

KSKJ VOICE

2020 - FALL EDITION



KSKJLIFE.COM



A Letter from the Chair of the Board

Our fraternal mission to serve others has been part of our core values at KSKJ Life for over 126 years. The current pandemic may have limited in-person group gatherings, but it certainly hasn't diminished our efforts to make an impact in our local communities. Local lodges have found alternative and safe ways to come together to support their communities through social distanced and virtual efforts, and many of our members have volunteered their time to support local healthcare and essential workers, hospitals, nursing homes, food banks and neighbors through their own creative solutions.

Technology certainly has been our friend these past few months and social media has been a great way to stay in touch during this time of challenge. Directing our lodges, members, agents and staff to follow safe health practices, maintain social distancing and wear face masks are things I never imagined that we would be doing. However, it has become the main tactic for all of us to get through this. Your safety and those we serve require strict adherence to all the directives until we get a reprieve from this pandemic. Through faith and by working together we find resilience, as our founders did, and hope for a better tomorrow.

As a Fraternal Benefit Society, one of our primary 21st Century strategic initiatives has been to focus on improvement. Events like this are anticipated, but even when prepared, it can be tricky to continue to stay the course when faced with these complex realities. Our decisions are always in the best interest of KSKJ Life and our members. As our Bylaws have recently changed with the Referendum vote by our former delegates, we are making necessary adjustments to fit this new criterion and adapt to a uniquely different chapter in the history of KSKJ Life. Meeting these challenges head-on and securing our future is paramount in all our decision making.

KSKJ Life recently celebrated 125 years as an organization. The 125th Anniversary Booklet, that was put together by our Home Office team, is a magnificent work of art! It gives us confidence and good reason to believe that we will celebrate many more successful years. An electronic copy of the book is now available to download on the [125th Anniversary page on kskjlife.com](#).

I wish everyone Health and Peace.

Rudolph Krasovec
Chair, KSKJ Life National Board



Top row L-R: Anthony Menart, MaryLou Stefanick, Daniel Golob, Philip Hrvatin.
 Bottom row L-R: Rudolph Krasovec, Daniel Mihelich, Julie Schneller, Robert J. Lokar, Jr., Tony Mravle.

As a not-for-profit organization, KSKJ Life makes a difference by reinvesting back into our communities and is dedicated to continuing its mission by helping families achieve financial security. Our National Board of Directors embodies and manifests these values through their philanthropic and charitable actions, taking time to give back and invest in their own local communities.

KSKJ Life Board of Directors

Chair of Board

Rudolph Krasovec, Jr.

Audit Committee Chair

Anthony Menart

Finance Committee Chair

Daniel Mihelich

Vice Chair of Board

Philip Hrvatin

Audit Committee

Robert J. Lokar, Jr.

Finance Committee

Daniel Golob
MaryLou Stefanick

Chief Executive Officer

Tony Mravle

Julie Schneller

Home Office Executive Committee

Chief Executive Officer: Tony Mravle, **Chief Operations Officer and Business Development:** Stuart Buchanan,
Chief Information Officer: Brian Sharp, **Vice President, Marketing and Fraternal Services:** April Sleyko.

Advisors to Executive Committee

Director, Agent Sales: Paul Kaiser, **Investment Manager:** Anthony T. Mravle.

KSKJ Life Spiritual Advisor: Rev. Richard W. Gielow C.M.



A Message from the CEO

A SENSE OF PURPOSE IS KEY TO PERSONAL HAPPINESS AND FULFILLMENT.

Like many of you, my family has been spending a lot of time at home during the pandemic. Even with the kids returning to school (remotely), days seem to run together until it seems hard to distinguish one day from the next. We've caught ourselves drifting to more entertainment - more time on our phones, watching more movies - and have had to make concerted efforts to turn things off, be present to each other, and take more walks (sorry dogs!). The continued disruption has made me pause and think about purpose - what makes today different than tomorrow? The next? There certainly is more to life than looking forward to our sports teams starting up again or the next binge-worthy show on Netflix.

We've been talking with our kids more often about purpose and how it is rooted in our faith; how the example and message of Jesus calls us to be and act with love, kindness and compassion. This should impact our thoughts and intentions about ourselves and others and flow into actions of love and charity at home and in our circle of influence around us. All good decisions will come through that lens and give purposefulness and meaning to our lives.

As a fraternal, Christian, member-owned organization, KSKJ Life has had a sense of purposefulness since the very beginning in 1894, serving its members and local communities. This purpose has helped us navigate through other challenging times in our nation's history, from the Spanish Flu and several economic depressions to world wars and other military conflicts. Staying focused on our "north star" and faithfully putting our members' needs directly in our sights keeps our priorities and decisions clear, particularly in disruptive times like we live in now.

Even before the pandemic, it was getting increasingly more challenging to physically bring our members together like we did in decades past. Our members live in nearly all 50 states now, with work and many other activities taking up much of our time. I encourage everyone to stay connected with each other to support one another and our local communities. Get together in person with your loved ones and other members as you are able. Connect digitally with all the means at your disposal for video chatting. Stay in touch with us by connecting with our social media pages and participating at home in one of our remote activities. Shop "local" and support your local small businesses - including YOUR life insurance and annuity provider, KSKJ Life!

KSKJ Life is here for you, as we have been for generations of members for over 126 years - strong, steadfast, and secure. Know that our prayers and thoughts are with you and your loved ones for good health, safety and prosperity as we all navigate the current times through a lens of faith and purpose.

Tony Mravle, CEO



Supporting Soldiers

Providing support to
service members and veterans

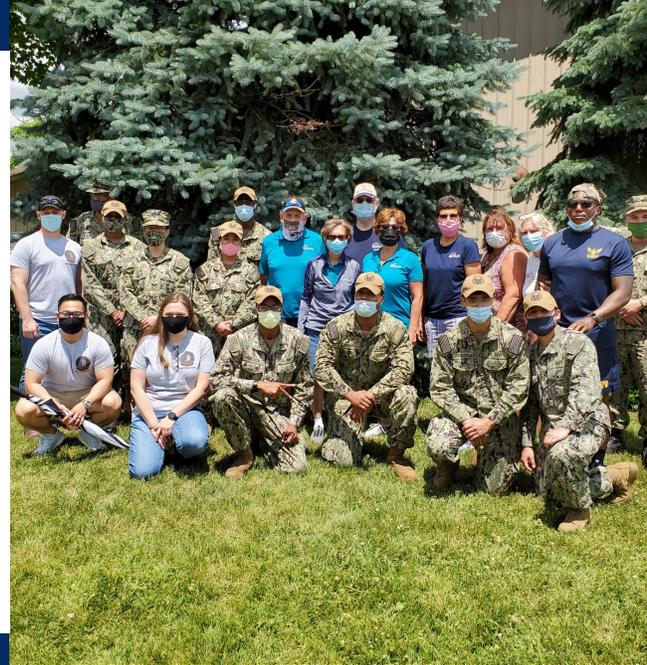


As a fraternal benefit society, part of our mission is to provide charitable support for our members and their communities. Each holiday season we hold a fundraising campaign for a charitable organization that supports our active military and/or veterans as part of our annual Supporting Soldiers program. Since its inception in 2015, our Supporting Soldiers initiative has raised over \$18,000 for various military-focused organizations.

This year, we are raising funds for **Fisher House Foundation**, a 501c3 charity that builds comfort homes where military & veterans' families can stay when a loved one is in the hospital. Fisher House is a "home away from home" for families of patients receiving medical care at major military and VA medical centers.

KSKJ Life will match monetary donations collected up to \$5,000 total through January 9, 2021

[CLICK HERE TO LEARN MORE & DONATE](#)





THE TIME FOR LIFE INSURANCE IS NOW

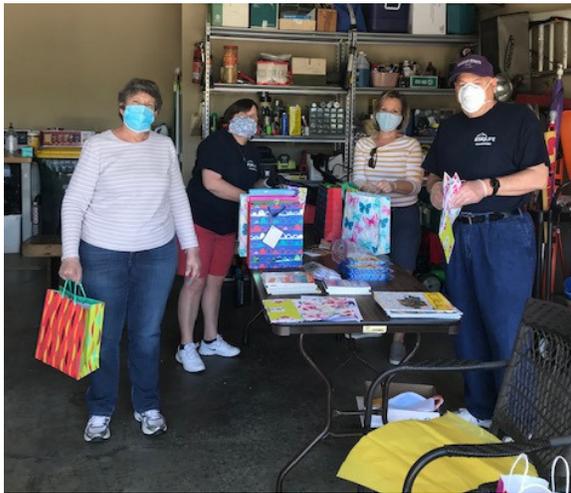
As we try to navigate all the changes and challenges 2020 has brought this year, it's worth the reminder that our top priority hasn't changed: caring for our loved ones and keeping them protected. Since we've seen firsthand how the unexpected can become reality, preparing for the future has never been more important. Take the time this holiday season and reevaluate your current life insurance coverage to ensure your loved ones will be financially sound should something happen to you - that's what KSKJ Life is here for.

"Now is the best time to buy life insurance. You'll never be younger than you are now, healthier than you are today, and premiums will never be lower."

- Sharon S., KSKJ Life Agent

[Click here to connect with an agent today.](#)

STRENGTH IN UNITY DURING EXTRAORDINARY TIMES



As part of our mission to help support our communities, KSKJ Life held a Unite to Fight Hunger Campaign this spring to benefit Feeding America and the 200 food banks and 60,000 food pantries they support across the country. Over **\$12,450** was raised for Feeding America, which included donations from members and a match from the home office.



If there is one positive thing that has come out of the pandemic, it's seeing how people have rallied for their communities. KSKJ Life staff and members across the nation worked together this year to provide lunch for local health care workers, prepare and deliver Care Packages for seniors shut-in at home, participate in Grab-and-Go meal distribution programs, supply groceries and essential items for veterans, and collectively sew over 450 masks to donate to various nursing homes and hospitals.

KSKJLIFE

STEPPING

UP

a better you
a better future



For the first time, KSKJ Life hosted a virtual 5K Walk/Run this fall as part of our annual Stepping Up Program. Runners, joggers and walkers took to the pavement the week of September 12th to show their commitment to physical and mental wellness and compete in a friendly challenge against other members. A big thank you to all who participated! A portion of the proceeds from the 5k benefited the KSKJ Life Educational Grant Program.

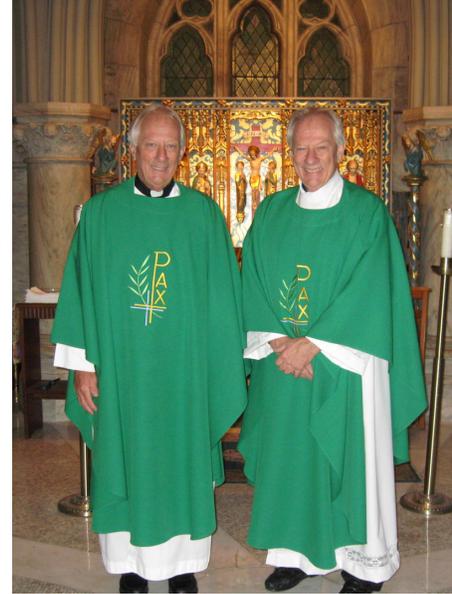
Details for next year's Stepping Up Program will be released in early 2021.

GETTING TO KNOW KSKJ LIFE'S SPIRITUAL ADVISOR

Father Richard Gielow plays an important role at KSKJ Life as our organization's Spiritual Advisor. He embodies our mission of helping others, teaching kindness and going above and beyond for our communities. This year, he was recognized for his 50 years of priesthood.

Jubilee celebrations were put on hold due to the COVID-19 pandemic, but we look forward to honoring him when the time is right to do so.

Father Gielow has traveled all over the world as part of his ministry. 15 years ago, he started conducting parish missions on cruises and has taken people to the Caribbean, Alaska, Mexico, Rome, Paris, Mediterranean, Baltic capitals, California, New England and Canada, Paris and Rome being his favorite locations. In his spare time, he loves to golf and is a big fan of the Chicago White Sox.



Photos L-R: Father Richard Gielow at KSKJ Life's 125th Anniversary Celebration in Joliet, IL; Father Richard with brother Father Robert at the St. Patrick's cathedral in New York City.

"I became a priest because I thought it was the best way to help people and be happy at the same time. I was right."

- Father Richard Gielow

CHECK OUT OUR NEW WEBSITE!

Our website is so much easier to use (and it looks good too)! Plus, we added features that will help you learn more about our simple and secure products and the perks you receive as a KSKJ Life member.

Visit today at [kskjlife.com](https://www.kskjlife.com).

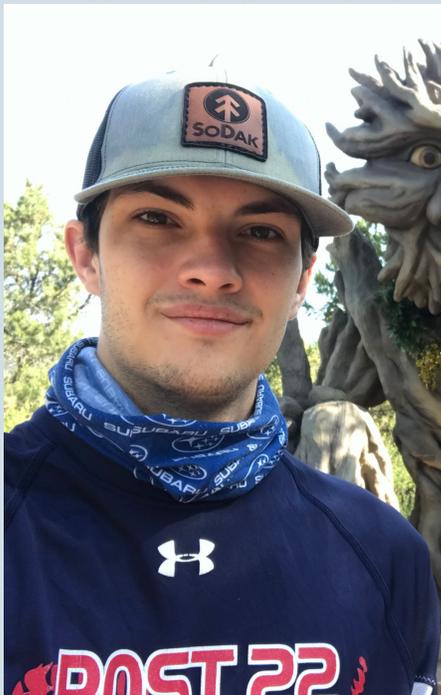
Sign up for our monthly Newsletter below to learn more about what KSKJ has to offer!

[The Buzz Newsletter Signup](#)



EDUCATIONAL GRANT RECIPIENTS GIVE BACK

Here at KSKJ Life, we believe education is a foundation for success. Since the 1950s, we promoted this concept through the KSKJ Life Scholarship Program. In 2015, we launched our Educational Grant Program, open to all college-attending members who meet the requirements. New this year, the high school program is now a member benefit as well. Congratulations to all the grant recipients of the 2020/2021 school year, who show us how they demonstrate fraternalism and what it means to give back.



"I've organized bake sales to help a fellow classmate of mine going through cancer treatments, to benefit the Children's Hospital of Milwaukee, and for Project Angel Hugs. Volunteering is something that I enjoy doing, so I also help out at my local KSKJ lodge events, including children's Christmas parties, family bowling events, and annual meetings."

- Olivia F., Lodge #144

"I volunteer at a local homeless shelter called The Hope Center. We provide food, holding facilities for important documentation, and clothes for homeless individuals to help get them back on their feet. I feel this relates to KSKJ Life's mission by doing charitable acts and helping people who need it without expecting anything in return."

- Dalton M., Lodge #7

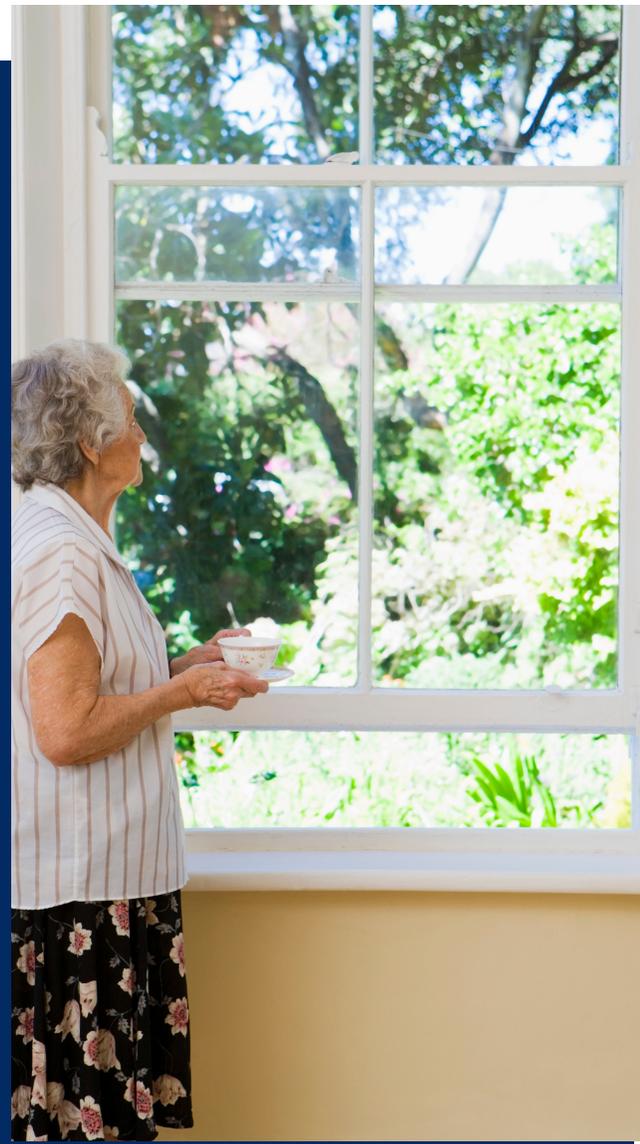
DON'T MISS THIS WINDOW OF OPPORTUNITY

Having guaranteed retirement income is particularly appealing in today's world of financial uncertainty. If you're a fan of bank CD's, but not a fan of the rates, then a Window Annuity might be the perfect savings solution for you. A KSKJ Life Window Annuity is a 5-year tax-deferred product that has a guaranteed fixed interest rate for one year - typically higher than a bank-issued CD.

After 1 year, you have several options to choose from:

- **Withdraw the funds without surrender fees**
- **Open another annuity**
- **Continue with the assigned interest rate**

A Window Annuity is a great solution to secure your retirement funds! **Contact us today to learn more.**



KSKJ Life, American Slovenian Catholic Union, is an Illinois fraternal benefit society located at 2439 Glenwood Ave., Joliet, IL 60435 1-800-843-5755 WIN.V.2020.11.



Referendum Update

On March 27, 2020, the KSKJ Life Board of Directors voted unanimously to approve a Resolution for a Referendum to be voted on by Delegates to the 2018 KSKJ Life Convention and current National Board members. Delegates and members of the Board were asked to approve a proposal to update our governance model for a direct member election for National Board members. As a result, the referendum passed overwhelmingly in favor. Communication regarding the formal approval of the referendum by the State of Illinois and corresponding changes to the articles and bylaws will be communicated following these approvals. On behalf of the National Board of Directors, thank you to the Delegates for your outstanding support and leadership as we continue to work together to Connect, Protect and Serve our members for generations to come.