On the Cover…

The theme of the March 2019 issue of the Journal is all about the restaurant industry. Pictured on the cover is Chef Tommy Götzfried of the eCHo Restaurant in Zürich, Switzerland.
President’s Piece

165 Years and Going Strong!

Brothers and Sisters,

In what has become one of my “traditional” springtime Journal articles... here we are in the month of March, and you know what that means! CSA Fraternal Life, America’s Oldest Fraternal Benefit Society, is now 165 years old! Yes, some of my thoughts in this article are the same as in my previous March articles, but I’m not going to shy away from bragging about us.

There have been many changes, to say the least, since 1854 when we were founded in St. Louis, Missouri. Having lodge meetings at the local watering hole has changed and will continue to evolve, perhaps in a similar style, or perhaps heading toward virtual meetings. CSA has continued the wonderful things that we help our communities with, such as offering scholarships, members volunteering at events, as well as helping out other non-profits from a financial standpoint. These are just a few things that we do.

We also continue to be a strong, secure, financial organization. In the nearly two centuries that we’ve been around, a number of other entities have come and gone. We have survived and thrived. In recent years, we’ve begun our reassurance, and continue to grow our surplus and capital. Needless to say, your insurance and annuity needs are well covered with us.

Our motto of “Equality, Harmony, and Fraternity” still holds true to this day. Our Board, our Officers, and our staff will continue to strive to uphold the high standards that have been set by our predecessors.

Happy Anniversary to us and here’s to many more!

Thank you again for your support.

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

The honor of being President of CSA is never lost on me. I pinch myself every day.

Celebrating 165 Years of Fraternalism!

Česko-Slovanská Podporující Společnost 1854
Czechoslovak Society of America 1933
CSA Fraternal Life Today

Like us on Facebook
Calendar of Events

Friday, March 22, 2019
Fraternal Deadlines:
  - Bowl-o-Rama Entries
  - Photo Contest Entries
  - Scholarship Applications and Transcripts
Due to the Home Office postmarked by March 22.

Sunday, April 1–30, 2019
Junior Bowl-o-Rama Month
Various locations.
See application on page 16.

Sunday, April 7, 2019
District Council No. 12 Bowl-o-Rama
Suburbanite Bowl, Westmont, Illinois
Bowling starts at 1:00 p.m.

May 3 - May 5, 2019
72nd Annual National Bowling Congress Tournament
Suburbanite Bowl, Westmont, Illinois
See pages 17 - 19

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
See page 9.

Saturday, October 19, 2019
Czech Festival 2019
American-Czech Educational Center
4690 Lansdowne Ave., St. Louis, Missouri
Czech food, pastries, pivo, music, and more.
See Facebook page for details.

“If anything is good for pounding humility into you permanently, it’s the restaurant business.”
  - Anthony Bourdain
Chef, Author, and TV Host
Dearest Brothers and Sisters,
It has come to my attention that a lot of our members are business owners or aspiring entrepreneurs, and so I took that into consideration when picking a theme for this month. Though, I narrowed it down a little and wanted to focus on the restaurant industry. I’m sure you have your favorite places to have a meal. I know I do! Heck, Chicago is known for its food. Apparently, Bon Appétit magazine unveiled Chicago as the “Restaurant City of the Year” in 2017. From the fancy and luxurious downtown restaurants, to classic budget fare like deep-dish pizza and the Chicago dog (with relish, peppers, and tomato), honestly, it’s no wonder. In the pages ahead, you’ll see how we connect the restaurant industry to both our Czechoslovak roots and to giving back.

Keep in mind that there are a few Fraternal deadlines coming up at the end of this month. On March 22, the Bowl-o-Rama entries, Photo Contest entries, and CSA Scholarship Applications and Transcripts are all due in the Home Office. As long as they are postmarked by March 22, that is fine.

Again, as we did last year, the entire month of April has been designated as Bowl-o-Rama Month. Please arrange your events at your convenience. As always, the first Saturday of May – May 4, 2019 – is Join Hands Day, which of course is a day dedicated to uniting our older generation with the younger generation through acts of volunteerism. For our District Council No. 12 members, they will be coming together to celebrate Join Hands Day on the morning of Saturday, May 11 at the Bohemian National Cemetery. If your Lodge or District Council is hosting your own Join Hands Day event, let me know so I can publish it in the Journal and online.

I have some information to relay regarding CSA Fraternal Life’s 72th Annual National Bowling Congress Tournament. It will be held at Suburbanite Bowl in Westmont, Illinois during the first weekend of May (May 3-5, 2019). All CSA members are welcome to attend.

Entries close at midnight on April 7. See pages 17 - 19.

To the Team Captains: Please be sure to contact each member of your team and doubles partners and let them know the event details. The Singles and Doubles events will be bowled on Saturday at 1:00 p.m., with check-in at 12:30 p.m. Sunday’s Team Event will start at 9:00 a.m., with check-in at 8:30 a.m.

The committee has arranged for lodging at the Chicago Club Inn & Suites located at 630 Pasquinelli Drive, Westmont, Illinois 60559. The hotel’s phone number is (630) 920-2200. There is a block of 30 rooms reserved under “CSA Bowling” with your choice of $79.70 a night for a single king bed or $83.25 a night for a two queen beds. Deadline for room reservations is April 18. Both the Delegates meeting and the Friday Night Hospitality event will be held on May 3 at this same hotel. It is urged that all Districts be represented, if possible.

The committee is looking forward to an outstanding turnout of bowlers for the tournament. If you have questions, please contact Richard Nowaczynski at either (630) 910-6917 or (630) 881-7000. I also have heard that the 73rd Annual National Bowling Congress Tournament, to be held in the year 2020, needs an event host. Are you up for the challenge?

Fraternally,
Amanda S. Lovell
Fraternal Director
alovell@csalife.com

Read the Journal online at: www.csalife.com
# 2019 CSA Fraternal Calendar

<table>
<thead>
<tr>
<th>Month</th>
<th>Date(s)</th>
<th>Activity</th>
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<tbody>
<tr>
<td>January</td>
<td>1</td>
<td>Home Office closed for New Year’s Day</td>
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<tr>
<td>January</td>
<td>15</td>
<td>CSA Scholarship Application Available (website)</td>
</tr>
<tr>
<td>January</td>
<td>31</td>
<td><strong>Deadline - 2018 Lodge Recognition Program submissions</strong></td>
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<tr>
<td>February</td>
<td>1</td>
<td><strong>Deadline - 2018 President Report forms due in Home Office</strong></td>
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<tr>
<td>February</td>
<td>18</td>
<td>Home Office closed for President’s Day</td>
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<tr>
<td>March</td>
<td>22</td>
<td><strong>Deadline - Bowl-o-Rama Entries</strong></td>
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<tr>
<td>March</td>
<td>22</td>
<td><strong>Deadline - Photo Contest Entries</strong></td>
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<tr>
<td>March</td>
<td>22</td>
<td><strong>Deadline - CSA Scholarship Applications and Transcripts</strong></td>
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<tr>
<td>March</td>
<td>31</td>
<td><strong>Deadline - Lodge Financial &amp; Election forms due in Home Office</strong></td>
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<tr>
<td>April</td>
<td>1-30</td>
<td>Jr. Bowl-o-Rama Month</td>
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<td>April</td>
<td>1</td>
<td>Miss CSA Application available (website)</td>
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<tr>
<td>April</td>
<td>19</td>
<td>Home Office closed for Good Friday</td>
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<td>May</td>
<td>4</td>
<td>Join Hands Day</td>
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<td>May</td>
<td>27</td>
<td>Home Office closed for Memorial Day</td>
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<tr>
<td>June</td>
<td>14</td>
<td><strong>Deadline - Bowl-o-Rama Scores</strong></td>
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<td>June</td>
<td>14</td>
<td><strong>Deadline - Miss CSA Application</strong></td>
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<tr>
<td>June</td>
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<td><strong>Deadline - Fraternalist of the Year Nomination Application</strong></td>
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<td>June</td>
<td>21</td>
<td><strong>Deadline - Miss CSA Photos</strong></td>
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<tr>
<td>July</td>
<td>4, 5</td>
<td>Home Office closed for July 4th Holiday</td>
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<td>July</td>
<td>5</td>
<td><strong>Deadline - Kropik Scholarship Application</strong></td>
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<tr>
<td>July</td>
<td>5</td>
<td><strong>Deadline - Recipient Information Form for CSA Scholarship</strong></td>
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<tr>
<td>August</td>
<td>2-4</td>
<td>83rd Annual Get-Together, Cedar Rapids, IA</td>
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<tr>
<td>September</td>
<td>2</td>
<td>Home Office closed for Labor Day</td>
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<tr>
<td>October</td>
<td>12</td>
<td><strong>Deadline - Veterans Names/Articles for November Journal</strong></td>
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<tr>
<td>October</td>
<td>14</td>
<td>Home Office closed for Columbus Day</td>
</tr>
<tr>
<td>November</td>
<td>28, 29</td>
<td>Home Office closed for Thanksgiving Holiday</td>
</tr>
<tr>
<td>December</td>
<td>1</td>
<td><strong>Deadline - CSA SERVES Matching Funds Requests</strong></td>
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<tr>
<td>December</td>
<td>24, 25</td>
<td>Home Office closed for Christmas Holiday</td>
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***Deadline for Journal articles – 12th of every PRIOR month***
(for example: your article for January should be submitted by December 12, etc.)
Brothers and Sisters,

As my wife reminds me when we go out to eat, I can be rather predictable. I counter, typically with little success, that predictability is good in business. In my youth, I worked in several food service businesses. Some were long established and well capitalized with a procedure for everything. Some were independent and hand-to-mouth, wondering how to pay that invoice for supplies and meet payroll this week, all while trying to grow revenue and margin. I learned the most and had the most respect for the independent business. Perhaps you have tried your luck at a business of your own. Whether it was a success or not, it doesn’t really matter much. Just the courage to try should be something you point to with pride. I like to think that the contrast mentioned above is exactly why the Fraternal Benefit Society model is so important to the marketplace.

Here at CSA, there are many things that make us established and predictable. We operate in one of the most regulated industries out there, contending with demands for compliance with the regulatory authority of each state in which we do business, in addition to Federal Government regulations. We carefully manage funds to assure that the trust you have placed in us, to be there when you need us, is well founded. After all we didn’t get to be America’s Oldest Fraternal Benefit Society (March 4, 1854) without being good at day-to-day operations.

Our strengths are threefold, from the independent nature of our Lodges, to our long history of electing qualified independently-minded Board Members, to the membership itself. Size wise, we are big enough to be safe, yet small enough to be nimble to market opportunity.

Speaking of opportunities, Board Member Tranter and I were delighted to meet with the Officers of Lodge Slunce No. 374. I also had the pleasure of attending the 2019 T-Fest hosted by Board Member Ledvina’s Lodge Karel Jonas No. 279. In attendance with us were Miss CSA Cassandra Stone and CSA Underwriter Anna Trush.

Heather and I also attended the Slovak Cultural Organization’s Veselica Ball in Palos Hills on February 9. We enjoyed the evening. A heartfelt thank you goes out to Rosemary Wisnosky, the Honorary Slovak Consul for Chicago. Without her invitation, we would never had known what a great event this ball would be.

Fraternally,
Matthew A. Koski
Executive Secretary/COO/CRO
Greetings fellow brothers and sisters,
I hope everyone is doing well. While the month of February has come to an end, I must say it was a very eventful month. In the beginning of the month, I had the pleasure of traveling to Vining, Iowa with Matt Koski, his wife Heather, and CSA Underwriter Anna Trush for the Annual T-Fest. I was able to mingle and greet the attendees while handing out CSA pop can koozies! Lodge Karel Jonas No. 279 hosted this great festival, and I was very happy I had the chance to experience this. We were greeted with lots of great food and great people! It was my first time traveling to Iowa and it was definitely different than what I’m used to in Chicago. Nonetheless, I enjoyed the quick trip and had the privilege of meeting new faces. Back in Chicago, it was back to studying and doing plenty of homework.

My main focus of the month was practicing how to take vital signs. A big shout out to my family for letting me take their blood pressure over and over again. Practice really does make perfect.

Perhaps my favorite memory this month was attending the Wndr Museum with my boyfriend. The Wndr Museum is a new experiential museum in Chicago that has a variety of rooms that each serve a different purpose. The theme is “science and art” in its series of artist-decorated rooms riffing on notions of microscopic vision and cosmic wonder. This pop up museum is only here for a limited time, so it was fun to experience it. A future event I am looking forward to attending soon will be the St. Patrick’s Day Parade in early March. This parade takes place in downtown Chicago, and it is filled with many excited people.

I hope everyone has a wonderful month of March!

Best,
Sister Cassandra Stone
Miss National CSA 2018-2019
Get Ready for the Get-Together!

Greetings from the Get-Together Committee!

District Council No. 14 of Iowa, Minnesota, Missouri, and Nebraska – District Council No. 14 invites all CSA members to Cedar Rapids for the 83rd Annual Get-Together. The GTG Committee consists of Loretta Ledvina, Janice Ledvina, Dorothy Ditch, and Vern Rempot, along with the help of many members.

The dates have been set for August 2–4. The location is the lovely Marriott Hotel on Collins Road. Many of you have attended past Get-Togethers at this Marriott.

Save the date! We want to share a good time with you this summer in Cedar Rapids, Iowa. Keep reading upcoming Journal issues for more information. We look forward to seeing so many of our CSA friends!

Until next month,
Dorothy Ditch
1. You will need some cash.

Depending on the league you want your restaurant to play in, you’ll need several thousand dollars (or even, up to $1 million). Though be careful, the most important thing, that is usually neglected, is to not overspend. Costs usually end up being 15% more than their projected budgets. You’ll have to be careful not to overspend on essential items, such as kitchen equipment, architectural design, marketing, PR, and of course, food expenses. Remember, always set aside some capital reserve for unexpected emergency expenses.

2. You might not get rich.

We won’t discourage you, but make sure you’re aware of the aspects of making money in this business. A restaurant owner can earn a lot, but that usually happens when they work, themselves, inside the restaurant. Be realistic. You can earn a decent living, but not enough to buy diamonds and expensive cars at the end of your first year.

3. Location, Location, Location!

You’ll need a spot that drives crowds, is easily accessible, and has the potential to grow. Consider a mentorship, especially if you have to choose between building an establishment from scratch or selecting a location that allows only small architectural and design changes.

4. Expect a lot of administrative, back office work.

If you’re going to invest in a restaurant start-up, be ready to take responsibility when it comes to management. You will need to pay attention to profits, labor costs, trends, personnel issues, and making sure your employees are both happy and properly trained.

5. Before your “Grand Opening”, remember the big three: Chef, Location, and Concept

They say that no great restaurant succeeds without these three. A good chef has the capabilities that you, the restaurant owner, need. The chef should prioritize quality, because they set the standard of the restaurant, and an eye for detail. They should have a good temperament and the ability to train staff.

6. Your menu is everything.

It is your most important asset. A balanced and creative menu is crucial. The menu should present the dishes in an attractive way, includes relative ingredients, and thoroughly describes how each dish is prepared. Keywords include braised, seared, pan-fried, oven roasted, wood-fired, and poached. Highlighted special ingredients and the locations from which they come can intrigue customers and open up appetites!

7. Any small incident or scandal could ruin your business.

You know how they say all publicity is good publicity? Not in the food industry. We’ve seen some big conglomerates go down over the years. Remember the Chi-Chi’s Hepatitis A outbreak of the early 2000s that left four dead and hundreds ill in Pittsburgh? This ultimately killed the chain, almost overnight.

8. Sixty percent of restaurants fail the first year.

You may have not paid attention to this until just now, but restaurants come and go all the time. According to a study from The Ohio State University, 60% of restaurants close or change ownership in the first year of business. Even worse, 80% fail within five years. A strong heart and stomach are mandatory if you are an aspiring restaurant owner. So how do you combat this? The contributing factors that determine the success or failure of a restaurant include: a bad location, poor management, bad customer service, not paying taxes, not being attentive to cash flow, poor understanding of food costs, and not sticking to your budget.
So, You Want to Own a Restaurant?

9. Celebrity and blogger endorsements are huge!

We live in an influencer’s era. According to studies on AgAge.com, a brand that lines up a contract with a celebrity or athlete can see their stocks rise up to 25% after the news goes public. For example, Blaze Pizza got a big boost from their collaboration deal with pro basketball player Lebron James. The restaurant owners opened their first pizza restaurant in 2012, and by the end of 2014, there were 50 Blaze Pizza locations open throughout the United States. That was fast!

10. It’s easy to overspend.

Experienced restaurant owners advise looking into purchasing secondhand options, shopping for the best prices online, and being aware of what is strictly necessary. Make a list, stick to it, and utilize a bookkeeping system. Don’t go for the most expensive items and fancy food vendors. The best idea: reach out to local farmers and co-ops, and always pay attention to establishing relationships with more than one supplier. Work with them on locking in prices so you can assure you’re getting the best deal.

11. Advertising can be expensive but necessary.

Celebrity endorsements help, as stated above, but don’t neglect old fashioned advertising such as newspapers and radio ads, or the new media, such as Facebook and Instagram. Without advertising, your restaurant may have a small chance of thriving. This is especially important if you live in a population dense city with multiple restaurant options. You have to find a way to stick out and maintain a good reputation. You have to reach consumers who might never hear of you otherwise. Make restaurant promotions known, such as new menu items, discounts, and special events.

12. Remember that you’ll work holidays and weekends...and they’ll be busy.

When starting in this industry, kiss your weekends and holiday plans goodbye – at least in the beginning. They represent your restaurant’s busiest times. A lot of your leisure time will be sacrificed, but it’ll be worth it in the end if this is your true passion. Understanding, patient family members and friends will be vital to your mental clarity and success.


Going into business with a romantic partner or friend can yield a complicated relationship. It could even end it. Sharing financial risks can be stressful. Is your best friend truly going to be your best business partner? Consider all outcomes before determining your partnership plans.

14. Franchises are more successful than independents.

Those who enter an established franchise, such as Wendy’s, McDonald’s, Outback, etc., have a bigger rate of success. Franchise owners invest more into market research, focus on finding the right location, and can learn from the chain’s prior experience, therefore avoiding mistakes. Though don’t let that deter you from your new restaurant concept. The world needs more innovation and creativity, and your start-up will be fine as long as you have a solid business plan and stick to it.

15. You’ll be pushed into being more sociable, understanding, and client-oriented. And that’s a good thing.

Opening a restaurant will train your social muscles. You’ll learn sales planning, customer service, billing, booking, tax preparation, monthly profit and loss statements, public relations, general management skills, and so much more. Understanding your clients’ needs could prove itself to be more efficient than understanding food preparation, and you can be thankful that you can hire a chef to handle the latter. The better you understand how to sell the concept you’re going for, the better you can train your staff to do the same, which ultimately is the best recipe for a successful restaurant business.

Authentic Prague Restaurants that the Tourists Haven’t Czeched Out Yet

Lokál is hands-down one of the most popular Czech food restaurants in Prague. The name reflects the majority of its customers: the locals. The place tends to be filled with Prague natives and buzzes with loud, animated, post-work conversations and laughs. Usually, it’s only the tourists who know someone living in Prague already who get to try the Lokál experience. Otherwise, it tends to be randomly stumbled upon. Though, it is greatly enjoyed. There are several locations throughout the city, most of which are quite central and easily found by newcomers. The menu consists of numerous traditional dishes, as well as burgers, salads, and soups. Most of the dishes are pork or beef-based with knedlíky (dumplings) on the side. They also have an affordable, daily-changing lunch deal!

Dlouhá 33, Prague 1
www.lokal-dlouha.ambi.cz

U Českých Pánů is a medieval-style restaurant that serves a variety of Czech classics. It is said that the original building dates back to the 1300s, hence the medieval décor of the restaurant. One of the traditional Czech soups they offer is staročeská couračka, served in a bread bowl and made of sauerkraut and sausages. They serve all the popular Czech dishes, plus several others such as rabbit leg and dumplings, honey pork ribs, chicken wings, sausages, etc. So, if you are seeking not only to eat a traditional Czech meal in an authentic restaurant but also to travel through time, this is the perfect place for you.

Školská 695/38, Prague 1
www.english.uceskychpanu.cz

Kolkovna is another chain of Czech restaurants in Prague which attract locals and the occasional tourist. There are several restaurants throughout the city, located both in the center and scattered through the less touristic neighborhoods. They offer a daily menu of Czech classics and a variety of universal dishes. Sip on the Czech soft drink Kofola or grab a beer on tap, and prepare to have a delicious Czech meal, such as the beef tartar, which is a Czech classic. Most people would be hesitant to try it but it’s considered a delicacy. It is seasoned, raw beef that is served with garlic, shallots, and bread slices. A glass of red Moravian wine goes great with this dish. Just make sure you don’t arrive on a completely empty stomach, because while it’s delicious and definitely recommended, beef tartar tends to not sit so well if you haven’t eaten in a while.

Vítězná 619/7, Prague 1

At U Kozla, make sure you bring an empty stomach for a pint (or two) of Kozel, a dark Czech beer, and large plates of classic Czech cuisine while soaking up the traditional atmosphere. Of all the previously mentioned restaurants, this is probably the most authentic type of Czech restaurant you can try, sans tourists. It’s a little ways out of the center of Prague (in Prague 3) so if you happen to be wandering around there, then this is one place to check out!

Jana Želivského 4, Prague 3
www.ukozla.cz
Authentic Slovak Restaurants to Visit in Bratislava

It’s not just the incredible food at Zylinder that makes it so popular, it is also the elegant interior. Zylinder is classically decorated, adding a nice feeling of luxury from the moment you step through the door. They have a pretty extensive menu with a lot of meat dishes, such as goulash, pork ribs, and oxtail. Don’t worry if these don’t appeal to you, because they also have a few vegetarian options on the menu. Aside from their traditional Slovakian food, the menu is also inspired by Austrian and Hungarian dishes, too. It is easy to find this restaurant, as it is located on Hviezdoslavovo Square.

Hviezdoslavovo námestie 176/19 811 02
www.zylinder.sk/en

There’s a reason that Modrá Hviezda constantly comes up as one of the top-rated restaurants in the city. The menu offers a lot of choices and is made up of several local dishes, including many using the Slovakian staple – pork! Adding to the cozy ambience is the friendly staff, who provide great service.

Beblavého 292/14, 811 01
www.modrahviezda.sk

You’ll find Prašná Bašta as you wander through the narrow cobbled streets. Fittingly located in the Old Town of Bratislava, this restaurant is situated in a beautiful 16th Century building – the former bastion – and serves authentic Slovakian food. The menu is focused on pork dishes but also a reasonably large vegetarian section, offering four vegetarian dishes. They even have a substantial list of desserts, including a goat’s cheese and pear dish. This restaurant is the perfect blend of hearty Slovakian food and a relaxed ambience.

Zámočnícka 399/11, 811 03
www.prasnabasta.sk

The Slovak Pub, which is appropriately and concisely named, offers a really relaxed atmosphere as well as tasty Slovakian food. The interior yields an authentic, welcoming, and friendly vibe. The menu lists some delicious dishes and a large range of alcoholic drinks to accompany your meal, too. It’s the ideal place to come in the evenings when you need to replenish your energy after a busy day of sightseeing. The Slovak Pub is unique for having its own organic farm. The chefs prepare fresh delicacies on a daily basis and also bake homemade bread and cakes from scratch using their grandmothers’ recipes. The bar is divided into eleven rooms, each representing a different era of Slovak history.

Obchodná 613/62, 811 06
www.slovakpub.sk/en
Restaurants that Give Back

1. The Red Raven of Acton, MA

Nestled in the woods of Acton, Massachusetts’ Lake Nagog region, this rustic and welcoming restaurant is doing more than serving up delicious dishes. They’re known and respected for their Purple Table Reservation. Purple Table Reservations are designed for those who may have Alzheimer’s, Dementia, Autism, PTSD, a hearing or vision impairment, or anything else that may require special accommodations. The Red Raven will provide a quieter table, closer to the restrooms. There will be extra patience and attention from the staff, as they have been trained to understand different needs and how to best accommodate them. If there are special food accommodations, the restaurant will do what it can to make the dining out experience a success.

2. 12 Farms Restaurant

12 Farms of Highstown, New Jersey has a “giving board” chalkboard where they encourage guests to give to others. It is similar to how you might pay for the car behind you at a coffee drive-thru. Some lines read: “Pam & Jeff give to Anu – 1 dessert” and “John & Carol T. give to Mike & Laura C. – brunch for 2”. Way to go!

3. Clover Food Lab

This is a fast food chain in Cambridge, Massachusetts that operates through food trucks and restaurants in Massachusetts. Clover Food Lab’s focus is on organic foods and eliminating food waste. What makes them unique is how they go about it. The restaurants try to use local and organic ingredients as much as possible. They also limit the menu and intentionally run out of food items as the day goes on to curb food waste. Considering that 40% of food produced in the U.S. goes to waste, this is a noble goal. But the real success secret? Most of Clover’s customers have no idea of the company’s green mission. While many organizations are proud to shout achievements from the rooftops, the owner is on a mission to provide his customers with healthful, inexpensive alternatives to fast food. He doesn’t want the words “organic” or “local” to scare budget conscious consumers away (by the way, a majority of Clover’s menu items come in at under $5).

4. Rooster Soup Co.

Philly’s Rooster Soup Co. has goals to help eliminate food waste and give back at the same time. Their parent company, Federal Donuts, ends up with enough chicken bones to cook up about 2,000 bowls of chicken soup weekly. Although Rooster Soup Co. is for-profit, it’s what they do with those profits that is compelling. There’s a partnership between Federal Donuts and Broad Street Ministry Collaborative, which provides not only meals, but counseling, medical, personal care services, and legal aid, too, to the city’s homeless and food-deprived communities. Based on the original projections, the restaurant is forecasted to make roughly $50,000 in profits in its first year — double that by 2022 — and every penny of it will go directly to Broad Street Ministry. For context, $50,000 roughly averages out to about 24,272 meals.

5. Sweetgreen

Founded in Washington, D.C. and now operating in various states nationwide, Sweetgreen offers wellness workshops in schools, involving more than 1,000 students across D.C., Maryland, Virginia, and New York City each year. Their goal is transparency around what is in the food you eat and where it came from. They work to support small and mid-size growers who are farming in a sustainable fashion.

6. Rosa’s Fresh Pizza

At Rosa’s Fresh Pizza in Philadelphia, guests can donate just $1 to serve a slice of pizza to a homeless person. They provide 50-100 meals every day. According to NPR’s The Salt, “customers – both paying and nonpaying – keep sharing their motivations and their thanks in writing. On the notes and papers hung around the shop, there are messages like, ‘I just want to thank everyone that donated to Rosa’s; it gave me a place to eat every day and the opportunity to get back on my feet. I start a new job tomorrow!’”

7. Brother Jimmy’s

Jim Goldman, founder of the Brother Jimmy’s restaurant chain, didn’t sit idly after Hurricane Irma struck St. Martin in 2017. After a helicopter trip from Puerto Rico, Goldman worked for 30 hours to help rescue the families trapped on the island. The many people who Jim helped to evacuate to safety included his business associate Manny Almirakis, who knew their only option was to leave, upon the chaos that island was being subjected to. Jim’s efforts took one of the most valuable resources away from his restaurant business – time. However, he redirected that time and effort into something indisputably more worthwhile. Because of Jim’s generosity, precious lives were saved.

New Year, New Beginnings

Take advantage of this competitive rate!

7-year GOLD Flexible Premium Deferred Annuity

4.5%
Initial Guaranteed First-Year Interest Rate

5-year SILVER Flexible Premium Deferred Annuity

3.5%
Initial Guaranteed First-Year Interest Rate

Both available from January 1, 2019 to March 31, 2019.

Plan Features:
- Principal is guaranteed 100%
- Tax deferred accumulation
- No annual administrative or other maintenance fees
- CSA does not penalize for withdrawals
- Eligible on all annuity products and plan types

1Surrender charge ends after 7 years.
2Rate is guaranteed for 1 full year from annuity contract date. Initial contributions must be $1,000 or more. In succeeding years, rates may change but will never be below the 2% guaranteed in the contract.
3Surrender charge ends after 5 years.
4Annuity application and initial deposit must be received between January 1, 2019 and March 31, 2019.
5Subject to contractual guidelines.
6Under current IRS regulations, neither CSA nor its agents provide tax, legal, or accounting advice. Consult a tax, legal, or accounting professional with your specific situation. Within each contractual year, you may withdraw up to 10% of accumulation value. Early withdrawals may be subject to IRS penalty. Product not available in all states.

Like us on Facebook
Many lodges or districts hold group events with scorekeepers and refreshments, but any eligible member can compete regardless if you live far from a lodge. The only requirement is that the child bowls three (3) games under the supervision of an adult who can verify the scores.

Guests are welcome to attend. All bowlers receive a souvenir from the event, but only CSA members are eligible for prizes for their scores. Each participant competes against members of the same gender and age group. This is a scratch tournament.

**Eligibility: 5 – 17 year olds**

**APPLICATION FOR ENTRY IN THE CSA BOWL-O-RAMA**

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<thead>
<tr>
<th>Bowler’s Name</th>
<th>Date of Birth</th>
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<tr>
<th>Bowler’s Address</th>
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<tr>
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<tr>
<th>Check one box:</th>
<th>Boy</th>
<th>Girl</th>
<th>Needs bumpers?</th>
<th>Yes</th>
<th>No</th>
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<tr>
<th>Bowling with:</th>
<th>Lodge</th>
<th>District</th>
<th>Independently</th>
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Return completed form by March 22, 2019 to:  

CSA Fraternal Life  
2050 Finley Road, Suite 70  
Attn: Fraternal Department  
Lombard, IL 60148

Age Groups (age as of event)

- Ages 5-7: Division 1*
- Ages 8-11: Division 2
- Ages 12-14: Division 3
- Ages 15-17: Division 4

*Division 1 bowlers need only bowl 2 games

Submit bowling scores to the CSA Home Office by: May 31, 2019

For more information, email alovell@csalife.com or call (800) LIFE-CSA.
District Council

Our Bowl-o-Rama Event is Scheduled!

District Council No. 9 of Southeastern Ohio – District Council No. 9 met on February 10 in the St. Clairsville, Ohio Pizza Hut Social Room. Delegates in attendance were Peggy and Joe Goclan, James Belanus, Jean and Spike Hendershot, Mariann and Chuck Ebright, Delores Shinkarow, and Wendy and Gary Lovell. Guests in attendance at the meeting were Lodge No. 121 members, Jack and Bonnie Snider. A pizza luncheon hosted by Lodge Belmont No. 251 was enjoyed by all and our business meeting followed.

Individual lodge reports were given, with all lodges expressing involvement in their CSA Serves projects. A variety of service in local food pantries, schools, churches, clubs, community organizations, etc. was reported. It’s great to see that in 2019, we “hit the ground running” regarding our volunteer efforts!

In addition, we also started off 2019 in a positive way with the annual Installation of Officers. Officers of all three lodges were in attendance and vowed to uphold our society’s Constitution and By-Laws, while doing so in equality, harmony, and fraternity.

District Council No. 9 will be hosting the Bowl-o-Rama for the youth of Lodges No. 121, No. 251, and No. 310 at St. Clair Lanes in St. Clairsville, Ohio on Sunday, April 7, 2019 at 1:00 p.m. A pizza party for the youngsters, their parents, and all members and guests of the three lodges will follow after the bowling festivities. For more information on registering your youngsters for this fun event, please contact Jean Hendershot at (740) 676-6897, or Wendy Lovell at (740) 769-7511. Plan to join in the fun. We hope to see you there!

The next meeting of D.C. No. 9 will be held on Sunday, May 19 at 12:30 p.m., once again in the Social Room at Pizza Hut in St. Clairsville, Ohio. See you there, friends!

Fraternally,

Sis. Wendy Kurtz Lovell

72th Annual National Bowling Congress Tournament

Dear CSA Bowlers:

Important information is being directed to the Captains of the teams entered in this tournament.

Please be sure to contact each member of your Team and Doubles partners reminding them of the 1:00 p.m. start time on Saturday – check-in at 12:30 p.m., and the Sunday 9:00 a.m. start time – check-in at 8:30 a.m.

The 2019 CSA National Bowling Congress will be held in Westmont, Illinois, just outside of Chicago. We welcome all CSA members to join us the weekend of May 3-5 for this annual fraternal event. The Singles and Doubles will be bowled on Saturday, May 4 starting at 1:00 p.m. The Team Event will be bowled at 9:00 a.m. on the morning of Sunday, May 5.

The bowling will take place at Suburbanite Bowl in Westmont, Illinois. Their phone number is (630) 968-2200.

We have arranged for lodging at:
Chicago Club Inn & Suites
630 Pasquinelli Drive
Westmont, IL 60559
(630) 920-2200

There is a block of 30 rooms reserved under CSA Bowling with a cost of:
$79.70 a night for a single king bed
$83.25 a night for 2 queen beds.

Deadline for room reservations is April 18.

The Friday Night Hospitably event will be held at the Chicago Club Inn & Suites.

The Delegates meeting will be held at 9:00 p.m. at the Chicago Club Inn & Suites on Friday, May 3. We urge all Districts to be represented.

We are looking forward to an outstanding turnout of bowlers from many of our Districts for the Tournament.

Also, the 2020 73rd Bowling Congress Tournament will be looking for a host.

Fraternally,

Richard Nowaczynski
72nd CSA Bowling Congress Tournament Secretary
3145 Hillside Lane
Darien, IL 60561
(630) 910-6917 or (630) 881-7000

Read the Journal online at: www.csalife.com
72th Annual National Bowling Congress Tournament

PLEASE READ ALL RULES APPEARING ON THE REVERSE SIDE OF THIS FORM AND COMPLETE BLANKS ACCORDINGLY. ATTACH A CHECK TO COVER ALL BOWLERS HEREON.

COMBINATION ENTRY BLANK
(Men Only) (Women Only) (Mixed)
Competition Restricted To Once In Each Event

Entries Close at Midnight, April 7, 2019

72nd ANNUAL BOWLING CONGRESS
CSA FRATERNAL LIFE

Sponsored under Moral Support Sanction of USBC
(With High Score Protection)

SUBURBANITE BOWL
201 W. Ogden Avenue
Westmont, IL 60559
(630) 968-2200

SATURDAY, MAY 4, 2019
12:30 PM AND
SUNDAY, MAY 5, 2019
9:00 AM

ENTRY FEES: Teams $60.00 Doubles $30.00
Singles $15.00 All Events $2.00
For all CSA Member Teams

This year teams can include up to two non members guests
Also include copy of bowling sheet with averages for 2018-2019 season

MAKE CHECKS PAYABLE TO: Athletic Division DC #12
(NO CASH PLEASE)

TEAM CONTEST (Enter members in the order they are to bowl)
Name of Team
City
State

Please do not write in handicap section

No | CSA Certificate No. | Player No. | Full Name of Bowler | Highest Avg. | Handicap | All Events
---|---------------------|------------|---------------------|--------------|----------|---------------------
1. |
2. |
3. |
4. |

DOUBLES CONTEST (Enter names of partners in the order they are to bowl)

1. |
2. |
3. |
4. |

SINGLES CONTEST (Enter in same order as for Doubles)

1. |
2. |
3. |
4. |

Note: This Entry Form accompanied by Entry Fees must be mailed to:
Richard Nowaczyshinski
3145 Hillside Lane
Darien, IL 60561
(630) 910-0917

Email: r.nowaczyshinski@comcast.net

PRIZE RATIO: Not less than 1 for 3 in Each Event Approximately. All Prize fees will be returned 100%. USBC Rules on reporting incorrect averages applies to all bowlers and will be strictly enforced.

A duplicate copy of this entry blank must be sent to:
CSA FRATERNAL LIFE
2050 Friley Road, Suite 70
P.O. Box 249
Lombard, IL 60148

MARK "X" IN THE ALL EVENTS COLUMN IF FEE FOR SAME IS PAID

Tournament Fees CSA Member

<table>
<thead>
<tr>
<th>Event Description</th>
<th>Fee (in USD)</th>
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<tbody>
<tr>
<td>4 Person Prize Fee</td>
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<tr>
<td>Bowling Fee</td>
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<tr>
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<tr>
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<tr>
<td>Tournament Expense</td>
<td>$10.00</td>
</tr>
<tr>
<td>Total</td>
<td>$160.00</td>
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</tbody>
</table>

Please Note: Tournament fee for non CSA Member guests is $5.00 for each event additional and $2.00 for all events.

BOWLER AMOUNT PAID

1. |
2. |
3. |
4. |

Team Captain

__________________________  _______________________________
Name                                                                      Address

__________________________  _______________________________
City St Zip                                                               Phone no
RULES AND REGULATIONS OF THE 72nd CSA BOWLING CONGRESS

ELIGIBILITY: Any member of CSA (Normal Life, 16 years of age or older, whose certificate was in effect prior to January 1, 2019) shall be eligible, if applicable premiums are paid in full up to the month of March preceding the Tournament. Under 16 years of age, bowlers must have Parental Consent in accordance with USBC rules. Also up to two non-members guests per team will be allowed.

A member shall forfeit any prize money even if it shall be determined subsequent to the conclusion of the Tournament that the premiums were not fully paid in accordance with the foregoing provision. Team and Doubles partner will also be penalized.

Any combination of members of several or various lodges, whether or not bowling in regularly constituted CSA Leagues, are eligible to bowl in the Team Event, provided that teams so entered not in a regularly constituted CSA League or Leagues, shall have a Team Average not exceeding $46.

In the Doubles Events, any combinations of members are eligible whether or not they are members of the same lodge. There will be no limit as to their combined average.

There will be no limits in the Singles Events or for All Events.

HANDICAP: All CSA Bowling Tournaments shall be conducted only on a handicap basis in all events with handicap to be designated as follows:

LEA ST EVENTS: 90% of the difference between the total of the individual bowler’s average and 230.
DOUBLEs AND SINGLES: 90% of the difference between the individual bowler’s average and 230.

All handicaps are to be computed on a per game basis.

OFFICIAL AVERAGES: Averages to be used shall be the individual’s highest average for the current 2018-2019 season, provided at least twenty-one (21) games have been bowled. All averages shall be taken as of February 1, 2019.

If the bowler has established average for the current 2018-2019 season, use the most recent final average for the previous years (2016-2018), provided that not less than twenty-one (21) games were bowled. If the bowler compiled multiple such averages in the most recent year simulated above, use the highest such average.

If the bowler has not established average for the current 2018-2019 season, use the stabilized average for any of the 2016-2018 seasons, but has bowled in the three previous National CSA Bowling Congress (2015-2018), use the average of all games bowled in the three Congresses when the bowler has not established average for the current 2018-2019 season and no established average for any of the 2015-2018 seasons, and has not bowled in the three previous National CSA Bowling Congresses, use a scratch average of 130 for men and 120 for women.

ALLEYS: The Tournament Committee shall assign Alleys with care taken to avoid duplication of lanes bowled upon for any individual or teams.

TARDY PLAYERS: Tardy players shall start in frame being bowled when they are ready to commence bowling, with zero scores being given for each frame missed.

ENTRIES CLOSE: All entries shall close at midnight April 7, 2019.

TEAM CAPTAINS: PLEASE MAKE CERTAIN THAT ALL INFORMATION REQUIRED BELOW IS PROPERLY AND COMPLETELY REPORTED. GIVE FULL AND CORRECT NAME OF BOWLER (PLEASE PRINT).

NAME OF LEAGUE IN WHICH HIGHEST AVERAGE WAS HELD

<table>
<thead>
<tr>
<th>League</th>
<th>Secretary</th>
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<th>League</th>
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<td>City – State – Zip</td>
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ENTRY FEE: Members

TEAM EVENT $25.00 plus bowling and tournament expense fees.
DOUBLES EVENT $30.00 plus bowling and tournament expense fees.
SINGLES EVENT $35.00 plus bowling and tournament expense fees.

ALL EVENTS: $2.00 per person only.

Non-members greens must add $5.00 per event and $2.00 for all events. This is to match the allocation from the home office for CSA members.

BOWLING AND EXPENSE FEES: The Tournament Committee shall designate the Bowling Fee and the Tournament Expense Fee for each three-game series to be paid by each bowler, which fees are to accompany the Entry Fees stated above when submitting entry blank. The amount of the Bowling and Tournament Expense Fee shall be clearly stated on the front side of the Entry Blank for each event in the same manner as the Entry Fees are shown above. No refunds.

MORAL SUPPORT SANCTION: All CSA Bowling Tournaments shall be sponsored under Moral Support Sponsorship of the USBC for high score promotion. USBC and non-USBC members may participate in a Moral Support Sanctioned Tournament with high score recognition automatically extended to USBC members. Eligible non-league or non-sanction bowlers can qualify for high score recognition at their option by payment for a card for which USBC will issue an unstamped membership card.

ENTRY BLANKS: A check to cover the entire entry fees of all bowlers listed on any one Entry Blank is to accompany each entry blank. No Refunds.

PRIZE LIST: The Tournament Committee shall, when entries have been closed, prepare a Prize List of cash prizes and trophies to be awarded, which shall be mailed to each participant Team Captain with the schedule of bowling. One prize shall be taken that not less than one (1) prize in each event be paid for each three (3) participating bowlers.

PREVIOUS TOURNAMENT PRIZE WINNERS: A bowler desiring participation in the Tournament, who has qualified for a prize of $500.00 or more in any event in any tournament within the twelve (12) month period immediately preceding this Tournament, must report his actual score, position and amount won when submitting entry for this Tournament for possible re-awarding. Such re-awarding, if applied, shall be made before the event begins, and if not accepted the Entry Fee shall be refunded. Failure to comply with this provision shall be cause to forfeit Tournament Entry Fees and prize winnings. In any such re-awarding, applicable USBC rules or regulations shall apply.

WRITTEN CONSENT OF PARENT OR GUARDIAN: All grade school and high school students, whose ages have not attained the age of eighteen (18) years, must have the written consent of their parent or guardian in order to participate in any cash prize available in this Tournament. Consent forms as presented by USBC must be filled not less than one week prior to the date of the Tournament, unless the bowler is accompanied to the Tournament by his parent or guardian, in which case the consent form.
Lodge Happenings

Lots of Topics Discussed

Lodge Cleveland Chapter No. 219, Cleveland, Ohio – Snow, sleet, rain and the polar vortex, we’ve had it all lately in greater Cleveland, Ohio. Despite the weather, ten of us made it to the meeting! A lot of topics were discussed at this February meeting. Our new lodge officers were inducted. President Tony Genco, Vice President Kathy Gawrilow, Half-year Secretary Carole Cirillo, Scribe Judy Genco, Treasurer June Karecki, and Sentry/Guide Elmer Soos. Thank you, officers!

Our lodge has decided to donate money to the upcoming Bowl-o-Rama. The Bowl-o-Rama should be a great time for bowlers and their parents. The kids always have fun bowling, eating, and receiving trophies.

We received a nice thank-you note from Betty Svaty for the greeting card we had sent her. Unfortunately, she is unable to attend our meetings.

Our members were handed out the information for CSA’s Lodge Recognition Program. We will be studying the information and discussing what we can do for this year.

A “Happy Birthday” song was sung to Kathy Gawrilow for her February 27 birthday. Congrats, Kathy!

Our 50/50 raffle was won by Karen Buzek and Tony Genco.

A lovely lunch of chili, hot dogs, cake, and cookies was provided by June Karecki and Elmer Soos. Thank you so much!

Big thanks go out to Karen Buzek and Kathy Gawrilow for the bags of Valentine candy and cookies that they handed out to all the members.

Hope you all had a nice Valentine’s Day and a Happy St. Patrick’s Day.

Stay warm!

Fraternally yours,
Judy (Sevcik) Genco

Hot, Colorful Cruise to Cuba

Lodge Mile-Hi Czechs No. 432, Lakewood, Colorado – Well, Happy New Year 2019 from Lodge Mile-Hi-Czechs No. 432. Also, we hope you had a sweet Valentine’s Day! Our February meeting was cancelled due to snow (as usual), however, the Annual Meeting was held on Saturday, January 26 at 1:30 p.m. It was a gorgeous, sunny Colorado day at the Golden Europe Restaurant, where we feasted on Chef Emily Pallas’ wonderful Czech food. She just turned 70 and is still going strong – her husband Joe and son Joe, Jr. assured us. She has two young helpers now.

Eleven members attended this year. Mary Lou Bennington usually brings several guests, but she was in Hawaii at the time. Ninety-five-year-old artist Barbara Tobiska was there and is getting used to her new apartment at Lakewood Estates Retirement complex, which has over 100 residents. Irma and Sonny Wolf reported that they were 30-year volunteers at the Arvada Cultural and Performing Arts Center, serving in many fun capacities, in spite of having to drive an hour each way from their foothills home in Evergreen. Irma makes small, wall-sized original quilts and announced she is having a one-woman show, showcasing 12 of her scenic creations at the Evergreen Library. Congratulations, Irma! She also designs and executes abstract and custom orders.

Pat Kenning and grandson Peter Campe recounted their hot, colorful cruise to Cuba in January on the new Viking Star. Peter took the 12-hour bus tour to Havana, where he enjoyed the old restored convertibles, cigars, and rum. Other excursions included a catamaran tour of Cienfuegos Bay and an extensive tour of the mountainous region around Santiago de Cuba. Wonderful! Mary Campe, Peter’s mother, reported that The Action Center’s Santa Shop distributed new toys and other goodies to 3,846 children last December.

Before our short business meeting, Lodge President Irma Farrell passed out the program schedule for the new year and the lodge officers were installed by Anne Farrar. For 2019, we have President Irma Farrell, Vice President Mary Campe, Secretary Pat Kenning, Treasurer MaryEllen Vialpando, and Sentry Beth Egan.

Stay reasonably well and happy!

Pat Kenning
Scribe

Fraternal Well Wishes

Betty Svaty
Lodge Cleveland Chapter No. 219
Looking Forward to a Busy, Successful Year

Lodge Happenings

Lodge Rovnost No. 53, Cicero, Illinois

— Another busy year has passed for our lodge, from going to meetings, to helping at the Czechoslovak American Congress picnic, to attending other lodge meetings, to crocheting and knitting for nursing homes and hospitals, as well as many other things to do.

We held our election in November and again elected Marvin Lanzel as President, Kenneth Johnston as Vice President, Chris Lanzel as Secretary, and Caroline Johnston as Treasurer. Since December is such a busy month, we decided to celebrate Christmas in January and a few of us got together to enjoy a delicious meal and a fun time at the McCook Bohemian Restaurant. You can see our group photo below – sans Vice President Kenneth Johnston, who was our photographer.

At our February meeting, held on Sunday, February 17 at the Lanzel family’s home, our lodge celebrated two of our officers’ birthdays. Our first celebrated birthday was Caroline Johnston’s, who is our Lodge Treasurer. She celebrated her 82nd birthday (born on February 16, 1937).

At our meeting, we discussed some upcoming community involvement events. On Sunday, May 5, Lodge Sentry Kurt Nelson, who also doubles as the LaGrange Kiwanis Club President, will volunteer at their Annual Kiwanis Pancake Day Plus from 8 a.m. to 1 p.m. at the LaGrange VFW. Join in on the fun, enjoy a good meal, and support a good cause! If you are interested in volunteering or would like to support any of our non-profit community organizations, please contact us.

Our next lodge meeting will be held on Sunday, March 17, which is St. Patrick's Day, at 12:30 p.m. All Lodge Rovnost members are encouraged to attend. For more information, kindly call Karen Nelson at (708) 220-9212.

We are looking forward to another busy and successful year in 2019.

Fraternally,

Caroline Johnston
and Kurt Nelson
Lodge Happenings

Officers Installed; Can Spring Be Far Behind

Lodge Woodrow Wilson No. 377, Lombard, Illinois – Lodge officers for 2019 were installed at our February meeting. They should look pretty familiar to everyone – yes, it’s exactly the same group! I believe we even lined up exactly as last year for this photo – we clearly are true traditionalists! Thanks to Amanda Lovell, who joined us as a guest that evening, for documenting this installation. The night was truly celebratory, with the men hosting our annual pizza party. In other business, we are looking ahead to prepare a slate of events and activities for the coming year, but as of this writing, I have no new specifics to report… so stay tuned!

Congratulations and continued best wishes to Laddie and Lucile Lankas, who celebrated their 65th wedding anniversary in the fall. As if that were not enough, Laddie also celebrated his 90th birthday! Our good wishes are combined with their happiness at sharing these special occasions with their family. Happy special birthday, Laddie, and happy anniversary to the two of you!

The groundhog says that spring is just around the corner. Not sure that I believe it, considering the number of sub-zero days with snow and ice here in the Midwest, but it’s a nice thought! Perhaps as the weather turns, we might see more people at our monthly meetings? We would love to have your input, and your company, as we plan and share fun, fraternalism, and food. Meetings are held the first Friday of each month, at 6:30 p.m. in the CSA Home Office in Lombard. As always, if you would like a private “taxi”, just let me know: we have willing drivers who are very happy to oblige.

Hope to see you soon,
Jean Hemzáček Laukant
hemzacekJ@gmail.com
630-279-7894

Lodge member Ray Capek and his brother Otto Capek visited with newborn Tomaš, son of Klara Moldova, who is the teacher at the T.G. Masaryk Czech School in Cicero. For several years, Ray and Otto have sponsored the books given to each student at the school at the end of each semester. The teachers invited the guys to present the books to the students at the last class reception. Class pictures were taken each time. In December, Ray and Otto were rewarded for their generosity with a little meet-and-greet with 5-week old Tomaš. Congratulations to Klara and her husband, Vojta! Best of luck goes out to the new parents.

Fraternally,
Ray Capek
Lodge Missouri No. 1, St. Louis, Missouri – Members of Lodges Missouri No. 1, Washington No. 30, and Spirit of St. Louis came together as District Council No. 13 of Missouri and Southern Illinois and hosted their Annual Installation of Officers. The evening began with the members gathering for a pizza and salad dinner. President Brother Mike Wolf greeted those in attendance. Sister Lynne Petelik gave a memorial tribute to the members who had passed away in 2018. Director Sister Connie Wolf presented membership pins for those celebrating milestone anniversaries with CSA Fraternal Life. Among those in attendance was 75-year pin recipient, Sister Marcella Milcic. Sister Connie Wolf then presented the Lodge Recognition Awards, and Lodge Missouri and Lodge Washington members both were pleased to receive the Platinum Award for their planning and volunteer work last year. Our District Council Award committee then added to their pleasure by presenting each Lodge with a grocery gift card for their use for refreshments at an upcoming meeting. Sister Connie Wolf then installed the Officers for 2019. Brother Wolf thanked everyone for coming and supporting the activities of the District Council in bringing the Lodges together. The group then enjoyed several Valentine themed games with chocolate prizes.

Til next time,

Marla Breidenbach
No Winter Lasts Forever!

Lodge Kruh Osvojenych Zen a Panu No. 121, Dillonvale, Ohio – “It was one of those March days when the sun shines hot and the wind blows cold: when it is summer in the light, and winter in the shade.” ~Charles Dickens

What kind of March day are you experiencing? Are you hot in the sun, cold in the shade? I guess it’s just a matter of geography. I smile as I remember back to my days of teaching kindergarten. My students often felt great frustration in the month of March when it came to outside recess. Of course, they all wanted to go outside to play, but in Ohio, our early spring weather is definitely a roller coaster ride! We never know what the weather will bring! I used to tell my kiddos that March was simply that time when “Mother Nature” was trying to “make up her mind” if she was ready for spring to officially begin.

Regarding new beginnings, our 2019 lodge officers were recently installed at our February D.C. No. 9 meeting. All officers were present and participated in the ceremony. After our district’s meeting, our lodge held its business meeting while enjoying desserts and coffee. The glazed apple strudel pizza was declared the “winner” of the desserts, courtesy of Bro. Chuck Ebright. “Cupid” also made an appearance, handing out scented soaps and body sprays to our members in celebration of St. Valentine’s Day. We also welcomed back a great pair of sweethearts, Jack and Bonnie Snider. We truly enjoy your company at our meetings!

During our late January “frigid weather” blast, members donated hats, scarves, mittens, and gloves to the “Clothes Line” located outside Grace Presbyterian Church in Martins Ferry, Ohio. Good neighbors donate the necessary items, and they are then placed in zip lock bags and pinned to an outside clothesline in front of the church. Friends in need of such items can simply walk up and take what they can use off of the clothesline. What a ministry – the gift of warmth!

Our sincere thanks to CSA members, Dorothy and John Stok, of Cadiz, Ohio for their recent donation of pill bottles. This mother and son team has been saving their medication bottles after reading about our service project in the Journal. You can imagine the surprise on our lodge secretary’s face when she opened the box upon its delivery to her home. Sis. Ebright was eager to share the good news with the other members. We will be presenting all of these donations to Bro. Director Terry Placek, as he will deliver them to the Home Office when he attends the next meeting of our Board.

It sure looks like Bro. Gary Lovell has gone into the pizza delivery business by the picture you see, but I can assure you that he is still in the lumber industry! (wink wink!) The Lovells and Ebrights have been transporting our dear member, Delores Shinkarow, to all lodge and district meetings. Sis. Shinkarow is a complete joy to be around and a friend to all who know her! Upon Delores’s “delivery” home after the February meeting, her son, Butch, got to enjoy that delicious pizza!

Speaking of pizza... HEY KIDS! Please join us at our Bowl-o-Rama, which will be held with other youth members of D.C. No. 9 on Sunday, April 7 at the St. Clair Lanes in St. Clairsville, Ohio starting at 1:00 p.m. Come on out and enjoy a great time of bowling, followed by a pizza reception. As an added incentive, “extra treats” will be given to all Lodge No. 121 youth bowlers this year. We hope to see you there!

Well, it’s time to go for now. I hope thoughts of the upcoming spring find you eagerly anticipating its arrival! In the words of author Hal Borland, “No winter lasts forever; no Spring skips its turn.”

Dreaming of daffodils and “springing” forward,

Sis. Wendy Kurtz Lovell
Lodge Groveton, to see what else we are up to as well as pictures from previous events. Take care and we will talk to you next time, fellow members.

Gary Forrester
Hope’s Front Door

Lodge DuPage Pioneers/Edison No. 409, Lombard, Illinois

– After foregoing a meeting in January due to winter snow and ice, lodge members were happy to gather in February at CSA’s Home Office. The first order of “business” was a dinner of Daisy Brand hot dogs with various sides and desserts. Thanks to the Lodge, the Gayduseks, and all who brought goodies to share and helped with setting up and cleaning up. President Jerry then called the meeting to order, led with the Pledge, and welcomed members.

Lodge Officers for 2019 were elected at our December meeting: President Jerry Gaydusek, Vice President Lyn Burton, Secretary and Scribe Gerri Romanelli, Treasurer Helen Gaydusek, and Sentry Dale Burton. Joann Nekolny and Gerri Romanelli will continue their role as auditors. Members would like to recognize former Secretary, John Nekolny, for his years of service. John did a great job keeping meetings on track, advising announcements of national and district activities and social events, and always having a greeting for those celebrating birthdays and anniversaries. John will continue attending and participating in meetings. His recommendations and thoughtful consideration of the lodge’s plans and activities are appreciated and always welcomed. Thank you, John! CSA Executive Secretary Matt Koski installed officers to make it official. Thank you, Matt!

Since the lodge’s last meeting was the mid-December dinner at Sawa’s Old Warsaw, members were invited to share stories of their holiday activities with friends and families. During the recent Polar Vortex – when temperatures and wind chills in the Chicago Metro area reached as low as minus 50 degrees – experiences seemed pretty much the same across the board. Members hunkered down, remained inside, kept the “home fires burning,” and scrambled to keep furnaces heating, water pipes running, and electricity and roofs holding up under the snow and ice. It’s been a tough winter, but luckily members survived in good shape.

Joann Nekolny offered a nomination for the lodge’s charitable activities and monetary support – Hope’s Front Door. This organization is located in Downers Grove, Illinois and acts as a “first responder” to the homeless and those in need in six communities of DuPage County. They provide assistance with medical and dental needs, as well as transportation to appointments. Additionally, clients are advised of the network of social agencies that can assist in the long-term restructuring of their lives. They also help with interview training for job placement and recommendations for employment. Joann suggested that Hope’s Front Door may be a vehicle for the lodge’s volunteer participation over the coming year. The organization is partnered with multiple medical and dental wellness programs, local pharmacies, banks, churches of all denominations throughout the county, and corporate donors. Hope’s Front Door is a great example of a local organization’s mandate to assist those less fortunate with understanding and dignity. Lodge members were asked to consider either adding this organization to their schedule of charitable giving or eliminating one of the groups assisted in the past.

Further discussions included Vice President Lyn Burton’s reporting of the Lodge Recognition Program for 2019 and what decisions and planning are needed to complete the requirements to win the desired Platinum Award. Members offered their recommendations. One suggestion which met with overall agreement is a wish to participate in volunteer or social activities with other lodges in the District. A viable schedule of proposed activities and charitable giving is in progress. Since most District activities were cancelled due to the weather, reporting was tabled until next month. Birthdays and anniversaries were recognized and the monthly raffle was held. Let’s hope our next gathering will find warmer temperatures, with spring drawing near.

Fraternally,
Gerri Romanelli

Happy Birthday Wishes

Lodge Virginia No. 230, Colonial Heights, Virginia – Our lodge has been staying busy! We hope you all are having a successful start to the new year. We’d like to wish a big happy birthday to longtime member, Sis. Mary Zahradka. She’s celebrating 89 years! Best wishes go out to all of our fellow CSA brothers and sisters.

Fraternally,
Anne Michalek and Janet Reiner
Lodge Yankee Jungmann No. 77, North Riverside, Illinois
– January has been a record breaking month of cold weather and snow in the Chicago area. Our Lodge managed to have its meeting before the big freeze hit the area.

We all worked on sending out 60 Valentines to our junior members. We included a Valentine greeting and a monetary gift. We look forward to the thank you notes telling us what they’re going to do with the money; what grade they are in school; and what activities and sports they enjoy.

Lodge members, don't forget to send your pictures in for the Photo Contest.

Our Lodge meets the second Friday of the month at 7:00 p.m. sharp at the M. B. Financial Bank, 7222 Cermak Road, North Riverside, Illinois.

Fraternally,
Mary Ellen Janda
Scholarship Fund Donation Form

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

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

Enclosed is my donation of $__________

☐ For the general Scholarship Fund or ☐ In Memory of ______________

Send acknowledgement of contribution to

Address

City __________________________ State __________ Zip _________

Donor’s Name __________________________ Address

City __________________________ State __________ Zip _________

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

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Lodge Sokol Plzen No. 434, Oak Brook, Illinois – On February 10, 2019 our lodge met at Mary Lou Jaros’ home in Park Ridge. We discussed what the lodge should consider doing in 2019. The Lodge President informed the members that the paper work for the Lodge Recognition Program for 2018 had been submitted and we were trying for the Platinum level, which the lodge achieved in 2017. We went over all the service activities, volunteer hours, and donations that the lodge qualified for in 2018. We agreed that for 2019 we should try and accomplish the same amount of things that we did in 2018, if not more.

Sis. Diane Yochem was present and informed us that her daughter Sarah is a National Honor Society Member, and she plays varsity basketball and soccer for Lake Park High School. Sarah is also going to attend Lawrence University in Appleton, Wisconsin where she will be playing soccer. Sarah graduates from Lake Park High School this May. Everyone was happy to hear that not only is she involved in sports, but also is good in academics.

After the lodge business was completed, a memorial was held for Marie Kateřina Sudlik-Bultas. She is the mother of President Andrew Bultas and the grandmother and great-grandmother to most of the members of Lodge Sokol Plzen. Marie was a first generation Bohemian and was raised in Pilsen, Chicago. Marie was a hard working person, who took care of her sisters and brother after the death of her mom. Her dad was killed in an accident at work on Christmas Eve in 1915. She helped her widowed mother until she passed away in 1925, and soon after, her step-father died. She had a very hard life but was always positive in her thinking. She raised three children, along with her husband Andrew. For years, she also operated a tavern called the Old Corner Tap at 1901 S. Allport St. in the Chicago Pilsen area. Marie was known as Mary and Linda. She passed away on April 12, 1968 after fighting a serious cancer disease. Marie was a very strong and positive person and she raised her children in this manner. She left her children this gift to face life head on. She is gone but has never been forgotten. This is a brief synopsis of the Memorial we held, however, a lot more was discussed about the imprint she left on others.

Fraternally,
Andrew Bultas

Scholarship Fund Report

January 10, 2019 - February 10, 2019

IN MEMORY OF WILBERT BURKHAMMER, ELEANOR BURKHAMMER, AND JIM BURKHAMMER
Judith A. Doan

IN MEMORY OF DONNA GRIFFIN
Lodge Mile-Hi Czechs No. 432

IN MEMORY OF DECEASED MEMBERS
Lodge Woodrow Wilson No. 377

IN MEMORY OF DECEASED WHO PASSED AWAY IN 2018
District Council No. 13 of Missouri and Southern Illinois

TOTAL DONATIONS $250.00
Donna Griffin, 83, of Lodge Mile-Hi Czechs left behind husband Jack, three children, and several great and grandchildren. They belonged to Friendship Force International, traveling all over the world. For many years, they drove down to Galveston, Texas where they had a winter home. Both volunteered at their local elementary school and church. Donna was our lodge’s 2018 nominee for Fraternalist of the Year. We will miss you!

Irv Vinzant, 82, of Lodge Mile-Hi Czechs No. 432, left behind his artist wife Barbara, two sons, one grand-daughter, and twin great-grandsons. Good-natured Irv played Santa for many years at our Christmas parties. He and Barb hosted many events and travelled the world over, as well as driving their RV down to Arizona every fall for art festivals. He retired from LockMart as an engineer.
Lodge Laurel No. 452, Storrs-Mansfield, Connecticut – Our January meeting was held at the home of Sister Jill and her husband Deacon Lawrence Goodwin. We began with the Installation of Officers, conducted by Deacon Goodwin. Our business meeting then continued with the Pledge to the Flag, led by youth member, Mason Varga, followed by the sign of courtesy. Sister President Kirsten Varga advised us of the new password.

We had many communications this month. The main one was all the information regarding CSA Serves and the 2019 Lodge Recognition Program. The secretary passed out copies to members, who were to take them home and come back to February’s meeting with more ideas and suggestions. We discussed a few ideas at the meeting. The secretary gave a final accounting of our Ronald McDonald House donations, which were delivered at the end of December along with all of our collected can tabs. We made note of the Photo Contest rules and deadline, and of the Junior Bowl-o-Rama information.

Following our meeting, we hosted a video hour. Members and guests enjoyed a virtual tour of Slovakia, visiting cities, villages and many beautiful venues. We thank the Goodwins for setting this up for us.

On February 9, members attended a Pancake Breakfast fundraiser at Applebee’s Restaurant in Mansfield, held by Boy Scout Troop 34. The picture shows most of us with smiles of feeling well satisfied!

Happy March!

Fraternally,
Marion Varga

Boy Scout Mason Varga is pictured with Lodge members and guests, Gail, Marion, Laura, Jill, and Larry. We all blend in well with the background mural.

Pictured are Auditor Robert, Treasurer Stephen, President Kirsten, Sentry Paul, Secretary Marion, Youth Director Margaret (hiding behind Marion), Vice President Laura, Guide and Auditor Agnes, and Deacon Goodwin seated.

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Kids’ Korner

40th Annual High School Invitational Honor Bands

Lodge Kruh Osvojenych Zen A Panu No. 121, Dillonvale, Ohio – Elijah Lovell of Lodge No. 121 was recently selected to perform in the 40th Annual High School Invitational Honor Bands at West Virginia University. He played the concert tuba. Three other students who were selected from Buckeye Local High School included Allie Berze (trombone), Mary Dagan (baritone), and Sarina Tetley (trumpet). In order to perform in the Honor Bands, students had to be nominated by their local high school band director, audition, and be further selected from a team of college music professors.

Students left after school on a Thursday evening, traveled to the college, and immediately began practicing through Saturday afternoon. By 1:30 in the afternoon, the first band began entertaining the “standing room only” audience in the school’s theater. Approximately 98 high schools from eight states were represented in the Gold, Blue, and Mountaineer Bands with over 300 musicians participating.

Congratulations to Elijah, Allie, Mary, and Sarina along with all the student musicians who performed. Your concerts were exceptional!
Two CSA members from Lodge Minnesota No. 210 participated in the annual Science Fair project at McKinley Elementary in Owatonna. Weston Schroht demonstrated “bubble-ology.” Veronica Rypka demonstrated “the best play dough.” Both are students of the STEM school.
Luck of the Irish

J I H F P P X K D Y J R O B B
E N O T S Y E N R A L B N Y B
K D B O M K G A A Y S K U I R
W C E A B S I R O T C P A R G
O W I L G N S C E U N F H E O
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N V D O T L I D X B N D E A D
J U W Y E A O P D Z P V R N N
Y J B A Y O P D E R C C P D I
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S H A M R O C K N J W V L C B
C O I N S L W E I I V O O W U
L I E A J V L G K Z A B U L D
H S U C I T L E C X D S O E C
C U K T P W O J P N X R B K U

Czech to English

březen...................................................March (bře-zen)
kuchař/kuchařka...chef (male/female) (ku-chař/ku-chař-ka)
podnikatel...........................................businessman/entrepreneur (male) (po-dni-ka-tel)
podnikatelka...............................businesswoman/entrepreneur (female) (po-dni-ka-tel-ka)
pánev...........................................frying pan/skillet (pá-nev)
ubrus..............................................table cloth (u-brus)
ubrousek...........................................napkin (u-brou-sek)
zástěra..............................................apron (zás-tě-ra)
vidlička..............................................fork (vid-lič-ka)
nůž....................................................knife (nůž)
lžíce..................................................spoon (l-ží-ce)

BAG PIPE
BLARNEY STONE
CELTIC
CLOVER
COINS
DUBLIN
GAELIC
GOLD
GOOD LUCK
GREEN
IRELAND
JIG
LEPRECHAUN
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**UNDERGRADUATE REQUIREMENTS:**
At the time of application…
- have at least 2 consecutive years of CSA membership
- be a member in good standing
- have a minimum $5,000 (face value) in life insurance or $1,000 in a CSA annuity
- have a 3.0 GPA based on a 4.0 scale

**NEW UNDERGRADUATE APPLICATIONS**
are considered on the basis of GPA; test scores; extracurricular activities – including CSA activities; work and life experience; and an original essay. The application is available online at [www.csalife.com](http://www.csalife.com) under Member Forms. All documents & transcripts must be received by March 22, 2019.

If you have questions, please contact the CSA Fraternal Life Fraternal Dept. at 800-LIFE-CSA or email Amanda at alovell@csalife.com.

Are you a graduate who has benefitted from a CSA Scholarship in the past? Let us know! We’d love to feature you and your story.

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