KSKJ Life is a Christian, community-focused life insurance company that has provided financial security to its members and their families for 125 years. We offer competitive life insurance products and retirement solutions, premier personalized service and meaningful member benefits and programs.

As a not-for-profit organization, KSKJ Life makes a difference by reinvesting back into local communities and is dedicated to continuing its mission by helping families achieve financial security.

Board of Directors, Home Office Executive Committee and Advisors to the Executive Committee

Seated (left to right): April Sleyko, VP Marketing and Fraternal Services; Julie Schneller, Board Member–Audit Committee; Rudolph Krasovec, Chair of the Board; MaryLou Stefanick, Board Member–Finance Committee; Anthony T. Mravle, Investment Manager

Standing (left to right): Philip Hrvatin, Vice Chair of the Board; Brian Sharp, Chief Information Officer; Stuart Buchanan, Chief Operations Officer and Business Development; Daniel Mihelich, Board Member–Finance Committee Chair; Robert J. Lokar, Jr., Board Member–Audit Committee; Anthony Menart, Board Member–Audit Committee Chair; Daniel Golob, Board Member–Finance Committee; Tony Mravle, CEO; Rev. Richard W. Gielow CM, KSKJ Life Spiritual Director; Paul Kaiser, Director, Agent Sales
Dear Members and Friends of KSKJ Life:

Annually, as we wind down each year, we have shared a message with the members about our many successes. Fortunately, for several years we have been able to proudly provide a summary of several significant accomplishments. This last year has been no exception.

Soon we will be ending our 125th year celebration of our great fraternal society. It’s hard to believe that KSKJ Life not only has been able to survive for that long, but we continue to be a vital organization in the lives of our members. We were originally chartered for the sole benefit of our members. Since 1894, we have been there to provide aid to members and their families. KSKJ Life has promoted our culture and our Christian faith and charity. We continue to do this because it is what we are supposed to do.

Our lodge system is the one thing that makes us special to our members. Those who participate find that many of the activities are designed to create fraternalism and friendship among all members who share a common purpose. This past year, many of our lodges hosted 125-year celebrations. We also have many lodges that have existed for over 100 years and most held special events for the members in their areas to mark these significant events. Unfortunately, not all members participate regularly in lodge events due to logistics, conflicting events or time constraints, but there is always an open invitation for any members.

This past year we continued the practice of providing student members with educational grants - a member benefit that makes us different from other organizations. It’s no longer a competitive process for college students, but rather an opportunity for KSKJ Life members to receive assistance as they pursue their educational advancement. The number of student members who have been helped since this program was started is astounding.

Numerous “Matching Funds” events were also held this past year throughout the country. This program, which has been identified as a best practice among fraternals, is one way we give back to the communities where members live. It’s an opportunity for us to invite those outside our organization to share in the benefits of KSKJ Life and help the communities where we are located. It continues to grow in popularity and has helped benefit many local community groups.

While we continue to pursue our efforts to make KSKJ Life a stronger and more viable organization, we are also committed to serve you, our members, with the best possible products available. All of us at KSKJ Life wish our members and friends a prosperous 2020 as we prepare for another great year.

Fraternally,

Rudolph Krasovec
KSKJ Life, Chair of the Board
2019 marked the 125th Anniversary of KSKJ Life. The year was full of memories and celebrations - paving the path for a strong future.

Click above to watch highlights from our national event.
FRATERNAL SNAPSHOTS

- Members coming together to volunteer their time at KSKJ Life organized events since 2010.

- Our total number of policies in force is now over 49,000 and continues to grow.

- Matching Funds

  In 2018, KSKJ Life donated over $65,000 to non-profit groups and charities through its Matching Funds Program.

EDUCATIONAL GRANT PROGRAM

- $83,000 was disbursed for the 2019-2020 school year through our College/High School Educational Grant Program.
Supporting Soldiers Campaign was created in 2015 as an effort to show our support and gratitude towards the military and their families. At the start of each holiday season, we choose a charitable organization whose mission is to assist our brave American soldiers and veterans. An item (or items) is then selected based on current needs and members and friends of KSKJ Life are encouraged to collect donations through holiday parties and drives.

2019-20 Campaign: Socks for Soldiers

This holiday season, we are partnering with Operation Care Package to provide socks to military troops who are deployed in remote areas where they don't have access to basic supplies. Through January 12, 2020, we are asking members to collect unworn pairs of men's and women's white or black crew socks and donate them at an upcoming local lodge event. For every local lodge who participates, we will donate $50 to Operation Care Package on behalf of each lodge.

Members who may not be close to a lodge can also organize a collection drive or simply donate as an individual and ship directly to the KSKJ Life Home Office. Monetary donations are also accepted and will be matched per dollar (maximum $100 per member) up to $5,000. A one-time donation of the total collected funds will be delivered to the charity.

Show Us Your Socks!

Through January 12, 2020, post a photo of your sock donations on your social media pages using the hashtags #ShowUsYourSocks and/or #KSKJLife and you'll automatically be entered for a chance to win a pair of commemorative KSKJ socks! Random winners will be chosen and notified throughout the campaign. For more details, click HERE.

SUPPORTING SOLDIERS CAMPAIGN DONATIONS SINCE 2015

Number of Items/Packages Collected by Members

- Over 6,150

Member Cash Donations

- $4,268.25

Home Office Contribution

- $7,318.25

Total Amount Raised for Active Military/Veterans

- $11,586.50

Supporting Soldiers

Providing Support to Service Members and Veterans

For more information on this year’s Supporting Soldiers Campaign, visit our site: kskjl.com
As a fraternal benefit society, philanthropy is a key focus of KSKJ Life’s mission. In order to promote this across the country, KSKJ Life lodges have invested in local communities through Matching Funds initiatives. These events raise funds for organizations, charities or families in need, and the KSKJ Life Home Office matches the donations raised.

KSKJ Life lodges #29 and #2 came together earlier this year to organize a Matching Funds event benefiting Cornerstone Services in memory of KSKJ Life member and Lodge #29 officer Louis Derlinga. Cornerstone Services is a nonprofit organization located in Joliet, IL that provides progressive, comprehensive services to people with disabilities promoting choice, dignity, and the opportunity to live and work in the community. Louis, who passed away unexpectedly in 2018, was a Cornerstone Services client for many years and was an active community member throughout the Joliet area. A total of $9,725 was raised at the event, which includes KSKJ Life’s Matching Funds contribution of $4,000.

Louis Derlinga
As a member-based organization, part of KSKJ Life’s mission is to practice fraternalism and service by lending a helping hand to those in need. Each year, we recognize two deserving individuals who have demonstrated an exceptional commitment to this mission.

Heidi Coldagelli was chosen for KSKJ Life’s 2018 National Service Award. Heidi belongs to Sts. Cyril and Methodius Lodge #59 in Eveleth, MN. Heidi has been very involved in coordinating the community’s local March of Dimes Walk for Babies for the past several years. She was co-chair since 2004 for the event, which raised over $50,000 each year.

Heidi also volunteers at her children’s school, Marquette Catholic School in Virginia, MN. She has worked various fundraisers for the school and was formerly involved with their Home and School Association. In addition to her work at the school, Heidi has just volunteered to be on the finance committee at Resurrection Church in Eveleth, MN.

Jeanette Jensen was chosen for KSKJ Life’s 2018 National Lodge Person of the Year. Jeanette belongs to St. Joseph Lodge #7 in Pueblo, CO. Jeanette has served on the St. Joseph Lodge Hall manager since 2016. As an active lodge member, Jeanette served on the Membership Committee for many years before she was elected as the Fraternal Activities Coordinator in 2019. In 2018, Jeanette chaired the Mt. Carmel Festival parking lot fundraiser, the Christmas Cookie Exchange event and Lodge #7’s first Holiday Craft Show. She assisted her mother, Josephine Martellaro, her sisters and her many aunts cooking and serving members at the Palm Sunday breakfast. She is also one of the top sellers for tickets to lodge events.

Jeanette is also active in her community and routinely volunteers at St. Mary’s Historic Catholic Church, serving on several of their committees. She helps cook and prepare dinners at the church and participates with other fraternal groups in Pueblo.

Nominations for the 2019 KSKJ Life Service Award are being accepted through December 31, 2019.

Click HERE to nominate a deserving member today!
Each year, KSKJ Life Lodges participate in Join Hands Day, a day where members of all ages are dedicated to helping their communities through helpful service projects. This year, 18 lodges from all over the United States participated in this special day and contributed to their local communities in a variety of ways, including organizing fundraisers for local charities, cleaning cemetery grounds, and serving at nursing homes, food pantries, homeless shelters, schools and churches.
SUPPORTING YOUNG SCHOLARS

We believe in the power of education. Since the introduction of the Educational Grant Program in 2015, $528,375 in educational grants and scholarships have been awarded - with $83,000 disbursed for the 2019-2020 school year. Traditional values and a commitment to hard work are a common thread among all of our recipients.

"I plan to study Political Science and Pre Law and hope to obtain a law degree in order to help immigrants and the elderly. My grandparents (on both sides) were immigrants from Slovenia and I was born in Russia, adopted and immigrated as a baby. The grant will decrease the financial burden on my family and will allow me to graduate from college with less debt and to continue my studies with less stress."

Maya S. Lodge #169

"The greatest benefit of KSKJ Life for me was the time I was able to spend with my grandfather at various KSKJ Life activities. ...The best times were the Sunday dinners where I went to help with setup/clean up. I was able to interact with my grandfather on my own. We rode together and talked, he sat and socialized with other members while I helped with setup and then we were able to sit to and enjoy a meal together. Sharing that time with grandpa...priceless."

Nathan B. Lodge #226
WHY WE DO WHAT WE DO

TO PROTECT
We focus on providing life insurance and retirement solutions that help secure the financial futures of our members and their loved ones.

Life’s milestone moments usually require a promise - to love, cherish, guard and protect. Take a minute to view the video to the left to see why life insurance is a promise kept.

TO CONNECT
KSKJ Life members have access to additional benefits that include retail discounts and programs created to help improve your life throughout all life stages. Click HERE to learn more about our member benefits.

TO SERVE
We believe in the power of community. We have developed opportunities to give back to the causes that matter to YOU! Click HERE to sign up for our new E-Newsletter coming in January 2020 to stay informed about national events and charitable initiatives that you can take part in.

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

www.kskjlife.com 1-800-THE-KSKJ

SAR 2019-12.2019