WSA at the Olympics
WSA at the Olympics

WSA helps sponsor a display at the Slovenian House in Atlanta during the Summer Olympic games.

Slovenia was Highly Visible at the Olympics

From the oldest living Olympic champion, to the medalists, Slovenia made a good showing at the Olympic games.

National Board Meeting Minutes

Minutes from the meeting of the National Board of Directors of WSA Fraternal Life.

Editorials

The Briefcase

Randy Fuss, C.E.O. of WSA, discusses habits and their relationship to the fraternal system.

Mamie

An interesting collection of poetry, writing, and quips and quotes compiled by National Fraternalist of the Year for 1995, Mamie Pugel.

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This is the renewal rate for owners of WSA Fraternal Life deferred annuities with anniversary dates in July, Aug., or Sept.

New

Deferred Annuities | 7.25% |
Includes a 1st year interest bonus of 1.25%

For September

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Published monthly in the interest of, and for the progress, good, and welfare of WSA Fraternal Life. Also to promote and maintain a mutual and fraternal understanding between all members, to unite our whole membership, and to develop fraternity, brotherhood and cooperation to the highest degree.

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We humans are creatures of habit. Most of us park in the same parking spot every day. We sit in the same chair, whether we are watching television or dining. We are so habitual that we even develop habits that are bad or unhealthy, and to make things worse, refuse to give them up! A habit, is defined as “a custom that is difficult to depart from.”

How does this relate to the fraternal benefit system? Answer: It relates to everything.

Man’s natural gift of creativity can be hindered by following a custom or habit instead of thinking. For example, there was once a man who liked to run. He ran daily; used the same shoes; and took the same route, over and over. The man liked to run but developed “shin splints”. This condition was as common among runners as were the shoes they wore.

This particular man decided to vary from habit, or custom, and experimented with the soles of his running shoes. After utilizing different substances and techniques, he ended up eventually pouring hot rubber into his wife’s waffle iron and created a new type of surface for the soles of athletic footwear. The man then went on to create Nike and started the sports wear revolution. In addition to the obvious monetary rewards for thinking, the man’s shin splint problem was also resolved, all because he departed from the custom.

Why do we tend to do something a certain way, simply because it has always been done that way? Is this way of action nothing more than being a sheep in single file or a trained monkey in clothes? I don’t mean that we, as humans, should question every action we make throughout our daily lives. However, I do think that when opportunity in the form of potential change is knocking so loudly that it hurts to listen, we should open the door instead of covering our ears.

The fraternal system, in general, has remained unchanged for over one hundred years. Fraternal benefit societies are not commonly known as innovators, trend setters, or industry leaders.

Why not? I think it is because one of the primary differences between fraternals and stock companies is tradition. Tradition is important to fraternals and it should be respected and preserved. But tradition does not necessarily belong in the business decision making process. Whether it is a good thing or a bad thing is irrelevant. The fact is that fraternals are no longer simply clubs with a social purpose. The elements of business and regulation have been added and if fraternals aren’t managed like a business they won’t be in business.

The wind is blowing in the insurance industry like never before. Fraternal societies that refuse to “bend” will be broken. Our climate is changing. Those who remain rigid and insist on “doing things the way they have always been done” will be lost. Those who adapt through innovation and allow themselves to be reshaped, as necessary, will survive.

You, as members, have been witness to many changes within WSA in the last two years. Your national board, lodge officers, and headquarters staff should be commended for their foresight in implementing these progressive improvements. WSA members have cooperated and adapted admirably along with this growing company. Thank you for your patronage and support of this society’s objectives and purposes. With your continued allegiance, WSA will break tradition and be an industry leader, prospering well into the next century.

Fraternally,
Randy R. Fuss
If you think politics is dirty now...

...can also reduce air pollution...

September - On the Cape  
by Rose Koralewsky

Disheveled clouds,  
Untidying the sky,  
Hurled here and there  
by fitful gusts of wind.  
Swiftly draw thick veils across the eye  
Oh Heaven, where the stars  
have come unpinned.

Crisped shreds of leaves  
are winnowed in the lane.  
The birds are mute,  
lined up along the wires;  
And recognizing Autumn's old refrain  
I go inside to start the winter fires.

Touch of an Angel

We never seem to write much about the people who take care of our health. We older citizens are a good example of what they do for us. I remember when I was growing up, if you were 60 you were ancient.

I have been a patient in hospitals where the nurses were angels. Some visits were many years ago, but I have never forgotten their care and concern. They were indeed angels.

Beauty In Your Own Back Yard

Lest you forget, there is much beauty in the world, and you don't have to look very far. It is around you every day of your life, in your family, your work, and in all the beauty around you outdoors. Even in your very own yard or garden.

The beauty around you continues. For example, I went to Central City, Colorado to see the opera "The New Moon." The singing of the men had you entranced. I can't find the words to describe how beautiful this opera was. I was so grateful I had the eyes and ears to enjoy this. Most of us have much to be thankful for.

More than Wood

Just how valuable are our trees? Trees placed properly in our yards may reduce summer temperature as much as 28°F. During winter months, trees can create an insulation zone that prevents heat loss, saving nearly 23% in fuel use. Unwanted noises can be reduced as sound waves are absorbed by the leaves.

Trees can also reduce air pollution through a process called oxygenation, while some plants can actually absorb air pollutants.

Your trees are of great value. They add a level of beauty to your yard, as well as adding a song through all the birds that are attracted to the trees.

Quotes

- You can look back, but you can never return.
- Yesterday is over and done; tomorrow has not yet come; but Today is now.
- Everyone needs 12 hugs a day. We all need 4 hugs to survive, 8 hugs to maintain good emotional health, and 12 hugs to thrive. Hugs are better than drugs.
A hug from someone that likes you just like you are is a gift from God.

When the idea is not right, God says, “No.”
When the time is not right, God says, “Slow.”
When I'm not right, God says, “Grow.”
When everything is right, God says, “Go.”

Friendship is a plant of slow growth, and must undergo and withstand shocks of adversity before it is entitled to the appellation.

There is nothing so great that I fear to do it for my friend; nothing so small that I will disdain to do it for the friend.

Friendship improves happiness and abates misery, by doubling our joy and dividing our grief.

If a man does not make new acquaintances as he passes through life, he will soon find himself left alone.

A man should keep his friendships in constant repair.

The children should be settled in school, and the weather should be much nicer soon. But we survived summer as we have for years. Things always have a way of working out if we have patience.

May God bless and take care of all of you. Help someone who is less fortunate than you. If you do it from the goodness of your heart it will come back to you.

In Memory of Sharon Kidd

WSA Fraternal Life member, Pueblo resident, and good friend Sharon Kidd died July 24, 1996. Sharon was a remarkable woman, showing a level of understanding and compassion few can attain.

Sharon was diagnosed with a rare form of cancer called non-Hodgkins lymphoma. In 2 percent of the non-Hodgkins lymphoma cases, the disease changes from a slow growing, small-cell non-Hodgkins to an aggressive, large-cell, fast growing non-Hodgkins. It is a form of cancer that medicine cannot do much about.

Sharon’s son Ted Speier recalls that his mother’s reaction to the disease was different from most people’s reactions. “Most people give up. She didn’t give up on herself, and she tried to help other people with life threatening diseases. That was my mom. The last five years of her life were a test of how well she could help people.”

Sharon’s son Ted Speier recalls that his mother’s reaction to the disease was different from most people’s reactions. “Most people give up. She didn’t give up on herself, and she tried to help other people with life threatening diseases. That was my mom. The last five years of her life were a test of how well she could help people.”

From what could have easily been despair over a diagnosis with no cure came a determination to succeed. This could be seen in many areas of her life. A poignant example occurred in 1994 when the Oprah Winfrey show called Sharon to ask her to appear on a show about death and dying. “I don’t have time to think about that. I’m too busy living,” was Sharon’s response.

But perhaps her greatest response was in her efforts to establish the Pathways to Living Wellness Center. A result of her Bosom Buddies Support Group, the Center was another avenue for Sharon to open her heart to all who needed her.

Her five years of hard work and determination in the Center can continue. In the opinion of breast cancer survivor and fellow Bosom Buddy Beth Bryant, the center can continue if the volunteers continue, and the donations continue, and someone steps forward who is a strong leader. “It was Sharon’s wish the wellness center continue,” said Mrs. Bryant.

Sharon is survived by her beloved husband, Bill; and her two children, Laurie Meili and Ted Speier to cherish her memory. She also leaves her mother Elsie Barker; brother John Barker; stepson Bill Kidd; grandsons Justin and Trevor; and numerous nieces, nephews, and cousins.

Sharon was a member of WSA Fraternal Life since 1973. She was also an employee of Safeway for 30 years until retiring to work on the Wellness Center in 1991. Sharon was a lifelong member of St. Mary’s Parish, and Funeral Mass was held for her at St. Mary’s Church. All who knew her will truly miss this remarkable woman, and the Pueblo lodges send their very best to the family.

The family requests that memorials in Sharon Kidd’s name be sent to Pathways to Living Wellness Center, P.O. Box 3298, Pueblo, CO 81005-0298.

This tribute was written with the help of an article by Ada Bretonelle of the Pueblo Chieftain, and by Sharon’s obituary in that same paper.
WSA at the Olympics

WSA and six other Slovenian groups made their presence known recently at the Centennial, 1996 Summer Olympic Games.

The seven Slovenian-based fraternal benefit societies joined together for a display on exhibit at the Slovenian House in Atlanta, Georgia. Slovenia made news at Atlanta as being the first country to open their hospitality house for the upcoming games. This site was put together to show the world who Slovenia is, and what they have to offer to the world in a cordial atmosphere. The display itself helped to show that Slovenia has contributed a beneficial culture and heritage through these groups established long ago in the US.

The sign measures 3 feet by 5 feet, showcasing 7 fraternal groups who have a link to Slovenia. Those showcased were AFU (American Fraternal Union), AMLA (American Mutual Life Association), KSKJ (American Slovenian Catholic Union), PSWA (Progressive Slovene Women of America), SNPJ (Slovene National Benefit Society), SWU (Slovenian Women's Union), and WSA Fraternal Life (formerly known as The Western Slavonic Association). Each organization has a brief write-up describing their respective programs, a full-color photo, their official logo, and how to get in touch with them.

Anthony Snyder, the creator of the display states, “The Slovenian House will attract thousands of Americans eager to learn about the country which still remains a geographical mystery to many here in the states. Others will come because they've heard their parents and grandparents talking about their Slovenian homeland. They will see our sign and hopefully contact one of these organizations about their services.”

The Slovenian House will remain open until late August, with hours from 10 a.m. to 6 p.m. They can be contacted by telephone at (404) 223-6666, by fax at (404) 223-0870, or even by e-mail at slovenia@mindspring.com. If you are in the Atlanta area or just want to send a letter, they are located at 51 Forsythe St., Atlanta, GA 30303.

The Display

The 3x5 foot sign to the right was displayed in the Slovenia House at the Centennial Olympic Games. Seven Fraternal Organizations with a Slovenian heritage combined their efforts to make their fraternal efforts known to the thousands of visitors who visited this site due to the Olympics.

Loyalty...

WSA Fraternal Life was spotlighted in the next to the last slot of the display. “Loyalty” is an appropriate title for the way WSA feels about its members, and the way the members respond to WSA.
Leon Stukelj, a Slovenian and the oldest living Olympic champion, was honored at the opening ceremonies for the Centennial Olympic Games in Atlanta, Georgia. Stukelj has been reported as being either 97 or 98 years old at the time of the opening ceremonies. Regardless of the age discrepancy, he still looked strong, healthy, and deeply honored as he walked up the ramp to receive his official recognition at center stage of the Olympic Stadium. This legendary gymnast took part in the Olympic Games in Paris in 1924, winning two gold medals, one on the horizontal bar and one for individual all-round competition. He was once again an Olympic champion in Amsterdam in 1928, winning a gold medal on the rings. Leon returned for a third Olympiad and was successful in winning the silver medal on the rings at the 1936 Games in Berlin.

**Slovenian Medal Efforts**

*Silver Medal Efforts*

**July 28, 1996; Day 9 of the Olympic Games**

Slovenia won the first medal of its new history when Andraz Vehovar of Slovenia won the silver medal in the men's canoe/kayak slalom singles event. Andraz came the closest to knocking off the eventual gold medalist, Oliver Fix of Germany. The Slovenian, Vehovar, turned in an exhilarating second run of 141.65 seconds, missing the gold medal time by only 0.43 seconds.

*Silver Medal Efforts*

**July 31, 1996; Day 12 of the Olympic Games**

Slovenia captured its second and final medal of the Games with a well earned, although somewhat unexpected placing in the women's 100 meter hurdles.

Patricia Girard of France exploded to an early lead at the start, and had as much as a meter on favorite Ludmilla Engquist at the second hurdle. Brigita Bukovec of Slovenia closed the gap on Girard by the 5th hurdle and was edged out at the finish when Engquist surged at the last moment for the win over Bukovec. Brigita had previously set a Slovenian national record for this event in the semifinals, which she again broke by speeding to the silver medal time of 12.59. Girard held on for the bronze ahead of fast-finishing Gail Devers of the United States.

This race proved to be a first for both Sweden and Slovenia. Ludmilla Engquist became Sweden's first-ever medalist in the event, and its first women's gold medalist in track and field. Brigita Bukovec was the first medalist ever for Slovenia in the hurdles, and the first Slovenian silver medalist in any track and field event.

Congratulations to these two silver medalists, and to all the participants in the Centennial Olympic Games.
Minutes of the Meeting of the National Board of Directors of WSA Fraternal Life

July 13, 1996

National President John Kogovsek called the meeting to order and led them in the Pledge of Allegiance. The National Board then took a moment of silence to remember those past members of WSA who established the Association and who are no longer with us.

National Assistant Secretary Douglas Oury called the roll. All National Officers were in attendance.

National President Kogovsek appointed Legislative Director Dan Kogovsek as Parliamentarian for the day's proceedings.

National President Kogovsek addressed Regional Director David Clark and requested an explanation of Mr. Clark's current business relationship with WSA since his resignation of employment with the company earlier in the year and his employment with another insurance company.

Mr. Clark informed the National Board that his resignation was on good terms and that he remains loyal and dedicated to WSA. He explained that though he is licensed, he is no longer selling life insurance and has no intentions of selling any of WSA's members into a new insurance company.

The National Board discussed the possible conflicts of interest there might be with a Regional Director representing another insurance company.

National Trustee Lisa Povich motioned to enter into Executive Session.

National Third Vice President Diana Plute seconded the motion.

National President Kogovsek called for further discussion. Being none he called for a vote.

The motion passed unanimously.

Report of the National President

Dear ladies and gentlemen, welcome to the second quarterly meeting of the National Board of WSA Fraternal Life. A special welcome to the National Second Vice President, Ann Mobilia, who has been precluded from attending our previous two meetings. Warmest recognition to National Honorary President, Joe Yurko, National Honorary Trustee, Mamie Pugel and Regional Directors, Lewis Fabian, Anthony Tinetti, Leonard Teazl, Rosiesarle Mobiha and David Clark. As always, I welcome and encourage your participation and input by the members of this Board in regard to today's agenda. And as usual, the directors of the Home Office and chairs of our standing committees will report to the National Board.

This meeting is one of our final meetings before we meet at our Twenty-fifth Quadrennial Convention in 1997. We look forward to this Convention with great anticipation and pleasure, but at the same time, we must realize that this event will entail an enormous amount of time and work by the members of this Board, the Home Office Staff and the regular committees. As issue of this Convention will be the adoption of the Bylaws of the Association, which in return will redefine the very nature and structure of this Association and perhaps this Board of Directors.

You will be pleased and impressed by the reports you will hear today. In reviewing them be assured that our Association is meeting the challenges and achieving the goals identified in the past year and a half.

In closing and on your behalf, I thank and commend our priceless and untiring Home Office Staff and their outstanding achievements. I particularly acknowledge the editors of our newspaper. The ultimate new face, format and content of the Fraternal Voice make it one of the finest fraternal periodicals anywhere. We are tremendously proud to publish it.

I know we will have a productive meeting and look forward to celebrating with you our scholarship winners and our 50, 60 and 70 year members tonight at the Brown Palace.

I now direct your attention to the first item on our agenda which is the beginning of our Director's reports, the chair recognizes our Chief Financial Officer, Doug Oury.

Report of the Chief Financial Officer

Chief Financial Officer Oury directed the National Board to the second quarterly report which is filed with the Insurance Department, for their review. Chief Financial Officer Oury explained specifics of the quarterly report and answered questions from the National Board.

Mr. Oury explained some of the current investments WSA has entered into the National Board and described what can be expected of each particular investment. Mr. Oury answered various questions from the National Board regarding the investments he discussed.

National President Kogovsek thanked Chief Financial Officer Oury for his report. President Kogovsek then recognized Director of Information Systems, Richard Perry.

Report of the Director of Information Systems

Mr. Perry discussed the tremendous progress being made towards the goals he set in the previous year for the improvement of WSA's computer system. He explained the numerous changes in programming that have been made to increase efficiency in today's operations. Mr. Perry informed the National Board of the completion of providing each work station with "Microsoft Windows 95" and the work efficiency it has contributed.

Mr. Perry then informed the National Board that the Mirrored Service System he had been
working on has been completed. This will provide additional security to WSA's computer system.

Mr. Perry answered various questions from the National Board.

National President Kogovsek thanked Director of Information Systems, Richard Perry, for his report.

Report of the Director of Operations

Director of Operations, Tsa Scribner reviewed the removal of the Marketing Department with the National Board. She explained that it has had very little effect on WSA's ability to service its membership. Ms. Scribner described that the current marketing approach is via direct mail to members throughout the country, offering the special member annuity rate of 6.7% guaranteed for five years. Ms. Scribner explained that the statistics from the response from the mailings is being tracked and recorded for market conduct files.

Ms. Scribner informed the National Board of each member of the staff's duties and contributions to WSA and emphasized her confidence in the Home Office Staff. She then explained the ongoing continuing education which the staff members are participating in and the benefits which it is providing to WSA.

The recent changes of the Fraternal Voice were then outlined by Ms. Scribner.

Ms. Scribner notified the National Board of the policies currently in place at WSA which are directed towards preventing internal and external fraud and notified them of plans for additional methods to be implemented.

Ms. Scribner answered various questions from the National Board.

National President Kogovsek thanked Director of Operations, Tina Scribner, for her report.

Report of the Director of Fraternal Affairs

Director of Fraternal Affairs, Nichole Knapp updated the National Board on the various projects funded by the Lodge Activity Funding Program which was implemented in March of 1995. She stated that WSA had met its goal of achieving ten active lodges.

Ms. Knapp described some of the activities which WSA Tomorrow had participated in over the last year and updated the National Board of the activities planned for the rest of the year.

Ms. Knapp explained that one of her main goals over the next year is to get more adult involvement in the community service projects.

Ms. Knapp then outlined the plans for the 1997 Convention.

National President Kogovsek thanked Director of Fraternal Affairs, Nichole Knapp, for her report.

National Third Vice President Plute motioned to enter into Executive Session.

National Trustee Povich seconded the motion.

National President Kogovsek called for discussion. Being none, he called for a vote.

The motion passed unanimously.

Executive Session Omitted from Publication

Regular Session

National President Kogovsek recognized the Chairman of the Auditing Committee, National Trustee Gary Moore, for his report.

National Trustee Moore informed the National Board that the Auditing Committee met with representatives from the accounting firm Dollinger, Smith and Company and went over the financial reports of 1995. He noted positive financial trends for WSA including an increase in surplus and a strong cash flow. He explained the ongoing implementations of suggested improvements which were made by Dollinger, Smith and Company in 1995.

National First Vice President Mehelich motioned to accept the report of the Auditing Committee.

National Trustee Cindy Conte seconded the motion.

National President Kogovsek called for further discussion. Being none, he called for a vote.

The motion passed unanimously.

National President Kogovsek recognized Chairman of the Scholarship Committee, National Second Vice President Ann Mobilia, for her report.

Report of the Scholarship Committee

National Second Vice President Mobilia informed the National Board that the scholarship applicants had been judged solely by committee members rather than outside judges. Ms. Mobilia explained that the committee had decided that the 1996 scholarship awards would be consistent with those awarded in 1995. She then explained that the committee had decided to name scholarships in honor of WSA pioneers who are currently living. She noted that the pioneers chosen included Maurice Pagel, Anthony Meheicic, Joseph Yuriko, Ann Mobilia, Lewis Fabian, Joseph Prunk, and Anthony Tinetti.

Ann Mobilia named the recipients of the 1996 scholarship awards as Joel Sechler, Jayna Horvat, Trenton Grisch, Aaron Lenard, Julia Kowalczuk, Michael Southern, Deja Trojan and Tyson Pechek. Ms. Mobilia stated that the amount awarded for the 1996 scholarship awards totaled $16,750.60.

National Trustee Conte motioned to accept the report of the Scholarship Committee.

National Trustee Roger Lewis seconded.

National President Kogovsek called for further discussion. Being none, he called for a vote.

The motion passed unanimously.

National President Kogovsek recognized Chief Financial Officer Oury for his report on the Finance Committee.

Report of the Finance Committee

Chief Financial Officer Oury updated the National Board on the various investments the Finance Committee had reviewed, approved and carried out. The National Board then reviewed the minutes from the last Finance Committee meetings.

Chief Financial Officer Oury answered various questions from the National Board regarding the investments which he discussed.

National Trustee Moore motioned to accept the Finance Committee Report and approve their actions.

National Third Vice President Plute seconded the motion.

National President Kogovsek called for further discussion. Being none, he called for a vote.

The motion passed unanimously.

Chief Financial Officer Oury informed the National Board of the pending five-year lease agreement for the office space on the lower level of the WSA Home Office Building. Mr. Oury explained the possibility of selling some of WSA's current mortgage loans to another financial institution. He explained that this sale would increase WSA's other investment opportunities. Mr. Oury informed the National Board that an interested party has made a proposal to purchase the block of mortgages at a premium.

National Trustee Povich motioned to accept the sale of a block of mortgages held by WSA as presented by Chief Financial Officer Oury.

National Third Vice President Plute seconded the motion.

National President Kogovsek called for further discussion. Being none, he called for a vote.

The motion passed unanimously.

National President Kogovsek recognized Legislative Director Daniel Kogovsek for the Bylaw Committee report.

Report of the Bylaw Committee

Legislative Director Kogovsek informed the National Board that the Bylaws can either be amended by the National Board or by the National Convention in 1997. Mr. Kogovsek recommended that three of the amendments be amended right away in the interest of housekeeping. He stated that the other
necessary changes could be made at the time of the Convention. Legislative Director Kogovsek informed the National Board of recommended changes, a timetable and procedures for making bylaw changes. Legislative Director Kogovsek asked the National Board if they wanted the Bylaw Committee to undertake a redraft of all of the bylaws immediately or if they should postpone a revision, with the exception of minor adjustments, until the National Convention in 1997.

The National Board briefly discussed how and when the rewrite of the Bylaws should be handled.

National First Vice President Mehlich motioned to begin the rewrite of the Bylaws prior to the National Convention.

National Trustee Pavich seconded.

National President Kogovsek called for further discussion. Being none, he called for a vote.

The motion passed unanimously.

National President Kogovsek recognized Chairman of the Administrative Committee, National First Vice President Mehlich, for his report.

Report of the Administrative Committee

National First Vice President Mehlich noted that the recommendations which were made by the accounting firm Deloitte, Smith and Company were being organized and conducted in a very expedient manner. Mr. Mehlich emphasized his satisfaction with the administrative staff of WSA. He recommended National President Kogovsek for his contribution and availability to the staff of WSA.

Mr. Mehlich thanked the National Board for the honor of having a scholarship award named after him.

National Third Vice President Plute motioned to accept the report of the Administrative Committee.

National Trustee Lewis seconded.

National President Kogovsek called for further discussion. Being none, he called for a vote.

The motion passed unanimously.

National President Kogovsek recognized the Chairman of the Convention Committee, National Third Vice President, Diana Plute.

Report of the Convention Committee

National Third Vice President Plute stated that the Convention Committee had met and reviewed the schedule of events which were planned for the 1997 Convention. She noted that the Convention Committee had discussed the importance of a Junior Convention and that they came to the consensus that the Junior members should be able to attend the Convention providing certain guidelines were met.

Ms. Plute proposed the following as criteria for Junior members to attend the 1997 Convention: the parent or guardian must accompany the child to the convention, the junior member must be between the ages of seven and sixteen, the junior member must have been a member prior to the date of January 1, 1996, and the Junior member must have attended two community service projects during the year of 1996.

The National Board discussed at length the issue of including the Juniors in the 1997 National Convention.

National Trustee Pavich motioned to accept the report and proposed guidelines of the Convention Committee.

National Trustee Corte seconded.

National President Kogovsek called for further discussion. Being none, he called for a vote.

The motion passed unanimously.

National President Kogovsek recognized Chief Financial Officer Oury to discuss the results of budget planning for WSA.

Chief Financial Officer Oury described to the National Board how the budget was categorized for better understanding. He stated that the first attempt at budget planning for 1997 will be expense oriented only. Mr. Oury reviewed the budget information with the National Board.

National President Kogovsek recognized National Trustee Moore for the review of the Dollinger, Smith and Company management letter.

National Trustee Moore reviewed some of the remaining suggestions which were made by Dollinger, Smith and Company which WSA continued to work on and endorsed their recommendations.

National President Kogovsek noted the many recommendations which WSA had already put into motion.

Chief Executive Officer Fuss described the development of an electronic filing system which will keep track of all National Board motions and resolutions. He stated that they will be available through several different indexes. Mr. Fuss explained that this will provide more efficiency during audits by the Insurance Department.

The National Board discussed how specific policies and National Board Resolutions should be incorporated into the Bylaws. It was determined that these items would remain separate from the written Bylaws.

National President Kogovsek recognized Chief Executive Officer Fuss for an update on state licensing.

Chief Executive Officer Fuss stated that WSA's licensing in New Mexico is still underway though some clerical issues still need to be resolved.

* National President Kogovsek recognized National Trustee Lewis to discuss the matter of a Junior Convention.

National Trustee Lewis motioned to include the Junior members in the 1997 Convention.

National Third Vice President Plute seconded the motion.

National President Kogovsek called for further discussion. Being none, he called for a vote.

The motion passed unanimously.

The National Board determined that a Chairman was needed to oversee the agenda for the Junior Convention. National Trustee Pavich volunteered to Chair the Junior Convention Committee. National Trustee Lewis and National Trustee Corte volunteered to help.

National President Kogovsek stated that the National Board will expect a report on plans for the Junior Convention at the next quarterly meeting. He then recognized Chief Executive Officer Fuss to explain the possibility of offering the administrative services of WSA to other fraternal organizations. He explained that WSA had the capability to do this within additional staff. He outlined the benefits of this plan for WSA and indicated his desire that the pursuit of this plan be continued.

National President Kogovsek recognized Chief Financial Officer Doug Oury to discuss the Employee Incentive Bonus Program.

Chief Financial Officer Oury stated that the Finance Committee had discussed the Employee Incentive Bonus Program in December of 1995, at which time it was outlined and approved by the National Board. As recommended by Dollinger, Smith and Company the program guidelines have been placed in writing and Mr. Oury presented it to the National Board for their review.

The National Board reviewed the Employee Incentive Bonus Program, as presented and Chief Financial Officer Oury answered their questions. Legislative Director Kogovsek suggested a change in wording allowing losses to be factored into the program as well.

National Trustee Pavich motioned to approve the documentation of the Employee Incentive Program, implementing the changes suggested by Legislative Director Kogovsek.

National Third Vice President Plute seconded the motion.

National President Kogovsek called for further discussion. Being none, he called for a vote.

The motion passed unanimously with Chief Executive Officer Fuss abstaining.

Minutes continued on page 11
National President Kogovsek recognized Chief Financial Officer Oury.

Chief Financial Officer Oury explained the law which was recently approved by the National Association of Insurance Commissioners requiring insurance companies to provide an illustration at the time of issue to all insureds. He stated that this law would require that the company’s Board appoint an Illustration Actuary to certify that the illustrations are within the law. Mr. Oury explained to the Board that WSA's actuary, Ernest Forrester, has been informed of this and noted that his qualifications allow him to be appointed as an Illustration Actuary and accepted by the Colorado State Insurance Department.

National First Vice President Melich motioned to appoint Ernest Forrester as Illustration Actuary for WSA.

National Trustee Conse seconded the motion.

National President Kogovsek called for further discussion. Being none, he called for a vote.

The motion passed unanimously.

National President Kogovsek recognized Chief Executive Officer Fuss.

Chief Executive Officer Fuss motioned the National Board to clarify how per-diems and mileage for officers should be handled. They discussed some options and offered suggestions on how to clarify this matter for the Bylaws.

National Trustee Lewis motioned that effective September, 1996, for all future National Board meetings, only received expenses, incurred by officers attending National Board meetings shall be paid at reimbursements and salaries of the Directors who are missing regular work days for the meetings shall be reviewed by the Salary Committee.

National Trustee Povich seconded the motion.

National President Kogovsek called for further discussion. Being none, he called for a vote.

The motion passed unanimously.

National President Kogovsek informed the National Board that recent concerns have been voiced by members regarding the proposed exemption of Fraternal Benefit Societies from having to pay sales tax. He noted that WSA has always paid sales tax and since this proposal was not approved, WSA will not suffer any adverse effects. Mr. Fuss explained that had the proposal gone through, WSA would benefit. Chief Executive Officer Fuss then suggested to the National Board that McEvoy and Kyle, the Government Relations firm under contract with WSA, should research the possibility of proposing legislation. It was determined that the Finance Committee should conduct further research on the matter.

National President Kogovsek informed the National Board that the next quarterly meeting of the National Board of WSA Fraternal Life will meet on Saturday, September 21, 1996 at 8:00 AM.

Honorary President Joe Yurko expressed his opinion to the National Board that a Treasurer and full-time President should be appointed to the National Board of WSA.

National President Kogovsek thanked Honorary President Yurko for his comments and stated that his concerns would be addressed by the Bylaw Committee.

National Trustee Povich motioned for adjournment.

National Trustee Conse seconded the motion.

National President Kogovsek called for further discussion. Being none, he called for a vote.

The motion passed unanimously.

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The motion passed unanimously.

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National Trustee Conse seconded the motion.

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National Trustee Conse seconded the motion.

National President Kogovsek called for further discussion. Being none, he called for a vote.

The motion passed unanimously.
COME JOIN YOUR FELLOW W.S.A. TOMORROW MEMBERS FOR A COMMUNITY SERVICE PROJECT AT THE GEMINI HOUSE.

WHEN: SATURDAY, OCTOBER 19TH
WHERE: GEMINI HOUSE
TIME: 10:00 AM

PLEASE R.S.V.P. TO NICHOLE BY OCTOBER 4TH. THIS WILL COUNT AS 1 PROJECT FOR ALL JUNIOR MEMBERS WHO ATTEND!

Water World was a Big Splash

Above - The Wave was a popular ride. A heavy flow of water is directed at you to try to wash you away, while you try to stay on your board as long as you can.

Above - The kids all had fun at one of two special sections for kids. This area featured numerous valves, handles, and cranks that controlled the flow of water from strategically placed nozzles. The general idea was to lure your mom or dad over in front of one, and then let 'em have it.
Right - Water World has two theme rides. One is the Lost Pharaoh’s tomb, and the other is Voyage to the Center of the Earth. Both are a combination of robotics, lights, and water slides. You venture out on a raft with several other people, and you hope you come back!

Below - Ouch, right in the eye. Water World is definitely not a place to go if you don’t like water in your face.

Below Right - Two lucky rafters who returned safely from Voyage To The Center Of The Earth. The other raft mates were not as lucky.

Above - More wave action as Thunder Bay spits out a large wave for an attempt at surfing. By the end of the day, the pool is a solid mass of floating people, waiting for the next wave so they can get thrown around with all the other people.
September

2nd  The Home Office will be closed in Observance of Labor Day

10th  5:30 p.m.  Pueblo Lodges #3 & #16 will meet at the S.R.D.A. for a joint meeting

10th  5:30 p.m.  Loveland Lodges #17 & #72 will meet at the Colorado Grill.

11th  5:30 p.m.  Denver Lodges #1 & #41 will meet at the Home Office.

14th  1:05 p.m.  1996 WSA's COLORADO ROCKIES DAY! Tickets are SOLD OUT so mail your payment today to guarantee your reservation!

15th  Forest Lodge #67 in Ely, MN will meet at 1320 East Harvey

28th  8:30 a.m.  Lodge #7, Run for the Son for the Denver Rescue Mission

October-December

October 14th  The Home Office will be closed in Observance of Columbus Day

October 19th  10:00 a.m.  WSA Tomorrow members will be gathering at the Gemini House to put in their community service hours!

December 13th  WSA Annual Adult Christmas Party at the Boulder Dinner Theatre

December 14th  WSA Annual Kids Christmas Party at the Home Office

December 25th  The Home Office will be closed in Observance of Christmas Day

Call Director of Fraternal Affairs Nichole Knapp at (303) 451-1494 or 1-800-451-7528 for more details on any of these events
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**Highlights**

Rockies Baseball game (1:05) and lunch (11:00-1:00) at the Ballpark.

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**Highlights**

Sat. 19th, Jr.s are at the Gemini House at 10 a.m.

**Lodge Meeting** Check your Fraternal Pipeline for specific lodges and times.