



Journal

February 2025





Mil's Tree Page 31

On the Cover

CSA Fraternal Life Secretary/Treasurer Nick Kosmas attended the New England Fraternal Alliance 100th Annual Meeting along with CSA members of Lodge Laurel No. 452. See page 24 for additional photos and information.



Member Meets Rock and Roll Legend Page 22

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President's Piece

CSA and BetterLife Merger; New Beginnings, All While Keeping Legacy and Tradition



Brothers and Sisters,

I hope this month of February finds everyone well, as we inch toward warmer weather and Springtime.

As many of you may have heard by now, in early January, the CSA Board of Directors voted to merge CSA Fraternal Life with BetterLife, a Fraternal Society headquartered in Madison, Wisconsin.

First and foremost, I want to assure every member that the CSA Board took this step with deep thought after many months of discussion, due diligence, and planning. To give everyone some background, discussions began in earnest last Summer / Fall, 2024. Even as CSA Fraternal Life's finances have been (and remain) sound with your assets secure, the landscape for smaller Fraternal societies as we move into the future has become more and more challenging. Those chal-

lenges include an interest rate environment with significant swings in rates over these last few years that make for difficult investing and cash flow for smaller entities.

Additionally, as you all would know from living your personal lives, expenses have gone up significantly as well. For us personally, it may be groceries or gas, while for entities such as CSA, it's pricing in back-office items, such as administrative systems, or other hardware and software items that put the squeeze on. Even more pressing, to be honest, the regulatory pressure that small entities (including CSA) receive from Insurance Regulators is as big of a factor as anything when it came time to consider a merger. There's no coincidence that a number of Fraternal mergers have taken place in recent years, and surely this trend will continue in 2025 and beyond.

With all of this said, I'm very proud of our Board in making the bold, strategic decision to partner with BetterLife. BetterLife was formed a few years ago when two century-old Fraternal societies (National Mutual Benefit and Western Fraternal Life) merged. As you may know, CSA and Western Fraternal have history together, as Western Fraternal Life spun off from CSA Fraternal Life at the beginning of the last century. To this day, CSA and BetterLife (via Western Fraternal) have a number of common threads, including many members of both societies. In researching potential partners, and doing our due diligence, the CSA Board wanted to assure a number of things...

First and foremost, our members' assets continue to be safe and secure. With BetterLife's \$70 million surplus, and RBC well over 1000%, our policies and annuities will remain very secure. There will be even more insurance products available for us to look into as members.

Next, we want to assure that the rich legacy and tradition of CSA continues. With this merger, CSA members will become BetterLife members, and our policies and annuities will be administered by BetterLife, but our legacy and tradition will live on in that our lodges and Fraternal programs will remain. BetterLife and CSA will continue to sponsor signature CSA events, such as our Annual Get-Together, with our crown jewel, the National Miss CSA Contest. All other lodge or district events that CSA has sponsored will continue as well. BetterLife currently sponsors over 50 signature events of their own and we'll add into that mix.

We want to assure that CSA has a legitimate governance influence in the decision-making process of BetterLife. This will be accomplished with CSA having one of our current Board members added to the BetterLife full Board. The other eight current Board members will be able to join the BetterLife Advisory Board, which in many ways is like what the CSA "Fraternal Board" used to be. CSA members will continue to have the opportunity to be a part of future BetterLife Board's as well.

Continued on page 4.

President's Piece

CSA and BetterLife Merger; New Beginnings, All While Keeping Legacy and Tradition

And, finally, we want to assure that our dedicated employees can remain with the combined society. This will be occurring as current CSA staff will be assuming roles with BetterLife, initially working out of our current office in Lombard. When the lease in Lombard is complete, employees will have the option to work remotely. Many of our current staff have the talent and knowledge that fits perfectly into roles that were being planned in BetterLife expansion of certain departments, again a nice synergy.

What Happens Next?

Per our Articles of Incorporation and Bylaws, the Delegates that remain from our most recent (2022) Convention are in good standing and will need to approve this merger. Those Delegates will be receiving information from us in the weeks ahead on the voting process. Our thoughts are to have the ballots out to Delegates in February with a March deadline to vote and return the ballots.

What Happens if the Delegates Do Not Approve of the Merger?

This would not be ideal. A few things would occur. First, of course, the agreed-upon merger would cease.

But, more pressing would be that after notifying the Regulators of this vote, they (specifically the Illinois

Department of Insurance) have communicated with us that they would likely take action to ensure that CSA is ultimately partnered with a larger entity. What is this "action"? The exact action would be determined by the DOI, but it likely would be that they would oversee another merger for CSA. With this, though, yes, all of our policies and annuities would continue to be safe and secure, but it would be very likely that the legacy and tradition of CSA would cease or be very minimal at best.

Needless to say, the merger agreement that the CSA Board of Directors negotiated and approved is very much in the best interests of CSA members' financial and fraternal needs. So I highly encourage the Delegates to vote "yes".

What Happens After Delegate Approval?

Regulatory approval from the 28 states that the combined entity will be licensed in will have to occur. From what the attorneys tell us, some states will approve of this in days, while others take longer. All states will ultimately approve this but it is unknown exactly when that will all happen. Within this merger, the combined entity will cease selling policies in New York and California due to regulatory issues. Members from those states will continue to keep their policies,

which will remain unscathed.

Then What?

When all regulatory bodies have approved this, the merger will be official and will "close." This could be anywhere from July to December. In this time, CSA will begin to plan out the transition (i.e. combining administrative systems, pairing down duplicate vendors, etc.).

This is a lot of information, and a lot to digest. Again, do know that every little bitty detail of all of this has been poured over by CSA management and the CSA Board. I'm 100 percent in support of this proposed merger, and although change is scary for all, I truly know that this is in the best interests of CSA members and CSA lodges in that your policies will continue to be safe and secure and the CSA legacy and traditions will remain beyond the 171 years that we've built up to now.

We'll continue to keep everyone updated on the latest. Feel free to contact me or our Secretary / Treasurer Nick Kosmas if you have any questions.

(More information is available on pages 10-11.)

Thanks again.

*Fraternally,
John Kielczewski,
very proud to be...
President / CEO
CSA Fraternal Life*



UPCOMING EVENTS

February 1, 2025

Deadline: 2024 President's Report Forms due in Home Office

February 17, 2025

Home Office Closed for President's Day

March 15, 2025

Deadline: CSA Scholarships Application and Transcript

March 31, 2025

Deadline: Lodge Financial and Election Forms due in Home Office

April 18, 2025

Home Office Closed for Good Friday

May 3, 2025

Join Hands Day

May 26, 2025

Home Office Closed for Memorial Day



CSA Journal

Volume 138 No. 2 February 2025



A Dynamic Magazine "Dedicated to Our Membership"

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CSA MISSION STATEMENT

CSA Fraternal Life is a fraternal benefit Society that provides families with financial security while promoting community involvement with volunteerism.

CSA Leadership

National Officers

John J. Kielczewski, *President*

Nick Kosmas, *Secretary/Treasurer*

National Directors

Tom Ledvina

Iowa, Nebraska and Minnesota

Ken Dvorsky and Cary Mentzer

Northern Illinois, Indiana and Wisconsin

Irma Farrell

California, Colorado, Kansas, and Texas

Diane DiBianca

Northern Ohio and Michigan

Connie Wolf

Missouri and Southern Illinois

Terry Placek

Southeastern Ohio and Western Pennsylvania

Carol Tranter

Florida, Maryland, Virginia, D.C.,
Eastern Pennsylvania and New Jersey

Paul Vavrsek

New York State and Connecticut

Home Office Hours

Monday - Thursday: 8:00 a.m. - 4:30 p.m.

Friday: 8:00 a.m. - 1:30 p.m.

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Today's Fraternal

Excellent Opportunity to Embrace Change

Greetings, Brothers and Sisters,

The New Year is an excellent opportunity to embrace change. While change can sometimes be uncomfortable, it's often necessary for growth. Whether adopting healthier habits, trying something new, or changing old routines, the willingness to embrace change will open up new possibilities. Start small and gradually expand your comfort zone. CSA started this opportunity with the merger with BetterLife—good things to come in the future with this change. Information is posted on the CSA website, Facebook, and in *the Journal* (see pages 10 - 11).

All 2025 programs have been updated on the Fraternal Calendar and are posted on the website, in *the Journal*, and mailed to each lodge secretary. Please rest assured, we are here to support you. Please let me know if you have any questions.

Lodge Recognitions have been submitted and are in the process of being completed. I will send the awards out as soon as possible. Thank you to all the lodges that participated. Your hard work is appreciated. Remember to send in your lodge 2024 President's Reports this month.

March will be here before you know it. Make sure to have your students turn in their scholarship applications. Also, remember to turn in your lodge elections and financial reports.

We are actively planning the 2025 Get-

Please send lodge articles to:
csajournaleditor@gmail.com
by the 13th of the month prior.

(You will receive a confirmation email.)

Please address all Fraternal inquiries to:
Kelly Deegan at
kdeegan@csalife.com
1.800.543.3272 x 4307



Together, a significant event in our calendar. Please mark your calendars for Cleveland on the first weekend in August. If you have anyone interested in running for Miss CSA, encourage them to contact me at kdeegan@csalife.com. It is an excellent opportunity to visit a new place, meet new friends, and be part of something truly special.

While changes may be on the horizon, our Fraternal Programs are here to stay. I look forward to seeing many of you at events this month, stopping by to say "hi" at lodge meetings, and gearing up



for all that is to come this year.

*Fraternally,
Kelly Deegan*

*Fraternal Programs Manager
Lodge DuPage Pioneers/Edison No. 409*

Journal Themes for 2025

March -	Happy Birthday, CSA!
April -	Get Ready for the Get-Together
May -	Join Hands Day
June -	Flag Day
July/August -	Czech and Slovak Festivals
September -	Recap of the Annual Get-Together
October -	Photo Contest Winners
November -	Honoring Those Who Have Served and Bowl-o-Rama
December -	Lodge Recognition Program

All articles are due on the 13th of the month prior to the publication date.

MESSAGE FROM THE SECRETARY/TREASURER

CSA BETTERLIFE MERGER ANNOUNCEMENT



Greetings, brothers and sisters,

I want to start this article with some good news for CSA. On January 6, CSA announced a merger plan with BetterLife (another fraternal benefit society). To get more information on this announcement, please go to

csalife.com and click the BetterLife Merger Plan button. This information is also posted on the CSA Facebook page. We will be publishing more information in the next few weeks/months. There is information in this *Journal* on pages 10 and 11 and more articles to follow. If you have any questions, feel free to email them to: CSAFraternal@csalife.com.

We look forward to working, meeting new friends, and participating in new fraternal activities.

In January, I was honored to swear in the officers of several lodges. It's nice to meet members at these lodge meetings and answer their questions about the upcoming merger.

February is the heart of the winter months here in the Chicago area. We've been pretty lucky with the path of January snowstorms. They have pretty

much missed so far, compared to last year! We feel sorry for the people on the path of these snowstorms. Our son, visiting from Boston during the Christmas holiday, drove home earlier than planned because of potential storms. Also, I am sad for the people who lost everything in the fires in California. Please consider donating to a charity to help them out.

February is also, of course, Valentine's Day. It is a day to show those we love our appreciation and love. How better than to make sure they are taken care of in the event of our passing with a policy from CSA? Contact your agent or Home Office.

*Fraternally,
Nick V. Kosmas
Secretary / Treasurer*

DONATE

Have you considered a donation to the *Scholarship Fund* as one of your CSA Serves choices?

CSA serves.

Miss National CSA

Wonderful Winter Break

Greetings, brothers and sisters,

Winter break began and ended since my last article and I must say, even though it felt pretty short, I had a great time! I got to see Gwen, my older sister, for the first time since she left for grad school in Georgia! It was so nice to be around both my sisters again! We played “Just Dance” and card games, we baked a cake, and we celebrated the holidays. It was so much fun.

Going back to school after being around my family for so long was a little sad! I’m only a few hours away, but it was so nice to all be under the same roof again, and I immediately missed it when I left. I’ve been adjusting back to my school-year-normal and things are going great for semester two. I have some really incredible professors this year and I’m so excited to learn from them.

If you remember a few entries ago, I wrote about the professor who found my ID and, when returning it, gave me a tour of the video/media production area of the building. Well, I have her again! I’m taking Intro to Digital Video Production with

her and I have already learned so much! We use these really nice cameras and super cool equipment like an over-the-shoulder stabilizer so you can walk with the camera and get steady tracking shots. We have massive computers, all with Premiere Pro installed, which is a professional level (very expensive) editing software. I am so excited to sink my teeth into the full project!

On the first day of class, that very professor gave me a book on scriptwriting! For free! At the end of last semester, I sent her a short story I wrote that I was in the process of turning into a script and I asked her if she thought it had the potential to be a fully fleshed-out film. Her response was to give me that book and set up a meeting to talk about it more in-depth! It is so validating to see that she believes in me enough to provide me with the resources to succeed!

*Fraternally,
Delaney Schretter,
Miss National CSA 2024-2025*





Fraternal Calendar

February	1	Deadline - 2024 President's Reports forms due in Home Office
	17	Home Office closed for President's Day
March	15	Deadline - CSA Scholarship Applications and Transcript
	31	Deadline - Lodge Financial & Election forms due in the Home Office
April	18	Home Office closed for Good Friday
May	3	Join Hands Day
	26	Home Office Closed for Memorial Day
June	6	Deadline - Miss CSA Application and Photos
	27	Deadline - Fraternalist of the Year Nomination Application
July	2	Deadline - Kropik Scholarship Application
	2	Deadline- Receipt information form for CSA Scholarship
	4	Home office closed for 4th of July
August	1-3	88th Annual Get-Together in Cleveland Ohio
September	1	Home Office closed for Labor Day
	26	Deadline - Photo Contest Entries
	26	Deadline - Bowl-O-Rama Entries
October	13	Home Office closed for Indigenous Peoples' Day (Columbus) Day
	15	Deadline - Veterans Names/Articles for November Journal
	31	Deadline - Bowl-O-Rama Scores
November	27-28	Home Office closed for Thanksgiving Holiday
December	1	Deadline - CSA Serves Matching Funds Request
	24-25	Home Office closed for Christmas Holiday

**Deadline for articles - 13th of every PRIOR month; ex: articles for February Journal should be submitted by January 13th.





BetterLife Merger Information

About the Merger

CSA Fraternal Life, founded on the principles of equality, harmony, and fraternity, and that each of us are brothers and sisters, has been serving members nationwide for more than 170 years. We are excited to share an update that will help us continue to serve our members for years to come. CSA Fraternal Life and BetterLife have announced plans to merge our two societies in 2025.

About BetterLife

BetterLife, based out of Madison, WI, has a history, mission, and values that are closely aligned with ours. In January 2021, two member-owned fraternal benefit societies with similar histories (Western Fraternal Life and National Mutual Benefit) came together to form BetterLife. Western Fraternal Life and CSA Fraternal Life share a common legacy, with Western Fraternal spinning off from CSA over a century ago. BetterLife has a complementary membership footprint, a focus on community wellness, and a strong Czech – Slovak heritage.

Benefits of the merger include:

- ✓ We share a common heritage across Eastern Europe including the Czech Republic and Slovakia.
- ✓ Together we can expand the communities we serve, particularly in rural America
- ✓ Often our organizations work side-by-side but have not yet shared resources.
- ✓ With a proven, successful sales model, we can create a rising tide of membership.
- ✓ Financially we are stronger – one auditor, actuary, investment manager, fees, dues.

This merger will allow us to grow our events further and provide more opportunities to develop lasting bonds with like-minded members. "BetterLife members understand that physical health is just one part of a healthy life. We like to say, 'Better means belonging,' because our member groups are about building relationships and being active in their communities," said Chris Campbell, BetterLife CEO and Board Chair. "CSA is a perfect match as we share a common bond to foster well-being by celebrating traditions, supporting one another, and strengthening financial security in our communities."

Questions & Answers

Why are we merging?

- ✔ Due to economic and regulatory challenges, along with the relatively smaller size of CSA, an independent future would be even more challenging for us to offer the great benefits that we currently do. Continued independence would also put a strain on the Balance Sheet in the years ahead. You can rest assured that your assets, as always, are safe and secure. That said, a combined CSA and BetterLife will allow for us to strengthen even more what we can offer, all while keeping our CSA legacy and history. Merging will allow us to cut redundancies in multiple areas (such as Actuarial services, and Audit services, etc) A combined CSA and BetterLife will be able to improve investment returns from a larger portfolio and integrate talent by filling vacancies at BetterLife with current CSA staff.

What will BetterLife's capital position be after the merger?

- ✔ Part of the merger rationale was a better use of BetterLife's excess capital. Following the merger, we estimate \$70 million in surplus with a risk-based capital ratio of 1065%, well above our upper bound of 900%. We expect this will continue the merger strategy BetterLife began in 2021 with the combination of Western Fraternal and National Mutual Benefit.

What will happen to my policy/annuity?

- ✔ Your policy/annuity will not change.

What are the next steps in the merger timeline?

- ✔ We will be sending ballots to delegates, from our 2022 convention, in February to vote on the merger. If approved, the next step will be approval from state insurance department regulators.

What will happen to CSA's Fraternal functions?

- ✔ BetterLife will honor Fraternal Benefit Societies' commitment to local governance, spending the first year getting to know CSA's culture, rituals, and systems. BetterLife is planning on increasing funding at select, signature CSA events like the Annual Miss CSA Contest to amplify our community impact.

Why are we not integrating the Marketing function?

- ✔ The CSA name has a rich history and is critical to our members. We will continue to use it in the 59 CSA Lodges and their associated events. The name will also be important as we elevate BetterLife's presence in the Czech and Slovak community, like their work with the Smithsonian's National Czech and Slovak Museum and Library.

Will we still receive *The Journal*?

- ✔ Prior to closing, *The Journal* will continue to be distributed monthly to our members. When the merger is complete, CSA Members will receive the BetterLife Magazine (which will have a portion of it dedicated to The CSA Journal).

Will my Lodge still have meetings?

- ✔ Yes, all Lodge meetings and structure will remain the same.

Will we still have CSA events?

- ✔ Yes, all annual CSA events will remain the same through 2025.

Will CSA's contact information change?

- ✔ Currently, all contact information will remain the same.

BetterLife and CSA hope to have the merger finalized in summer 2025. Members can expect additional details on the plan in the coming weeks. Members can email BetterLife (info@betterlifeins.com) or CSA (CSAFraternal@csalife.com) with any questions.



2025 CSA FRATERNAL LIFE **GET-TOGETHER** REGISTRATION FORM

CSA Get-Together
c/o Diane DiBianca
213 Best St
Bedford, OH 44146

PLEASE FILL OUT AND POSTMARK BY JUNE 1ST, 2025 TO:

PHONE: 216-392-9074

EMAIL: ddibianca.csalife@gmail.com

MAKE ALL CHECKS PAYABLE TO:

DISTRICT COUNCIL #10 CSA

(Please write "Get-Together Registration" in the notes on payment form.)

PLEASE PRINT BELOW:

One form per guest

NAME: _____ LODGE (if applicable) _____

ADDRESS: _____

CITY, STATE, ZIP: _____

PHONE: _____ EMAIL: _____

IS THIS YOUR FIRST CSA GET-TOGETHER? _____

WHAT IS YOUR FAVORITE ROCK SONG? _____

CHECK ALL THAT APPLY:

MEMBER (\$150) _____ GUEST (\$150) _____

YOUTH MEMBER OR GUEST UNDER 18 (\$125) _____ YOUTH AGE: _____

DINNER ONLY FRIDAY (\$30) _____ SAT. (\$60) _____ SUNDAY (\$60) _____

SATURDAY DINNER: (PLEASE CHOOSE ONE)

BRAISED SHORT RIB _____ LAKE ERIE WALLEYE _____ VEGETABLE STRUDEL _____

DAY TRIP (PLEASE CHOOSE ONE)

ROCK HALL MUSEUM (\$30) _____ AGES 6 -12 (\$20) _____

GOOD TIME III LUNCH CRUISE (\$55) _____ AGES 5 -12 (\$45) _____

TOTAL (\$) _____ PAID: _____ CHECK # _____

ADDITIONAL INFORMATION:

HANDICAPPED: YES _____ NO: _____ DIETARY NEEDS: _____

DRIVING _____ FLYING _____ OTHER _____



CSA Get-Together 2025



ARE YOU READY TO ROCK?



AUGUST 1st, 2nd, 3rd

**Double Tree by Hilton Hotel
Cleveland Downtown
1111 Lakeside Ave.E
Cleveland, Ohio 44114**

Room rates start at \$159/night +tax,
includes breakfast.
Parking available in the attached garage
for \$30/day.
(Some free meter/street parking
available Sat. & Sun)

BOOK YOUR ROOM:

Call 1-800-445-8667 code CSA

link: <https://www.hilton.com/en/attend-my-event/clelsdt->

[csa-0dd1e9fc-a165-47c5-a792-fd305fa8be61/](https://www.hilton.com/en/attend-my-event/clelsdt-csa-0dd1e9fc-a165-47c5-a792-fd305fa8be61/)

TRIP #1

ROCK & ROLL HALL OF FAME



Experience Hands On, Immersive Exhibitions on Your Favorite Artists at The Rock Hall. The Rock Hall is a Tribute to the Music of Our Lives and a One of a Kind Experience.



A Must Visit Museum

Styles: Rock & Roll, Pop & Rock, Indie Rock & Roll, Reggae, Memphis Soul, Classic Rock & Roll, Hip Hop, Funk, Bluegrass & Rock, Country Rock.

Rock Hall Visitors can enjoy the cafe on level 1. choose from a variety of menu items freshly prepared in the cafe or from the grab-and-go station with salad, wraps, and snacks. You'll also find a select number of tap beers and wines available at the custom bar.



TRIP #2

GOODTIME III

"CLEVELAND'S LARGEST EXCURSION SHIP"

FAMILY OWNED & OPERATED SINCE 1958

Narrated Luncheon Cruise 2025



GOODTIME III LUNCH MENU

Boarding 11 AM

Lunch served on ship, dockside at 11:00 AM

Cruising 12PM (Noon) - 2:00 PM

(Served on China w / Silverware)

House baked Focaccia Bread with butter

Chicken Piccata with creamy lemon caper sauce (GF)

Roasted Smashed redskin potatoes

with fresh herbs (GF DF)

Buttered whole top baby carrots (GF)

Fruit Cup

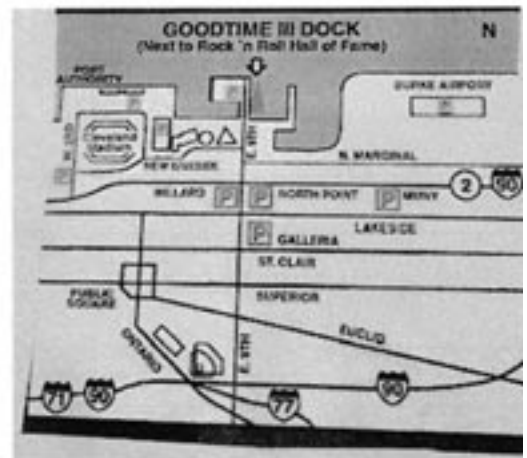
House baked Cookie assortment

***vegan option available upon request**

Adults \$55

Children Ages 5-12 ~ \$45

**The Goodtime III is a
SMOKE - FREE and
VAPE - FREE vessel**





Dear Lodge Members:

DEADLINE: January 31, 2026

Enclosed is the Lodge Recognition Program for 2025.

We are offering Awards for Platinum, Gold, Silver, and Bronze levels of participation. As introduced in previous years, there are four levels of categories with point requirements for each Award level. As always, documentation such as event photos, copies of checks, Thank-you cards, etc. must be submitted, with the exception of completed Options for Section IV, which the Home Office will document.

Award compensation is as follows: \$500 for Platinum, \$350 for Gold, \$250 for Silver, and \$150 for Bronze.

If you have any questions, please don't hesitate to call the Fraternal Department at 800-543-3272 or email kdeegan@csalife.com.

Best wishes for a successful and safe 2024!

A handwritten signature in black ink, appearing to read 'Kelly Deegan'.

Kelly Deegan

Fraternal Programs Manager
kdeegan@csalife.com

2050 Finley Road Suite 70, P.O. Box 249, Lombard, IL 60148 · Phone (630) 472-0500 or (800) 543-3272

CSALRP10292024



How to Complete the 2025 Lodge Recognition Program Forms

Step 1: Read the Lodge Recognition Program Breakdown and List of Options on pages 4 – 8.

Step 2: Fill-in the Award Requirements on page 3 regarding which award you are applying for.

Platinum Star Award – \$500	
<input type="checkbox"/> 60 total points <input checked="" type="checkbox"/> 6 meetings held <input type="checkbox"/> 25% of annual allocation donated: \$ <u>100</u>	

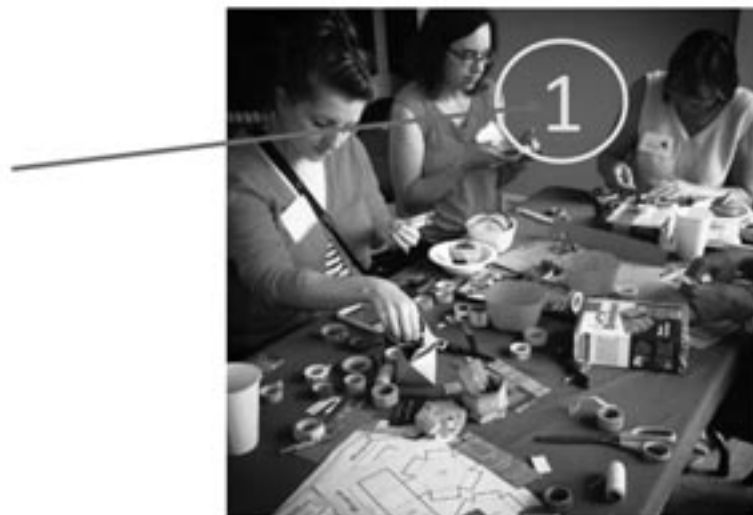
Step 3: Fill-in the tables on pages 9 – 12 regarding Option #, Points Earned, and Activity Description.

Lodge Recognition Submission for Lodge: Czech it Out #999

Social Engagement/Traditions/Rituals

Option #	Points Earned	Activity Description <small>(Items must be included on this form to be counted; all items will be verified from submission to Home Office.)</small>
1.	3pts.	Lodge Czech it Out hosted a craft night (social activity) with Sis. Caroline Doe, Sis. Jen Doe, Sis. Jan Den, and Sis. Karen Den present.

Step 4: Write the Option # on the documentation it proves (i.e. event photos, copies of checks, thank-you cards, etc.).





2025 CSA Fraternal Life Lodge Recognition Program

The Lodge Recognition Program was created to motivate the lodges of CSA Fraternal Life and to recognize them for their efforts to exhibit Equality, Harmony, and Fraternity to both our members and our communities. Awards for this program are granted to lodges that are well rounded and meet criteria in four areas:

1. **Service/Volunteer Hours/Donations** – Serving our communities is what we do. This area measures lodges by how they activate members to improve the communities around them.
2. **Lodge Activities/Attendance** – Our organization consists of a nationwide network of lodges. We maintain our bond by engaging in activities that unite our members on a local and national level. Our activities keep our society strong while honoring our lodge system and Fraternal programs.
3. **Social Engagement/Traditions/Rituals** – Social activity is what keeps our members together. In addition, CSA's fraternal history consists of various traditions and rituals that make up the backbone of this Society.
4. **Lodge Reporting (Sound Operations)** – The strongest lodges are the ones that meet regularly, maintain best business practices, and operate consistently with the CSA Home Office and Fraternal Department.

NOTE: Required points have to be earned in each of these four categories to win an award.

Lodges with a healthy balance of the above criteria will be rewarded Platinum, Gold, Silver, or Bronze.

Important: Please keep in mind that one point does not equal one option. You may select a single option that can be as little as one point or as much as four points. For example, trying to earn a Platinum Award does not mean you have to choose 60 options, rather you have to **earn 60 total points**.

- To earn the **Platinum Award** (\$500 Award) designation, a lodge is required to earn **sixty (60) points** or more from the four categories plus hold **6 lodge meetings** and donate **25% of your annual allotment to charity**.
- To earn the **Gold Award** (\$350 Award) designation a lodge is required to earn **forty-six (46) points** or more from the four categories plus hold **5 lodge meetings** and donate **25% of your annual allotment to charity**.
- To earn the **Silver Award** (\$250 Award) designation a lodge is required to earn **thirty-eight (38) points** or more from the four categories plus hold **4 lodge meetings** and donate **25% of your annual allotment to charity**.
- To earn the **Bronze Award** (\$150 Award) designation a lodge is required to earn **twenty-eight (28) points** or more from the four categories plus hold **3 lodge meetings** and donate **25% of your annual allotment to charity**.

Just for Fun!

CSA member Richard Grosser, past CSA Board member, shared some funny tales about Czechs and Slovaks living in Illinois in the 1950s, '60s, and '70s.

The 20% Quarterly Dividend-Gift a Week Savings-Non-Blastable-Non-Drawoutable Building and “Leave Your Right Arm” Loan Company

FROM THE DESK OF THE PRESIDENT:

It has been brought to my attention that a paper ridiculing the Czechoslovakian people, commonly referred to as Bohunks, has been circulating throughout this office. A careful study has been made of this paper, and the following omissions noted:

A GOOD BOHEMIAN:

1. Always carries matching luggage (two Goldblatt shopping bags - Marshall Field bags for the Oak Parkers).
2. Wears old clothes when arguing with the tax collectors.
3. Wears patched but clean underwear when visiting the doctor.
4. Spreads newspaper to protect the kitchen floor.
5. Uses the Bohemian Zephyr (free Goldblatt Bus) as much as possible.
6. Grows enormous amounts of kohlrabi.
7. Maintains a permanent year-round Schnitlik patch.
8. Takes the whole family to grand openings of Building and Loan for free gifts.
9. Has savings accounts in two savings and loans and transfers money back and forth to take advantage of prizes for new deposits.
10. Takes children on Sunday afternoon for walks on Wall Street (Cermak Road).
11. Keeps an eye on the ground, hoping to spot lost money.
12. On Houby hunts, if no houby are found, brings home fertilizer (natural for the kohlrabi patch).
13. Never buys fresh bread or baked goods.
14. Spaces birth of children evenly so that clothing can be

handed down to younger ones.

15. Saves last year's Christmas presents to give this year.
16. Always makes phone calls from work.
17. Spends honeymoon at Niagara Falls-Olson Rug Co., Pulaski Rd.
18. Is original, the first to invent the Twist, when finding a pay toilet.
19. Never relies on the junkman to weigh old newspaper.

The Bohemian Creed Living Stipulations

1. Born in the old neighborhood.
2. Make money.
3. Move to Berwyn or Cicero.
4. Build a two flat and live in the basement (reason – you get more rent for the first and second floor than the basement).
5. Do not use living room.
6. Cover all furniture with bed sheets.
7. Do not heat in the winter time unless guests are expected.
8. After removing screens in fall, wash screens and put in living room against furniture at a 30 degree angle. These screens will be used to dry houby (mushrooms).
9. Should have a car, 10 years old, in perfect condition with not more than 3,000 miles.
10. Keep shined and covered.
11. Do not remove from garage except on Sunday.
12. Prior to removing car from garage, scan skies for possible inclement weather. If forecast is acceptable, prepare for houby hunt.
13. Camouflage all houby hunting equipment from neighbors. Proceed to secret place for houby with caution, i.e., drive through alleys around the block several times, down wide streets to ensure you are not followed by neighbors who may discover the place for your hunting.

Continued on page 20.

Just for Fun!

Bohemian National Anthem (to the tune of “Home on the Range”)

Oh, give me a home
Through the “Building and Loan”
Where the “mushrooms” and “Knedliky” play.
Where never is heard,
A “Bronx cheer” or a “bird”,
And my wife makes “Kolacky” all day.
Income flat above,
In the basement are seven rooms more.
With “Pilsen” on ice,
And “Zely” how nice,
And the “Hlasatel” man at the door.
Home in the basement below,
In the washtubs and coal bins we play.
Where never is heard an “English” word,
And the “spratky” (kids) bring home all their pay.

Important Incidentals

Wife must save brown paper bags, string, rope, jars, and all other valuable useable articles.

The wife must have cold beer for father at all times and must be unquestionably obedient, thrifty, and lovable.

Father and older children should have day job at Western Electric.

Wife works on third shift at Western while father sleeps.

On pay days, father will take paychecks – without cashing them – ride to Olympic Savings and Loan on his bicycle to make deposit.

Advantage of living in basement are: (a) one never hears of a Bohemian committing suicide by jumping out of a window; (b) taxes are kept lower because the fire department only needs very short ladders.

Standard Diet

Sunday, Knedlicky and Zeli (port of Kachna – duck).

Monday, re-heat leftovers with rye bread with kmin (caraway seed).

Friday, plum dumplings with melted low priced spread.

Notice: Do not buy homogenized milk. Regular milk in cartons is better. The cream can be skimmed off the top for father's coffee and skim milk is good for wife's diet and for the children. The waxed cartons burn real well and help save on the fuel bill.



Leaving in a Hurry!

A Czechoslovak philanderer had to depart hurriedly via the fire escape when the young lady's husband came home. Two stories down, he tapped at a window and asked the person who answered, “can you cache a small Czech?”

Author unknown.



LODGE HAPPENINGS

“New Czech Voice of Cleveland”



Lodge Benjamin Franklin No. 02, Seven Hills, Ohio – Lodge Benjamin Franklin had a nice turnout for the Annual Election of Officers meeting back on November 18, 2024. Brother Mike Cernosky, in true fraternal spirit, offered to go out of his way and bring Dave Kus to the meeting. It was great to welcome Dave back to the fold! Candice Wallace was also in attendance bringing along guests Ryan and Bryce.

When the order of business turned to the election, all the usual suspects were corralled. And, they graciously accepted another term! Scott Krecow shall preside; I will be his backup as VP and Scribe. Vicki Zidlicky will tend to the secretarial duties and the very experienced Ken Burdzinski, is the financier. Jimmy Zidlicky continues as Sentry and big Jim

Zidlicky accepted the nomination of Guide. This should be an easy transition for Jim, as he has been our unofficial goodwill ambassador for many years! Mike and Jimmy will comprise the audit committee. Congratulations and thank you all for your dedication to our lodge!

The membership approved year-end donations to: Ronald McDonald House of Northeast Ohio, The Ann George Food Pantry of Parma Heights, and the CSA Scholarship Fund. These fine charities should have received the 50 percent match by the Home Office.

We again sent happy holiday wishes to all, through John Sabol's "New Czech Voice of Cleveland" radio program.

The good guys of the Lodge Franklin bowling team had a bit of a rough go as was reported. They finished sixth, for the first third, at the Seven Hills house of thrills. They are traditionally slow starters, but with the talent on that team, they are probably in mid-season form and eyeballing the year end trophy. Good luck, fellas!

The next two lodge meetings will be held on February 17 and March 24. February's meeting coincidentally is Scott's birthday. Come and celebrate with him!

*Fraternal Regards,
Jeff Zidlicky*



Fraternal Well Wishes

Vicki Zidlicky
Lodge Benjamin Franklin
No. 2

LODGE HAPPENINGS

Special Celebration of Artistry and Tradition

Lodge Century of Progress/Bila Hora No. 231, Cicero, Illinois – Well, we are now in the depths of Winter and it's the beginning of a long, cold period. The only sure thing to look forward to is that Spring will soon be here. We just need a little patience, thermal coats and gloves, and don't forget the hats, and shovels for the driveway, that is if you live in the Midwest and Northern areas of the country.

In any event, as an example, our January 2025 meeting was canceled because of inclement, dangerous weather. But I can tell you of some activities of the T. G. Masaryk School.

In addition to its school activities, other learning and social activities are on tap. To get an idea of these gatherings, go to czechschoolchicago.org. In December, the school had a special evening celebrating the artistry and tradition of Czech nativity craftsmanship, featuring a screening of the documen-

tary, "Czech Mechanical Nativity Scenes" by director Petr Kanka. The film celebrates the masterpieces of Czech carvers.

Also, the school announced the second semester of the University of the Third Age course, Czech History and its Context, exploring the 15th to the 19th centuries. For more information, use the link to the school above.

Our meetings take place on the second Wednesday of the month at noon. We invite you, our members, to join us and welcome your input. Please join us at the T. G. Masaryk School, 5701 W. 22nd Place, Cicero, Illinois. For more information, contact Ed Slavik at 708-423-5267.

*Fraternally,
Elaine Tejcek*

Member Meets Rock and Roll Legend

Lodge Yankee-Jungmann No. 77, Lombard, Illinois – Our lodge made donations to the following organizations in 2024: St. Barbara's Food Pantry, CSA Fraternal Life, Crisis Center, Operation Troops, The Salvation Army, T.G. Masaryk School, and Friends of the Bohemian National Cemetery. We also made donations to the CSA Fraternal Life Scholarship Fund. A special thank-you to lodge members Raymond and Cathy Riha for their generous donation to the Scholarship Fund.

Current lodge officers will retain their posts and delegates will continue to represent various organizations. Members unanimously agreed to accept another term in office.

The lodge celebrated Christmas at Mother's Day Restaurant. It was not family style so members could order anything off the menu. We had everything from breakfast to dinners. After eating, we exchanged cards and presents with one another. We also discussed what we were doing for the holidays.

Lodge member Kathy Riha met Rock and Roll Legend Jim Peterik at a Senior Luncheon in La Grange. Jim Peterik was the guitarist for The Ides of March and is still actively playing music. Kathy was excited to meet him and grab a picture

together.

Now it's February and Valentine's Day is around the corner. Happy Valentine's Day; don't forget your sweetheart!

*Fraternally,
Mary Ellen Janda*



My Friend, Louis

Lodge Kruh Osvojenych Zen A Panu No. 121, Dillonvale, Ohio – Greetings to all! It’s hard to believe, but here we are amid the month of February and all things “winter”—especially in our part of Ohio. Brrr!

It’s been cold and wintry, friends! At the time this article was written, the so-called “all-knowing, weather-predicting” groundhog hadn’t made his appearance yet. As a grade school teacher, my students and I wait anxiously each year for the prediction of Punxsutawney Phil, the infamous “weather aware” woodchuck. We excitedly ask, “Are we headed for six more weeks of winter or will spring make an early entrance?” You already know the results of that quest for 2025, my friends.

While most people look forward to February in anticipation of Valentine’s Day, my friend and co-worker, Louis (known by most as “Lou”), lives and breathes for Groundhog Day. Being a full-time farmer along with a full-time teacher, gave Lou every possible reason to be “on top of the weather” so to speak. Around these parts, excessive snow, flooding, freezing temperatures, etc. meant school got delayed or even canceled. As a farmer, extreme weather dictated differences in how one cared for the farm animals. I often thought Lou sarcastically celebrated the special day because he was always trying to rid his garden of the groundhogs! Although, I never completely understood Lou’s fascination with Groundhog Day, I did know that he had fun with his students joking about it, making groundhog art projects with them, and drawing elaborate winter murals on the chalkboard featuring the largest members of the squirrel family... groundhogs. What can I say? The man was obsessed!

Our love of all things CSA led us once again to The Farm Restaurant this year to have our annual post-holiday celebration which helped kick-off 2025 in a fun way. Members enjoyed a variety of entrées while visiting and sharing stories of their holiday happenings. A brief business meeting followed the

meal.

We discussed our CSA Serves Project for 2025 and decided to continue volunteering at our local churches. Dillonvale Presbyterian Church and St. Joseph Catholic parish will receive our support. Likewise, we will continue to make other contributions locally, giving manpower or monetary donations as needs arise and requests are made. We will also be providing support to the upcoming Get-Together to be held in Cleveland by way of purchasing ads and raffle tickets, and assisting with the charitable project. We also plan on donating to our society’s scholarship fund.

We are in the process of completing the Lodge Recognition Program paperwork along with our annual 2024 Financial Report. While I referred to the Junior Bowl-O-Rama in last month’s *Journal*, please be aware that the event will now be held in October moving forward. We will give reminders in *the Journal* before the registration is due. Likewise, the Annual Photo Contest has moved to September and reminders will be given for that event, as well.

We hope you all enjoy a Happy Valentine’s Day with those that are most special to you. In the Czech Republic, one would say... Stastny Valentyn! Even though Czechs celebrate the Day of Love on May 1, many are starting to celebrate as we do here in the United States on February 14. There are thousands of languages around the world (including Czech), but love is the most beautiful of them all!

So, here’s a little more about my friend, Louis. He retired from teaching

last year and continues to farm full-time with an occasional day of substitute teaching thrown into the mix. You may remember the 1993 film, “Groundhog Day,” starring Bill Murray and Andie MacDowell. Murray portrays a television weather man who goes to Punxsutawney to film a story about Phil, the weather-forecasting groundhog. Upon awakening, he finds himself repeating the same exact day over and over again to his dismay always reliving Groundhog’s Day. Over time, the disgruntled man’s demeanor softens, and his sarcasm and cynicism start to fade. It’s the kindness and affection of a loving woman (played by MacDowell) that help break the cycle of the never-ending repetitive days. In similar fashion, my friend, Louis, enjoys spending time with his beautiful wife, Leslie. For Lou, every day—although not exactly the same—is repeated over and over again with the woman he loves (and also a few groundhogs) down on the family’s farm.

In the spirit of my friend, Louis (who likes his anonymity), celebrate both the groundhogs and the Valentines in your life! Remember to check on someone you love today.

*Love to all,
Sister Wendy Kurtz Lovell*



LODGE HAPPENINGS

NEFA 100th Annual Meeting

Lodge Laurel No. 452, Ashford, Connecticut – The New England Fraternal Alliance (NEFA) meeting began with a morning Flag Ceremony held outside at the hotel flag and was led by the Richard E. Hourigan, VFW Post 594. We continued the day with a Memorial Service, led by NEFA President Marion Varga, remembering deceased members from all attending societies. This year, we also remembered deceased past presidents of

NEFA. We had 19 delegates representing eight societies present at the meeting. We were honored to have with us CSA Fraternal Life Secretary/Treasurer Nick Kosmas and President of Polish Falcons of America, Timothy Kuzma. We continued the meeting with Officer and Committee Reports followed by an excellent speaker from Paul Newman's Hole in the Wall Gang Camp Foundation, Nancy Barlow. She was a dynamic speaker with lots of information and pictures to share. Our luncheon speaker was Kathy Hayes from St. Vincent de Paul Place in Norwich. She spoke to us about the work they do from providing meals, homeless shelter, and a food pantry. Members had donated a table full of food and NEFA made a monetary donation. We also presented \$1,000 scholarships to two college student members.

Our afternoon session included a talk by Polish Falcon's President Timothy Kuzma and a round table discussion of Fraternal Activities where each society shared its yearly activities. We concluded with final committee reports and

election of officers. Lodge Laurel Secretary Marion Varga continues as NEFA President and Laura Varga-Knowlton continues as a Board Member. Our evening banquet was a gala affair. We began with an invocation by CSA member Deacon Lawrence Goodwin and the singing of "God Bless America". A delicious meal was served, including anniversary cake with ice cream. We had picture boards with pictures from the past years, 100th anniversary coasters, CSA favors, and, of course, our Lodge Laurel centerpieces. Our keynote speaker was Polish National Alliance of the USA President Frank Spula. We held the installation of officers by President Spula. President Varga gave a brief 100-year history of NEFA, followed by entertainment from our Lodge Laurel Singers, dressed in kroj and singing the Czech and Slovak National anthems and Czech/Slovak folk songs. It was a challenge for us to learn the Czech/Slovak words, but we did quite well. Attendees had programs with translations. The evening ended with our traditional drawings. Attendees went home with many great prizes.

*Fraternally,
Marion Varga*



LODGE HAPPENINGS

White Elephants!

Lodge Paramount/Southgate No. 372, Maple Heights, Ohio – Our meeting was on December 19, at the DTJ in Taborville, Ohio.

We hope your holidays were full of wonderful moments, and we hope everyone had a very Merry Christmas. May you have a great New Year.

Congratulations to our 50/50 winners: Mary Ann was picked for a record three times! Diane told her to keep the winnings, however, Mary Ann turned the third win back to be re-picked. Bruce was the lucky winner, and then he picked Donna.

After our normal business was over, we adjourned to have a wonderful lunch of fried chicken, broccoli salad, green beans, salad, caprese kabobs, rolls, chocolate cake, mini cheesecakes, nut roll, candied almonds, and potato chips. Thank you, everyone, for all of the great food!

After we sated (whew!) ourselves, it was White Elephant time! Our White Elephants were put on a table and Mary Ann read, “The Write Story”. The Elephants went right and left around the table at a fast pace; we had to stop a few

times to figure out which way we were going! Mary Ann read a second, “Write Story” just for fun. There were a few Elephants left over so we played Spin the Bottle. If the bottle pointed to an Elephant, it was yours. A good time was had by all!

Remember to save the date, August 1 - 3, for the Get-Together 2025! The hotel will be The Double Tree in downtown Cleveland. A reservation link has been created and is in this *Journal* (see page 13). Remember to have your favorite band or concert T-shirt when you come!

Our next meetings for 2025 will be: February 27, March 27, May 22, June Bus Trip (TBA), July 24, August 28, September 25, October 23, November 20, and December 18, our Christmas luncheon. We would love to see you! Come to a meeting, have a tasty snack, and reconnect with friends.

*Fraternally,
Annette Reichman*



Scholarship Fund Report



December 10, 2024 - January 10, 2025

TO CONTINUE CZECH HERITAGE AND CSA'S TRADITION OF ASSISTING OUR YOUNG MEMBERS IN PURSUING THEIR EDUCATION

Lodge Anton J. Cermak No. 99
William and Gloria Sedlacek

Total Donations

\$250.00

Join Us at the Food Pantry

Lodge Lodge Pingree No. 366, Dearborn Heights, Michigan – Greetings, Sisters and Brothers! I hope everyone enjoyed the holiday time at the beginning part of last month. Now, we can enjoy Valentine's Day and renew our love for each other. I pray that the whole world can extend that feeling so that peace will overcome the tension everywhere.

Once again, we still need a Guide and a Sentry to round out our lodge officers.

We continue working at the Food Pantry on the third Saturday of every month. The Pantry is at H.I.S. Church Anglican on Six Mile Road, just west of Farmington Road, next to Stevenson High School. The pantry time is 9:00 a.m. to 11:00 a.m., then we have a very short meeting immediately after. Please come and join us. It is a very rewarding feeling to help those in need.

If anyone has any news or photos, please let me or Marie Palmer know. My number is 734-751-8013.

Once again, Happy Valentine's Day!

*Fraternally yours,
Jeff Teichman*

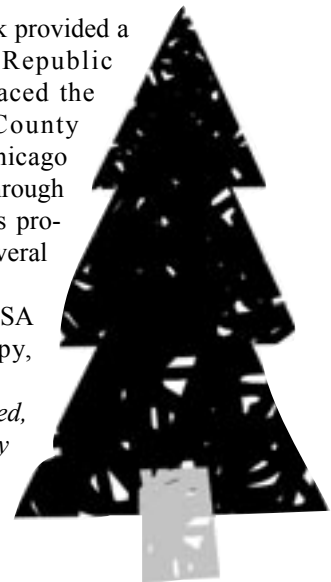
Czech Christmas Tree at Chicago City Hall

Lodge Cermak No. 99, Brookfield, Illinois – Lodge Cermak's January meeting featured Secretary/Treasurer Nick Kosmas who gave a masterful presentation regarding CSA Fraternal Life's proposed merger with BetterLife in Madison, Wisconsin. It has significant Czech and Slovak heritage.

Brother Paul Kaderabek provided a picture of the Czech Republic Christmas tree which graced the Chicago City Hall/County Building in downtown Chicago from December 5, 2024 through January 2, 2025. Paul has provided the ornaments for several years.

The lodge wishes all CSA members a healthy, happy, and prosperous New Year!

*Respectfully submitted,
Chuck Courtney
Scribe*



Scholarship Fund Donation Form

With the price of higher education rapidly increasing, scholarships continue to be an important fraternal benefit. The CSA Scholarship Fund assists young adults, not only with their education, but with their professional goals. We appreciate your generous donations and your continued support!

Fill and send this form with donation. Please make checks payable to CSA Fraternal Life Scholarship Fund.

Enclosed is my donation of \$ _____

For the general Scholarship Fund or In Memory of _____

Send acknowledgement of contribution to _____

Address _____

City _____ State _____ Zip _____

Donor's Name _____

Address _____

City _____ State _____ Zip _____

“ We were delighted to donate \$5,000 from our t-shirt and mug sales to the CSA Scholarship Fund! ”
— the 83rd Annual CSA Get-Together Committee



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SCHFDONFRM02242020





Fraternalist of the Year

Deadline: June 27th, 2025

Dear Brothers and Sisters:

It's not too late to nominate your Fraternalist of the Year. Who do you think is the one person in your lodge who has given the most of their time, talent, and skill to make your lodge activities – CSA SERVES, Join Hands Day, and social affairs – a great success from 2024 to 2025? Who is that one member you can always count on to go the distance and never lets you down? You know that person, and that's the one you should be nominating! *If one of your members has been nominated in the past but has not won, don't hesitate to nominate them again!**

The application – **including a recent photo of the nominee** – should be submitted to the Home Office and postmarked **no later than JUNE 27th**. If in attendance, this award will be presented to the winner at this year's Get-Together at the Saturday evening banquet. Our Fraternalist of the Year receives a plaque and is given the opportunity to have CSA make a \$100.00 donation in their name to their favorite charitable organization! In addition, the winner's Get-Together accommodations (two-night stay) and Saturday night banquet ticket will be paid for by CSA!

To honor our nominees, their accomplishments will be summarized in *the Journal*, and each will be recognized with a certificate and letter.

So, please put on your thinking caps and nominate the most deserving person from your lodge. Don't be modest; we want to hear some boasting about this member's accomplishments. **To repeat, a past nominee (who did not win) can be nominated again.** An officer of the lodge should fill out the application. What a great surprise it will be for the winner. Remember, each lodge can only submit one Fraternalist of the Year nomination. Thank you, and best of luck to your deserving members.

Fraternally,

Kelly Deegan
Fraternal Programs Manager
kdeegan@csalife.com

For more information, visit <https://csalife.com/Default.asp?loc=mforms>

LODGE HAPPENINGS

Happy Holiday Gathering

Lodge Lincoln No. 7, Berwyn, Illinois – Happy New Year from the members of Lodge Lincoln! May this new year bring you good health, peace, happiness, and prosperity. We wish you all a joyous 2025!

Our final meeting and holiday gathering was held on Sunday, December 8, in Downers Grove. The members of Lodge Lincoln gathered for the annual meeting and a holiday party at Grand Duke's Restaurant. Before lunch was served, President Matthew Schultz conducted a brief business meeting. There were 15 members in attendance and four guests were present. We began with the Pledge of Allegiance and then our secretary, Vera Wilt, read various correspondences that we had received for our donations to various organizations.

Our treasurer, Stan Smolucha, read the Treasurer's Report and then we were ready for our elections. A motion was made and seconded to elect the same officers who have graciously served for the past year. No other nominations were made, and the officers agreed to serve for another year. The officers for

2025 are: President Matthew Schultz, Vice President Christine Lanzel, Secretary Vera Wilt, Treasurer Stan Smolucha, Guide Joe Hartzel, Sentry John Pritasil, and Scribe Pat Smolucha. We thank all our officers for their continued service to our lodge.

Everyone seemed to enjoy the holiday gathering. It was well attended, and the luncheon and desserts were so delicious! The members enjoyed a game of St. Nicholas Bingo and the lucky winners went home with prizes. Michelle Ruska was the big winner in our Dollar Game! A great time was had by all and everyone went home with holiday chocolates!

The January meeting took place on Thursday, January 16 via Zoom. The February meeting will be held at Vera Wilt's house at 377 DesPlaines Ave., Riverside, Illinois at 1:00 p.m. on Sunday, February 16. Homemade chili

will be served.

Happy Valentine's Day! We hope everyone stays warm and healthy during these winter months.

*Fraternally,
Pat Smolucha
(s.smolucha@sbcglobal.net)*



In Memoriam

Claim	Name	Lodge	Location	Date of Death	Age
55859	Gasper, Mark S.	002	NORTON, OH	02/23/2024	65
55863	Langbein, Elaine E.	007	LAVALLE, WI	12/06/2024	96
55847	Bartel, Violet M.	013	SPRINGFIELD, MO	07/31/2018	100
55857	Oliver, Sara	211	ELIZABETH, NJ	12/18/2024	75
55853	Shelt, Virginia M.	219	ROSSFORD, OH	04/06/2024	93
55842	Kemp, Virginia B.	252	BRISBANE, CA	08/26/2024	94
55849	Delgaudio, Joan B.	252	MONTEREY, CA	10/03/2024	86
55854	Wiater, Paula S.	310	LANSING, OH	12/13/2024	73
55861	Rapant, Frank	316	NEWCOMB, NY	03/06/2023	95
55844	Poplawski, Terry S.	408	FENWICK, MI	12/11/2024	66
55858	Lejcar, Marilyn J.	409	DOWNERS GROVE, IL	12/04/2024	86
55845	Koutek, Douglas J.	428	VALPARAISO, IN	06/30/2024	80
55860	Miller, Dolores R.	428	WEST MELBOURNE, FL	07/11/2024	92
55850	Papuga, Stanley W.	434	WELLINGTON, FL	12/14/2024	80
55852	Burdick, Patricia M.	450	ROME, NY	09/06/2024	89
55851	Sebek, Cindy S.	479	MT. PLEASANT, PA	12/15/2024	61
55843	Moser, Harold	481	VINELAND, NJ	11/27/2024	90
55846	Berry, Kendra L.	481	TINTON FALLS, NJ	12/04/2024	77
55855	Green, Marvara A.	481	EDISON, NJ	12/26/2024	74
55856	Oliver, Sara Lee	481	ELIZABETH, NJ	12/18/2024	75
55841	Torbert, Larry R.	484	SEAFORD, DE	12/09/2024	75
55862	Payne, Anita L.	484	SHALLOTTE, NC	12/18/2024	87

In Memoriam

Mary Sopchak Konkak, age 97 of Apex, North Carolina, formerly of Pinellas Park, Florida, and Binghamton (Chenango Bridge), New York, passed peacefully on June 9, 2024.

Mary was born on January 30, 1927, to the late Peter and Anna Banko. She grew up in Carbondale, Pennsylvania, where she met her beloved husband of 33 years, George Sopchak (Simpson, Pennsylvania). Together, they raised two sons in Chenango Bridge, New York. Over the years, she worked as an administrative assistant for the Sheltered Workshop of Binghamton and the Arthritis Foundation of Broome County.

Mary retired to Pinellas Park, Florida, where she resided for 30 years. There, she was an active member of the Czechoslovak Society of America (CSA), serving for many years as CSA Lodge No. 463 Secretary in St. Petersburg, Florida. She enjoyed volunteering at the Friday night bingo in her

retirement community, Mainlands of Tamarac.

She was deeply loved by her family and friends, who often referred to her as the sweetest person they had ever known. She was kind and welcoming and put her family above everything else. She was gracious, respectful, and giving to all who knew her.

Mary is survived by her sons, Andrew Sopchak and wife, Jennifer, and Matthew Sopchak and wife, Patricia; grandchildren, Kelly Wood and husband, Eric, and Duke Sopchak; great granddaughter, Madison Wood; as well as brothers, Nicholas and Peter Banko, Jr.

In addition to her parents, Mary was predeceased in death by her husbands George Sopchak and Frank Konkak, Sr.; brother Andrew Banko; and sisters Anna Stansell and Helen Jubinski.

She will be missed greatly by family and many dear friends.



LODGE HAPPENINGS

New Year, New Plans, Same Lodge Faces!

Lodge Woodrow Wilson No. 377, Brookfield, Illinois – January saw the installation of our lodge officers for 2025, officiated by member and Director Ken Dvorsky. The faces are familiar: our officers all have agreed to continue serving in their same capacities this year. Even with announced changes to CSA and its merger, we anticipate that the coming year will see a continuation of our long-standing lodge traditions and activities. We hope that many of you will join us – in person, on Zoom*, or at least in spirit – for projects and gatherings. (*Please contact me to be added to our email list, so you can receive notices about meetings, along with Zoom links for remote meetings!) Plans for the year will include a luncheon (pizza or otherwise), crafting, our annual picnic, and more. Make sure that you don't miss out on any of the fun!

The ornaments made by our crafty members were donated to Meadowbrook Manor in LaGrange,

Illinois, where Mil Mentzer is a resident. Each floor had its own tree, and our angel ornaments were used to decorate the tree on Mil's floor. Adding to her delight for the holidays, her grandson Ray was in town for a visit to gather with the rest of the family. Here's hoping that you, too, had chances to gather with your loved ones over the holidays!

As you read this, it's the middle of February: in the Midwest that means brutal winter weather! Here's hoping that all are staying safe and warm, and that we will see you in this new year – perhaps after Spring thaw?

Wishing everyone the very best; please stay in touch to let us know what's new with you!

Jean Hemzáček Laukant
hemzacek.j@gmail.com
630-915-9745



"Mil's tree" with our ornaments



Ken with lodge officers (minus some absentees)

LODGE HAPPENINGS

Community Fair at Byers Field Coming

Lodge Cleveland Chapter No. 219, Cleveland, Ohio – We only had seven members attending our January 14 meeting due to the cold and some members being ill. A few things were discussed. We voted on having the same charities as we had last year and, due to limited attendance, our officers will be sworn in next month.

Freddie Shima, our President, told us that she spoke to Diane DiBianca about the merger between CSA and BetterLife Insurance Company. We hope that there will be no big changes with our lodges due to this merger. I guess we will be called “chapters” rather than “lodges”.

More information to come.

Our financial books from 2024 were audited by Karen Buzek and Sue Garofalo. They were found to be accurate.

Our 50/50 raffle was won by Carole Cirillo and Karen Buzek.

Sue reported that on April 17, there will be a community fair at Byers Field for the city of Parma. It will run from 5:30 p.m. to 7:30 p.m. There will be booths to highlight the city of Parma. Many organizations will be welcomed to display their wares and information.

Our sun-bird, Jan Russell, sent us a lovely picture of her family down in

Englewood, Florida. Six of the group are CSA members.

Freddie brought in some beautiful decorated cookies to share. Thanks, Freddie!

We hope you all had a wonderful Christmas and New Year’s. And, we hope you have a lovely Valentine’s Day.

Stay warm and healthy.

*Fraternally yours,
Judy (Sevcik) Genco
Scribe*



LODGE HAPPENINGS

Mario Lemieux Winter Challenge

Lodge Groveton No. 4, Coraopolis, Pennsylvania – Hello, Brothers and Sisters! We hope the winter months are treating you well. Remember, we are well beyond the winter solstice, so spring and warmer weather will be here soon. We just have



to brave a few more weeks!

Our most recent meeting was held on January 8, 2025, at Groveton Firehall. The CSA merger was up for discussion, and the lodge made a monetary donation to Patty Yurkovich for the Mario Lemieux Winter Challenge. This challenge benefits the Mario Lemieux Foundation's cancer research and patient care projects in the Pittsburgh community. The next meeting will be February 5, and we will likely install our lodge officers. We will also have a Dessert Bake Off, so members are encouraged to bring their best for ultimate bragging rights!

Terry Placek celebrated his birthday back in January! Happy Birthday, Terry! We hope you had the best day, and we wish you nothing but the best for the year ahead! Thank you for everything you do for our lodge and CSA as a whole.

Lodge Groveton meets the first Wednesday of the month at 7 p.m. at Groveton Firehall. Food and refreshments are available at each meeting. Members are encouraged to arrive early to enjoy what is available. There is also an attendance drawing with a monetary prize. We hope to see you there!

*Fraternally,
Sis. Hunter Rae Yurkovich*



Happy
Valentine's
Day!



Weather Word Search

I R A I N B O W O D
 E S I G U D S A G N
 N N D U O L C C N I
 A O H O L S M O I T
 C D A L R R E D N N
 I O I N O R L A T I
 R O L T N P D N H A
 R L S S U D D R G R
 U F D I S A U O I N
 H A W O N S P T L O

STORM, FLOOD, CLOUD, LIGHTNING, TORNADO,
 HURRICANE, SUN, RAIN, SNOW, HAIL, RAINBOW

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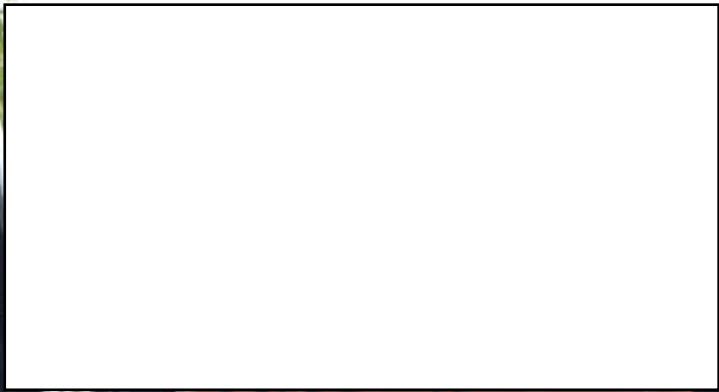
Czech to English

Valentine.....miláček
 Heart.....srdce
 Candy.....bonbón
 Flowers.....květ
 Love.....láska
 Pink.....růžový



Valentine's
 Day
**FIND 2
 SAME
 PICTURES**

2025
Miss CSA Contest



Applications available at csalife.com.