



Call for Delegates—We Need YOU!

National Convention 2014—August 7-9, 2014

Walt Disney World, Orlando, Florida

Every four years, a national convention is held to provide an opportunity for all lodges to send elected representatives, or delegates, to vote on matters regarding KSKJ Life. This includes electing members to the National Board of Directors.

This communication is being sent now because members must attend a minimum of FOUR official lodge meetings in 2013 to be eligible for consideration as a delegate in 2014.

All members age 16 and above are welcomed and encouraged to consider serving as a delegate. Diversity in ages of delegates will provide perspective and help make decisions that better represent all members.

Lodge presidents and officers are greatly encouraged to recruit, elect and mentor young adults as delegates to help develop the next generation of leadership for KSKJ Life!

Additional Information

- Each active local lodge having 100 members may send one delegate,



and for each additional 200 members, an additional delegate.

- Each active local lodge shall elect its delegates to the National Convention at either a regular or special meeting to be held between

March 1 and April 30 of the convention year.

- The membership roll of each lodge as of the first day of January of the convention year shall determine the number of delegates to which each lodge is entitled. Membership roll includes all members.

You may access more information by reviewing the official Bylaws.

Please direct any questions regarding delegate eligibility and election to Tony Mravle, Jr., at tonyjmr@kskjlif.com.

Convention Lodging Information

We are excited to share with you our significant group discount rates and lodging information for accommodations on the Disney property! Our package is being finalized with a travel agent and will be communicated once everything is completed. Please refrain from making any arrangements with Disney prior to our announcement, as they will not be able to honor our group discount for any reservations made outside of our agreement.

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KSKJ Life Home Office
2439 Glenwood Avenue
Joliet, IL 60435

Fax: 1-815-741-2002
Website: www.kskjlif.com
Email: voice@kskjlif.com

1-800-THE-KSKJ

KSKJ Life names new VP for Corporate Communications & Development



Tony Mravle, Jr.

TONY MRAVLE, JR., has been appointed as the new Vice President for Corporate Communications & Development, Fraternal Services and Human Resources for KSKJ Life effective January 2013.

Mr. Mravle has over 10 years of diverse experience in people and program development in the corporate,

non-profit and higher education sectors. He has created and implemented training and development opportunities for people of diverse ages and

backgrounds in the areas of performance, conflict management, communication, leadership and organizational development, and strategic planning.

Tony also has over 15 years experience in volunteer management, coordinating volunteer opportunities on the local, domestic and international levels. His accomplishments include successfully coordinating groups that have supported local food pantries, rebuilt homes in Mississippi after Hurricane Katrina, and built a library in rural Belize.

Mr. Mravle currently volunteers as a coach for the Shorewood Soccer League and serves as the president of St. John the Baptist KSKJ Lodge #143.

With KSKJ Life, Mravle will be focusing on

leading the organization in areas such as developing training and educational opportunities for staff, agents, lodge officers and board members; serving as the home office liaison to the Fraternal Board of Directors; overseeing membership growth and fraternal services, developing and maintaining an effective communications plan, and contributing to organizational leadership and effectiveness.

KSKJ Life is excited to welcome Tony Mravle, Jr., to the team and is confident he will prove to be a strong asset to an already experienced and successful group of professionals.

KSKJ Life congratulates Tony in his new role and looks forward to a bright future of continued success.

ATTENTION MEMBERS:

We are in the process of developing our use of video for marketing and training purposes. We are seeking a professional who has demonstrated success with green screen technology and multi-layered video and sound editing and would like to consider members in the proposal process. Interested members should send resume and rates/fees and link to recent work for review to marketing@kskjlife.com

SAVE THE DATE

KSKJ National Bowling Tournament Indianapolis, Indiana

Tentative Dates:
April 13 & 14, 2013



Voice/Glasilo Schedule

ISSUE	<u>COPY DEADLINE</u>
	MONDAY
MARCH	FEB. 4-11
April	March 4-11
May	April 8-15
June	May 6-13

NOTE: Above dates are subject to change.

Your financial goals and objectives vary depending on what stage of life you are in. Are you:

- *starting a new job?*
- *getting married?*
- *starting a business?*
- *sending kids to college?*

It is never too late to start taking control of your financial security.

Call our office today to discuss our LIFE products!

1-855-332-8809

KSKJ VOICE

OFFICIAL PUBLICATION OF KSKJ LIFE,
AMERICAN SLOVENIAN CATHOLIC UNION,
IN THE INTEREST OF ITS MEMBERS

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 members and for \$20.00 a year to other subscribers. Periodicals postage paid in Joliet, IL, and additional mailing offices.

Publisher: Frank Janczak, CEO
Vice President of Marketing: Lisa Bickus
Vice President for Corporate Communications and Development: Tony Mravle, Jr.

English articles for publication and advertisements should be sent directly to: voice@kskjlife.com

Slovenian language articles go to the Slovenian editor:

Mara Cerar Hull
1440 Bunts Rd.—Lakewood, OH 44107
slovedit@att.net

DEADLINE FOR SUBMISSIONS—
See schedule on page 2.

Change of address, name or matters concerning membership in the KSKJ should be addressed to the Home Office.

ADVERTISING

Commercial Rates\$9.00 per column inch
Memorial Rates\$5.00 per column inch
Multiple ad discount rates available on request.

A Message From the KSKJ Life National President



by Rudy Krasovec,
National President

The year 2013 is going to be one of the most exciting and critical years for KSKJ Life. Recently, the delegation from our last convention approved a referendum that allows us to develop a board structure that will best position us to insure our future. The fact that we recognize the need to make changes now and be ready to address upcoming

developments in the fraternal system is indicative of the excellent leadership we have amongst our delegates and lodge officers. By splitting the focus of the two key areas of the operation, we will have the opportunity to address issues better and create the best results for our organization.

Personally, I believe that the fraternal side will experience the greater results from the change.

We have done remarkably well financially and continue to provide fraternal activities for our members. As our membership expands, we need to be able to provide a greater span of activities. The

ability to creatively develop broader fraternal activities will be most important in the areas where we currently do not have lodges or regional programs.

The thing that makes us different from other insurance and financial organizations is fraternalism. This opportunity to make fraternalism more special to our members is the greatest gift we can share with them. When KSKJ was founded, it was about taking care of each other and preserving traditions. As we structure the financial and fraternal boards, our goal is to remember our members of the past, be responsive to our current members and prepare for the members of our future.

Please join us in Joliet March 20 to hear the *Perpetuum Jazzile* choir perform

Perpetuum Jazzile will perform at 7:30 p.m. **Wednesday, March 20, 2013** at the Rialto Square Theatre, 102 N. Chicago St., Joliet, IL 60432. **Tickets go on sale Jan. 11 at 9 a.m.** Call 815-726-6600 or www.rialtosquare.com.

Perpetuum Jazzile is a Slovenian choir that performs jazz and popular music. It was founded as *Gaudeamus Chamber Choir* in 1983 by Marko Tiran. In 2001, Tiran passed the art directorship of the choir to Tomaz Kozlevcar, the renowned music producer, arranger and vocalist, who was followed by Peder Karlsson 10 years later.

The choir consists of both female and male singers.

The choir uses a wide spectrum of jazz styles, performing complex and dense harmonies, characteristic of close harmony music. The repertoire offers an attractive selection of vocal jazz and pop, Brazilian bossa nova, gospel, close harmony style and funk, and is mostly sung a capella, yet sometimes also accompanied by remarkable jazz instrumentalists.

Perpetuum Jazzile organized a vocal jazz seminar in Ljubljana with Swingle Singers founder, Ward Swingle. It has won awards from the Vokal.Total and IVGF (Tilburg, Netherlands) international jazz vocal music competitions, and the Choir Olympics 2008 in Graz, Austria.

In the summer of 2011, Perpetuum Jazzile embarked on a "world tour," which took them to sold-out venues in Croatia, Czech Republic, Germany, Canada and the USA. Perpetuum Jazzile brought their amazing and brilliant repertoire, which included new covers of songs by the legendary Beatles, Van Halen and contemporary artist Lady Gaga, to their loyal fans. They were also able to be good ambassadors of the Slovenian people by paying visits to government offices, the famous Rock & Roll Hall of Fame in Cleveland, as well as humanitarian visits to Ground Zero and the UN building in New York City, delighting all those around them with their music and presence as well.

YOU READY TO LEAD?

We'd love for you to join us at the 5th Young Adult Leadership Conference in Chicago July 25-28, 2013!

This weekend is an opportunity for our 18-25 year old members to develop leadership skills, learn how to maximize their behavioral and leadership style, and network with other members from around the country. This fun and powerful experience is an investment in your personal and professional development, as well as a call to leadership in KSKJ Life in your lodges, communities and the organization at large.



All Conference information and the application can be found on the website under Member Benefits. To guarantee consideration, applications with conference fee should be submitted by Friday, May 24, 2013. Contact Julie Schneller at activities@kskjlife.com for more information.

- Have you looked at your life insurance policies lately?
- Do you know what type of coverage you have?
- Who are your beneficiaries?
- Are you over or underinsured?

If you answered "I don't know" to any of these questions, it's a good time to call your KSKJ representative or the Home Office to answer your questions.

1-800-843-5755

KSKJ Life National Basketball Tournament Rules

Participant Eligibility

1. All participants in KSKJ Life National or Regional Tournaments must be in good financial standing as described in the Membership section of the KSKJ bylaws.
2. New members wanting to participate in a KSKJ tournament must have a policy issued at least one week prior to participation.
3. It is the responsibility of the lodge athletic director or designee to verify the eligibility of all participants with the Home Office prior to the tournament. Names must be sent to Janice Frantz

(janice@kskjlife.com) by **FEBRUARY 6, 2013.**

- NOTE: Participants whose eligibility was not verified by the Home Office may still participate, but at their own risk.
4. In the event an ineligible player (non-member, member not in good financial standing, etc.) participates in a KSKJ Life tournament / sponsored sports activity, the Athletic Director is empowered to disqualify the entire team, including but not limited to, loss of all awards, travel compensation and eligibility for future competition. A written appeal to the Athletic Director's decision in such matters must be made within 30

days (not including the day of) to the National Athletic Director to submit to the Athletic Committee.

Team Registration/Roster

1. All participants' names must appear on the Team Entry Form/Roster *before* the team begins their first scheduled game in the tournament. Entry Forms/Rosters are then considered "locked," and no other players may be added to it without the approval of the National Athletic Director.

2. Entry deadline for tournament scheduling is **FRIDAY, FEB. 8, 2013.** Roster can be sent via email or regular mail to: **Mike Miller**
1114 Valencia Dr.
Shorewood, IL 60404
buckeye2@yahoo.com

3. Entry fee of **\$75.00** per team must be mailed to the address above to complete the team registration process. Checks may be made payable to: **"Joliet KSKJ Lodges."**

4. Proper liability releases are required of all participants, and must be signed prior to the player's first game. The release must be signed by a parent or legal guardian if player is under age 18, or by the participating individual if age 18 or over. Release forms will be available at the scorer's table at the tournament.

Sportsmanship

Unsportsmanlike conduct or inappropriate behavior, as determined by KSKJ Life tournament organizers, during the period of a KSKJ Life event, including all facilities visited, will not be tolerated and may result in suspension from KSKJ Life events for a period of one to five years depending on the severity of the incident. Length of suspension will be determined by the KSKJ Life Athletic Committee.



NATIONAL BASKETBALL TOURNAMENT ENTRY FORM

SPONSORED BY THE JOLIET KSKJ LODGES
FEBRUARY 16-17, 2013

TEAM NAME	LODGE #	CITY	TEAM COLORS

MANAGER'S NAME	HOME OR E-MAIL ADDRESS	PHONE

Divisions: Place an "X" under the appropriate box

MENS DIVISIONS					LADIES DIVISIONS	
Boys (15 & under)	Juniors (19 & under)	Seniors (16 & over)	Old Timers (35 & over)	Legends (45 & over – 3 on 3)	Women (any age)	Golden Girls (35 & over – 3 on 3)

	Player's Full Name	Lodge #	Age	Certificate #	H.O. Verification
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					

KSKJ NATIONAL BASKETBALL TOURNAMENT

FEBRUARY 15-17, 2013

HOSTED BY THE JOLIET KSKJ LODGES

HOTEL	WINGATE BY WYNDHAM 101 McDonald Drive, Joliet, Illinois 60431 Phone: 1-815-741-2100 Room rate is \$89.99 per night, plus tax. Refer to the "KSKJ Basketball" block when calling in. Cut-off date is Feb. 5	
FRIDAY SOCIAL (Feb. 15)	VFW POST 367 826 Horseshoe Dr. Joliet, IL 60435 (815)-722-5398 (Fish Fry will be available)	DURBIN'S 16031 S Lincoln Hwy, Plainfield, IL (815)-230-4444 (Friday night alternate location)
GAME LOCATION (Feb. 16 & 17)	Joliet Catholic Academy 1200 North Larkin Avenue Joliet, Illinois, 60435	
SATURDAY NIGHT DANCE (Feb. 16)	VFW POST 367 826 Horseshoe Dr. Joliet, IL 60435 (815)-722-5398 8 p.m. – Midnight (featuring the Maxwell Mojo Blues band)	

IRS announced retirement plan limits for 2013.

Fixed annuities can help support retirement strategies.

For more information, call:

1-855-332-8809

Corrections from previous issues

JANUARY 2013 ISSUE

In the "KSKJ Spotlight Shines On..." article in the January issue of the KSKJ Voice, on page 2, the name of **JOE** Muren was inadvertently misspelled as **JOHN**. We wish to apologize to Joe for this mistake

DECEMBER 2012 ISSUE

The following name was misspelled on page 12 in the KSKJ Christmas Greeting list:

BIELEFIELD, Pat & Marianna, New Berlin, Wis. *should be: BIELEFELD, Pat & Marianna, New Berlin, Wis.*

A search for grandparents' birthplaces

by Claudia Mauser Sabo,
 St. Aloysius KSKJ Lodge #52
 Indianapolis, Ind.

For two weeks in June, several cousins of the Bozic, Mauser, Stanich and Toth families set out to find their grandparents' birthplaces in villages of Győrújbarát and Miskolc, Hungary, Cividale, Italy and several villages in Slovenia. Along the way, they were very fortunate to be connected with family and friends. They also had the privilege of being introduced to the mayors of Novo Mesto and Radenci, Slovenia.

Because of the hard work by Alexander Volyk and Marie Swoverland, each cousin found the villages of every grandparent, both paternal and maternal. After talking with relatives, they learned a lot about their grandparents and their decision to make the move to the United States. All family members left with a feeling of appreciation for the sacrifices their grandparents endured coming to America, and much pride in their heritage.



Donald Bozic, Alexander Volyk, Charleyne Toth Swoverland, Mary Stanich Mauser, Marsh Bozic, Elyse Swoverland, Martin Swoverland, Marie Bozic Swoverland and Claudia Mauser Sabo



Front row: Martin Swoverland, Marie Bozic Swoverland. Back row: Pat Toth, Elyse Swoverland, Claudia Mauser Sabo, Monica Toth, Charleyne Toth Swoverland, Joseph Toth and Donald Bozic.

Saying “I Love You” this Valentine’s Day

by Jennifer (Schneller) Pugliese,
St. Veronica Lodge #115

As Valentine’s Day rolls around and you spend time telling your family and friends how much you care about and love them, take an extra moment to care for yourself, as well. A red heart is often used to symbolize Valentine’s Day, which was the trigger for this article. One of the best ways you can show gratitude and love for yourself is good health. It is also a testament for your love for others.

My grandpa is a perfect example. A lifelong KSKJ member, Gerald Wohletz, was diagnosed with heart disease when I was a young child. Grandpa was told that if he did not improve his health through good diet and exercise, he was sure to need open-heart surgery or have a heart attack in a matter of a few years.

At the time, my grandpa was a husband, a father to six, and a grandpa to 12. He made the sacrifice to live a healthy life from that day forward. He gave up fried foods, pork and red meat, and started an exercise routine.

Grandpa lasted 12 years until he needed open-

heart surgery, and when he finally needed it, he had the health of a 20-year-old. He has continued to live a healthy life with good diet and exercise, and his surgery has given him another nine years. He has added five more grandchildren and four great-grandchildren since the diagnosis. This is a true testament of love for self and family.

According to the Center of Disease Control and Prevention (2012), heart disease was the number one cause of death in the United States. One in three deaths is a result of heart disease or stroke, which account for 2,200 deaths per day (<http://www.cdc.gov/features/heartmonth/>).

Take this month to take better care of yourself. If you haven’t seen your family provider in some time, make an appointment. Have your blood pressure checked, get caught up on all your lab work to include a cholesterol level, and if it has been a while since you have had preventative testing done for your age group (mammograms, colonoscopies, pap smears), get them scheduled. What a better gift to give to your loved ones than a healthy and better you.

KSKJ continues to support activities that encourage improved health. This past year, the Youth and Adult Activities Director and the Athletic Director led the Stepping Up with KSKJ Challenge, which encouraged members to get out and walk to improve their health. KSKJ also offers events throughout the year that encourage activity such as basketball, bowling and golf leagues. Getting into good health can be both fun and a social event, so continue to promote these activities within your lodge.

NOTE: Jennifer Pugliese, RN-MSN, BC is a registered nurse serving in the United States Air Force. She attended the 2005 KSKJ Young Adult Leadership Conference and spoke at the 2009 Leadership Conference, which the Air Force approved following President Rudy Krasovec’s invitation. Jennifer is recently married to Joshua, and they reside in Charleston, S.C.

If you like this article, send an email to: ACTIVITIES@KSKJLIFE.COM with the subject “I Love My Heart,” for a chance to win a FITBIT.

Spot a Stroke F.A.S.T.

F.A.S.T. is an easy way to remember the sudden signs of a stroke. When you can spot the signs, you’ll know quickly that you need to call 9-1-1 for help. This is important because the sooner a stroke victim gets to the hospital, the sooner they’ll get treatment. And that can make a remarkable difference in their recovery.

F.A.S.T. is:

Face Drooping—Does one side of the face droop or is it numb? Ask the person to smile.

Arm Weakness—Is one arm weak or numb? Ask the person to raise both arms. Does one arm drift downward?

Speech Difficulty—Is speech slurred, are they unable to speak, or are they hard to understand? Ask the person to repeat a simple sentence such as “the sky is blue.” Is the sentence repeated correctly?

Time to call 911—If the person shows any of these symptoms, even if the symptoms go away, call 9-1-1 and get them to the hospital immediately.

(http://strokeassociation.org/STROKEORG/WarningSigns/Stroke-WarningSigns_UCM_308528_SubHomePage.jsp)

Heart Attack Warning Signs

Some heart attacks are sudden and intense—the “movie heart attack,” where no one doubts what’s happening. But most heart attacks start slowly, with mild pain or discomfort. Often, people affected aren’t sure what’s wrong and wait too long before getting help. Here are signs that can mean a heart attack is happening:

- **CHEST DISCOMFORT**—Most heart attacks involve discomfort in the center of the chest that lasts more than a few minutes, or that goes away and comes back. It can feel like uncomfortable pressure, squeezing, fullness or pain.
- **DISCOMFORT in other areas of the upper body**—Symptoms can include pain or discomfort in one or both arms, the back, neck, jaw or stomach.
- **SHORTNESS OF BREATH**—With or without chest discomfort.
- **OTHER SIGNS**—May include breaking out in a cold sweat, nausea or lightheadedness.

HEART ATTACK SIGNS IN WOMEN

As with men, women’s most common heart attack symptom is chest pain or discomfort. But women are somewhat more likely than men to experience some of the other common symptoms, particularly shortness of breath, nausea/vomiting and back or jaw pain.

If you have any of these signs, don’t wait more than five minutes before calling for help. Call 9-1-1 and get to a hospital right away.

(http://www.heart.org/HEARTORG/Conditions/HeartAttack/WarningSignsofaHeartAttack/Warning-Signs-of-a-Heart-Attack_UCM_002039_Article.jsp)

Ohio Fraternal Alliance Scholarships Available

by Walter Dudich,
3rd Vice Pres.—Ohio Fraternal Alliance

The Ohio Fraternal Alliance annually awards two (2) college scholarships to graduating high school seniors. KSKJ Life is a member of the Ohio Fraternal Alliance. Therefore, current members of KSKJ who are Ohio residents and are graduating from high school in 2013 are eligible to apply.

Applications must be received by APRIL 1, 2013.

Scholarship applications may be obtained from the Ohio Fraternal Alliance website ohiofc.org or by calling Walter Dudich at 330-877-3959 (or email him at wdudich@neo.rr.com).

SCHOLARSHIP APPLICATION REQUIREMENTS

1. Applicant must be an Ohio resident and a member of a fraternal society belonging to the Ohio Fraternal Alliance. (Exception: United Commercial Travelers members' children who are 17 years old or less may apply.)
2. Applicant must be a 2013 high school graduate.
3. Applicant must submit a minimum 150-word essay entitled "*How I'm Involved in My Fraternal Society and Its Future.*"

4. Applicant must submit a list of the following activities: **Church-related activities; fraternal society activities; and community (non-school) activities.**

5. Applicant must submit a letter of recommendation from the **local society officer.**

6. Completed application must be submitted by **APRIL 1, 2013** and mailed to:

OFA Scholarship Committee
c/o Walter Dudich
10166 Carlswood Ave., NE
Hartville, OH 44632

Going Green....

If you would like to receive the *Voice* by email, please contact:
voice@kskjlife.com

KSKJ Scholarship Fund

The KSKJ Scholarship Committee wishes to acknowledge the following, received in **DECEMBER 2012**.

In Memory of:

Mary Debeltz, Ely, Minn., Lodge #72	
John Skull	10.00
Edwin Chesnic, Canonsburg, Pa., Lodge #153	
Albina Yarkosky, Strabane, Pa., Lodge #153	
Albert Borza, Corvallis, Ore., Lodge #153	
Blanche Reck, Meadow Lands, Pa., Lodge #153	
St. Jerome KSKJ Lodge #153	40.00
Beverly Carleton, Aurora, Minn., Lodge #196	
Blessed Virgin of Help KSKJ Lodge #196	10.00
Joseph Leben, Grayslake, Ill., Lodge #53	
St. Joseph KSKJ Lodge #53	25.00
Lucille Spudic, Crown Point, Ind., Lodge #44	
Mary Brozovich, Springfield, Mo., Lodge #44	
Frank Klobucar, Crown Point, Ind., Lodge #44	
Raymond Franko, Hammond, Ind., Lodge #44	
Frank Selenik, Crete, Ill., Lodge #44	
Edward Kruska, Lodge #44	
St. Florian KSKJ Lodge #44	60.00

In Honor of:

St. Florian KSJK Lodge #44, S. Chicago, Ill.	
Robert J. Kuhel	100.00

General Donations:

Edward J. Kolenc, Joliet, Ill., Lodge #2	25.00
The KSKJ Home Office donates \$10 for each deceased member to the Scholarship Fund (21 members passed away in November 2012) ...	210.00
TOTAL	\$ 480.00



St. Mary #79 KSKJ Life Invites You to Our "No-Tap" Bowling Outing & Prize Raffle



to benefit

St. Paul's Church / Cool Food Pantry
Saturday, March 2, 2013

Sign-in at 5:30 p.m.—Bowling at 6 p.m.
Bertrand Bowling Lanes, Waukegan, Illinois
Cost for Bowling & Pizza is \$15

Not a bowler? That's okay. Come on out to the lanes, cheer on your friends, and support our incredible **Prize Raffle**. **ALL** proceeds from this event will go to support St. Paul's Church/Christian Outreach of Lutherans (COOL) food pantry. If you would like to donate a prize for the raffle, please contact:

Sherry Wagner at 847-662-4273 or swagner710@aol.com

Everyone is invited to participate, although children under the age of 18 need to be accompanied by an adult. Feel free to coordinate your own five-person team or get 10 people together for your own two lanes. Reservations are required, so to sign up, please contact:

John Deram at 847-791-1663 or john.deram@abbott.com

A food drive will be conducted that evening. Please consider bringing non-perishable food items to the lanes.

The event is being sponsored by St. Paul's Church and KSKJ Life - St. Mary's #79

KSKJ Life—providing our members with financial strength and security and generously contributing to our local communities since 1894.

For more information, contact us at:
1.800.843.5755 or visit www.kskjlife.org

KSKJ Calendar of Events

FEBRUARY

- 1—ST. JOSEPH #146, CLEVELAND, OHIO**
Meeting at Quaker Steak and Lube, Canal Road, Valley View, at 5:45 p.m.
- 2—ST. VERONICA #115, KANSAS CITY, KAN.**
Family Bowling Night 6 p.m. at St. John's Bowling Alley on Strawberry Hill.
- 3—MINNESOTA KSKJ FEDERATION**
Meeting at 1 p.m. at St. Elizabeth's Church in Duluth, Minn. For reservations, call Mary White at 218-626-2333.
- 3—ST. JOSEPH #2, JOLIET, ILL.**
Lodge meeting 11 a.m. in Ferdinand Hall.
- 3—ST. VITUS #25, CLEVELAND, OHIO**
Annual dinner honoring our 50-year members starting at 12 noon. All members are invited. Reservation deadline is Jan. 28. Call John Turek at 216-531-0230 with your name and how many will attend.
- 3—ST. FRANCIS #29, JOLIET, ILL.**
Lodge meeting at 1 p.m. at St. Joseph's Park hall.
- 3—ST. JOSEPH #146, CLEVELAND, OHIO**
Matching Funds Super Bowl party featuring the Big NFC vs. AFC team. Doors open 5 p.m. at St. Mary's auditorium in Collinwood on Holmes Ave. Cost is \$25. Contact Chris Kocin chriskocin@sbcglobal.net.
- 5—JOLIET KSKJ LODGES, JOLIET, ILL.**
Town & Country Lanes at 7 p.m.
- 10—ST. GENEVIEVE #108, JOLIET, ILL.**
Skating/pizza party at Inwood Ice Arena 12:30 to 3:45 p.m. Registration at 12 noon. Free to any Joliet KSKJ juvenile member up to age 18. For details, see Lodge News.
- 12—ST. VERONICA #115, KANSAS CITY, KAN.**
Lodge meeting 6 p.m. at Panera's in the Legends (Kansas City, Kan.)
- 14—ST. JOHN #65, MILWAUKEE, WIS.**
Lodge meeting in multi-purpose room of St. John the Evangelist School. Enter on north side of building at door marked SCHOOL.
- 16—ST. JOSEPH #146, CLEVELAND, OHIO**
Family bowling day at the NASH, E. 80th St., Cleveland. Bowling, pizza, refreshments and door prizes from 1–3 p.m. Call Josie 216-272-3443.
- 16 & 17—NATIONAL BASKETBALL TOURNAMENT, JOLIET, ILL.**
See page 4 for details.

17—STS. CYRIL & METHODIUS #59, EVELETH, MINN.

"Take Your Sweetheart to Breakfast" fellowship breakfast after 8:30 a.m. Mass at Resurrection Church, featuring pancakes and sausage.

21—ST. ALOYSIUS #42, STEELTON, PA.

Lodge meeting 7:30 p.m.

28—ST. FRANCIS #29, JOLIET, ILL.

Euchre tournament Thursday at St. Joseph's Park. Sign in at 6:00, as we start to play at 6:30 p.m. sharp. Cost is \$5 for KSKJ members; \$10 non-members. Must be at least age 18 to play.

MARCH

2—ST. MARY #79, WAUKEGAN, ILL.

"No-Tap" Bowling Outing and Prize Raffle. See page 5 for complete details.

3—ST. JOHN #65, MILWAUKEE, WIS.

First Annual Charlie Mouradian Memorial 9 Pin Tap Tournament at New Berlin Bowl (Cleveland Ave. just west of Moorland Rd.). Registration 10:30 a.m. and bowling at 11 a.m. Cost of \$30 includes bowling, pizza and soda. Proceeds benefit St. John's educational fund. Call Mici for entry blanks 414-543-6695.

3—ST. GENEVIEVE #108, JOLIET, ILL.

10 a.m. Mass for living and deceased members of Lodge #108 at St. Joseph Church in Joliet followed by breakfast buffet in Ferdinand Hall. Short meeting after breakfast. Cost \$5/person (member and a guest). Reservations are a must. Call Pauline Mihelich at 815-521-9317.

5—JOLIET KSKJ LODGES, JOLIET, ILL.

Town & Country Lanes at 7 p.m.

9—STS. CYRIL & METHODIUS #144, SHEBOYGAN, WIS.

Juvenile Bowling Tournament at Maple Lanes beginning at 2 p.m. for kids from age 2–15. If you haven't received your invitation, call Ken Miller at 452-2342 to register your kids. Pizza after bowling.

9—ST. JOSEPH #146, CLEVELAND, OHIO

Tobogganing at the Metroparks Chalet, Strongsville, from 2–5 p.m.

9—ST. ELIZABETH #171, DULUTH, MINN.

Annual sleigh ride at Countryside Rides in Duluth Saturday at 1 p.m. Members, please bring a dish for the potluck. The lodge will provide the Coney's.

10—ST. FLORIAN #44, S. CHICAGO, ILL.

Corporate Communion Mass 9 a.m. at St. George Church, 9546 S. Ewing Ave. followed by breakfast at Crow Bar restaurant, 4001 E. 106th St. on the East

Side. Will honor our 50-year members for 2013. There is no charge for the meal.

10—ST. JOSEPH #53, WAUKEGAN, ILL.

Annual Luncheon Meeting 12 noon at Bonnie Brook Club House in Waukegan. RSVP by March 3 to Sue Dolence (847-662-0908) or Vicki Drinka (847-244-8949).

15—ILLINOIS FEDERATION MEETING.

Meeting 7 p.m. at the Slovenian Catholic Center in Lemont, Ill.

17—ST. JOSEPH #2, JOLIET, ILL.

St. Joseph brunch to honor our 50-year members, held at the Broken Arrow Golf Club in Lockport at 11:30 a.m. There will be a Mass at 10 a.m. at St. Joseph Church before the brunch. Reserve and prepay by March 10. RSVP to Lynn Miller (815-744-7093 or lynnderella3@yahoo.com) or Sue Mihelich (815-727-4370 or suerudy@sbcglobal.net). See Lodge News.

24—ST. VITUS #25, CLEVELAND, OHIO

Meeting and annual Matching Funds dinner (also Palm Sunday)

24—STS. CYRIL & METHODIUS #144, SHEBOYGAN, WIS.

Lodge meeting.

30—ST. ALOYSIUS #42, STEELTON, PA.

Children's Easter party at ABC East Bowling Lanes on Eisenhower Blvd. from 11 a.m. to 1 p.m. Letters will be sent out. For more information, call Anne Hubler 717-756-4889.

APRIL

2—JOLIET KSKJ LODGES, JOLIET, ILL.

Town & Country Lanes at 7 p.m.

7—ST. GENEVIEVE #108, JOLIET, ILL.

1:00 meeting in Ferdinand Hall

9—ST. STEPHEN #1, CHICAGO, ILL.

Lodge meeting 7:30 p.m. at Cristo Rey Center, 22nd Place and Wolcott, Chicago.

9—ST. VERONICA #115, KANSAS CITY, KAN.

Lodge meeting 6 p.m. at Panera's in the Legends (Kansas City, Kan.)

19—ST. JOSEPH #146, CLEVELAND, OHIO

General meeting at Quaker Steak and Lube.

MAY

7—JOLIET KSKJ LODGES, JOLIET, ILL.

Town & Country Lanes at 7 p.m.



IT'S ALWAYS SOMETHING!

By Mary Ann Hemmingson

Oldtique treatments for asthma went up in smoke

I enjoy antique shopping, even though my kids have often referred to such stores as “oldtique” havens.

On a recent oldtique adventure, I was excited to find a small green tin can labeled, “Dr. R. Schiffmann’s Asthmador.” I paid \$16 for a nearly empty six-ounce container. My parents had paid about 40 cents for the actual product

when I was a kid. Asthmador was manufactured in 1940 and taken off the market in the early ‘70s.

The greenish-grey powder, while burning, smelled like those snakes we’d light on our sidewalk for Independence Day. This product consisted of a mixture of belladonna (Deadly Nightshade) and stramonium (stinkweed,

sometimes called jimsonweed).

It was sold with a pry-off metal lid, which was not exactly childproof. However, there was a disclaimer on the back that warned about keeping it out of the reach of children. It claimed to relieve the distress of bronchial asthmatic paroxysms.

Just seeing the tin container, and especially smelling it, brought back a flood of memories of my 1968-69 experiences with the powder when I was in second and third grade. I suffered horribly from asthma attacks, and this was the remedy my parents chose for me. Inhaling that nasty smoke into my lungs somehow relieved my symptoms.

My Aunt Dorlene had used them in cigarette form. Incidentally, a pack of Asthmador cigarettes can now be purchased on eBay for \$61. I’m sure my aunt didn’t even pay that much for a year’s supply.

It seems a very strange concept that drawing in heavy smoke would be beneficial for your lungs. Then again, I’ve met Korean War veterans who say doctors gave them samples of menthol cigarettes to help them breathe better.

I recall wheezing at night. My father would pick me up from my bed, sit me down at the kitchen table, scoop a tea-spoon of Asthmador onto a plate and light it. Even at a young age,

I didn’t like the way my hair smelled for school that day.

A lot of my asthma attacks were cold weather induced. This is ironic, since I would breathe in cold air anytime I stepped outside my parents’ Illinois home from Labor Day to Memorial Day. The majority of my asthma attacks occurred outside, even though my father smoked cigarettes inside the house. Go figure.

I remember trying to make angels in the snow at a neighbor’s house and wheezing so bad and not being able to catch a breath that someone had to get an adult to help me get up.

My parents didn’t have the luxury of checking out wikipedia or doing quick online searches of products. They just knew this one worked.

Now you can read about accounts of people ingesting the belladonna to induce hallucinations. This makes me wonder if some of my Catholic school experiences were merely hallucinated images.

Did Sister Gerald really paper-clip that tissue to the top of my head when I forgot my beanie? Did Mr. Strohm really tell me to have my mother smash my fingers with a potato to cover the holes better on my clarinet? Perhaps I was hallucinating.

There’s no way to prove it now. But, I do think Asthmador actually stunted my growth. How else do you explain long fingers and size nine shoes on a person who only stands 5’3”? Finding the tin may have bought me some more childhood memories, but you just can’t find height at the stores, even the oldtique ones.

Mary Ann Hemmingson can be reached at:
maryannoying@cox.net

FAT TUESDAY



Pustna Večerja

February 12, 2013 the Slovenian Cultural Garden Association will host a Fat Tuesday dinner at St. Mary's Parish Hall in Collinwood 5:00 - 7:30 PM

Julie Zalar & staff will serve either: one blood or rice sausage, and one fresh garlic sausage, or three fresh garlic sausages, plus home-fries, sauerkraut, dessert, and coffee.

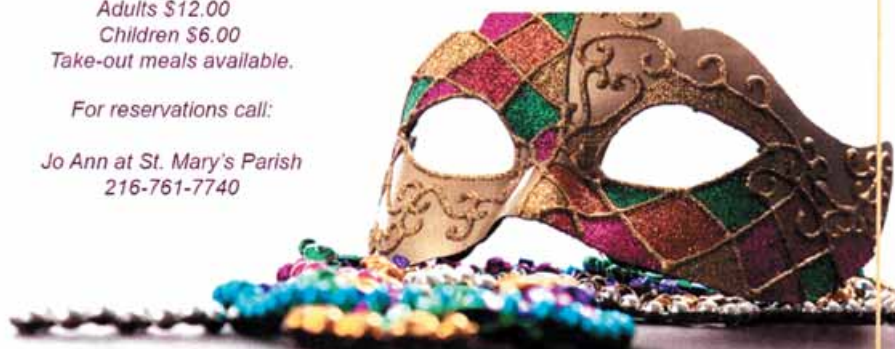
Adults \$12.00

Children \$6.00

Take-out meals available.

For reservations call:

Jo Ann at St. Mary's Parish
 216-761-7740



St. Mary's Parish Hall 15519 Holmes Ave Cleveland 44110 www.stmaryscollinwood.com

KSKJ LODGE NEWS AND HAPPENINGS



Steelton, Pa.—Lodge #42 member, **Colby B. Penica** (left) is nominated for shooting a 10-pt buck. He is shown with his father, **Joe D. Penica**, who shot an 8-pt buck.



Steelton, Pa.—Kids have fun making gingerbread houses at the **Lodge #42** Christmas party.



Steelton, Pa.—**Santa Krumpf** and **Don Schenk** with his wonder dogs, **Jake** and **Levi**, at the **St. Aloysius Lodge #42** Christmas party.

REGION #1

Pennsylvania / Connecticut

• St. Aloysius #42, Steelton, Pa.

Athlete of the Year Award Nomination—The nomination is for a lodge member who has excelled in the level of sports and/or has displayed outstanding fraternalism throughout the year. Any member regardless of age may be nominated who has shown pride and commitment and a positive reflection as a result of hard work and sportsmanship.

Lodge #42 member, Colby B. Penica, has been nominated by his grandmother, Betty Penica, for the Athlete of the Year Award. Betty is recording secretary of Lodge #42. The nomination was approved by Lodge #42 Athletic Director Jeffrey Dermes.

Colby shot a 10-pt. buck, the only one reported for St. Aloysius Lodge #42. (See picture above.)

Betty Penica,
Recording Secretary

Lodge #42 Christmas Party Recap—Our youth Christmas party was held Sunday, Dec. 9, and featured breakfast with Santa, Jake and Levi the Wonder Dogs, crafts to make and take home, and music by the Polka Prince, Jeffrey Dermes. Jeff played Christmas carols while brunch was being served for children and their parents. As brunch was ending, Santa was heard coming down from the rooftop with a bag full of goodies for the youngsters.

After the presents were opened and enjoyed, the whole group was entertained by Levi and Jake—two golden retrievers—and their owner, Don Schenk. The dogs barked out numbers and math problems and sorted through pictures and colors to the amazement and amusement of all the bystanders. Then, the children made gingerbread houses and took home styrofoam trees to decorate with their parents. (See pictures.)

Thanks to Santa Krumpf, Jeff Dermes, Kristen Atanasoff, Rita Hicks, Sara Muza, Lori Magaro, Michele Zlogar and all the volunteers who helped make this a great time for the kids.

Amber Simonic

• St. Joseph #148, Bridgeport, CT

Our lodge had a very busy December. The Christmas party went very well, and we had a nice attendance. Thanks to the Sikorski family for all of their work. It would have been hard to have this event without them.

We had no new officers elected for 2013. However, we do need new officers with new ideas to keep the lodge more active.

The Matching Funds bake sale was a big success.

People just love home-baked goods. Thanks to all the ladies who worked hard for days and all who helped at the sales tables. As always, this event was combined with Holy Cross Parish in Fairfield, Conn.

We also have sad news. Member, Kristina Murray, passed away. She was a wife and mother. Kristina was part of the Lukman family. The entire Lukman family served as lodge officers throughout the years, starting with the late John Lukman, Kristina's father. May she rest in peace. Our condolences go out to all of her family and friends.

Anton Malensek,
Financial Secretary

REGION #2

Cleveland Area

• St. Christine #219, Euclid, Ohio

Carrying on the Christmas spirit of giving, our lodge presented a check for \$150 in behalf of KSKJ to the Cleveland Food Bank. We were told that every \$1 donated provides four meals to those in need. Imagine how good it feels to be part of something so wonderful. Workers at the food bank gave us a tour of the facility and explained the various aspects of their operation. We were taken to the outgoing food area, where customers come to pick up their orders. The vast amount of food ordered was overwhelming. The food bank services six counties: Ashland, Ashtabula, Cuyahoga, Geauga, Lake and Richmond. They are members of "Feeding America" and the "Harvest for Hunger" organizations, and they provide over 33 million meals annually with the help of hundreds of volunteers. It was a humbling experience to witness this charitable service in action.

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Cleveland, Ohio—**Mary Cooke** (left) and **Gerrie Cek** (right) of **Lodge #219** present a check of \$150 in the name of KSKJ to **Kellie Yoskovich**, manager of the Cleveland Food Bank.

KSKJ LODGE NEWS AND HAPPENINGS



Joliet, Ill.—**2013 elected officers for St. Joe's Lodge #2** (left to right): **Sue Mihelich**, Asst. Youth and Athletic Dir.; **Lydia Marquardt**, Auditor; **Mike Miller**, Vice President; **Rich Churnovic, Jr.**, Pres.; **Greg Vershay**, Auditor; **Rudy Mihelich**, Financial Secy.; **Lynn Miller**, Youth and Athletic Director/Communications Person; **Lori Bond**, Recording Secy.; **Juline Schumacher**, Treasurer; **Charity Vidican**, Sgt.-at-Arms. Not pictured are **Darrell Marquardt**, Auditor and **Fr. Timothy Andres**, Spiritual Director.

Lodge News—Region 2 continued from page 11

• St. Christine #219, Euclid, Ohio (continued)

At our next meeting, we will have the installation of officers. All our meetings are held on the second Sunday of the month at 1 p.m. at the Gateway Library, located on Gateway Boulevard (off E. 200 Street). Please make an effort to attend.

A closing thought: "May 2013 give us the serenity and love of God to be in us, through us and surround us and those we love."

Gerrie Cek,
Reporter

REGION #3 Cleveland Area

• St. Joseph #146, Cleveland, Ohio

On **Friday, Feb. 1**, we will have our **Quaker Steak and Lube meeting** (Canal Road, Valley View). Meet there at **5:45 p.m.** for dinner and perhaps a chance for the last square or two. We plan on having all our squares sold by then, so that we can draw and email everyone with the board and scores that they have picked.

As mentioned, **Feb. 3** is the day of our **Super Bowl party**. This is a Matching Funds benefit for the Cleveland Food Bank. There will be plenty of food

and refreshments. **Doors will open at 5 p.m.** at St. Mary's auditorium, located in Collinwood on Holmes Avenue. The cost is \$25. Contact Chris Kocin at: chriskocin@sbcglobal.net.

All are invited to join us at the NASH (Slovenian Home on E. 80th) **Saturday, Feb. 16**, from **1–3 p.m.**, for our **annual bowling party**. We will have pizza, beverages, door prizes and a few games for all. For details, please call me at 216-272-3443.

On **March 9**, we will try something new. Since the Indians canceled their Snow Days, we will try to go **tobogganing at the Metroparks Chalet** in Strongsville from **2–5 p.m.**

On **April 19**, we will have a **general meeting** at Quaker Steak and Lube.

Our annual **putt-putt outing** will be on **June 28**.

I hope everyone is making progress with their New Year's resolutions!

Josie Kmet,
Secretary

REGION #4—Joliet, Ill.

• St. Joseph #2, Joliet, Ill.

Our lodge installed its new officers at the meeting on Sunday, Jan. 6, at St. Joe's Park. Following the meeting, we enjoyed a wonderful luncheon prepared by Lillian Cepen and Julia Kaluza. The \$25 attendance winners were Lou Welz and John Burich. Lou and John also won door prizes along with Dave Stout, Lynn Miller, Janice Coats, Matt and Juline Schumacher, Nancy, John, Sylvia and Audrey Chrunovic, and Sue, Dan, Ken and Rudy Mihelich. We welcomed new member, Nicole Block, and mourned the loss of member, Mae Zukasha.

We will honor our **50-year members** on **March 17** at a **brunch** held at Broken Arrow Golf Club at **11:30 a.m.** All members are welcome to attend. The cost is \$10 for members over age 15; members under age 15 are free. Non-members pay \$20 for adults and \$10 for children over age 3. **Reservations and payment** are due by **March 10**. We will celebrate with 10:00 Mass at St. Joseph Church before the brunch. See the calendar of events for additional information.

Our Matching Funds event for 2013 will benefit the restoration of St. Joe's Park. We will lend our support to the Homecoming Fair's Sunday dinner prepared by Lillian Cepen. Please join us to make this a huge success.

Our **next meeting** will be held on **Sunday, Feb. 3**, at Ferdinand Hall at **11 a.m.** I hope to see you there. Remember, if you are interested in being a delegate for the next KSKJ Convention, you must attend at least four meetings in 2013.

Lynn Miller,
Communications Officer

• St. Francis #29, Joliet, Ill.

Hello, St. Francis #29 members! I will be your new Voice reporter for the next year. The last time I reported to you was in 2005. Let's see how it goes...

There were 84 attendees at our Christmas party on Jan. 6. We decided to move the party to January this year because December was sooooo busy. The venue was Broken Arrow Golf Course. At this event, we honored our 50-year members: Ronald Dixon, Linda Ebel, Marjean Franze, Albert Gregory, Judith Mauge, Elizabeth Kaspar, Christine McAfoose, Raymond McCabe, Elayne Price, Michael Ramsak, Michele Richardson, Monica Turk, Paul Vicich and Nicholas Vombrack.

We also had the installation of our **2013 officers**:

President Bob Zelinski; Vice President Ken Velasquez; Financial Secretary Kathy Lovati; Treasurer Karen Colman; Recording Secretary and Voice Reporter Joyce Vicich; Auditors Paul Boettcher, Judy Corum and Gen Klainsek; Youth and Adult Activity Directors Becky Velasquez and Debbie Zelinski; Membership Committee members, Bill Colonna and Bill Potochnic; Communications Officer Ali Colman; Sergeant-at-Arms Louie Derlinga; and Euchre chairpersons, Bob and Joyce Vicich.

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Joliet, Ill.—Congratulations to **Mike Ramsak**, 50-year member of **St. Francis #29**. Mike was honored at the lodge's holiday party held Jan. 6.

KSKJ LODGE NEWS AND HAPPENINGS



Joliet, Ill.—2013 Lodge #29 Officers
Seated (from left): **Debbie Zelinski, Joyce Vicich, Gen Klainsek, Karen Colman, Kathy Lovati** and **Becky Velasquez**. Standing (from left): **Paul Boettcher, Bob Zelinski, Louie Derlinga, Ken Velasquez** and **Bill Colonna**. Not pictured are **Judy Corum, Ali Colman** and **Bill Potochnic**.

Lodge News—Region 4 continued from page 12

• St. Francis #29, Joliet, Ill. (continued)

Our lodge will host the **Euchre tournament** on **Thursday, Feb. 28**, at St. Joseph's Park. We ask that you sign in closer to **6:00** than **6:30 p.m.** as we start to play at **6:30 sharp**. The cost is \$5 for any KSKJ member and \$10 for non-members. You must be at least age 18 to play.

Our **next meeting** is on **Sunday, Feb. 3**, at **1 p.m.** at St. Joe's Park hall. I hope to see a lot more people at this meeting...and bring the kids. They love playing with other kids, and they will be our future officers.

On **Sunday, Feb. 10**, Lodge #108 will hold its **annual ice skating and pizza party** at Inwood. We are invited! (See their article below for details.)

The **National Basketball Tournament** will be in Joliet on **Feb. 16 and 17**. I remember the day when we had 30 teams and had to start on a Friday night. I don't know many details yet, but if interested in getting a team together, you can call me (815-744-7584 or jolietchief19@att.net).

If you need any information for Lodge #29, just contact me. Till next month...

Joyce Vicich,
Voice Reporter

• St. Genevieve #108, Joliet, Ill.

On **Sunday, Feb. 10**, our lodge will host a **juvenile ice skating and pizza party** at the Joliet Park District Ice Arena from **12:30–3:45 p.m.** Registration begins at 12 noon. Skating is from **1–2:30 p.m.**, with pizza

and pop from **2:30–3:45 p.m.**

The skate rental, skating and pizza party are free to any Joliet KSKJ juvenile member up to age 18. St. Genevieve Lodge #108 will pay for the pizza, skate rental and skating. However, parents who wish to ice skate will have to pay their own way. For more information, please contact Maryann McGinnis or call Alan Mihelich at 815-521-9317.

On **Sunday, March 3**, a **Mass** for all living and deceased members of St. Genevieve Lodge #108 will be held at **10 a.m.** at St. Joseph Church in Joliet, followed by a **breakfast buffet** in Ferdinand Hall. A short meeting will be held after the breakfast buffet. The cost is \$5/person (member and a guest).

Reservations are a must. Please call Pauline Mihelich at 815-521-9317 if you plan to attend.

Pauline Mihelich,
President

REGION #5 Chicago/Waukegan, Ill. and Indianapolis, Ind.

• St. Stephen #1, Chicago, Ill. and St. Anne #170, Lemont, Ill.

CHRISTMAS PARTY—The annual Christmas party was held Sunday, Dec. 16, at the Slovenian Catholic Center in Lemont and was attended by 43

children and 66 adults. The lunch was delicious. The children made ornaments and played games and musical chairs. The adults participated in a written Christmas trivia quiz and also played a game of musical chairs. Thank you to Vince Rigler, who provided the live music entertainment, played and sang Christmas carols and provided the music for the musical chairs games. Thank you to Santa (John Hozzian), who greeted each child, listened to their wishes and presented each child with a gift card. It was a fun time for all! (See picture below.)

Thank you to those who brought baked goods for dessert. Thank you to all who brought canned goods and non-perishable items for the Feed the Hungry Campaign. These items were donated to a local food pantry.

ST. STEPHEN #1 LODGE MEETING—At the December lodge meeting, the following officers were elected for 2013:

President and Recording Secretary Dawn Zamora; Financial Secretary-Treasurer and Lodge Reporter Joanne Sierzega; Youth/Adult Director Tom McNally; Auditors Bradley Zamora and Genevieve Buol.

We welcome new member, John W. Comise.

Our **next meeting** will be held **Tuesday, April 9**, at **7:30 p.m.** at Cristo Rey Center, 22nd Place and Wolcott, Chicago. We will be planning for the 125th anniversary celebration of the lodge on Oct. 6, 2013, at the Slovenian Catholic Center in Lemont. Please

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St. Stephen Lodge #1 and St. Anne Lodge #170 Christmas Party

Lemont, Ill.—43 children and 66 adults attend the combined Christmas party on Dec. 16 at the Slovenian Catholic Center in Lemont.

KSKJ LODGE NEWS AND HAPPENINGS



S. Chicago, Ill.—Lodge #44 members, **Angela Rossi** and **Gianna Hartman**, graduate from "Dotsi's Potica 101."

Lodge News—Region 5

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• St. Stephen #1, Chicago, Ill.

(continued)

join us for the planning.

We wish you all a new year filled with God's blessings.

Joanne Sierzega,
Lodge Reporter

• St. Florian #44, S. Chicago, Ill.

Happy New Year, everyone. I hope all your resolutions are still alive. As for me, I say that two out of three ain't bad...

It's official—all our nominated officers from the December meeting have been confirmed. Once again, I would like to congratulate and welcome the new officers, Gianna Hartman and Angela Rossi.

The first event this year will be our **Corporate Communion Mass**, held on **March 10**. The Mass will be celebrated at St. George Church, 9546 S. Ewing Ave. at **9 a.m.**, followed by **breakfast** at the Crow Bar restaurant, 4001 E. 106th St., on the East Side. At this event, we will also honor our **50-year members** for 2013. On that subject, if you know of anyone who should have been honored for this achievement over the past few years, but was not, please let us know. As usual, we expect to be treated to a great time by the

owner, Pat Carrol, and his staff. There is no charge for the meal, but we hope everyone will be attending the Mass.

On a personal note, over the the Christmas holidays, my mother, "Dotsi" Rossi, continued her quest to pass on her baking skills to a couple of her granddaughters (Angela and Gianna - see picture). The goal was to educate them in the art of POTICA. They've been under her guidance for a few years now, and I think she should be extremely happy with the results. This year's effort was very tasty. I actually made the mistake of saying they were as good as the ones she used to bake—but then I covered myself and said it must have been the ham that it was served with. I can't wait for a new batch for Easter.

Presently, at the time I was submitting this article, we do not have a meeting schedule for this year. However, look for that schedule in the March issue.

FYI—This is the last article that I will be writing for the *Voice*. Starting with the March issue, I am passing the torch to my niece, Gianna Hartman. I wish her the best.

Jim Rossi, Jr.

• St. Aloysius #52, Indianapolis, IN

I hope everyone had a Merry Christmas and an even better Epiphany celebration. We have more fun activities approaching. We had our bowling league Christmas party, a delicious pitch-in complete with fried chicken provided by the lodge. We even had guests this year. They were not only lucky enough to enjoy the food, but they were able to watch us bowl, a truly impressive spectacle! From spares, to turkeys, to gutter balls, our KSKJ Bowling League offers every exhibition. We truly are a unique mixture of talents and excitement.

Our Athletic Director Tom Komlanc is already making plans for the upcoming basketball tournament in Joliet. Tom is looking for players of *all ages* and eager coaches. If you are interested in playing on a team or coaching, please contact Tom Komlanc at 317-241-8430 or tkomlanc@aol.com, or come to Holy Trinity Gym. We practice each Friday evening from 7–9 p.m. Join us—we welcome players of all skill levels.

Be sure to check our website www.stals52.com for our complete calendar of events and photos of past activities. You may also check the Calendar of Events section in this paper for contact information. Be sure to like St. Aloysius on Facebook. We're posting events and photos regularly, so if you're on Facebook, be sure to check our page.

Jennifer Velikan,
Reporter

• St. Joseph #53, Waukegan, Ill.

A belated Happy New Year to all! A recap of the previous year end is as follows:

Four members were recipients of our Lodge Scholarship Award. Congratulations to Andrew Cvik, Zachery Rygiel, Matthew Rygiel, Stephanie Marsh and Karley Leable. These members are gracing the halls of the University of Illinois, Concordia College, the University of Michigan, and Carthage College. We wish you the best in your future and encourage you to reach for the stars!

At the December meeting, the current slate of lodge officers was nominated and re-elected for 2013.

We made charitable donations to Help Them to Hope, Our Lady of Humility Food Pantry, Holy Family Food Pantry, the Franciscan Fathers of Lemont, Ill., The American Red Cross, the Patriots Motorcycle Club, and Toys for Tots.

The Christmas party hosted in conjunction with St. Mary's #79 was a hit! We enjoyed seeing several teens return with their families for an afternoon of bowling and pizza. The teen prizes were won by Karley Leable, Alex Pasiewicz and Derek Johnson.

Installation of officers took place at our January meeting followed by smokies, potica and fellowship.

Keep your eyes and ears open for lodge happenings in 2013. We invite all of our members to become involved in our Matching Funds project planned for later in the year. Details will follow.

The next meeting is the **Annual Luncheon Meeting** on **Sunday, March 10**, at Bonnie Brook Club House in Waukegan at **12 noon**. RSVP no later than March 3 to Sue Dolence (847-662-0908) or Vicki Drinka (847-244-8949).

Please note that there is NO meeting in February. Peace.

Vicki Drinka,
Secretary

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Indianapolis, Ind.—The **Lodge #52** Christmas party involved all eight teams, with everyone in attendance. We even had several guests come out to celebrate with us!

KSKJ LODGE NEWS AND HAPPENINGS

Lodge News—Region 5

continued from page 14

• St. Mary #79, Waukegan, Ill.

Our lodge invites you to our **"No-Tap" Bowling and Prize Raffle** on **Saturday, March 2**. This event will benefit St. Paul's Church and Cool Food Pantry. For full details and contact information, please see the notice on page 5 of this issue.

MaryLou Stefanick,
Secretary

REGION #6—Wisconsin

• St. John #65, Milwaukee, Wis.

Since our December meeting had to be canceled due to unforeseen circumstances, the election of officers was held at our January meeting, which was too late for this publication. Our **next meeting** will be held on **Feb. 14**. Please note that the meeting will be held in the multi-purpose room of St. John the Evangelist School. Please enter on the north side of the building at the door marked SCHOOL.

Sincere condolences are extended to the Zortz and Luzar families on the death of Ann Zortz. Ann was a member of our lodge for many years. She is survived by her husband, Emil, and many nieces, nephews, great-nieces and nephews, and great-great-nieces and nephews. Ann was preceded in death by her mother and father, Louise and Joseph Luzar, and her brother, Joseph. May she rest in peace.

My apologies go to Matt and Angela Luzar for misspelling their firstborn son's name. It should be "Jaxon Joseph Luzar."

Greetings to all of our sick and shut-in members. Nasvidenje,

EDMAR
Mici Bregant

• Sts. Cyril & Methodius #144, Sheboygan, Wis.

By the time you read this article, all members should have received their 2013 copy of our newsletter. We need new ideas and suggestions in order to keep our lodge active. Don't be afraid to call me and let me know any thoughts that you have. Call me at 920-458-1469. We have just six meetings a year, so it is my hope that each of you will try to attend at least one this year.

First of all, since Pat Radovan wrote the article for the January issue of the *Voice*, I was unable to thank both Pat and Mike Tevsh for the years of service they

put into KSKJ. Pat was auditor before becoming president a few years ago. Pat was also the corresponding secretary, which involved the writing of the articles for the *Voice*, and any other letters that were sent out to the members. Mike also held an auditor position until he became financial secretary-treasurer. He kept on as financial secretary when Jeff Udovich took on the position of treasurer. Mike also chaired our Scholarship Committee. Both men have promised that they would keep as active as possible in KSKJ.

Parents of juvenile members, you should have received your child's invitation to the **Juvenile Bowling Tournament** on **March 9**. It is being held at Maple Lanes beginning at **2 p.m.** If you have not received the invitation yet, please call Ken Miller at 452-2342 to register your kids. All kids from age 2 to 15 can bowl. We have certain lanes set aside for dumper bowling. The kids really enjoy watching their balls go down the lanes and sometimes stop rolling because they did not push it hard enough. It's also fun for the adults watching to see how much they improve year after year and to see how excited they get when they get the pins down. So parents, grandparents, and interested members, please plan on coming to socialize and watch our future KSKJ bowlers. Pizza is served after bowling, so plan to stay.

In the newsletter, I brought up things that you should consider, whether you are young or old. I am more than willing to help you contact the proper person to speak to, or you can call the Home Office at 1-800-843-5755. Your call will be directed to someone who will help you.

It's never too early to plan for the future or if something might suddenly happen. Find out what KSKJ Life products are available, such as annuities, various life insurance policies, etc. I know that nobody likes to think "What happens when I die—where does my money go?" Get these questions answered.

Our **next meeting** is scheduled for **March 24**. That is the week before Easter. Please join us.

Pat Slapnick,
President

REGION #7 Minnesota / Michigan

• Minnesota KSKJ Federation

Meeting will be held on **Sunday, Feb. 3**, at **1 p.m.** at St. Elizabeth's Church in Duluth, Minn. For reservations, please call Mary White at 218-626-2333.

Rosemary Mattson

• St. John the Baptist #20, Ironwood, Mich.

St. John the Baptist #20 celebrated its annual Christmas party on Dec. 30 at the Golden Dragon Chinese Restaurant in Ironwood. Many local members were in attendance and brought non-perishable food items and toiletries for the annual food drive. Donations were brought to St. Vincent De Paul, Ironwood.

Election of lodge officers for 2013 was held during the party. By unanimous vote, the elected officials remain unchanged:

President Joy Kraynak; Vice President Helen Vestich; Secretary-Treasurer April Ruppe; Lodge News Reporter Andrea Mesich; Recording Secretary Mark Ruppe; and Sergeant-at-Arms Joey Ruppe.

Also during the party, Andrea Mesich was congratulated with a pin and certificate for five years of service as the KSKJ reporter. Andrea has been a member of the lodge since birth (36 years) and has enjoyed working as reporter for the lodge.

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Ironwood, Mich.—Lodge #20 President **Helen Vestich** with **Katherine (Kay) Ruppe** at the lodge Christmas party.



Ironwood, Mich.—**Andrea Mesich** (Lodge #20 reporter) holds up her 5-Year Certificate of Appreciation.

KSKJ LODGE NEWS AND HAPPENINGS



Ironwood, Mich.—**Mark Ruppe** (Lodge #20 Records Secretary) accepts his 50-year member certificate and awards.

Lodge News—Region 7 continued from page 15

• St. John the Baptist #20, Ironwood, Mich. (continued)

Mark Ruppe was honored at the party with a special pen and certificate as a 50-year lodge member. (See pictures on this and previous page, courtesy of Andrea Mesich.)

Lodge #20 officers offer a special thank you to all lodge members who attended the party, and especially to those who generously donated to the annual food drive. We look forward to the next lodge meeting, which will be announced as soon as possible.

Andrea Mesich,
Lodge Reporter

• Sts. Cyril & Methodius #59, Eveleth, Minn.

Our lodge had its annual election on Dec. 16 after postponing the Christmas party until Jan. 13. Officers elected were:

President Tony Menart; Vice President Ron Erjavec; Recording Secretary Dawn Barchus, Financial Secretary Connie Menart; Treasurer Teresa Lavigne; Youth and Adult Activities Director Rosemary Mattson; Auditors Jen Menart, Gloria Leseman and Frank Erjavec; Sergeant-at-Arms Bob Mavec.

On Dec. 18, members of the lodge delivered over 100 gifts that parishioners of Resurrection Church donated through "The Giving Tree." These gifts go to



Eveleth, Minn.—**Lodge #59** President **Tony Menart** presents a substantial donation to **Shelley Valentini** for Backpack Buddies.

people in nursing homes and facilities without family, to children in the shelter and to families in need.

Our fellowship breakfast held Jan. 6 benefitted the Backpack Buddies in area schools. The Backpack Buddies furnish food for students who would go without food on the weekends away from school. This program provides each student in need with food for themselves over the weekend. Food provided is non-perishable and easy for the students to make for themselves. KSKJ had also donated the profits from our last breakfast to this great cause.

Our Christmas party was rescheduled for Jan. 13 in Resurrection Church's Holy Family Hall. There was bingo, door prizes and pizza. At the party, a check was presented to Shelley Valentini, Executive Director of the United Way, for Backpack Buddies. Shelley told the group about how Backpack Buddies was started and how it helps at-risk students by providing them with food for the weekend. They only have enough funding to provide backpacks for 3% of the students who need them. The program covers schools over the entire Iron Range. The students receiving food range from headstart through high school.

The check is from the proceeds of the lodge's fellowship breakfasts held once a month at Resurrection Church. The **next breakfast** will be "Take Your Sweetheart to Breakfast" on **Feb. 17 following the 8:30 a.m. Mass**. It will feature pancakes and sausage with the popular toppings bar with everything you would want to top your pancakes with.

Rosemary Mattson

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Eveleth, Minn.—**Evaline** and **Theo Britton** help clean up after the **Lodge #59** fellowship breakfast.



Eveleth, Minn.—**Jule Erjavec** serves up fruit cups for the **Lodge #59** fellowship breakfast.



Eveleth, Minn.—**Lodge #59** member, **Jen Menart**, is the dishwasher expert.



Eveleth, Minn.—**Lodge #59** members enjoy socializing as they play bingo.

KSKJ LODGE NEWS AND HAPPENINGS



Pueblo, Colo.—Little **Drew Golob** visits with Santa at the **Lodge #7** children's Christmas party Dec. 16.



Pueblo, Colo.—Before the **St. Joseph Lodge #7** meeting on Dec. 16, **Rev. Richard Gielow** celebrates a Mass remembering the living and deceased members of the lodge.



Kansas City, Kan.—**St. Veronica #115** members prepare the hot dogs for the annual Christmas party. From left: **Marsha Racki**, **Jane Wohletz** and **Theresa Wohletz**

Lodge News—Region 7

continued from page 16

• St. Elizabeth #171, Duluth, Minn.

Our **annual sleigh ride** is coming! It will take place on **Saturday, March 9**, at **1 p.m.** at **Countryside Rides in Duluth**. Members, please bring a dish for our potluck. The lodge will provide the Coney's. We hope to see you there!

Sharon Bucar,
Secretary

REGION #8—Colorado, California, Montana, Kansas

• St. Joseph #7, Pueblo, Colo.

Please see the photos and captions on this page.

Bernice Krasovec,
Correspondent

• St. Veronica #115, Kansas City, Kan.

I am proud to announce that at our Dec. 11 lodge meeting, we elected the following officers:

President **Chuck Racki**; Vice President **Joanne Ohmes**; Recording Secretary **Patty Horton**; Financial Secretary **Julie Schneller**; Treasurer **Monica Racki**; First Auditor **Cyndi Ohmes**; Second Auditor **Julie Stimach**; Third Auditor **Patrick Horton**; Athletic and

Activity Director **Daniel Keller**; Voice Reporter **Donna Lou Lyle**; Membership Committee Members **Theresa Wohletz** and **Laura Lynn Schneller**; Spiritual Director **Fr. Peter Jaramillo**.

Your lodge officers, committee members and I look forward to working with you during the upcoming year to make 2013 the best year for our lodge.

On Saturday night, Dec. 15, our lodge, along with the Holy Family Social Club, held our annual holiday Christmas party at the parish hall. It was a great opportunity for our lodge members to get together and celebrate the holiday season.

In addition to the usual appearance of St. Nick, our members enjoyed balloon making and magic tricks of **Gene Hernandez** throughout the night. As with any party, everyone enjoyed the food, which consisted of hot dogs and chili. We had a nice crowd, and everyone in attendance set the holiday mood for all.

We want to thank everyone who brought canned goods to share with the less fortunate.

In 2013, all of our **lodge meetings** will be held at **Panera's** in the **Legends** (Kansas City, Kan.) starting at **6 p.m.** The dates of the meetings are as follows:

Feb. 12; April 9; June 11; Aug. 13; Oct. 8; and Dec. 10.

Our **Family Bowling Night** will be held **Saturday night, Feb. 2**, at **St. John's Bowling Alley** on **Strawberry Hill** at **6 p.m.** We will serve **Sloppy Joe's**, and everyone can bring their favorite side dish, snack or dessert to share. We plan to collect toiletries to benefit **Catholic Charities** in our area.



Kansas City, Kan.—**St. Veronica #115** members await the arrival of Santa Claus at the lodge Christmas party.



Kansas City, Kan.—**Lodge #115** members take time out to enjoy the hot dog and chili dinner at the Christmas party.

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KSKJ LODGE NEWS AND HAPPENINGS

Lodge News—Region 8

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- **St. Veronica #115, Kansas City, Kan.** (continued)



San Francisco, Calif.—**Lodge #236** children sing Christmas carols with Santa.

Please remember in your prayers all of our lodge members who are in need of an extra blessing from our Lord.

Until next time, thanks again for all your support for St. Veronica's Lodge.

Chuck Racki,
President

- **St. Francis #236, San Francisco**

Santa enjoyed visiting our members and children at the Slovenian Hall on Sunday, Dec. 9. It was such



San Francisco, Calif.—Santa arrives for his annual visit to the **Lodge #236** Slovenian Hall.

a treat watching Santa patiently listening to each child ask in earnest for their particular gifts. Thanks to all members who helped prepare the delicious lunch and homemade desserts. The afternoon ended with the children surrounding Santa, singing Christmas carols.

Diana Fir Gremett,
Reporter



San Francisco, Calif.—**Lodge #236** members enjoy a delicious lunch at the Christmas party.

*Trust in the Lord with all your heart, and lean not on
your own understanding.*

In all your ways, acknowledge Him, and He will direct your paths.

(Proverbs 3:5-6)

Combined Joliet KSKJ Lodges January Meeting

by Pauline Mihelich,
Joliet Lodges Reporter

Here's to a brand New Year! Let us hope that this year, everyone is healthy, wealthy and wise.

On Jan. 8, the combined Joliet Lodges held their first meeting of 2013. A total of 13 members were in attendance. Let's try to increase the attendance this year.

You probably have already heard, but for those who are interested, on March 20, "Perpetuum Jazzille" will perform at the Rialto Square Theatre in Joliet beginning at 7:30 p.m.

Members, don't forget the **KSKJ National Basketball Tournament** will be held **Feb. 15-17**. All games will be played at JCA gyms. I would like to thank Dewey for his help in getting the gym and helping with the set-up.

On **Friday, Feb. 15**, there will be a **social gathering**. You have your choice of going to **Cantigny VFW Post #367** on Horseshoe Drive in Joliet, or **Durbin's**, located at 16031 S. Lincoln Highway in Plainfield. A fish fry will be available from 4-7 p.m. for those who are hungry.

On **Saturday, Feb. 16**, a **dance** will be held at **Cantigny VFW Post #367** from **8 p.m. until midnight**. So come on out and boogie with your fellow members. It should be a good time for all.

The January winners of the 240 Raffle were Bernice Ramsak and Stan and Ivanka Markun. Congratulations to all of you.

The **Marija Pomagaj (Our Lady of Brezje) celebration** is tentatively set for **May 22 at 6 p.m.** This date is not yet set in stone. We will know the exact date at the next Joliet Lodges meeting.

A big thank you goes out to Marge Gasperich for

sending out the Christmas cards to all members age 80 and over. Good job, Marge! There were 27 thank you notes received from the members who had received cards.

Nominations and elections of officers were held. Your officers for 2013 are as follows:

President Mike Miller; Vice President Laurica Petrella-Zitko; Treasurer Lillian Cepon; Recording Secretary Lynn Miller; Trustees Alan Mihelich, Mike Vidmar and Stan Markun; Joliet Lodges Reporter Pauline Mihelich; Sergeant-at-Arms Louie Derlinga. The position of Youth and Adult Athletic Director was tabled until the next meeting, so if anyone is interested, please come to the next Joliet Lodges meeting and get involved.

And speaking of the next **Joliet Lodges meeting**, it will be held **Tuesday, Feb. 5**, at **7 p.m.** at Town and Country Lanes.

Pahor sworn in as the 4th President of Slovenia



Borut Pahor is inaugurated as new President of the Republic of Slovenia on Dec. 22 in a ceremony in the National Assembly

Embassy of Slovenia Newsletter
Jan. 11, 2013

Borut Pahor was inaugurated as the new President of the Republic of Slovenia in a ceremony in the National Assembly on Saturday, Dec. 22. He pledged to uphold the constitutional order and work for the good of the country to the best of his abilities.

The newly elected President Borut Pahor took over the duties from his predecessor, Dr. Danilo Turk, on Sunday, Dec. 23, 2012, when he was received with military honors at the presidential palace in Ljubljana.

In the highest elective office in the country, he succeeded Milan Kucan (1992-2002), Janez

Drnovsek (2002-2007) and Danilo Turk (2007-2012).

The 1991 Constitution gives the president limited powers, including calling general elections, naming the prime minister-designate, nominating the judges of the Constitutional Court, promulgating laws, and appointing ambassadors at the government's proposals.

Subsequent legislation has slightly expanded these powers, giving the president the authority to nominate key office holders such as the central bank governor, human rights ombudsman, Court of Audit president, information Commissioner, and the members of the Commission for the Prevention of Corruption.

Slovenia with New "SPIRIT"

Embassy of Slovenia Newsletter
Jan. 11, 2013

On Jan. 1, 2013, an innovative concept for promoting Slovenia was initiated within the framework of the new "SPIRIT" agency, tasked with promoting Slovenia as an investment and tourism destination, and advancing domestic enterprise and technological development.

In late October, the government adopted a decision to establish the Slovenian Public Agency for Entrepreneurship, Innovation, Development, Investment, and Tourism, or SPIRIT Slovenia. The new agency took over the duties performed by three existing agencies: the Public Agency of the Republic of Slovenia for Entrepreneurship and Foreign Investments (JAPTI), the Slovenian Tourist Board (STO), and the Slovenian Technology Agency (TIA).

Integration represents the ambition of the Government of the Republic of Slovenia in the pursuit of rationalization of the functioning of

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SLOVENIA

public administration, as well as reorganization to ensure more consistent, transparent and targeted support for the Slovenian economy, while improving its competitiveness.

The mandate of SPIRIT Slovenia is to independently perform regulatory, professional and developmental activities aimed at boosting competitiveness, taking responsibility for promoting the Slovenian economy, promoting Slovenia as a tourist destination, developing entrepreneurship, and promoting innovation, technological development, foreign investments and the internationalization of companies.

SPIRIT Slovenia operates within the framework of the Ministry of Economic Development and Technology. The first head of the new agency is Bostjan Skalar, who was appointed by the government as an interim director for a period of up to six months, after which a full-time director is to be appointed.

Just for Fun

• Little Laura watched her priest writing a homily one day. She could not stop her curiosity and asked, "How do you know what to say?"

"God tells me," the priest replied.

"Oh," Laura responded, "then why do you keep crossing things out?"

• A priest told his listeners, "Next week, I plan to talk about the sin of lying. To help you understand my sermon, I want you to read Mark 17."

The following Sunday, as he

prepared to deliver his sermon, the priest asked how many had read Mark 17. Every hand went up.

The minister smiled and said, "Mark has only 16 chapters. I will now proceed with my sermon on the sin of lying."

KSKJ DEATH CLAIMS—DECEMBER

The following is a list of deceased KSKJ members whose death claims have been received and paid by the Home Office in DECEMBER 2012. A donation to the KSKJ Scholarship Fund has been made in behalf of each:

NAME	CITY, STATE	LODGE
Dennis C. Gifford	Bradley, Ill.	300
Dennis P. Skoff	Beach Park, Ill.	53
Ann Wangler	Ann Arbor, Mich.	65
Sophie Trunkel	Neillsville, Wis.	136
Grant A. Anderson	Neillsville, Wis.	144
Edwin Chesnic	Canonsburg, Pa.	153
Eugene Salvo	Centennial, Colo.	7
Lillian G. Brulc	Joliet, Ill.	2
Clarence J. Horvatin	Chippewa Falls, Wis.	29
Frank Selenik	Crete, Ill.	44
Beverly Pechek	Pueblo, Colo.	104
Janet L. Vitatoe	Parma, Ohio	146
Joan M. Crotty	Joliet, Ill.	150
Blanche Reck	Meadow Lands, Pa.	153
Mae Rose Zukoske	Joliet, Ill.	2
Joseph I. Leban	Grayslake, Ill.	53
Elsie Zaitz	Pueblo, Colo.	104
Janice M. Rosetto	Channahon, Ill.	108
Elizabeth M. Bukovec	Ebensburg, Pa.	153
Margaret Sulkowski	Pittsburgh, Pa.	153
Albert E. Marn	Willowick, Ohio	169
Rose Mary Danalewich	Hazelcrest, Ill.	170
Frank Spetich	Barberton, Ohio	110
Michael E. Kezele	Lockport, Ill.	29
Frank A. Ferracano	Pittsburgh, Pa.	50
Dolores S. Krizay	Doylestown, Ohio	110
Elizabeth Ferensak	Riverside, Calif.	148
Joseph Trempus	Allison Park, Pa.	50
Dorothy Milashin	Pittsburgh, Pa.	81
Joan K. Golob	Sheboygan, Wis.	144
Rose D. Lokar	Euclid, Ohio	219

Life Insurance: Now More Than Ever

What a turbulent few years it's been. Even as the Great Recession has eased, many of us are still trying to get back on a solid financial footing. For some, the recovery hasn't amounted to much. The employment market is still weak, and home prices continue to fall. Gas prices are high, and consumer confidence is low. Through it all, one source of financial security has remained strong, however, and that's **life insurance**.

A Financial Product That Has Held Its Value

While so many aspects of people's financial lives have been shaken, life insurance continues to do exactly what it was designed to—serve as the foundation of a family's financial security. If you own a term life policy, the death benefit has remained the same through the ups and downs of the economy. Owners of whole life insurance have seen their cash values rise when the value of many of their other financial assets have slipped. As the tumultuous experience of the past few years has demonstrated, life insurance is one of the few things that provides certainty in uncertain times.

Make Sure Your Family is Protected

You may be feeling less financially secure than before the Great Recession began. Your retirement accounts may have rebounded, but you may have been forced to sell your home at a loss. You may have found a new job, but at a lower salary. Some days, you might feel like it's all you can do to put food on the table and keep a roof over your head.

The Life and Health Insurance Foundation for Education is a nonprofit organization dedicated to helping consumers make smart insurance decisions to safeguard their families' financial futures. ©2011 LIFE. All rights reserved.

But what if you died tomorrow?

No one wants to think in those terms, but given that many of us are in the financial rebuilding stage, you need to ask yourself, "Would my family be OK financially without me in the picture?" Life insurance is one of the few guarantees your family could rely on to maintain their quality of life.

As difficult as it may seem to look beyond the bills due at the end of the month, you should make it a priority to either maintain your current life insurance or purchase a policy if you don't have one. It will provide an anchor of stability for your family finances, ensuring that your loved ones will be financially secure when you die.

Start Here—Now

If you're not sure where to start, the nonprofit LIFE Foundation offers an online Life Insurance Needs Calculator at www.lifehappens.org/lifecalculator, which will provide you with a general sense of your life insurance needs. Then consult a qualified life insurance professional for help determining the right solution for your specific needs. Do it today—your family's financial future is too important to leave to chance.



Tax-Deferred Fixed Interest Rate Annuity—5-Year

3.00% (\$5,000 to \$24,999)

3.05% (\$25,000 to \$99,999)

3.10% (\$100,000 and over)

- **5-Year Guaranteed Fixed Interest Rate**
- **Pay No Taxes until Withdrawn**
- **Yearly 15% Free Withdrawal**
- **Available to age 90**
- **Reliable Source of Income**

- **Penalty-Free Withdrawal Privileges:**
 - confined to a nursing home for 60 continuous days
 - death occurs within the contract period
 - convert to a regular stream of income payments
- **No Sales of Maintenance Fees**



1.800.843.5755 / www.kskjlife.org

5-Year Tax-Deferred Fixed Annuity: a 5-Year Contract with an interest guaranteed for 5 years. Minimum & maximum deposits may exist. Yearly 15% free withdrawal available after the 1st contract year - may be withdrawn at any time. Surrender charges exist for early withdrawals in excess of the member benefit. After the initial guaranteed period, the contract has a variable minimum guaranteed interest rate. Withdrawals made prior to age 59½ may be subject to an IRS penalty (consult your tax advisor). Advertised rate subject to change without notice. Appropriate application and membership requirements apply. Not available in all states. Not FDIC insured. Products backed 100% by KSKJ Life (2439 Glenwood Ave., Joliet, IL 60435).

Reminder:

Have you made the maximum contribution to your KSKJ Life IRA for 2012?

If you are planning to make a contribution to your IRA, please remember to note the year you want it to be applied to—2012 or 2013—in the memo section of your check.