Pat Slapnick  
President & Voice Reporter*

### REGION 7

MINNESOTA AND MICHIGAN

### REGIONAL NEWS

#### MINNESOTA FEDERATION



*Gathered around a cake to celebrate 124 Years of KSKJ Life are officers and members of the Minnesota Federation of KSKJ Lodges and special guest, Tony Mravle Jr.*



*A special thank you to Tony Mravle Jr. for attending the Minnesota Federation Meeting which was held in Duluth, MN on Sunday, April 8th. Pictured are: Joe Jagunich, Frank Bucar, Sharon Bucar, Mary Spehar White, Tony Mravle Jr., and Tony Menart.*

### LODGE #59

EVELETH, MN



*Eveleth KSKJ Life Lodge #59 president Jen Menart presents a donation check to Rosemary Mattson (a lodge member who is also on the Quad City Food Shelf advisory board). March was Minnesota Food Share month and donations were matched.*

### LODGE #171

DULUTH, MN

#### LODGE UPDATE

The weather was picture perfect for our Annual Sleigh Ride which was held on March 10. Members bundled up for the leisurely ride through the beautiful snow that Mother Nature provided. See photos on next page.

## LOCAL LODGE NEWS & EVENTS



Youth Members enjoying the final days of winter during our annual sleigh ride.



Members and guests enjoy a wonderful sleigh ride on a beautiful sunny day.



Joey Jagunich and Frank B. Bucar entertain the crowd at the annual sleigh ride.

Lodge #171 recently honored Jim Pogorelec for being a Lodge Leader. He has served 15 years as a lodge #171 officer. Congratulations, Jim! See photo on next page.



Officers and members congratulate Jim Pogorelec on 15 Years as a Lodge Leader for the Membership Committee of Lodge #171 Duluth, MN

### REGION 8

COLORADO, MONTANA, KANSAS, CALIFORNIA

### LODGE #7

PUEBLO, CO

#### UPCOMING EVENTS

May 4 - Join us for an evening of entertainment at the annual Reverse Raffle on May 4 at St. Joseph's Hall on 917 E. B Street with doors opening at 6 p.m. Be one of the 5 remaining individuals to either split or go all the way for the main prize of \$3,500.00. Tickets are \$65 (\$80 per couple) with re-entry and dinner provided by Collette's Catering included. Winners do not need to be present to win. If you would like to purchase a ticket, contact Dan Golob or call Bill or Joyce Kocman at 719-545-2478.

May 14 - Monthly Local Lodge Meeting at St. Joseph's Hall at 6:30 p.m.

June 3 - St. Joseph Lodge #7 will be holding the annual Golf Scramble at Hollydot Golf Course on June 3rd beginning at 8 a.m.. Entry fee of \$90 will include green fees, golf cart, prizes, lunch refreshments and a good time! Interested? Contact Dan Golob or for more information call Bill Kocman at 719-545-2478.

#### LODGE UPDATE

Over the Lenten season, the children of Tony and

Josephine Martellaro carried out the family tradition of hosting a St. Joseph's Table at St. Joseph's Hall on Saturday, March 17 and Sunday, March 18, 2018. The children noted that the table and prayers were dedicated for peace throughout the world and end to violence in our country. The Martellaro family graciously donated all the money that had been raised over the weekend to families in need within the Pueblo community.



A photo of the decorated St. Joseph's Table featuring various food and flower arrangements.



Members of KSKJ at the viewing of the St. Joseph's Table on March 17th. Those pictured (left to right) back row: Rev. Ben Bacino, Debbie Carleo, Brenda Martellaro, Lisa Bottini, Jeanette Jensen, Carey Martellaro, Christine Martellaro-Ruth and Tony Martellaro. Front row: Izzabella Martellaro and Graeson Bottini

St. Joseph Lodge #7 held its Palm Sunday Breakfast and Easter Egg Hunt on March 25, 2018. Those in attendance enjoyed a breakfast consisting of klobasi, ham and eggs served with sweet potica as

## LOCAL LODGE NEWS & EVENTS

well other sweet and savory bites. A raffle of gifts donated by various members were drawn following breakfast. At the Easter Egg Hunt, the children were first greeted by the Easter Bunny and then enjoyed themselves by hunting for candy and sitting down for pictures with the Easter Bunny to follow.

We would like to thank all those who were involved in the preparation/set-up for the Palm Sunday Breakfast and the Easter Egg Hunt.



A group picture of the children and the Easter Bunny at the Easter Egg Hunt on May 25th



Young member, George Zakavec, enjoying the aftermath of hunting for candy.



A smiling Ezmeralda Breece visiting the Easter Bunny.

St. Joseph Lodge #7 met for its monthly meeting on April 9 where it held the election of delegates for the 2018 National Convention.

Delegates: Richard Zabukovic Jr., Mike Orazem, Vince Perez, Renee Zakavec, Angela Perez & Eileen Krasovec-Perez

Alternates: Lucille Zabukovic, Joe Zorc & Lisa Golob

We would like to thank the elected delegates and alternates who will be representing Lodge #7 this August in Chicago.

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

Submitted by,  
Angela Perez

### LODGE #69

BELT, MT

#### LODGE UPDATE

St. Joseph Lodge #69 in Belt, MT held its first quarterly meeting at Belt Brew Pub on St. Patrick's Day March 17. During the meeting we planned projects and dates for Join Hands Day projects, plus scheduled a date and location for the second quarterly meeting. After the meeting, the Lodge members attended 5 p.m. mass before returning to the pub to eat & celebrate St. Patrick's Day. See photo in the next column.



Lodge #69 officers and members all decked out in green for St. Patrick's Day

### OTHER NEWS & NOTES

#### SEND IN YOUR LODGE UPDATE

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





## **THANK YOU, VETERANS. WE SALUTE YOU.**

KSKJ Life would like to acknowledge all our service men and women for their self-sacrificing courage and dedication to our country's freedom. Thank you for your service.

KSKJ Life has proudly supported veterans since 1894.

KSKJ Life, American Slovenian Catholic Union, is an Illinois fraternal benefit society located at 2439 Glenwood Ave., Joliet, IL 60435. 2018.05.V.MEM



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