Brothers and Sisters,

Happy New Year to everyone. I hope the turn of the calendar has been good to you all. The New Year always brings something new, and for CSA Fraternal Life in 2019, there is no exception. Our new Bylaws and Articles of Incorporation have been approved by the Illinois Department of Insurance. You’ll find them within this issue of the Journal on pages 9-28. I encourage everyone to look them over so you’re acquainted with how CSA operates. As I’ve written about over the last few months, the updated Bylaws put CSA in line with where we need(ed) to be, from a Governance standpoint. Much of what we do is the same, while other significant changes will affect the structure of future Conventions. In addition, the standards for Executives and Board Members continue to evolve, which of course, only helps CSA Fraternal Life and our future security.

From a Home Office standpoint, our staff is gearing up for the year, so we can continue to offer our membership the wonderful Fraternal programs we have, along with our valuable Insurance and Annuity products. We continue to be a safe and secure place for your insurance and investment needs as we near our 165th Anniversary!

I do want to give a thank you and a shout out to Lodge Mile High Czechs, as well as District Council No. 10 in Ohio, for hosting me at your holiday events in December. I very much appreciate the hospitality and look forward to seeing everyone again.

All of us here at the Home Office are happy and proud to represent CSA Fraternal Life. Do not hesitate to reach out to any of us if you have any questions, or just to say “Hi.” Thanks again for your support!

Fraternally,
John J. Kielczewski, CLU, FLMI
President
CSA Fraternal Life
Calendar of Events

Saturday, February 23, 2019
Beerfest 2019
Chicago Czech American Community Center
Sokol Tabor Hall
1602 Clarence Ave., Berwyn, Illinois 60402

Sunday, April 1–30, 2019
Junior Bowl-o-Rama Month
Various locations.

Saturday, May 4, 2019
Join Hands Day
Various locations. More details to come.

Friday – Sunday, August 2–4, 2019
CSA 83rd Annual Get-Together
Cedar Rapids, Iowa
Watch for details!

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
Matthew Koski, Secretary
James Kovac, 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 Vavrasek
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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To today’s Fraternal

Equalities, Harmony, and Fraternity in 2019

Dear Brothers and Sisters,

Up until this point, I can say that we’ve had a pretty mild winter so far. Though many of us Midwesterners can attest that the worst may be yet to come.

As per usual, it has been a busy few months for us at CSA. District Council No. 12 and various local lodges hosted Christmas parties, and I am very appreciative for the invites! It was a productive and fun holiday season. My relatives all live in Ohio, so I don’t get to see them as often, but I always feel welcome in the CSA family. I can’t thank you all enough for that.

On November 25, the Home Office and District Council No. 12 hosted the annual Family Holiday Party at the Safari Land amusement park in Villa Park, Illinois. We had over 100 people in attendance, including about 40 children. Considering that this was my first time hosting this event, I am beyond impressed by the turnout. A big thank-you goes out to the CSA members and guests who came out to join us on this day, as the weather was not on our side. All event photos have been posted on the CSA Fraternal Life Facebook page.

By now, all Lodge Secretaries should have received their packets from the Home Office. Inside will be documentation and due dates of upcoming fraternal programs and events. Please also note the 2019 Fraternal Calendar on page 3, Lodge Presidents will be receiving copies of the President’s Reports. Remember, these reports are very important, as we frequently submit them to the American Fraternal Alliance on a regular basis.

The 2019 Lodge Recognition Program is very similar to this past year’s program. The same goes for CSA Serves. At the Home Office, we encourage lodges to send us your requests for matching funds as soon as you can, on a quarterly basis when applicable. That way, we can send donations to your charities of choice in a timely manner.

If you ever need extra copies of fraternal paperwork, the documents are always available on the CSA website. If you need help with anything, give me a call at the Home Office or send me an email.

On the back cover of this issue of the Journal, you will see details of our upcoming Photo Contest. I can’t wait to see all of your submissions. Each year we see more and more people participating in this contest. Last year, we had over 500 photos submitted to us!

April 2019 has been designated as Bowl-o-Rama month. Send your bowlers’ applications to the Home Office by March 22. CSA youth members from 5-17 years old are welcome to participate!

Remember, it’s not too early to start thinking about the Miss National CSA Contest. The event will be held in Cedar Rapids this year at the 83rd Get-Together during the first weekend of August. I’m looking forward to it, and I hope you are too!

Wishing you all the best in 2019.

Fraternally,

Amanda S. Lovell

Do you know a CSA member who deserves recognition? Are they active in the community; do they volunteer often or donate money to charitable organizations?

Send us their photo, a brief description of who they are and what they do, and we will publish them in the Journal.
The first meeting of the Board of Directors elected at the 2018 Convention was called to order by President John Kielczewski. The first order of business was to elect a Chair, Vice Chair, and Secretary. I thank the Board for their confidence in me by electing me Chair. Terry Placek is Vice Chair and Carol Tranter is Secretary. We would like to welcome Cary Mentzer, representing Region E.

The changes to the Constitution and Bylaws that were approved by the Convention have now been approved by the State of Illinois. These changes are printed in the Journal and also sent to the Lodges. As mentioned in a previous report, the Board also approved an updated version of Lodge Bylaws which will also be sent to the Lodges.

The State of Illinois was just completing their audit that takes place every 4–5 years. The final report should be submitted shortly, but at this time there were no outstanding concerns either with the financial portion or the operational side of the company.

One of the responsibilities of a Director is to meet with our vendors on a yearly basis to ascertain their input and judgement on the running of CSA. Throughout the year we have met with representatives of our auditor RSM, actuary Steimla & Associates, and investment consultant Parkway Advisors. We also met with all of them at the Board meeting prior to the latest Convention. Our vendors work closely with the officers and keep the Board informed on changes in the industry that effect our Society.

There has been an increase in the number of Lodges sending information to the Home Office either through Journal reports or listings on Facebook. This is a great way to keep in touch with our brothers and sisters in our Lodges across the country.

To celebrate the 165th Anniversary of CSA, there will be a special offer to members allowing them to take $165 off the first year premium of $200 on a guaranteed issue, so please contact the Home Office for further details.

There has been an increase in our annuity sales with the offer of 4.5% interest on the first year. After that, the rate reverts to 3% with a guarantee of 1%. With the volatility in the markets, this is a great way to secure a return on your investment.

With the institution of the Risk Governance Committee last year, the Board is kept apprised of the changes and challenges from state and federal levels.

As is the custom at the November meeting, the Board had lunch with the staff Friday. It is so nice to be able to visit with the people who make CSA run smoothly. They are greatly appreciated.

The next Board meeting is scheduled for March 1, 2019. Please contact your Director about your concerns.

Fraternally,

Irma Drahota Farrell
Chair
CSA Fraternal Life
Brothers and Sisters,

Last year was a productive year at CSA, as we advanced in a number of areas. We introduced new products at the beginning of the year, along with expanding payment options. Premium payments can now be made using a credit card. We continue to endeavor to pay claims as quickly as requirements permit.

Sally, your Claims Analyst, truly tries to ease the difficult times of our CSA families. Anna, your Underwriter, is very keen to carefully manage risk and helps ensure CSA’s predictable claims experience. In future years, with service after the sale – be it changing a beneficiary designation or just answering a question about policy benefits – all are handled with a smile by Kathy and Barb in the Operations area. Your I.T. Department, under Nick, is ever vigilant to the orderly and safe flow of information. Amanda and Helen in your Fraternal Department provide that extra benefit you only get with a Fraternal Benefit Society like CSA. My point in listing several of our departments is this: a bigger company is just that – “big”.

When considering where to place your trust, why wouldn’t a Fraternal Benefit Society be on your list?

With the 2018 Quadrennial Convention in the books, let’s take another moment to extend thanks to all those who helped create a harmonious and productive CSA. It seems worth repeating again. This issue of the Journal provides our membership the opportunity to see the fruits of the Convention and the Committees’ labor. As you read this month’s Journal, please make sure to take a few minutes to read and consider our revised Governance documents on pages 9-28. There was much time and thought put into the changes made and their effect on the future success of CSA. If you have any questions or concerns, a Regional Director, a Committee Member, or the Home Office staff would be pleased to answer your query.

Heather and I were grateful for your invitations to participate in many events, from the kids’ holiday party sponsored by District Council No. 12, or the “Holidays with a Heart” event in Cedar Rapids. Additionally, we always have fun playing bingo and singing Christmas carols at the District Council No. 12 Cultural Division holiday party. This year, we were delighted to join in the festivities at the St. Louis Christmas party. We even had our picture taken with Santa! I hope you enjoyed your holiday season as much as we did.

May you enjoy your new year! Make a point to try something new. If it is really exciting or even just “kind of” exciting, let us know at the Home Office. We’d love to share your new experience on Facebook or in the Journal.

Fraternally,
Matthew A. Koski

Consul General Ladislava Begec of Slovakia and Honorary Consul Rosemary Macko Wisnosky visit us at the Home Office.
Greetings fellow brothers and sisters,

I hope everyone enjoyed the holidays to the fullest and had a good start to the new year. I know I did! I spent the holidays with my close friends and family.

In December, I also had the pleasure of attending the District Council No. 12 Cultural Division Christmas Party in Illinois and was accompanied by great people. We had a wonderful dinner, honored veterans, and participated in Christmas carols and stories. A big thank-you to all who attended and those who took part in planning the event.

This past month, I have spent my time off catching up with friends and family, reading, and doing a lot of shopping. Also, I spent my break working full time and helping my mother with her classroom. My mother has been a kindergarten teacher at Chicago Public Schools for the past 20 years. In my spare time, I like to assist her in anything she may need help with, whether it’s helping with art projects or cleaning up her classroom.

Even though Chicago weather has officially transitioned to snow and sleet, it’s never a dull time! Chicago has various types of winter activities that I enjoy going to, such as the zoo lights at the Lincoln Park Zoo, ice skating in downtown Chicago, and the Winter Wonderfest at Navy Pier, just to name a few. In just a couple of weeks, I will return back to school after a month-long vacation. This upcoming semester, I will finally begin taking nursing courses and I will receive my scrubs and white coat! I am very excited for what this semester has in store for me!

Best,

Sister Cassandra Stone
Miss National CSA 2018-2019
OFFICERS' CERTIFICATE

August 13, 2018

The undersigned officers of CSA Fraternal Life, an Illinois fraternal benefit society (the “Society”), under 215 ILCS 5/Art. XVII of the Illinois Statutes, hereby certify that they are authorized to execute this Officers’ Certificate in the name and on behalf of the Society, and that:

1. Attached hereto as Exhibit A is a true and correct copy of the amended and restated Articles of Incorporation of the Society (the "Articles").

2. Attached hereto as Exhibit B is a true and correct copy of the amended and restated Bylaws of the Society, formerly referred to as the Constitution and Bylaws (the "Bylaws").

3. The Articles and Bylaws were properly submitted to the delegates of the Convention of the Society, its supreme governing body, at its regular meeting on August 5, 2018, and were approved by a greater than 2/3 majority vote.

IN WITNESS WHEREOF, the undersigned officers of CSA Fraternal Life have executed this Officers’ Certificate as of the day and year first set forth above.

John J. Kielczewski  
President / CEO  
CSA Fraternal Life

Matthew Koski  
Executive Secretary  
CSA Fraternal Life
Articles of Incorporation and Bylaws
of
CSA Fraternal Life

as adopted at the
XLI Quadrennial Convention
August 5-6, 2018

AFFIDAVIT

STATE OF ILLINOIS  
COUNTY OF DU PAGE

John J. Kielczewski, President, and Matthew Koziak, Secretary, both being duly sworn, have personally appeared before me, a Notary Public in and for said County and State, and say that the following is a correct and complete copy of the Constitution and Bylaws of said Society as adopted at the 41st Quadrennial Convention at Countryside, Illinois held August 5-6, 2018.

President          Secretary

Sworn to before me and subscribed in my presence at Lombard, Illinois, the 28 day of August, 2018.

Notary Public

ELEANOR M. KOBIT
OFFICIAL SEAL
Notary Public, State of Illinois
My Commission Expires
May 23, 2021
# Table of Contents

**ARTICLES OF INCORPORATION**

Section 1 ........................................................................................................... 4
Section 2 ........................................................................................................... 4

**ARTICLE I Name, Incorporation and Location**

Section 1 ........................................................................................................... 4
Section 2 ........................................................................................................... 4
Section 3 ........................................................................................................... 4
Section 4 ........................................................................................................... 4

**ARTICLE II Purpose**

Section 1 ........................................................................................................... 5
Section 2 ........................................................................................................... 5

**ARTICLE III Membership**

ARTICLE IV Government................................................................................. 5

**ARTICLE V Amendments to the Articles of Incorporation**

**BYLAWS** ...................................................................................................... 6

**ARTICLE I General Provisions**

Section 1 - Waiver.......................................................................................... 6
Section 2 - Terms ............................................................................................ 6
Section 3 - Gender............................................................................................ 6
Section 4 - Procedures...................................................................................... 6

**ARTICLE II Membership**

Section 1 - Membership Classification ............................................................ 6
Section 2 - Member Eligibility........................................................................ 7
Section 3 - Member Rights.............................................................................. 7
Section 4 - Member Duties.............................................................................. 8
Section 5 - Resolution of Disputes................................................................. 8

**ARTICLE III Lodges**

Section 1 - Organization................................................................................. 9
Section 2 - Establishment............................................................................... 9
Section 3 - Rights and Duties........................................................................ 9
Section 4 - Merger.......................................................................................... 9
Section 5 - Charter Withdrawal...................................................................... 9

**ARTICLE IV District Councils**

Section 1 - Establishment.............................................................................. 10
Section 2 - Bylaws and Rules....................................................................... 10
Section 3 - Duties.......................................................................................... 10
Section 4 - Finances...................................................................................... 10
Section 5 - Disbanding.................................................................................. 11
<table>
<thead>
<tr>
<th>Article</th>
<th>Sections</th>
</tr>
</thead>
<tbody>
<tr>
<td>V Regions and Regional Directors</td>
<td>Section 1 - Regions, Section 2 - Regional Directors</td>
</tr>
<tr>
<td>VI Executive Officers</td>
<td>Section 1 - President, Section 2 - Other Executive Officers, Section 3 - Reasonable Compensation</td>
</tr>
<tr>
<td>VII Board of Directors</td>
<td>Section 1 - Organization, Section 2 - Appointed Director, Section 3 - Chair, Section 4 - Other Board Officers, Section 5 - Responsibility, Section 6 - Meetings, Section 7 - Indemnification, Section 8 - Quorum and Voting, Section 9 - Electronic Communications, Section 10 - Action Without a Meeting, Section 11 - Report, Section 12 - Committee Establishment, Section 13 - Audit Committee, Section 14 - Orientation and Education, Section 15 - Self-Assessment, Section 16 - Disqualification</td>
</tr>
<tr>
<td>VIII Convention</td>
<td>Section 1 - Organization, Section 2 - Procedures, Section 3 - Rights, Section 4 - Special Sessions, Section 5 - Quorum and Voting</td>
</tr>
<tr>
<td>IX Official Publication</td>
<td>Section 1 - Name, Section 2 - Publishing</td>
</tr>
<tr>
<td>X Funds of the Society</td>
<td></td>
</tr>
<tr>
<td>XI Insurance Provisions</td>
<td>Section 1 - Premiums, Section 2 - Reserves and Values, Section 3 - Impairment, Section 4 - Beneficiaries, Section 5 - Open Contract</td>
</tr>
<tr>
<td>XII Amendments to Articles of Incorporation and Bylaws</td>
<td>Section 1 - Procedures, Section 2 - Compliance</td>
</tr>
</tbody>
</table>
Articles of Incorporation

PREAMBLE

Section 1
This fraternal benefit society (Society) now known as CSA Fraternal Life was originally organized in 1932 as the Czechoslovak Society of America (CSA). It was formed by a merger of the following Societies:

Czecho-Slavonic Protective Society, organized March 4, 1854 (St. Louis, MO)
Society of Taborites, organized May 13, 1880 (Chicago, IL)
Bohemian Slavonic Fraternal Benefit Union, organized March 16, 1885 (Cleveland, OH)
Bohemian Slavonic Union, organized May 12, 1892 (Chicago, IL)
Bohemian American Foresters, organized December 5, 1899 (Chicago, IL)

and later mergers of:
Bohemian American Union, organized May 10, 1910 (Chicago, IL)
Czech Ladies Benevolent Society, organized February 2, 1890 (Cleveland, OH)
Central Committee of Bohemian American Women (Chicago, IL)
Unity of Czech Ladies and Men, organized in February 1873 (Cleveland, OH)

Section 2
The Charter of the Czecho Slavonic Protective Society was adopted by the Czechoslovak Society of America and establishes the Society’s date of organization as March 4, 1854.

ARTICLE I
Name, Incorporation and Location

Section 1
The name of this Society is CSA Fraternal Life except in the state of New York where the name shall remain Czechoslovak Society of America.

Section 2
The Society is incorporated without capital stock in the State of Illinois as a fraternal benefit society.

Section 3
The Society shall maintain its home office in the State of Illinois.

Section 4
The names and residences of the incorporators are:

<table>
<thead>
<tr>
<th>Name</th>
<th>Residence</th>
</tr>
</thead>
<tbody>
<tr>
<td>John Pecha</td>
<td>Chicago, Cook Co., Illinois</td>
</tr>
<tr>
<td>Joseph A. Snejkal</td>
<td>Chicago, Cook Co., Illinois</td>
</tr>
<tr>
<td>John Klaus</td>
<td>Chicago, Cook Co., Illinois</td>
</tr>
<tr>
<td>J.V. Lukan</td>
<td>Chicago, Cook Co., Illinois</td>
</tr>
<tr>
<td>Matej Kara</td>
<td>Chicago, Cook Co., Illinois</td>
</tr>
<tr>
<td>Felix B. Janovsky</td>
<td>Chicago, Cook Co., Illinois</td>
</tr>
<tr>
<td>Vaclav Roubal</td>
<td>Chicago, Cook Co., Illinois</td>
</tr>
<tr>
<td>Georga A. Sindelar</td>
<td>Chicago, Cook Co., Illinois</td>
</tr>
<tr>
<td>Joseph Becvar</td>
<td>Chicago, Cook Co., Illinois</td>
</tr>
<tr>
<td>B.V. Sedlacek</td>
<td>Chicago, Cook Co., Illinois</td>
</tr>
</tbody>
</table>
ARTICLE II

Purpose

Section 1
The Society is organized and maintained for the mutual benefit and protection of its members and beneficiaries. It shall issue certificates of insurance and annuity benefits and may provide such other benefits as are permitted under the Insurance Code of any State in which it is licensed.

Section 2
Its further purposes shall be:

a) To foster fraternity, charity, and patriotism among its members;

b) To promote the social, recreational, and spiritual welfare of its members and mankind in general;

c) To encourage its members to practice physical fitness and to cooperate with and support organizations promoting such programs;

d) To encourage and support every effort to perpetuate the Czech and Slovak heritage, language, and customs; and

e) To promote and support all activities and principles as befits a fraternal benefit society.

ARTICLE III

Membership

Any person of good character and who subscribes to the purpose for which the Society is organized and meets all requirements for membership established by the Society may apply for and be accepted into membership in the Society.

ARTICLE IV

Government

The Society shall be governed as follows:

a) The Convention shall be the highest legislative body and shall be composed and meet as provided in the Bylaws.

b) The National Board of Directors shall be the highest authority of the Society in the interim between sessions of the Convention with rights and powers as provided in the Bylaws. The number, qualifications, method of election or appointment, and the terms of the members of the Board of Directors shall be as provided in the Bylaws.

ARTICLE V

Amendments to the Articles of Incorporation

The Articles of Incorporation of the Society may be amended or repealed in whole or in part as provided in the Bylaws.

Approved

State of Illinois
Department of Insurance
By DIRECTOR OF INSURANCE
BYLAWS

ARTICLE I
General Provisions

Section 1 - Waiver
No Society Officer, Director, employee, agent, subordinate body, nor any of its subordinate officers or members shall have the power or authority to waive any of the provisions of the laws of the Society. The Articles of Incorporation and Bylaws shall be binding on the Society and every member and beneficiary of a member.

Section 2 - Terms
Terms as used in these Bylaws will be understood to mean the following:

a) Society shall mean CSA Fraternal Life; or in the State of New York, Czechoslovak Society of America;
b) Convention shall mean the Quadrennial Convention of the Society;
c) National Board of Directors, Board of Directors and Board are references to the same governing body;
d) Officers shall mean the Society’s Executive Officers unless otherwise designated;
e) Region shall mean a geographic area as established by these Bylaws;
f) Youth and juvenile are interchangeable;
g) Laws of the Society shall mean the Articles of Incorporation and these Bylaws;

Section 3 - Gender
Any use of a masculine pronoun in these Bylaws shall apply equally to both genders.

Section 4 - Procedures
If the Articles of Incorporation or Bylaws of the Society are silent as to any procedural aspect of any action or meeting hereunder, the procedures of the latest edition of Roberts Rules of Order shall control.

ARTICLE II
Membership

Section 1 - Membership Classification
The Society shall have these categories of membership:

a) Benefit Member
   1) Adult Benefit Member
   2) Youth Benefit Member
b) Non-Benefit Member
c) Honorary Member
Section 2 - Member Eligibility

a) A benefit member is a member who has been accepted for membership in accordance with the eligibility rules of the Society and has a valid CSA certificate of insurance or annuity, and is the primary insured or is receiving a settlement agreement by reason of such insurance or annuity.

1) Adult Benefit Member - shall be a minimum age of 18

2) Youth Benefit Member - shall not have reached the age of 18

b) A non-benefit member is one who meets any one of the following criteria:

1) was accepted as a non-benefit member prior to August 10, 1994; or

2) has attained the age of maturity under the certificate and has collected the entire proceeds of the certificate.

c) An honorary member is one who has been granted membership by the Board of Directors.

Section 3 - Member Rights

a) Each adult benefit member shall have the right to:

1) Belong to one Lodge (multiple Lodge membership established before August 10, 1994 will be honored);

2) Participate in any fraternal activities of the Society;

3) Participate in all deliberations and vote on all matters of his Lodge's business;

4) Be elected to Lodge office;

5) Be elected as Delegate to the Convention, if otherwise qualified; and

6) Be elected as a Director of the Society, if otherwise qualified.

b) Each non-benefit member shall have the right to:

1) Belong to one Lodge;

2) Participate in any fraternal activities of the Society;

3) Participate in all deliberations and vote on all matters of Lodge business; and

4) Be elected to Lodge office.

A non-benefit member shall not be eligible for election as a Delegate to a Convention of the Society or as a Director of the Society or to vote or participate in the management of the insurance affairs of the Society.

c) Each youth benefit member shall have the right to:

1) Belong to one Lodge;

2) Participate in fraternal activities of the Society;

3) Participate in youth activities of the Lodge, but shall have no vote, shall not hold a principal office, and shall not be included in a quorum count.
d) An honorary membership, conferred by the Board of Directors, is symbolic and without rights.

Section 4 - Member Duties
It shall be the duty of each member to:

a) Abide by the Laws of the Society and other rules of the Society;

b) Fulfill all contractual obligations to the Society;

c) Act in the spirit of the motto of the Society, “Equality, Harmony and Fraternity” in all Society activities;

d) Advance the purpose of the Society as stated in the Articles of Incorporation; and

e) Participate in the charitable and fraternal activities of the Society and his Lodge to the best of his ability.

Section 5 - Resolution of Disputes
The Society was founded on the principles of mutual aid, to associate its members, and enable them to support each other and their communities. The Society is charged both to assist its members' needs and to provide stewardship of the assets of the Society to carry out its missions and to assist members in conflict.

The purpose of this section is to provide a method for fair resolution of disputes consistent with the fraternal nature of the Society without the delay and expense of formal legal proceedings. This section applies to all past, current and future benefit certificates, members, benefit certificate owners, beneficiaries or payors, and the Society. It applies to all claims, actions, disputes and grievances of any kind or nature whatsoever. To the extent permitted by applicable law, this section applies to all claims, actions, disputes and grievances brought by the Society against members, insureds, certificate owners or beneficiaries. This section does not apply to any claims or disputes relating to interpleader actions to determine proper owner, beneficiary, or payee.

a) No lawsuits or any other actions may be brought for any claims or disputes covered by this section. The following are the steps and procedures for presenting and resolving disputes:

1) Step 1. Appeal. Appeal of the dispute to a designated reviewer within the Society as appropriate to the dispute.

2) Step 2. Mediation. If Step 1 does not result in a mutually satisfactory resolution, either party has the right to have the matter mediated in accordance with the applicable mediation rules of the American Arbitration Association (or the rules of another neutral organization as agreed upon by the parties).

3) Step 3. Arbitration. If Step 2 does not result in a mutually satisfactory resolution, arbitration administered by and in accordance with the applicable arbitration rules of the American Arbitration Association (or another neutral organization mutually agreed upon). The arbitrator may award any and all damages or other relief allowed for the claim in dispute by applicable federal or state law, including attorneys' fees and expenses if such attorneys' fees and expenses may be awarded for claims arising under applicable law. Unless (and to the extent) prohibited by the applicable law with respect to the issue in dispute, the decision of the arbitrator shall be final and binding, subject only to the right to appeal such decision as provided in the arbitration rules and applicable law.

b) The procedures of this section are designed to afford individual members, benefit certificate owners, beneficiaries, payors and the Society a prompt, fair, and efficient means of resolving their individual disputes. Accordingly, no disputes may be brought forward in a representative capacity or on behalf of any "class" of persons, and the disputes of multiple members, benefit certificate owners, beneficiaries
or payors (other than immediate family) may not be joined together for purposes of these procedures without the express written consent of (i) all members, benefit certificate owners, beneficiaries and payors affected thereby, and (ii) the President of the Society.

c) The Society has established rules for handling all matters submitted under each step in the procedures outlined in this section. Those rules are incorporated by this reference and may be modified from time to time by the Board of Directors.

ARTICLE III
Lodges

Section 1 - Organization
a) Lodges of the Society are the basic unit and the building framework of the Society generally constituted from members who live geographically consistent with the Lodge.

b) The principal officers of a Lodge shall be understood to be President, Vice-President, Secretary and Treasurer.

Section 2 - Establishment
a) Lodges may be organized through the efforts of the Home Office with the consent and approval of the Board.

b) Organization of a Lodge shall be conducted in accordance with such regulations and directives prescribed by the Board.

c) A new Lodge shall be at liberty to select its own name subject to approval by the Board.

d) Newly-established Lodges shall be issued a charter by the Board.

Section 3 – Rights and Duties
a) Lodges are largely self-governing and shall have the right to decide upon matters concerning their own Lodge within the provisions of the Laws of the Society.

b) Lodges shall adopt and comply with the uniform Lodge Bylaws adopted by the Board of Directors and all other requirements adopted by the Board or Convention.

c) Lodges may raise funds through events which are legal, social and within the bounds of the Society’s consciousness of community, family and the Society’s integrity.

d) Lodges shall conduct regular meetings no less than once per month.

Section 4 - Merger
a) If a Lodge is unable to elect officers, to properly conduct its affairs, or in any other respect is unable to properly perform its duties, the Board is authorized to order a merger with any Lodge it shall designate.

b) Two or more Lodges may, by choice, merge into one Lodge upon compliance with the Lodge Bylaws and approval of the Board.

Section 5 – Charter Withdrawal
a) The Board of Directors may withdraw the charter of a Lodge and disband it. All the Lodge’s affairs, papers and assets shall be handled as directed by the Board, including freezing of assets when appropriate.
b) The Lodge's assets shall be proportionately distributed to such Lodges where the members are transferred or used for such other charitable and fraternal purposes consistent with the purpose of Lodges as determined by the Board of Directors.

**ARTICLE IV**

**District Councils**

Section 1 - Establishment

a) District Councils may be established and maintained for the purpose of coordination of activity and support of participating Lodges of the District Council.

b) The Board shall have the right to establish new District Councils upon petition of participating Lodges or to disband existing District Councils which cease to serve the stated purpose.

c) Lodges within a District Council may withdraw from participation in the District Council by submitting a written request for withdrawal that is approved by the Board.

d) Lodges may become a participating Lodge of an existing District Council by submitting a written request to participate that is approved by the District Council and the Board.

e) Lodges not participating in a District Council are nonetheless encouraged to coordinate activity, meet with, and cooperate with other Lodges in furtherance of the purposes of the Lodges and the Society.

Section 2 - Bylaws and Rules

Each District Council shall have the right to adopt its own bylaws and rules. Such bylaws and rules will become effective only upon approval by the Board. In case of conflict, the Society's Laws shall prevail.

Section 3 - Duties

District Councils shall serve the following purposes and duties:

a) To maintain cordial relations among all participating Lodges in the District Council;

b) To promote and support all forms of fraternal, charitable and membership activities within its jurisdiction;

c) To cooperate with and assist Sales Representatives of the Society to serve the members and promote membership growth; and

d) To conduct its affairs and activities in accordance with the Laws of the Society.

Section 4 - Finances

a) District Councils may receive funding from the Home Office in accordance with policies adopted by the Society.

b) Each District Council shall have the power to assess its participating Lodges to provide sufficient funds for its operations. Such assessments shall be made pro rata based on the number of benefit members in each such Lodge.

c) District Councils may raise additional funds through events which are legal, social, and within the bounds of the Society's consciousness of community, family and the Society's integrity.

d) Each District Council shall financially support and promote civic, community, charitable, and Society fraternal and membership activities.
e) Proper accounting of funds shall be made annually by each District Council to the Home Office, and no subsequent year allocation shall be made until proper accounting is submitted for the previous year.

Section 5 - Dismantling
a) A District Council may be dismantled by its own action or by order of the Board.

b) In the event a District Council decides to disband or is dismantled by order of the Board, its Charter then shall be rescinded by action of the Board. The District Council’s assets shall be distributed to participating Lodges of the District Council pro rata based on the number of benefit members in each such Lodge.

ARTICLE V
Regions and Regional Directors

Section 1 - Regions
a) CSA Fraternal Life shall be comprised of up to eight (8) Regions as specified by resolution of the Convention. Each of the Regions shall elect one or more Regional Director(s) for a total of nine (9) elected Regional Directors.

b) The Board of Directors shall be authorized to make changes in Regions and the number of elected Regional Directors for each region as shall be deemed necessary from time to time.

Section 2 - Regional Directors
a) Election

Regional Directors and their Alternates shall be selected in a Delegate caucus meeting for each of the Regions. A single candidate (for each entitlement) of the Delegates’ choice for Regional Director(s) and Alternate(s) will be placed in nomination at the Convention for election by the Convention delegation.

b) Term of Office

1) The term of each Regional Director shall commence immediately following the Convention at which he was elected and shall continue for a period of four (4) years or until his successor shall have qualified and assumed office.

2) In the event that any Regional Director vacancy shall occur during the term, his Alternate shall be the successor.

3) In the event of a Regional Director vacancy where there is no Alternate available to serve, the Board of Directors may, in cooperation with the Region, fill the vacancy.

c) Qualification

To be eligible for election as a Regional Director a candidate must:

1) Be an adult benefit member in good standing;

2) Not be or have been within five (5) years of election, an employee, field representative, sales agent or broker of the Society;

3) Not be a current director or officer of, or engaged in sales for any other life insurance company or fraternal benefit society;
4) Be capable of assuming the responsibilities as outlined herein and as established by the Society from time to time;

5) Not be an immediate family member (spouse, child, parent, or sibling) of any individual prohibited from service in 2 or 3 above;

6) Meet all qualifications as required by the Insurance Code of Illinois and any rules promulgated by the Illinois Director of Insurance for fraternal benefit society directors,

7) Have not been convicted of a felony or have any other criminal history other than matters determined insignificant by the Convention Governance Committee, such as a minor traffic violation;

8) Have not been removed from office by the Society for cause;

9) Have not reached age 76 by the date on which the election is held; and

10) Meet such other qualifications as may be prescribed by the Convention, Board or applicable law.

d) Nomination of Directors. Candidates seeking election for a Regional Director position must indicate their intention to seek election and submit information regarding their qualifications in accordance with the timelines and procedures established by the Board of Directors. The Board of Directors shall help identify and encourage well-qualified candidates to seek election as a Director. The Board of Directors shall review candidate information and may gather additional background information and shall submit the slate of candidates and qualification information to the Convention Governance Committee. The Convention Governance Committee shall determine eligibility for the candidates and provide the slate of eligible candidates and information regarding qualifications to the Delegates of each Region and to the Convention.

e) Removal from Office. A Regional Director may be removed from office upon the Board of Directors reasonably finding any of the following:

1) He is unable to perform the duties of his office because of incapacity or disability.

2) He has failed or refused to perform the duties and responsibilities of a Regional Director.

3) He has engaged in conduct unbecoming a Regional Director.

4) He has, without cause, missed two (2) consecutive regular Board meetings or failed to attend three (3) regular Board meetings during the course of a calendar year.

5) He has changed residence to a location outside the Region from which he was elected or ceased to be a benefit member of the Society.

6) He has breached a fiduciary duty owed to the Society, its members or beneficiaries;

7) He has materially violated the Laws of the Society, any code of ethics or conflict of interest policy adopted by the Society, or any other policies adopted by the Convention or Board.

The Director whose status is under consideration shall not be entitled to vote on the question. Such action shall require a two-thirds (2/3) vote of the Board members excluding the Director whose status is under consideration. A Regional Director removed from office under this section shall not be eligible to again run for the position of Regional Director.
ARTICLE VI
Executive Officers

Section 1 - President
The President shall be appointed by the Board of Directors. The President shall serve as the chief executive officer of the Society, shall have general supervision and direction of the day-to-day business and affairs of the Society, and shall perform all duties incident to the position and such other duties as may be prescribed by the Board of Directors from time to time. Subject to such rules and policies as may be prescribed by the Board of Directors, the President shall have authority to appoint and terminate such other Executive Officers, agents and employees and to delegate authority to them. The Board of Directors may remove the President by a two-thirds vote of all Directors, excluding the President, at a meeting called for that purpose.

Section 2 - Other Executive Officers
Other Executive Officers of the Society shall be appointed by the President, subject to confirmation as an Officer by the Board of Directors.

Section 3 - Reasonable Compensation
Reasonable compensation of the President shall be determined by the Board of Directors. Reasonable compensation of all Executive Officers other than the President shall be recommended by the President and approved by the Board of Directors. In its determination of reasonable compensation, the Board of Directors or a committee delegated authority for Executive Officer compensation shall take into account, among others, the services rendered by the Executive Officer, the performance of the Executive Officer, the performance of the Society, market and industry standards, and compensation paid to officers of similarly situated fraternal benefit societies.

ARTICLE VII
Board of Directors

Section 1 - Organization
The Board of Directors shall consist of up to eleven (11) members made up of nine (9) Regional Directors, the President of the Society and one (1) optional Board-appointed Director.

Section 2 - Appointed Director
The Board-appointed Director may be appointed by the Board of Directors for a one-year term of office and may be reappointed for successive terms. The Board of Directors may remove the Board-appointed Director from office for any reason by majority vote of the Board of Directors. Qualifications for the Board-appointed Director shall be as determined by the Board of Directors.

Section 3 - Chair
The Board of Directors shall elect a Chair from among its members. The Chair shall preside at meetings of the Board of Directors and perform such other duties as may be designated by the Board of Directors.

Section 4 - Other Board Officers
The Board of Directors may designate other Board officers and delegate authority to them.

Section 5 - Responsibility
The Board of Directors shall be the supreme governing body of the Society between regular meetings of the Convention. The Board of Directors shall have the authority to provide rules and regulations for the extension and development of the Society and shall have all other necessary and incidental powers and duties to carry out the objectives of the Society, and as provided in the Articles of Incorporation and Bylaws and the laws of the State of Illinois.

Section 6 - Meetings
a) Regular Meetings. The Board of Directors shall meet at least quarterly at such dates and times as set by the Chair or the Board of Directors.
b) Special Meetings. Special meetings of the Board of Directors may be called by the Chair or on the written request of any three (3) Directors. Notice of a special meeting shall be transmitted to each Director at least seven (7) calendar days before the date of the meeting by mail or electronic means. If mailed, such notice shall be deemed to be delivered three days following deposit in the United States mail so addressed with postage prepaid. If sent by electronic means, such notice shall be deemed to be delivered upon transmission.

Section 7 - Indemnification
The Society shall completely indemnify to the full extent, now or subsequently permitted by law, any Director, Executive Officer or employee who was, is, or has been threatened to be made a party to any contemplated, pending, or completed action:

a) Wherever the action may be brought;

b) Whether civil, criminal, administrative, or investigative;

c) Brought because that person is or was a Director, Executive Officer or employee; and

d) Against all expenses, attorneys’ fees, judgments, costs, fines, and amounts paid in settlement actually and reasonably incurred by the person in connection with the investigation, defense, handling, negotiation, and settlement of any action, suit or proceeding.

The right of indemnification shall not be deemed exclusive of any right to which Directors, Executive Officers or employees may be entitled.

A Director, Executive Officer or employee shall not be indemnified or reimbursed for any such amount if in relation to such action, suit or proceedings he shall finally be adjudged to be or have been guilty of breach of duty as a Director, Executive Officer or employee or in respect to such matter there has been made a compromise settlement, unless in either such case the person acted in good faith for a purpose the person reasonably believed to be in or not opposed to the best interests of the Society and, in a criminal action or proceeding, in addition, had no reasonable cause to believe that his contact was unlawful. The determination whether the conduct of such person met the standard required to justify indemnification and reimbursement in this section may only be made by the Board of Directors by a majority vote of a quorum consisting of persons who were not parties to such action, suit or proceeding.

The Society shall maintain insurance on the Directors and Executive Officers against liabilities for acts of omissions in the performance of their duties as determined by the Board of Directors.

Section 8 - Quorum and Voting
A majority of the Board shall constitute a quorum, but a smaller number may adjourn a meeting of the Board for lack of a quorum. The act of a majority of the Directors present at a meeting at which a quorum is present shall be the act of the Board, unless the act of a greater number is required by the Articles of Incorporation, Bylaws or applicable law.

Section 9 - Electronic Communications
The Board of Directors and any committee or sub-committee of the Board of Directors, or any other meeting of the Society at which written minutes are kept, except the Convention, may meet by telephone conference or other means of communication that allows all participants to simultaneously communicate with each other.

Section 10 - Action Without a Meeting
Any action required or permitted to be taken by the Board of Directors or any committee or sub-committee of the Board of Directors may be taken without a meeting by written consent of all of its members then in service. A written consent under this provision shall have the same force and effect as a vote taken at a meeting.
Section 11 – Report
The Board of Directors shall prepare a report of its acts and doings since the preceding Convention. The reports shall be submitted to the Convention by the Chair.

Section 12 – Committee Establishment
The Board of Directors may appoint committees of the Board of Directors to have such authority as the Board of Directors may delegate. Each committee shall consist of three or more Directors. A majority of the members of each committee shall constitute a quorum for the transaction of all committee business.

Section 13 – Audit Committee
The Board of Directors shall appoint an Audit Committee. The Audit Committee shall be composed and shall operate in accordance with Illinois law and Illinois insurance regulations. The Audit Committee shall:

a) Have a working knowledge of financial matters;

b) Be responsible for the appointment and oversight of the independent auditors of the Society;

c) Be responsible for oversight of the audited financial statements of the Society; and

d) Be responsible for any other duties required by the laws or insurance regulations of the State of Illinois, and such other duties as assigned to it by the Board.

Section 14 – Orientation and Education
Each newly elected or appointed Director shall participate in a board training or orientation program that includes information regarding board duties and responsibilities within six months of his election or appointment. If the Director shall fail to meet this requirement the Director shall be suspended from service until the requirement has been completed. Each Director shall pass Life Office Management Association (LOMA) course 280 or its LOMA equivalent within one year of his election or appointment. If the Director shall fail to meet this requirement, the Director shall be ineligible for reelection to the Board, either as a Board Member or an Alternate.

Section 15 – Self-Assessment
At least annually the Board of Directors shall conduct a self-assessment.

Section 16 – Disqualification
No individual may serve as a Director, Executive Officer or any other officer if they have been convicted of a felony.

ARTICLE VIII
Convention

Section 1 – Organization
The Convention is the highest legislative body of the Society and shall be convened once every four (4) years.

a) Delegates

The Convention shall be composed of the Directors and elected Delegates.

1) Directors shall automatically be Convention Delegates. Delegate entitlement of the Lodge of such automatic Delegate shall not be affected by this provision.

2) Delegates and Alternates are elected by the Lodges in accordance with the timelines and procedures specified by resolution of the Convention. Delegate entitlement of a Lodge is based on the benefit membership formula established by resolution of the Convention. The elected
Delegates shall constitute a majority in number and shall not have less than two-thirds of the votes of the Convention.

3) Adult Benefit Member count shall be established by Home Office as of October 1 preceding the election.

4) Only those who have been adult benefit members of the Society for not less than one (1) year are eligible to be elected as Delegates or Alternates.

5) Elected Alternates shall have no official status unless the elected Delegate is unable to attend the Convention. The Alternate shall assume all duties of a Delegate if that Delegate is unable to attend the Convention. Once seated and qualified, he then becomes the permanent Delegate.

6) Each elected Convention Delegate shall hold office from the date they are seated and qualified at the Convention until the following Convention.

7) Each Convention Delegate shall have one vote. No Delegate may vote by proxy.

b) Convention Committees. The Convention may appoint committees to perform duties as delegated to the committee by the Convention. Such Convention committees shall include:

1) Governance Committee

2) Finance Committee

3) Other committees as approved by the Convention.

Section 2 – Procedures
The Convention shall be conducted in accordance with the procedures established by resolution of the Convention.

Section 3 – Rights
The Convention:

a) Shall elect Regional Directors in accordance with the procedures established by resolution of the Convention and determine reasonable Directors' fees based on the Finance Committee's recommendations which shall include an analysis of market and industry standards and directors' fees of similarly situated organizations;

b) May change, amend, and revise the Articles of Incorporation and Bylaws of the Society and resolutions of the Convention as reviewed, prepared, and presented by the Convention Governance Committee; and

c) May take other actions consistent with the purposes or the best interests of the Society and not in conflict with any applicable laws or regulations.

Section 4 – Special Sessions
A Special Session of the Convention may be called by a two-thirds (2/3) majority vote of the full Board of Directors when the Board of Directors deems it advisable or necessary to resolve any situation which only a Convention could resolve.

The Board of Directors is authorized and empowered to issue such directives as to the convening of the Special Session as it deems appropriate. Mail balloting is a permissible form of the Special Session.

a) Delegates, or any Alternates, seated and qualified as Delegates at the preceding Regular Convention who remain in office shall be the Delegates for any called Special Session.
b) Agenda and deliberations will be confined to the specific purposes for which the Special Session was called and the rules of order of the preceding Convention shall govern.

For a Special Session conducted by mail ballot in lieu of an in-person Special Session, the Board of Directors may send a ballot to all of the Delegates for a Special Session that may include one or more resolutions that could be considered and adopted at a Special Session. A resolution shall be deemed adopted upon receipt of ballots with votes in favor of the resolution equal to the number of votes that would have been needed to adopt the resolution at a Special Session at which all Delegates were present.

Section 5 – Quorum and Voting
A majority of the Delegates entitled to attend any Regular Convention or Special Session when assembled, shall constitute a quorum for the transaction of all business, but a smaller number may adjourn the Convention or Special Session for lack of a quorum. The act of a majority of the Delegates present at a Convention or Special Session at which a quorum is present shall be the act of the Convention, unless the act of a greater number is required by the Articles of Incorporation, Bylaws or applicable law.

ARTICLE IX
Official Publication

Section 1 – Name
The Society shall issue an official publication known as The CSA Journal. Any notice or report required by law to be given to the members may be given through this official publication.

Section 2 – Publishing
a) The make-up of The CSA Journal shall be under the direction of the Journal Editor.

b) The Journal Editor shall adhere to format and policies established by the Board of Directors.

c) The CSA Journal shall be issued on a regular basis.

d) One copy shall be sent to each adult benefit member household.

ARTICLE X
Funds of the Society

The Society shall maintain funds for the payment of death and other benefits and for the accumulation of reserves on certificates as provided by law and/or the benefit certificates, and for the expense of management and extension of the Society. The Board of Directors shall have supervision over the operations of the funds of the Society which shall be invested in accordance with the investment policies adopted by the Board and all applicable laws.

ARTICLE XI
Insurance Provisions

Section 1 – Premiums
Premium rates on all certificates and riders shall be established or levied by the Society as recommended by its actuary at the time of issue.

Section 2 – Reserves and Values
Reserves on all certificates issued by the Society and non-forfeiture, cash and loan values shall be computed in accordance with the mortality table, rate of interest and valuation method prescribed in each certificate, provided that such higher reserves may be maintained as are recommended by the Society’s actuary.
Section 3 – Impairment
If the reserves as to all or any class of certificates issued by the Society become impaired, the Board may require that there be paid by the certificate owner, the amount of his equitable proportion of such deficiency. If payment shall not be made, the amount shall be charged as indebtedness against his certificate together with interest not to exceed the rate specified for certificate loan under the certificate, compounded annually. In lieu of payment or in combination thereof, the certificate owner may accept a proportionate reduction in benefits under the certificate.

Section 4 – Beneficiaries
  a) The beneficiary or beneficiaries designated to receive the certificate benefits shall be a person, persons, entity or interests qualified to be named beneficiaries under the provisions of the statutes pertaining to fraternal benefit societies of the state in which the member resides.
  
b) A certificate owner shall have the right to change the beneficiary or designate that the beneficiary designation be irrevocable. Such beneficiary change shall be in writing and signed by the certificate owner in accordance with procedures and forms in use by the Society. A change shall take effect as of the date of receipt by the Society, provided that the request for change is received by the Society during the lifetime of the insured. A change in beneficiary shall be null and void where the Society has made payment of the certificate benefits.
  
c) If the certificate owner fails to designate a lawful beneficiary, the certificate benefits shall be paid out per stirpes to the family members of the insured in the following succession, as applicable, (i) surviving spouse; (ii) children; (iii) grandchildren; (iv) parents; (v) brothers and sisters; (vi) grandparents. In the event the Society is unable to locate any such living family members, the certificate benefits shall be paid to the estate of the insured.

Section 5 – Open Contract
The certificate of membership and insurance or annuity, together with any riders or endorsements attached to it, and the application, the declaration of insurability (if any) signed by the applicant, the Articles of Incorporation and Bylaws of the Society and all amendments to them, constitute the entire contract when it is issued. Any subsequent changes, additions or amendments to the Articles of Incorporation or Bylaws shall be binding upon the applicant member, certificate owner, beneficiaries and other persons affected, and shall govern and control in all respects, except that no changes shall destroy or diminish benefits promised in the certificate when it was issued.

ARTICLE XII
Amendments to Articles of Incorporation and Bylaws

Section 1 – Procedures
The Articles of Incorporation and Bylaws of the Society may only be amended at a Regular Convention or at a Special Session, including a Special Session by mail ballot, called for that purpose:
  
a) An affirmative vote by a simple majority of the Convention Delegates present and voting is necessary for the adoption of any amendment to the Articles of Incorporation or Bylaws.
  
b) Amendments to the Bylaws may be proposed by the Board of Directors or any benefit member or Lodge and shall be submitted in writing to the President no less than ninety (90) days prior to the Convention. All proposed amendments that are submitted must refer to the page number, article, section, and item being amended or added.
  
c) The President shall promptly submit all proposals to the Board of Directors and to the Convention Governance Committee which shall review such proposed amendments and provide recommendations to the Convention.
  
d) If this format is not adhered to, the Convention Governance Committee may decline to act upon the proposal and such proposal shall not be submitted to the Convention.
Help Make 2019 Positive for All

District Council No. 12 of Northern Illinois, Wisconsin, & Indiana – Unbelievable, but true... we are entering the year 2019. A lot is happening during this month. New Year’s Day begins January 1. This is the time when you can watch college football games throughout the day. The Declaration by United Nations was issued in Washington, D.C. on January 1, 1942. The first session of the United Nations General Assembly opened on January 10, 1946 at the Methodist Central Hall in London. Benjamin Franklin was born on January 17, 1706; Dolly Parton was born on January 19, 1945; Gene Siskel, the American film critic from Chicago, was born on January 26, 1946; and Franklin D. Roosevelt was born on January 30, 1882. On January 30, 1946, the first FDR 10¢ piece was released to the public, and this would have been Roosevelt’s 64th birthday.

At District Council No. 12, we had a very nice Christmas Party for the children on November 25. Amanda Lovell and Matt Koski from the Home Office organized this family party and did a terrific job. Over 40 children attended. If we include the parents and adults who came along, the total of attendees was over 100. The children were treated to pizza, pop, coloring books, crayons, and a gift bag. Towards the end, they had their pictures taken with Santa and Mrs. Claus to top off this fun.

The Cultural Division of District Council 12 held its annual Christmas Party at Crystal Sky Banquets on December 2. Over 50 members and guests enjoyed an afternoon of good food, bingo games, Christmas music and singing, and a super big raffle for prizes. Over 100 raffle prizes were given away. All the service men and women who attended received a special framed Certificate of Appreciation and a tasty gift to take home. Needless to say, everyone had an enjoyable afternoon.

Remember that the next meeting will be held at the Bohemian Crystal Restaurant in Westmont, Illinois on January 24. Please plan to arrive at 6:00 p.m. Don’t forget to submit your Lodge Recognition Award forms to the CSA Home Office, which are due by the end of this month.

Have a wonderful new year. Keep busy, stay healthy, and help make this a positive year for all!

Fraternally,
Ed Slavik
**District Council Parties**

**District Council No. 10, Northern Ohio** — The District Council No. 10 Christmas Luncheon was held on December 6 at The Club House in Parma, Ohio. We had 13 members and three guests in attendance. We had a very short meeting, then everybody enjoyed the good food and chit chat. Freddie Shima raffled two champagne bottles filled with candy. Thank you, Freddie!

The District Council No. 10 Christmas/Pin Party was held on December 9 at The Woodside Event Center in Broadview Heights, Ohio. CSA President John Kielczewski was our guest and awarded our three 75-Year Pin recipients: Joan Boytz from Paramount/Southgate, and Chamille Shima and Frank Filous from Lodge Cleveland Chapter. Congratulations! Everyone feasted on delicious food, had great conversations, and enjoyed dancing as the Frank Moravcik Band played.

Everybody received a Hershey Bar, and each Lodge brought door prizes. There were $1 and $2 Side Boards. Congratulations to all the winners!

We hope everyone had a Merry Christmas and that your New Year is a great one.

*Fraternally,*

*Annette Reichman*
District Council No. 13 of Missouri and Southwestern Illinois – We hosted our Annual Christmas Party in St. Louis in December. In attendance were CSA Secretary Matt Koski and his wife Heather, Director Connie Wolf, Fraternalist of the Year winner Jenny Zeman, and many CSA members. Even Santa joined in on the fun!
Lodge Happenings

Soup Competition Tradition to Continue

Lodge R.T. Crane, Jr. No. 7, North Riverside, Illinois - Happy New Year!

We have been enjoying the winter months and welcome the changes that 2019 will bring. At our November meeting, we held our 2nd Annual Soup Competition. We had six different soups in the competition including Onion, Cabbage, Hamburger, Shrimp and Artichoke, Chicken Noodle, and Stuffed Pepper. The winning chef was Adam Wilt with his shrimp and artichoke soup. Randy Vokral came in 2nd place with his hamburger soup, and Vera Wilt came in 3rd with her stuffed pepper soup. We love this newer tradition and hope more people will join in on the fun next year!

We held our Annual Christmas Party at Riverside Restaurant this year. The food was great and we enjoyed each other’s company as well as our traditional dollar game and Bingo! We continue to collect box tops to donate to the school that Alix Wilt works at, Freedom Middle School. In October, we helped her homeroom to collect the second highest number of box tops in the school. All of the students in the class received a prize for collecting so many box tops!

Fraternally,
Alix Wilt

Family, Friends, and Fraternal Fellowship

District Council No. 9 of Southeastern Ohio – District Council No. 9 delegates and guests enjoyed a relaxing and delicious holiday meal at Undo’s Italian Restaurant recently. Members dined on specialty buffet items, complemented by Undo’s famous cheesy garlic bread with marinara sauce… yummy!

Special thanks goes out to the “Pennsylvania Placeks” for dining with us! As always, we enjoyed your company. Members attending were: Peg and Joe Goclan; James Belanus; Spike and Jean Hendershot; Mariann and Chuck Ebright; Delores Shinkarow; Gary, Wendy, and Elijah Lovell; and Terry, Kathy, and Jean Placek.

Brother Director, Terry Placek, and wife, Kathy, surprised each of the adults with a bottle of “spirts,” which will hopefully help us all ring in the New Year! Heartfelt thanks to you, Terry and Kathy, for your fraternal kindness and the friendship we all share.

Our small but mighty group would like to extend a hearty “Happy New Year” to all of you! We hope the year 2019 will be a good one!

Every end marks a new beginning, so…
Out with the old,
In with the new…
Blessings to you and yours
The whole year through!

With fraternal well wishes,
Sis. Wendy Kurtz Lovell
Pulga, a small town about eight miles to the morning we heard on the TV about a fire near tion, we decided to start packing. Earlier that called to report smoke nearby. As a precau - when that life came to a halt. Our son Jeremy way of life would ever change.

five years ago, I never thought our wonderful place to raise a family of five children. Even after my husband died and I married John, this would be a five-minute drive. If you would have asked me if I was scared, I would have said no, as I was too focused on driving and following closely behind John’s car. Our cars inched along and then would stop. John got out of his car several times to tell me that he heard on the radio our zone was not among those told to evacuate. Should we turn back, he would ask. Each time I told him emphatically, no!

It wasn’t too long thereafter when all four lanes were opened to south bound traffic. Still we just inched along. Thick black smoke now covered the sky and it seemed more like midnight rather than the middle of the day. We were becoming increasing anxious. Soon an orange glow lit up the area as fire spread along each side of the road. Now we could see buildings and a pickup truck on fire with several abandoned cars along the road. A tree had fallen over the road and was on fire as we detoured around it. John later told me that our cat, Diomedes, in the back of his car, started to cry out. John yelled for him to be quiet, but of course, the deaf cat could not hear or understand John. Everything seemed unreal...it was like a bad dream.

What seemed like hours, was about 20 minutes later when we finally outran the flames. However, the thick smoke and darkness followed us the rest of the way into Chico. It had taken three hours and 15 min- utes for a drive that would normally take 20 minutes.

Gradually we began to realize there were many things we had forgotten to bring, like important documents, check books, computer passwords, extra shoes, and even a couple of birthday cards sitting on the kitchen table waiting to be mailed. A more urgent need was cat food for Diomedes, along with litter, litter box and bowls. Our first trip was to the supermarket to pick up the kitty items.

Our temporary stay in Chico has had its challenges. Getting our mail requires waiting in long lines for 1 1/2 hours at the mid town post office. Fortunately, we have the time and it gives us an opportunity to trade stories with other displaced residents. Traffic is horrendous because of all the displaced people, with many living in their cars, motor homes, and tents.

As with many disasters, for us this one has its Angels of Mercy. First there are Bill and Peggy Dudman, friends of Jeremy’s in-laws, who opened their home for us to stay. Peggy collects clothes for the needy and offered to me some much-needed items. After a week, another special angel, my cousin, Nancy Cox, brought us into her home. We are there now awaiting a chance to go back to Paradise.

Residents of some evacuation zones are being offered a chance to return to their property but our zone has not yet been notified. We are all grateful to be alive and thankful our home and that our son, Jeremy’s, is still standing though no one has been allowed in to take a look. Regretfully, our son, John Dunlap’s, home was lost as were most of the homes in Paradise. My heart goes out to all those who have family or friends who have perished or lost their homes and possessions in this disaster.

My sister, Sue Dunlap Henriques, is a 50+ year member of CSA Lodge No. 252. She and her family recently evacuated from the town of Paradise ahead of the “Camp Fire”, California’s deadliest wild fire which claimed the lives of 85 people and destroyed most of the town. This is her story as told to me in several telephone conversations.

Walt Strach

My husband, Vince, and I moved to Paradise, California nearly 50 years ago. He had bought a veterinary practice, the Skyway Pet Hospital, in town. I had grown up in the San Francisco area, and was very hesitant to make the move, but quickly learned to appreciate the rural beauty of Paradise and the slower, more peaceful lifestyle. It was a great place to raise a family of five children. Even after my husband died and I married John, five years ago, I never thought our wonderful way of life would ever change.

It was 8:30 a.m. on November 8, 2018 when that life came to a halt. Our son Jeremy called to report smoke nearby. As a precau - then in a small town about eight miles to the northeast - pretty far away... we thought. Fifteen minutes later, we received an evacuation telephone call, so we stuffed some things - mostly clothes - into our two cars and headed for Chico. This is nothing serious we told ourselves. We are just taking precautions.

When we came to the Skyway, a four-lane highway from Paradise to Chico, traffic came to a halt as cars attempted to crowd onto the the road from side streets. Traffic lights were only letting a few cars through at a time. It took us nearly two hours to get from our home to the south side of Paradise. Normally, this would be a five-minute drive. If you would have asked me if I was scared, I would have said no, as I was too focused on driving and following closely behind John’s car. Our cars inched along and then would stop. John got out of his car several times to tell me that he heard on the radio our zone was not among those told to evacuate. Should we turn back, he would ask. Each time I told him emphatically, no!

It wasn’t too long thereafter when all four lanes were opened to south bound traffic. Still we just inched along. Thick black smoke now covered the sky and it seemed more like midnight rather than the middle of the day. We were becoming increasing anxious. Soon an orange glow lit up the area as fire spread along each side of the road. Now we could see buildings and a pickup truck on fire with several abandoned cars along the road. A tree had fallen over the road and was on fire as we detoured around it. John later told me that our cat, Diomedes, in the back of his car, started to cry out. John yelled for him to be quiet, but of course, the deaf cat could not hear or understand John. Everything seemed unreal...it was like a bad dream.

What seemed like hours, was about 20 minutes later when we finally outran the flames. However, the thick smoke and darkness followed us the rest of the way into Chico. It had taken three hours and 15 min-
Lodge Happenings

Great Celebrations

Lodge Washington No. 30, St. Louis, Missouri – What a lovely Christmas Party we had! Members and guests came together to celebrate the holiday season with a very nice dinner, compliments of the Lodge, plus a wide selection of desserts donated by all in attendance. Santa paid a visit, gave each child a gift from the Lodge, and posed for group photos. Everyone enjoyed the usual dollar gift exchange, the candy jar guessing game, and several rounds of bingo. We welcomed friends from Lodge Missouri and Lodge Spirit of St. Louis, our Director Connie Wolf and her husband Mike (also District Council President), and special guests CSA Secretary Matt Koski and his wife Heather. It was a treat to have you with us!

It’s been our custom at the party to take in a collection of items for our charitable project or another local group. Our members have always been very generous and this year was no exception – we asked for donations of cake mixes and frosting to help the Veterans Food Pantry at Jefferson Barracks here in St. Louis, and we got lots. Thank you very much! All in all, a good party and a lot of fun!

We held our election of officers for 2019, and the four main officers were re-elected: President Jenny Zeman, Vice-President Deborah Zeman, Secretary Gail Petelik, and Treasurer Karen Ditz. There was an opening for a new Guide and Sentry, and we are very glad to welcome Ericka Ryals to the position. Congratulations!

Many thanks go to the members who contributed items for our second Bake Sale of the year, held at our American-Czech Center in November. Following these two sales, we were able to send $250 to the J.B. Food Pantry, so with the matching funds from the Home Office and all our volunteer hours, the donation was well over $400! We know the money will be put to very good use for those area veterans who need a little extra help throughout the year and especially during the holidays.

The Czech Festival at the Center in October was a success, and many Lodge members were on hand to work in the serving line, behind the bar, and in all the booths that day and in all the prep work beforehand. The ACEC Board has already set the date for the 2019 Festival, which will be on Saturday, October 19, so make a note of that and plan to join us for a full day of honoring and enjoying our Czech traditions.

Here’s wishing all our members and their families a very happy and healthy New Year!

Fraternally,
Deborah Zeman


Kids enjoying their visit with Santa.

Matt and Heather Koski joining the fun with Santa and Lodge Washington.
Lodge Happenings

Congratulations Pin Recipients

Lodge Cleveland Chapter No. 219, Cleveland, Ohio – Our December meeting was held at the Longhorn Restaurant. Twelve of our members attended. We had a wonderful meal and Tony Genco handed out lottery tickets for each member. Kathy Gawrilow handed out chocolate Santas for everyone and Freddie Shima ran a raffle for three wine bottles filled with candy. Elmer Soos, Kathy Gawrilow, and Joan Sapp won the bottles. Thanks to our members for the gifts!

Our meeting was short and sweet since we were at a restaurant. Our secretary, June Karecki, reported that we received a nice thank you letter from the Ronald McDonald house for our donation. The list of our new officers will be sent to the Home Office this month.

On December 9, we had our Pin Party at St. Michael’s of Woodside Party Center. As usual, the venue was decorated beautifully, the food was yummy, and the music was wonderful. We had many dancers out on the floor enjoying the music. John K., our President of CSA, was able to attend and said he had a good time! There were three recipients of pins. Two were from our Lodge No. 219, Camille Shima and Frank Filous. Both received their 75-Year Pins. Congratulations, recipients!

We hope everyone had a blessed Christmas and a happy New Year. Here’s to good health for everyone in the New Year!

Fraternally yours,
Judy (Sevcik) Genco
Lodge Woodrow Wilson No. 377, Lombard, Illinois — Our holiday toy drive was an amazing success! Once again, we topped previous years for total donations: almost $1300 worth of toys, books, games, and other gifts were donated by our members for delivery to People’s Resource Center ‘Share the Spirit’ drive. John Pritasil, Vera Wilt, and Alix Wilt all participated in the performance and Pat and Stan Smolucha were audience members.

The following weekend, we had our December meeting that ended with going to see MCS perform at the Brookfield Zoo during their Holiday Magic Festival. Alix Wilt performed with MCS again for this event. In our recent meetings, we have come up with a more regular schedule for meetings. We will alternate more traditional meetings and more social and active meetings each month. In odd numbered months, we will have regular meetings on the third Thursday of the month. On Thursday, January 17 at 7 p.m., we will meet at the Riverside Town Hall, 27 Riverside Road, Riverside, Illinois.

In even numbered months, we will plan our meetings to be tied to some kind of social activity. This could also be a volunteer activity and the day will depend on when an organization needs workers or when an event is happening. We hope to see more friendly faces in 2019!

Fraternally,
Alix Wilt

Still More to Celebrate From 2018!

Lodge Sionilli No. 170, Brookfield, Illinois — This holiday season involved many Czech traditions. On Saturday, November 24, many of our members visited the Museum of Science and Industry to participate in and watch the Moravian Cultural Society’s Annual Christmas Around the World performance. John Pritasil, Vera Wilt, and Alix Wilt all participated in the performance and Pat and Stan Smolucha were audience members.

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Fraternally,
Alix Wilt

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Fraternally,
Alix Wilt

Lodge Woodrow Wilson No. 377, Lombard, Illinois — Our holiday toy drive was an amazing success! Once again, we topped previous years for total donations: almost $1300 worth of toys, books, games, and other gifts were donated by our members for delivery to People’s Resource Center ‘Share the Spirit’ drive. This generous outpouring by our active members, coming together to assist those in need within our community, makes me (as always!) incredibly proud to be part of this lodge.

Our lodge’s total volunteer hours and donations for CSA Serves in 2018 garnered the maximum allowed level of matching funds from the CSA Home Office. This year, matching funds will go to two food pantries – Share Food Share Love, and PRC – plus Sokol Spirit and the Czechoslovak Heritage Museum. These contributions multiply the value of our own members’ efforts, and we are grateful for this additional support from CSA for our lodge service projects.

The end of the year also brought some special celebrations for lodge members. Happy 60th Anniversary to Laddie and Lorraine Vanek. Wow! The “diamond” couple was truly sparkling as they celebrated this momentous occasion in November, surrounded by family. We send many good wishes to them for a special year ahead.

Mil Mentzer was the focus of special recognition and a celebration at our December meeting, as she was presented with her 75-year CSA membership pin. We had thought that our commemoration was a bit delayed, but Mil mused: “How can I be a 75-year member, when I’m not even that old?” It’s all about being young at heart, right, Mil?

Be sure to stay connected to us here, so you don’t miss upcoming special lodge meetings and other activities! In February, the men host our annual pizza party at regular meeting night; we are working on plans for a spring luncheon (TBA), and there is much more. Monthly meetings are the first Friday of each month, at the CSA Home Office, and we would love to see you there. Please call if you need a ride to join us – it would be our pleasure to do the driving!

With wishes for a joyous and healthy new year,

Jean Hemzáček Laukant
hemzacek.j@gmail.com 630-279-7894

Like us on Facebook
Lodge Christmas Party Held

Lodge Paramount/Southgate No. 372, Bedford, Ohio – Virginia Dvorak, Jan Dembowski, Diane DiBianca, Donna Stepka, Mary Ann Toncar, Bill Miller, Johnny Weiss, Betty Cernohorsky, Fran Weiss, Kris and Bruce Merek, and I gathered together on December 13 at Spennatos in Northfield, Ohio for our Lodge Christmas party.

Everyone enjoyed the good food and camaraderie. Jan gave everybody a Christmas stocking with an Avon lotion, lip balm and candy in it, and Mary Ann gave everybody a Christmas bag with candy.

Our next meetings in 2019 will be: January 24, February 28, March 28, April 25, May 23, June (TBA for Bus Trip), July (TBA for Picnic), August 22, September 26, October 24, November 21, and December 12 (location TBA). Meetings are at the Maple Heights Senior Center and, for $1.50 you can also have a nice lunch. Come to a meeting: reconnect/connect with your Lodge members!

Fraternally,
Annette Reichman

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 out 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 ________

“Education is the most powerful weapon which you can use to change the world.” — Nelson Mandela

CSA Fraternal Life
www.csalife.com

2659 Finley Rd. Ste. 70, P.O. Box 249, Lombard, IL 60148 • Phone: 630-472-0500 • Fax: 630-472-1109

Just send your filled-in CSA SERVES paperwork to the Home Office. All documents can be found at www.csalife.com

CSA SERVES.
Lodge Happenings

Euchre Tournament

Lodge Independence-Liberty Bell No. 408, St. Louis, Michigan – On November 21, our members were given a special treat! Chefs Darrin Giles and Matt Clark treated us to homemade pizza. Those of us who were worn out from cooking Thanksgiving dinners were very grateful! The pizzas were delicious and very much appreciated.

We gathered on November 24 to get the lodge ready for the upcoming Christmas season. Our hall looked very festive!

On December 1, we hosted a Euchre Party. Forty-four people attended, which made 11 tables. John Litwiller and Rick Mitchell tied for 1st place. Our next Euchre Tournament will be held on January 5 at 7:00 p.m. Bring a dish to share and join in the fun.

We celebrated Christmas with a holiday potluck, honoring three of our favorite people. These are the ladies who wait on us all year long – Teresa, Dawn, and Judy. The holiday potluck was held on December 19 at 5:30 p.m. We enjoyed celebrating with everyone.

Our next lodge meeting will be held on January 8 at 6:30 p.m., and a Swiss steak dinner is being planned for January 12 from 5:00 to 7:00 p.m. Join us for lodge fellowship and fun. A $10 donation would be appreciated. Please contact the lodge if you are planning on attending.

We wish all CSA members great success in 2019!

Fraternally yours,
Mary Anderson

Scholarship Fund Report

November 10, 2018 - December 10, 2018

IN MEMORY OF DECEASED MEMBERS
Lodge Century of Progress/Bila Hora No. 231
Lodge Rovnost No. 53
Lodge Laurel No. 452
Lodge R.T. Crane No. 7

TO CONTINUE CSA’S TRADITION OF ASSISTING YOUNG MEMBERS IN PURSUING THEIR HIGHER EDUCATION
Lodge DuPage Pioneers/Edison No. 409
Lodge Golden Gate No. 252
Barbara A. Kostka & Rosemarie Miller
John & Geraldine Stiber
Lodge Sionilli No. 170
Lodge Karel Jonas No. 279
John A. Janos
Anonymous

IN HONOR OF ST. CLAIR LANES AND ALL DECEASED MEMBERS
Lodge Bellaire No. 310

IN MEMORY OF STANLEY DITCH
Marion Varga

IN MEMORY OF JOSEPH ARNOLD
Kenneth Dvorsky
Lodge Groveton No. 004
Jean Placek and Family

IN MEMORY OF JEROME C. ZAJIC
Linda Shashinka
Nancy and George Gecas
Lillie Shashinka

IN MEMORY OF GERRI POHANKA
Lodge Yankee-Jungmann No. 77

TOTAL DONATIONS $ 3,015.00

Read the Journal online at: www.csalife.com
Guest Speaker, Tree Decorating, Christmas

Lodge Laurel No. 452, Storrs-Mansfield, Connecticut – We have been very busy during the last month. We held our Annual Meeting on November 18 at the Hungarian Social Club of Ashford. We were happy to have a member, Richard Fiala, and guest speaker, Esther Jagodzinski, speak about and share her photos of her trip to Austria, Slovakia, and Hungary. We all enjoyed her pictures and her informative presentation. Following the presentation, we had questions and answers and a wonderful group discussion. Election of Officers was held: President, Sister Kirsten Varga; Vice President, Sister Laura Varga-Knowlton; Secretary, Sister Marion Varga; and Treasurer, Brother Stephen Varga. Also elected to other positions were Sister Agnes Zabic, Brother Paul Varga, Sister Margaret Varga, Sister Rachael Macht, and Brother Robert Zaicek.

On November 26, a group of us gathered at Sister Marion Varga’s home to make a few new decorations and refresh some others for the Czech/Slovak tree we decorate in the lobby of Knowlton Memorial Hall, which is the lobby of the Ashford Town Library and Event Hall. We painted walnut shells (we cheated and painted with gold and silver paint instead of wrapping with foil), decorated foam gingerbread cookies, and painted a few sparkling ornaments. Even four year old Elijah helped with the painting. We then proceeded to the hall and decorated the tree.

We had a full agenda for our Christmas Party and December meeting. After a quick lunch, we took part in a variety of craft activities and a challenging adult Christmas puzzle. Santa arrived, bringing joy to those of all ages. I believe all present got to sit on Santa’s lap and tell him their wishes. Santa passed out gifts to the youngsters and candy canes to all. We then held a brief monthly meeting. Sister Marion gave a presentation on Czech/Slovak culture, and also pointed out some of the countries’ major products, such as beer and automobiles. Wishing all a happy and healthy New Year!

Fraternally,
Marion Varga

1,763 Prescription Bottles Collected

Lodge Yankee-Jungmann No. 77, North Riverside, Illinois – Many items were discussed at our November meeting. We reviewed our Lodge’s contributions to the following charities: St. Barbara’s Food Pantry; Operation Troops; Bohemian National Cemetery; Friends of the Bohemian National Cemetery; Salvation Army; CSA Scholarship Fund; and the T.G. Masaryk School.

As of November, our Lodge has collected 1,763 prescription bottles this year for the Home Office.

We held election of officers and the following were elected: Mary Ellen Janda - President; Anthony Baketz - Vice President; Cindy Bueneman - Secretary; Eunice Semple - Treasurer; and Margaret Jasinski - Sentry Guide and Well Wisher.

A very happy New Year to all.

Fraternally,
Mary Ellen Janda
Slate of Officers

Lodge Brookfield No. 475, Brookfield, Illinois – Our newly elected officers for 2019 are President Barbara Deig, Vice President Kevin Pileggi, Treasurer Dolores Chiappetta, Secretary Jerry Silhan, Guide-Sentry John Kielczewski, and Scribe Kimberly Silhan. Congratulations to all and best wishes for a successful year! The Installation of Officers is scheduled for January.

We held our October meeting at Westchester Restaurant where we celebrated Oktoberfest, and we were joined by friends from Lodge DuPage Pioneers/Edison No. 409.

In November, we conducted our annual movie night featuring “October Sky,” an inspirational true-life story about a group of West Virginia coal miner’s sons. They are inspired in the early days of the Space Race by a sympathetic teacher, and go on to build rockets and enter a science fair competition. They overcome many obstacles, including disapproval from parents and school officials. Their interests eventually afford them all a ticket to a better life than what the community can provide.

Our December meeting was held at Stevens Restaurant in Woodridge. We reflected upon the many activities and accomplishments of the past year, enjoyed a nice meal, and participated in games for modest prizes.

Lodge Brookfield meets at 5:00 p.m. at the CSA Home Office in Lombard, Illinois. Members and guests are welcome!

Fraternally,
Kimberly Silhan

CSA Members Beat the Harlem Globetrotters?

Lodge Sokol Plzen No. 434, Oak Brook, Illinois – Our lodge met at Bohemian Crystal Restaurant in Westmont, Illinois on November 18. Our meeting began with a memorial to two of our deceased members, Bro. Charles Kropik and Bro. Andrew Bultas, Sr. Charles Kropik is the founder of Lodge Sokol Plzen No. 434, which was initiated into the (formerly) Czechoslovak Society of America on Sunday, April 3, 1938. Andrew Bultas, Sr. was a retired Chicago policeman. Both men grew up in the Chicago Pilsen neighborhood. Both were friends who played basketball for CYO at Sacred Heart Church on 19th and Peoria in the Pilsen neighborhood for Father Walsh. This team won the CYO Championship game in New York City on March 30, 1932.

It was said that the team always confused their competitors on the basketball court by calling all their plays in the Bohemian language. It is rumored that they played the Harlem Globetrotters and won. Our members honored their memory with a moment of silence. All present agreed that it was a great honor to have these two men as members of the lodge, and we will always have special memories of them.

The meeting then continued with our regular business. Sis. Sheila Kraft announced that her daughter Jessica became a member of the National Honor Society and presented pictures of her with the National Honor Society document. We then proceeded to hold our lodge’s election of officers for 2019.

After all lodge business was concluded, we all enjoyed our Czech meals. The food was excellent and enjoyed by all. Everyone exchanged holiday greetings before adjourning.

Fraternally,
Matthew Bultas
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**In Memoriam**

Geraldine “Gerrie” Pohanka, age 86, passed away peacefully on October 24. Gerrie was preceded in death by her dear, loving husband, Rudy. She was loved by her two children Nancy and Tom, three granddaughters, Sandy, Elysia, and Melissa, and six great-grandchildren, Isaac, Amari, Trent, Ryder, Maddie, and Alex. Gerrie was a long time member of Lodge Yankee-Jungmann No. 77. She served as Treasurer for several years. She also helped send out Valentine cards to young Lodge members. She and her husband Rudy attended several CSA Get-Togethers through the years.

Gerrie worked as a school secretary in the Special Education Department. She loved her work with children and enjoyed helping them.

We will always remember her as a wonderful, friendly lady with a beautiful smile. She will be missed.
Lodge Happenings

Ballets, Plays, and More!

Lodge Mile-Hi Czechs No. 432, Lakewood, Colorado – Bob and Adella Schulz have been enjoying events this holiday season including “The Nutcracker” ballet and the Boulder Philharmonic Orchestra held at the beautiful Mackey Auditorium that was built in 1920. They enjoyed a memorable “must see” holiday performance.

In mid-December, their granddaughter, Lauren – a junior at Rock Canyon High School in Highlands Ranch, Colorado – competed at the State Championship Spirit Competition at the Denver Coliseum. Lauren is a CSA member, has been cheering since she was nine, and has been on the varsity team since her freshman year in high school. They finished 6th this year but won State her freshman year. The squad of 20 will be attending Nationals at Orlando’s Disney World in February, where 50,000 converge from 32 countries.

The Schulz’s grandson, Graeme, graduated from UNC this spring with a major in Musical Theater. He has been performing in productions at the Bas Bleu Theatre in Ft. Collins, as well as in Louisville where he had the lead in “Frankenstein” in October, along with the lead role in Hans Christian Anderson’s, “The Flea and the Professor”. Bob and Adella are having fun watching their grandchildren pursue their interests.

As for Director Irma Farrell and Sis. Maryellen Vialpando, they’ve been busy too! They both helped make pine cone Christmas ornaments for Clear Creek Care Center in Westminster, Colorado. Did you volunteer around the holidays, too, this year? Our lodge was also happy to have CSA President and CEO John Kielczewski visit us during our Christmas party. Thanks for stopping by!

Until next month,
Pat Kenning and Adella Schulz

Irma Farrell and Maryellen Vialpando help make pine cone Christmas ornaments for Clear Creek Care Center.

At the rehearsal dinner for Nick Strunc on November 11, 2018 are grandmother Pat Kenning, left, and his great aunt Mary Lou Bennington, right.

Read the Journal online at: www.csalife.com
New Year. New Dreams.

Lodge Kruh Osvojnych Zen A Panu No. 121, Dillonvale, Ohio – What is it that you’re dreaming of for the new year? Many of us have high aspirations, which may include self-improvements, job advancements, closer relationships, financial blessings, good health, a peaceful world, etc. The new year always seems to bring with it much hope of better things to come. For some of us, that may mean a chance at a new beginning. For our lodge, it means more opportunities to volunteer and continue doing the charitable acts that have become associated with the name of CSA Fraternal Life.

Recently, I was deeply touched by an unexpected gift received in the mail. Sister Kim Silhan of Illinois sent me a beautifully knitted homemade matching hat and scarf set. What a lovely surprise and even more, such a thoughtful act of kindness! (See picture.) I had the privilege of meeting Kim after her husband, Jerry, introduced us at the Convention this past summer. Without CSA, I may have never had the privilege of meeting Kim or Jerry. The friendships and connections that we make within our organization are so very special. Thank you so much, Kim! What talent you have!

A letter from the Home Office thanking us for our donation of pill bottles was read at our December business meeting. We continue to collect the bottles and have involved members of the community including our extended families, church members, and ADK teacher sorority members. If you haven’t gotten involved in this project, we encourage you to take part. Most of us receive our medication in those amber-colored bottles, so why not recycle them!

Our youth member, Elijah Lovell, is earning quite the reputation of being an extensive traveler. Recently, Elijah did two major cities in seven days. He went to Chicago to see his sister, Amanda, CSA’s Fraternal Director. While there, he visited the Christkindlmarket, the Lincoln Park Zoo Lights, and many downtown stores. He also had a delicious meal with his family at the Bohemian Crystal Restaurant. Then, three days later, he was off to New York City with the Merit Scholar Club from his high school. You can see by the smiles on the faces of Elijah and his friend, Allie, that they enjoyed being in Central Park! In addition, students toured other New York sites including the Empire State Building, the 911 Memorial, Broadway, and The Statue of Liberty to name a few. He especially enjoyed seeing the musical, “Wicked.” We are glad you enjoyed yourself, Elijah! Thanks for sharing your stories and pictures with us at our December meeting.

Why not bring your sweetheart out to our February meeting? There just may be a special treat in honor of St. Valentine. We would “love” to see you! For more information, please contact Lodge Secretary Mariann Ebright at (740) 733-8158 for more information.

Smiles,
Sister Wendy Kurtz Lovell
Happy New Year!

Send Just Kids your stories, riddles, etc.

Mail: Just Kids, c/o the CSA Journal,
P.O. Box 249, Lombard, IL 60148

Email to: CSAJournalEditor@gmail.com

Czech to English

leden………………………..January (le-den)
Nový Rok……………………New Year (no-vý rok)
královna……………………queen (krá-lov-na)
královsky……………………royal (krá-lov-sky)
dívka………………………………….girl (dív-ka)
koruna…………………………….crown (ko-ru-na)
oslava…………………………celebration (o-sla-va)
vyhrála…………………………she won (vy-hrá-la)
kytice…………………………….bouquet (ky-ti-ce)
trůn………………………………….throne (trůn)

Joseph Hanzlik and his grandson Peter enjoy the “Just Kids” page in the Journal. Joseph shared a crossword puzzle he wrote for Peter for all CSA members to enjoy. Thanks, Joseph!
2019 Photo Contest

Enter for a Chance to Win a Cash Prize!

Grand Prize for Best of Contest: $250
Prize for Each Category:
  1st Place: $125
  2nd Place: $75
  3rd Place: $50

Submitted photograph(s) must be taken by a CSA member in the year 2018. No professional or studio photos will be considered, as this is an amateur contest.

NEW THIS YEAR: Participants may send 4 submissions, maximum, per category. A member will also only be allowed to win up to two categories, maximum.

You may submit any size photo (up to 8x10), un-mounted, in black and white or color. Photo must be submitted as is; no retouching or photoshopping.

Digital images must be sent electronically or printed traditionally on photo paper; print-outs on computer paper will not be accepted. If mailing your photo, on a separate sheet, print your name, lodge name and number, age, full address, phone number, type of camera used, and submission category. If the photo includes specific scenery, please give the location. Do not write on the back of photo.

Send photos to:
alovell@csalife.com
CSA Fraternal Life
Attn: Fraternal Dept.
P.O. Box 249
Lombard, IL 60148

DEADLINE: MARCH 22, 2019
PHOTO SUBMISSION
CATEGORIES:
ANIMALS
NATURE
PEOPLE
PHOTOGRAPHER’S CHOICE
(objects or subjects of interest)

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“Hit us with your best shot.”