



# 2018

SEMI ANNUAL REPORT



**WE  
CONNECT  
FOR LIFE**

## LETTER FROM THE CHAIR

Members of KSKJ Life,

Periodically reporting on the state of our organization is one of the most important duties your Board of Directors is responsible for. It is most exciting to proudly report on the many positive results and great successes we have had this past year.

The most important highlight of 2018 was the Quadrennial National KSKJ Life convention held in August. It was an overwhelming success! Every four years, elected representative delegates from our active lodges meet to set the course of our Fraternal Society. The resolutions and initiatives passed by the delegates at this convention are going to be the boilerplate for the future direction of our Fraternal Society this next term. It was inspiring to see the enthusiasm and vivacity the delegates showed as they participated in this arduous process. Making decisions for an organization that was started some 124 years ago was done conscientiously by a well formulated delegation.

There have been three major objectives that the KSKJ Life National Board has consistently tracked closely for the past decade. As we reported to the delegates at the convention, these have proven to be the right targets to continue to develop.

**Membership:** In 2002, our membership numbered just over 24,000. Since then we have grown to over 40,000 members and counting! This growth has been possible for many important reasons. We have a strong tradition and history of taking care of our families and communities in need. Our members continue to share their time, talents, and leadership by organizing social and volunteer activities in their local communities. Our financial products are designed well and provide benefits that people need, and our professional sales agents continue to represent us well and bring us new members. We are all working together continuing paying forward the mission that was started nearly 125 years ago.

**Assets:** At the 2002 convention we celebrated having reached \$50 million in assets. Currently our assets have increased significantly to over \$500 million. This important objective has been accomplished through exceptional financial management by our Home Office and sizable membership growth. Excellent Insurance products, annuities and our final expense products have had considerable impact on both our membership growth and assets.

**Fraternalism:** Over time, the face of fraternalism has changed significantly. Our approach to fraternal activities has been forced to adapt to the parallel environment in which our members reside. There was a time when the Lodge was the only social entity (other than the church or school) available to our members. Today, competing social events are far more available and frequent. We firmly believe that most fraternalism is local and best provided by our lodges. The establishment of the Fraternal Advisory committee made up of all local elected lodge Fraternal Activities Coordinators has now given every lodge a voice on the national level. The expansion of staff appointments and additions to the Fraternal Advisory committee allows for this evolution of fraternalism to move forward at KSKJ Life.



These three objectives will be the initial focus as we strategize our initiatives for the next four years. This is a work in progress, giving extensive opportunity to advance our efforts to move forward as a leading Fraternal Benefit Society.

The election of the Board of Directors was one of the more important outcomes of the convention. The delegates elected one new at-large director and re-elected current members to the board. The selection of competent and knowledgeable leaders ensures that KSKJ Life continues to be positioned to move forward as a preeminent and vital fraternal organization.

Our greatness as an organization was not achieved by always making the most popular decisions, but by the board utilizing the authority assigned to us by the delegates to make difficult decisions in the best interest of our organization -- decisions that have allowed us to grow into the secure position that we are in today. The vote of confidence for the board from the delegation reinforced that the progress we have enjoyed has been appreciated and received with enthusiasm.

On behalf of your Board, I am proud to report that KSKJ Life is financially stable and strong. Our membership and assets continue to grow steadily. As we approach our 125th anniversary and celebrate some great accomplishments, we still face many challenges. The regulatory and compliance environment continues to change and test our preparedness and procedures. Also, promoting fraternalism will encounter challenges as we move forward in developing our unique model of excellence. Fortunately, we have in place a very competent Home Office staff to support our effectiveness and ensure the future success of our business and fraternal operations.

Fraternally,

Rudolph Krasovec  
Chair, KSKJ Life National Board of Directors



## LEADING THE WAY

The 39th KSKJ Life National Convention was held in Chicago on August 9-11, 2018. Our delegates had the opportunity to participate in several micro-workshops and hear from several speakers. One of the main tasks of the convention was to elect the members of the National Board of Directors. These members will be counted on to lead our organization into a bright and exciting future. We are looking forward to working with them and supporting them during the next four years!

Standing (left to right): Anthony Menart (Chair, Audit Committee), Daniel Mihelich (Chair, Finance Committee), Rudolph Krasovec (Chair of the Board), Tony Mravle (CEO), Robert J. Lokar, Jr. (Audit Committee) Seated (left to right): Daniel Golob (Finance Committee), MaryLou Stefanick (Finance Committee), Rev. Richard W. Gielow (KSKJ Life Spiritual Advisor), Julie Schneller (Audit Committee), Philip Hrvatin (Vice Chair)



CELEBRATING **125**  YEARS

## WHY SHOULD YOUR FRIENDS AND FAMILY BE A PART OF KSKJ LIFE?

- Competitive life insurance and annuity products
- Personalized service
- Numerous member benefits, such as our Educational Grant Program, PerkSpot Discount Program, American Hearing Benefits, and many more
- Opportunities for our members to make a positive difference in their community

# CONNECT YOUR LOVED ONES WITH KSKJ LIFE

We value you as our member and work hard to serve you. We continue to evolve as an organization with a diverse base of over 40,000 members nationwide, never losing sight of our tradition and the desire to support our members and communities. Connect your loved ones with us so that they may become part of an organization whose mission is to Protect, Connect and Serve.

## REFERRING A FRIEND OR FAMILY MEMBER IS AS EASY AS 1-2-5!

With our 125th anniversary right around the corner, we'd love to have your family and friends become members of KSKJ Life. Click on the link below to enter the names of your family and friends. As a thank you, we will mail you the following gifts when you supply us with 1, 2 and 5+ referrals:

	<p>Commemorative Pen</p>		<p>Multi-purpose Magnetic Clip</p>		<p>KSKJ Life "Proud Member" T-Shirt</p>
---	--------------------------	---	------------------------------------	---	---

[Click Here to Refer Your Loved Ones](#)



# YOUNG ADULT LEADERSHIP CONFERENCE

2018 YALC attendees in the Charity Photo Booth. Back row left to right: Adam Leseman (Lodge 59), Melissa Aharrah (Lodge 29), Kody Zamora (Lodge 1), Niko Marsic (Lodge 169), Tom Fitzsimmons (Lodge 257). Front row left to right: Krista Starasinich (Lodge 29), Viki Plut (Lodge 236), Katie Starasinich (Lodge 29), Megan Mihalic (Lodge 226)

The 8th KSKJ Life Young Adult Leadership Conference took place in August in Chicago, Illinois, preceding the 39th National Convention. The intent of this biannual conference is to engage and develop our young adults for fraternal leadership and participation in KSKJ Life. In addition to attending workshops on personal branding, professional development, and life insurance, the young adults coordinated a service project during the National Convention which included a 50/50 raffle and a themed photo booth. A total of \$1,068 was collected and the KSKJ Life Home Office matched \$1,000 - bringing the total donation to \$2,068. The Chicagoland Ronald McDonald House was the recipient of the donation.

“Being a part of this year’s YALC and Convention really gave me a better understanding of what KSKJ Life is all about....faith, community, and service is how I’d sum it all up.”

— Krista Starasinich, Lodge #29



Katie and Krista Starasinich present a check to the Chicagoland Ronald McDonald House for \$2,068 that was raised from the charity project.



# GIVING BACK

## LOCALLY AND NATIONALLY

Lodge #196 member Mary Ann Nanti visits with guests at the event, passing out information about KSKJ Life

Blessed Virgin of Help Lodge #196 in Gilbert, Minnesota partnered with Habitat for Humanity (North St. Louis County chapter) in February to assist them with their "Building the Future" fundraising event. The lodge provided volunteers to work at the event, and KSKJ Life's Home Office donated \$2,000 to the organization as part of our Matching Funds Program. The grand total raised, including the matched funds from KSKJ Life, amounted to over \$22,000. Habitat for Humanity works in local communities across all 50 states in the U.S. Habitat's vision is of a world where everyone has a decent place to live.



Lodge #196 members present Matching Funds check to North St. Louis County Habitat for Humanity Director Nathan Thompson. (left to right) Rocco Leoni, Yvonne Skrbec, Katherine Trampusch, Karl Oberstar, Jr., Nathan Thompson, and Ashley Theien.

# GOING ABOVE & BEYOND

For 125 years, KSKJ Life has promoted community outreach by encouraging our members to make a positive impact in their lodges and their communities. 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

DAKOTA ZAMORA – LODGE #1

A life-long KSKJ Life member, Dakota “Kody” Zamora not only participates in his lodge’s various activities, but takes an active part in planning them as well. He has attended the past four Young Adult Leadership Conferences, which has given him the tools to go out and promote our organization. He is constantly offering new and creative ideas on how to encourage younger members to participate in KSKJ Life events. Kody also does an excellent job of bringing together the more seasoned members together with the young adults. His volunteerism outside the lodge is just as strong, as he recently completed an internship at the YMCA, organizing and implementing a wellness fair for senior citizens.



Kody receiving his 2017 National Lodge Person of the Year award



Kody (standing) participates in craft projects with other YALC Participants and campers at Camp Wawbeek, a camp for children with disabilities in Wisconsin Dells, during the 2016 conference.

## KSKJ LIFE SERVICE AWARD

MICHAEL MACCHIONI – LODGE #50

In 2006, Michael Macchioni set up a 501 c(3) non-profit organization named Gemma’s Angels in memory of his mother, Gemma. His organization has distributed tens of thousands of pounds of fresh fruit and vegetables to a list of 33 (and growing) homeless shelters, soup kitchens, and food pantries in the Dauphin and Lebanon Counties in Pennsylvania. Michael’s commitment to volunteerism was evident long before Gemma’s Angels was founded. In 1995, Michael conducted an event for a local Easter Seals program which ended up in a surplus of food. A friend had mentioned to him that a new homeless shelter in the area was struggling and could very much use the food. For the past 23 years, Michael has led family, friends, and other volunteers to conduct a Christmas party not only at this particular shelter, but three others as well.



Michael receives his Service award from KSKJ Life agent David Edwards.



Michael (seated) with other volunteers promoting Gemma’s Angels’ “Donate-a-Tomato” program

## NOMINATIONS ARE NOW OPEN FOR THE 2018 SERVICE AWARD.

Click below to nominate a deserving member (Nominations accepted through December 31st, 2018)

[Nominate a Member](#)

# FRATERNAL SNAPSHOT

## OVER \$3.5 MILLION

In collaboration with other non-profit groups and charities, over \$3.5 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 \$36,000 was donated by KSKJ Life alone in 2017 through this program.

## OVER 86,000 VOLUNTEER HOURS

have been contributed by our members since 2010. Total number of hours in 2017 amounted to 6,059.

## EDUCATIONAL GRANT PROGRAM

Since the introduction of the Educational Grant Program in 2015, \$445,375 in educational grants and scholarships have been awarded, of which \$61,000 was disbursed for the 2018-2019 school year.

## MEMBERSHIP

In the last 10 years, we have increased our membership by 45% - putting us at over 40,000 members in 2018.

## HURRICANE RELIEF

Over \$24,000 was donated to Hurricane Harvey and Hurricane Irma relief efforts in 2017 (\$12,331 in donations were collected and then matched by the home office).

The wrath of Hurricanes Florence and Michael that occurred this past fall has prompted KSKJ Life to run another relief campaign to aid victims. KSKJ Life will match donations collected up to \$5,000 total, and will accept donations through the end of November. Donations will be accepted by mailing a check payable to:

KSKJ Life Foundation

Mail to:

KSKJ Life Foundation  
2439 Glenwood Ave.  
Joliet, IL 60435

# MAKE EVERY HOLIDAY SEASON HAPPY

## GIVE THE GIFT OF LIFE INSURANCE

Gift cards, sweaters, and smartphones can only go so far in life. This year, give something outside the (gift) box – something that's timeless, affordable, and practical...life insurance.

## TAKE CARE OF EVERYONE ON YOUR SHOPPING LIST WITH A GIFT THAT LASTS A LIFETIME AND BEYOND.

- Spouse
- Children
- Grandchildren
- Yourself



Purchasing life insurance for yourself or a loved one can be overwhelming, especially during the busy holiday season, but with our Needs Calculator, you can have confidence in choosing the right amount of coverage to help protect you and your family

[Calculate Your Life Insurance Needs](#)



# PROTECT CONNECT SERVE

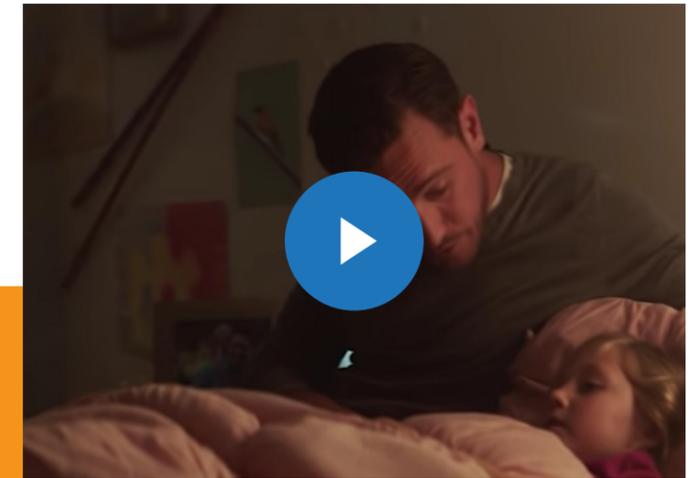
Because someone loved you, you became a member of KSKJ Life. Whether you purchased a policy yourself or someone purchased one for you, you are part of an organization whose mission is to

**Protect, Connect, and Serve.**



## PROTECT

—  
We focus on providing life insurance and annuity products that secure our members' financial futures at every stage of life. Take a minute to view the video to the right that confirms why we do what we do. Life is for living!



## CONNECT

—  
By being a member, you have access to benefits such as:

- Educational Grant Program
- PerkSpot Discount Program
- American Hearing Benefits
- ScriptSave
- Baby Benefit

Click on the bullets above to learn more about our member benefits.



## SERVE

—  
We believe in the power of community – we have developed opportunities to give back to the causes that matter to YOU.

