FRATERNALISM is a Cornucopia of Fun and Support!

FALL 1999
VOL. 59 NO. 4

WSA
Mamie Pugel welcomes Fall, and gives us some attitude. "NFCA 1995 Fraternalist of the Year"

1999 Scholarship Winners
Meet our 1999 WSA Scholarship Winners and read one winning essay from our CO/WYO Scholarship Contest.

Letters
Welcome mail from our members and friends.

Spotlight
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Annuity Interest Rates
4th Quarter of 1999

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<th>Annuity Type</th>
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<tr>
<td>Existing Deferred Annuities</td>
<td>5.50%</td>
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<td>This is the renewal rate for owners of 1 year guaranteed WSA Deferred Annuities with anniversary dates in October, November, or December.</td>
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<td>New Deferred Annuities</td>
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<td>Includes a first year interest bonus of 1.25%.</td>
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<td>Surrender charges are waived.</td>
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The Sociedad Proteccion Mutua de Trabajadores Unidos (SPMDTU) of the Hispanic Society for the Mutual Protection of United Workers was founded at the turn of the century in Antonito on the principle that those who are being discriminated against should unite to benefit the individual and the family.

The human experience was the same throughout the San Luis Valley, especially in Conejos and Costilla counties, and thus Celedonio Mondragon founded the organization at the home in Antonito of one of his original disciples and those who became co-founders of the SPMDTU.

The brethren compared themselves to the early Christians who met at homes of individual members, and they took the society books from home to home in a sack. During the years after 1900, other Hispanic towns in southern Colorado and northern New Mexico had established local councils. They then decided to establish one central council to coordinate the efforts of the new organization for the mutual benefit of all members.

By 1926, the society had completed its new home on Main Street, and the several local councils of the society could meet together as a large group of members.

Within a few years, the society was less concerned with racial strife in the communities and became more aware of individual needs with which the brethren are able to assist, thus, sick members were cared for by the brethren.

The SPMDTU became best known for its compassion and mercy toward its members in need during the early years of the society, and its Constitution emphasized benefits for its members.

There was a brotherly atmosphere among the members of Spanish ancestry in the organization that was founded upon the regulations of the Minor Order of Saint Francis.

At the beginning laws were created concerning memberships. Only a person of the masculine sex who was between the ages of 18 and 60 could join. He had to be of a sane mind and be free of any conviction for felonies. He had to be free from all vice. He could not be a member of religion or a political boss. He had to be a moral person, practice good citizenship and obey all laws of the local, state and national governments.

Since SPMDTU was a fraternal order, all members would work for the benefit of each other. They were courteous with each other. They obeyed their superiors and attended meetings, for only through constant information and union could the organization succeed in its expectations. They had to be willing to pay all dues and fees required by the Superior Council (el Concilio Superior) in Antonito.

From the dues and fees, the society paid a modest sum for sickness, depending on the amount of time the members were sick. There were other benefits, such as for unemployment and funeral expenses. In 1914, a modest sum of $175 was provided for the widow or heirs of a member.

The early legislation of the organization lists five different types of benefits. First, a member was entitled to a policy payable to the legal heirs of the member. The starting amount for this insurance was $175. The amount went up to $500 in 1920 and had reached $1,000 by 1965. A second benefit created by law was the sickness subsidy, which was computed on the duration of the illness. There was a $25 donation for funeral expenses and this was considered the third benefit.

The next assistance pertained to the funeral services. It was the duty of all members belonging to the local council of a departed brother to form an honor guard for the body. These men were also to make arrangements for the wake, if one was to be had. Then they had to help in the burial services. The last benefit granted help to all members who were unemployed. and thus, it was the duty of the society to find work for its brethren who could not find a way to make a living.

These blessings the society gave to its members in its first three decades, but although today the dream has become history, its name still survives as a fraternal organization for communication and social action.

See related story on 100-year old SPMDTU member Felix Sanchez, pg. 14-15.

**Attention:**

**WSA Members who were originally certificate holders of an SPMDTU certificate:**

You are eligible for many of WSA's fraternal benefits, including:

- The WSA Scholarship Program for graduating high school seniors
- The newborn benefit
- 50/60/70-year membership awards (awards based off of the first year of adult membership in either SPMDTU or WSA)
- The orphan benefit

Please call the Home Office at: 1-800-451-7528, or 303-451-1494, with questions regarding any of these benefits and how they may affect you.
By the time you read this, we will be in the month of October. And you better watch out so the goblins won't get you. As we are in the beautiful season of fall, you have been getting some nice cool mornings. Also, thank heavens, the yard work should be put out of our minds until next year.

Nature will hold us spellbound with the change of colors, especially in the mountains. Our parks also will be something to see.

In the fall it is time to reflect on the change of the seasons and on time. Both spring and fall have different characteristics. Spring is alive with new animals, flowers - alive with activity. And while fall can mean death to some things, it is also alive with activity. The changes occurring in the fall are sometimes even more dramatic than those of spring - our beautiful aspen in Colorado, the beautiful foliage on the east coast. What a wonderful time of year!

Have a wonderful fall and God Bless and Love you all.
Some Tidbits

Attitude

I found this interesting and I do hope that you will too. It has a lot to do with attitude and how a positive attitude can really change the way you view the world. Your outlook on life determines your happiness: You can take two people who have roughly the same amount of money, the same amount of friends, the same health yet view the world through an optimistic and a pessimistic point of view. Which one do you think is happy?

"If We"

If we noticed little pleasure,  
As we notice little pains;  
If we quite forgot our losses  
And remembered all our gains;  
If we looked for people's virtues  
And their faults refuse to see;  
What a comfortable, happy,  
Cheerful place this would would be.

I read this quote below someplace and feel it is really true.

Attitude. “The longer I live, the more I realize the impact of attitude on life. Attitude, to me, is more important than facts. It is more important than the past, than education, than money, than circumstances, than failures, than success, than what other people think, or say, or do. It is more important than appearance, giftedness or skill. It will make or break a company...a church...a home. The remarkable thing is we have a choice every day regarding the attitude we will embrace for that day. We cannot change the inevitable. The only thing we can do is play on the one string we have, and that is our attitude... I am convinced that life is 10% what happens to me and 90% how I react to it. And so it is with you... we are in charge of our attitudes.”

How Very True...

Some Humor...

- Our preacher got this one off a few weeks ago while extolling the virtues of a leading citizen during the eulogy:
  “We have here only the shell - the nut is gone.”

- A banker calls in an oil man to review his loans,  
  “We loaned you a million to revive your old oil wells, and they went dry,”  
  says the banker.  
  “Could’ve been worse,” the oil man replies.  
  “Then we loaned you another million for new drilling equipment, and it broke down.”  
  “Could’ve been worse.”  
  “I’m getting tired of hearing that,” snaps the banker, “how could it have been worse?”  
  “Could’ve been my money,” says the oil man.
Amanda Marie Hallisey
Holy Rosary Lodge #7
Scholarship Award

Amanda Marie is from Broomfield, Colorado where she attended Broomfield High School. While at Broomfield High she was an active member of the basketball and volleyball teams, and the copy editor for the "Eagle's Cry" for two years. An active member of WSA Tomorrow, "Mandie" has been involved in many community projects and served as an officer. She will enroll at Metro State College of Denver this fall.

Chad Ones
Slovan Lodge #5
Scholarship Award

Chad is a graduate of Canon City High School in his hometown of Canon City, Colorado. An active student, Chad has been a 4-H club member, an Eagle Scout, National Honor Society member, and a Soccer team state qualifier, as well as a member of the Gold Honor Roll for the last four years. Chad plans to attend the Colorado School of Mines this fall.

Joshua Cristallo Sechler
Forest Lodge #67
Scholarship Award

Joshua is from Confluence, Pennsylvania where he graduated from Meyersdale Area High Schools. An active student, he participated in concert and jazz bands, chorus, French and drama clubs, student council, Rotary Club, Boys State, and more. He has been an active member of the community. Joshua will attend Indiana University this fall.
Devon Sadar
St. Martin’s Lodge #1 Scholarship Award

Devon lives in Pueblo, Colorado and graduated from Centennial High School. She was involved in sports, student government and numerous community service activities. She was awarded four academic letters for scholastic achievement and two for cross-country. Devon will be attending the Franciscan liberal arts school, Quincy University, in Quincy Illinois this fall. She plans to study political science and looks forward to a future in law.

Juli R. Krupka
Western Star Lodge #16 Scholarship Award

Juli is a resident of Pueblo, Colorado where she graduated from Central High School. While at Central High, Juli has been a member of the Honor Roll, and the National Honor Society. She was active in student government and sports. She has participated in a wide variety of community activities. Juli will attend either University of Northern Colorado, or the University of Southern Colorado this fall.

Audrey Jersin
Trail Blazer’s Lodge #41 Scholarship Award

Audrey is a graduate of San Ramon Valley High School in Danville, California. While at San Ramon Valley High School, Audrey has received many Academic Excellence Awards. She has been a contributing member of the community with work she has done as a member of the “Daughters of the Nile” church group, and the co-founder of the Danville Community Poetry Club. Audrey will attend California Polytechnic State University this fall.
Naomi Novak

St. Rose of Lima Lodge #72 Scholarship Award

Naomi is from Lincoln University, Pennsylvania where she attended Avon Grove High School in West Grove, PA. While at Avon Grove she was an active member of the band and Student Council. She also makes time for church, community-service, her family and work. Naomi will enroll at the University of South Florida this fall to study Pre-Law and Sociology.

Raymond J. Abrams

Three Star Lodge #33 Scholarship Award

Raymond is a graduate of Campbell County High School in Gillette, Wyoming. Raymond has been active both academically and athletically being selected to receive the Presidential Academic Award, Captain of the State Football Championship Team, and as the state of Wyoming’s 100-meter dash champion. He will attend Augustana College in Sioux Falls, South Dakota.

Benjamin J. Novak

Pikes Peak View Lodge #6 Scholarship Award

Ben is from Ely, Minnesota where he graduated from Ely Memorial High School. An active student, he participated in Student Council, the National Honor Society and the hockey and golf teams. He has served as a mentor to elementary students. Ben will attend Gustavus Adolphus College to study pre-med to prepare for a career in the medical field.
Dear WSA:

I wish to express my deep appreciation for the scholarship that your organization awarded me. With your help, I am now more able to pursue my dreams. I will be proud to represent the WSA at Cal Poly, and will strive to make you proud of my accomplishments there as well.

Sincerely,
Audrey Jerelin

Dear WSA:

I would like to take this opportunity to extend my greatest gratitude and appreciation to you for selecting me as the winner of the WSA scholarship. As I am attending Metropolitan State College of Denver, the scholarship will be covering full tuition for the entire school term. I started at Metro as of August 23 and so far my studies are progressing well. I am a full-time student with twelve credit hours, and my courses consist completely of general studies. I just recently applied and received the job and title of copy editor for the campus newspaper, which is called The Metropolitan. I am still undecided on choosing a major, but I am closely looking into journalism. I truly am lost for words as I try to express my gratitude to you. Your decision in choosing me for the scholarship has helped me in achieving my goals more than you know. Once, again, thank you, for all that you have done for me.

Sincerely,
Amanda M. Hallisey

Lodge #7 congratulates WSA Scholarship recipient Mandi Hallisey, holding award.

Continuing Education Recipients

Joel Everett Sechler
Jayna Horvat
Aaron Lundblad
Deja Trojan
Laurel A. Lundblad

Todd J. Bednash
Nobuko Hanabusa
Franding Marie Silvoy
Erik Cavarra
Lynne Maye Moore
Mia M. Gonzalez

Michael Z. Abrams II
Jeanna Fabian
Kristin M. Germscheid
Eric Horvat
Janelle Fabian
Dear WSA:

It was such an honor to receive the St. Martin's Lodge #1 Scholarship Award. I would like to thank WSA and all the members who make these awards possible. This is such a wonderful opportunity for all of the young members.

Thank you so much for inviting my family and me to the 1999 Scholarship banquet. We had a great time watching the video and meeting other WSA members.

This award is going to be so helpful with my expenses and it is so meaningful. I would like to thank you for your support and your faith in me.

Sincerely,
Devon Sadar

Dear WSA:

Thank you so much for your continued support of my education. The money will certainly help with my college expenses this year.

I am beginning my Junior year at the University of Utah, and your scholarship program has been very helpful.

Thank you again.

Sincerely,
Nobuko Hanabusa

Dear WSA:

I would really like to thank you for selecting me once again for the John Predovich Scholarship Award from WSA. Without it, I would not have been able to attend the school of my choice, St. Olaf, in Northfield, MN. I have always wished to attend a private, liberal arts school, and with your assistance, I was able to make this dream a reality. I really enjoyed my first year at college and feel that I received a great education and gained valuable experiences. I am happy to hear that you have renewed my scholarship for the 1999-2000 school year. I plan to continue my success at St. Olaf and to expand my learning horizons. Once again, thank you very much for this wonderful opportunity.

Sincerely yours,
Kristin M. Germscheid

Dear WSA:

I would like to thank you for the scholarship you awarded me this past July. I really enjoyed the banquet and sincerely appreciate your hospitality.

Since then, I have begun my first year at the University of South Florida where I have been busy studying and making new friends.

Again, thank you so much for assisting me in achieving my goal of becoming a teacher.

Sincerely,
Naomi Novak

Dear WSA:

Thank you so much for your continued support of my college education. The scholarship that I am receiving has helped me at the University of Colorado; I could not have made it this far without your help. Thank you, again!

Sincerely,
Laurel A. Lundblad

Dear WSA:

It is an honor to be the recipient of the WSA Scholarship. The award will ease my financial burden as I undertake my college education. I feel honored to be a part of a distinguished organization that cares for the needs of its future generations.

Your generosity is greatly appreciated.

Thank you,
Ray Abrams
Dear WSA:

I would like to take this opportunity to thank you for the very generous Slovan Lodge #3 Scholarship you awarded me. This scholarship will greatly help defer the costs of attending Colorado School of Mines. With the ever growing cost of education, it is nice to know that there is an organization that helps support the young men and women who want to further their education. I also want to thank you for the scholarship awards dinner at the Brown Palace Hotel. My family and I enjoyed the entire evening. Again, thank you for your generosity and terrific dinner.

Sincerely,
Chad Ones

Dear WSA:

On behalf of receiving the continuing WSA scholarship I would like to express my sincere appreciation for your support.

I am truly thankful to the Lord for helping me in my scholastic achievements and for providing people like yourselves who generously help those who are in need.

Thank you.

May God Bless and Jesus be with you,
Erik Cavarra

Dear WSA:

Thank you for renewing my scholarship. You have helped me out tremendously as I begin my senior year at the University of North Alabama. I will be graduating in the spring of 2000 with a major in Biology, hoping to get into medical school the following year. Thanks again for the continued support of my education.

Thank you and may God bless you,
Deja Trojan

Dear WSA:

I'd like to take this chance to say thank you for the scholarship towards my college education. This year marks the fourth year that I will be attending the University of Northern Colorado. Thanks again, I could not have made it this far without you.

Sincerely,
Aron Landblad

Dear WSA:

I would like to take the opportunity to thank you for the WSA Scholarship Award. It is greatly appreciated. I am currently attending the University of Southern Colorado. I have not declared a major at this time, but I am exploring the field of pharmacology.

Thank you again.

Sincerely,
Juli Krupka

Dear WSA:

Thank you for renewing my scholarship for the 1999-2000 school year. Once again the aid from this scholarship will help my family and me meet the financial obligations of a college education.

As I enter my Junior year at Immaculata College, I am thankful to have many opportunities that have enriched my life academically, spiritually, musically, through leadership roles and volunteer work. I continue to work on developing, expanding and improving each of these areas of my life.

Thank you once again for making it possible for me to have these opportunities and for your continued support of my education. I am very grateful!

Sincerely,
Francine M. Silvoy

Dear WSA:

Thank you for awarding me the 1999 WSA Scholarship. Your generous gift will help me in the pursuit of my educational goals. I will try with my best efforts to uphold the standards to which WSA has been dedicated.

Thank you again,
Michael Z. Abrams II
Fraternality has played an extremely important part in my life. The strong sense of belonging I have felt by being a part of several groups has helped me understand the power of people joined together for a common goal can have.

My family has always been very close and I consider us a fraternal unit. We are bound by common goals that have driven us in positive directions. With six brothers and sisters that are very involved with and supportive of one another, we truly believe that we can succeed in being a strong family that will impact our society for good. Every week my parents gather our family to teach us solid principles, discuss our concerns and to spend time together playing games and working on projects. Although I have grown up with this weekly ritual, I now realize that, by making this an important family tradition, it has helped us all feel “tied” to one another. We actually know each other, and enjoy being together, which is somewhat unusual in today’s world. Whatever I choose to do in life, I have no doubt that my family will back me one hundred percent, just as they always have.

Outside of my family circle I am very involved in my community church. There is a definite feeling of fraternality between all of the members. We even call each other “Brother” or “Sister”. We share the same beliefs and come together to offer love and support in living those beliefs. Whatever the need, my church is committed to helping fulfill it. It is a comfort to me to know that whether I need counseling, or my family needs material assistance, we have somewhere to turn.

There exists a shared pride in our community and a wonderful concern for the general welfare of those who live here. Specifically, I have been involved in a community organization called Young Life. Being a group leader has given me the chance to do a great deal of community service with kids ages 12-18. Helping the elderly and having special clean-up projects as a group has deepened my feeling of love, pride, and commitment to our town.

Having a sense of fraternality with these, and many more groups has definitely been the most powerful force in forming who I am and how I think. In a world where more and more people are turning inward and showing only concern for themselves, belonging to strong groups, that maintain good, positive goals and ideals, has helped me look beyond myself. I feel confident that by joining forces with others who share my strong desire to impact our society for good, I can continue to be an active force in bringing to pass positive changes.

We were happy to have two winners of the Colorado/Wyoming Scholarship Essay Contest this year. We will be featuring our other award winning essay in our winter Fraternal Voice.
Dear WSA:

I was born April 26, 1921, in Canon City, Colorado. My parents were Frank F. and Christine R. (Rozman) Konte. I grew up in Canon City and graduated from Canon City High School with the class of 1939. I served in the Navy during World War II as a Signalman on the USS New Mexico.

I was married in 1946. I became an Ironworker in 1948 and started traveling on construction jobs.

In 1953 I moved my family to Alaska and have made it my home since. I have two sons and a daughter, seven grandchildren and one great-grandson.

I enjoy flying our airplane and traveling in our motor home.

Sincerely,
Frank J. Konte

Dear WSA:

Thank you for the certificate of recognition. I also appreciate very much the check.

My father, Leopold Korsick, was one of the original officers of St. Martin's Lodge. He was a great supporter of fraternal organizations.

Because of health problems I will be unable to attend the Awards Banquet.

Thanks again.

Sincerely,
Lucille Vukelich

Dear WSA:

Thank you for the check and certificate acknowledging my 50 years as a member of WSA.

It was my pleasure to have been the secretary of Lodge #52 for many years after the death of my husband Albeen.

Thank you again for the gift.

Sincerely,
Rosemary Topolovec
On May 24, 1899, Senora Rosenda Vialpando & Senor Manuel de Jesus Sanchez became the parents of a beautiful hazel eyed baby boy with a crop of brown hair. The baby was named Felix Sanchez.

Felix remembers the work on his family’s home hard and never ending. Manuel de Jesus was a farmer in a small rural area called El Llano Pelado. The family lived on seven acres of land in a small village called Chama, Colorado. Felix had several brothers & sisters. Antonia, Felipe, Luisa Maria, Nastacio, Benito, Zacarias, Moises, Lucas, Josefa, Daniel and Juanito.

When Felix was old enough to go to school, he attended school in Chama. At about 11 years of age, he went to school in Santa Fe. He remembers riding the “Chili Line Train” to Santa Fe.

In Santa Fe, he stayed at a boarding house for young boys. This is where most of the children went to receive an education in those days. There were boarding houses for boys and boarding houses for girls. He only attended one year, then returned to Chama, CO. Here he learned “poco a poco” how to read and write and speak English.

Opportunity of a Lifetime

Henry Wisehart, a well known figure in the community, heard about a ranch which was being homesteaded by the Ortiz family. The Ortiz family had not been able to comply with the requirements and was abandoning its claim on the 360 acre ranch. The canyon, available for homesteading, was called “Media Noche,” or, “Midnight.” Media Noche is located next to the Red river Ski Resort Area.

Henry Wisehart told his friends, Manuel de Jesus and his brother Rafael, about the homestead and encouraged them to take advantage of President Harding's Homestead Act. During the years 1862 to 1934, President Harding assured every head of family the right to ownership of a quarter section (160 acres) after he had lived on it 5 years and met the essential requirements. Rafael and his brother Manuel de Jesus, knew the area was prime grazing land. The two brothers immediately filed for permission to homestead the property.

Rafael Sanchez, had no children of his own. So he proposed to Felix, his 18 year old nephew, that if he would farm his lands and care for his animals in town while he, Rafael spend the required time homesteading the ranch, he would make young Felix his heir to half of the ranch. Felix accepted the uncle’s proposal, caring for his uncle's farmlands as well as his father’s land and animals. He also, helped his uncle and his father build the cabins required by the Homestead Act. Rafael’s cabin was built out in the open grazing are on the side of the hill. The cabin has two large rooms, a kitchen and a bedroom.

The homesteading requirements were completed and became Rafael’s on November 16, 1922. The deed was filed January 20, 1923 at 8:30 AM with a map of the ranch.

Years later, Rafael moved from the area, but before he left, he sold half his share of the ranch to his brother, Manuel de Jesus, for $5. The other half of the ranch was deeded to young Felix, again for the price of $5. Rafael had kept his word to his young nephew.

The land has some forest and has the best grazing a fresh water spring, the most beautiful view of the whole ranch, and a creek laden with an enormous amount of fish.

Adventure De Amor

One evening, young Felix attended the baile in Questa. At the dance, a certain young lady caught his eye, and his life would never be the same. Eloisa Vigil was the daughter of Juan Nepomosena Vigil and Eufrecina Rael, born Nov. 5, 1900 in Questa. Eloisa was also smitten by young Felix. They took every opportunity to see each other. After four years Felix admitted to his father that he wanted to marry the pretty maiden. As was the custom in those days, Felix’s uncles gathered in Cerro from Colorado to draft a letter of marriage proposal. Today it is joked about as the gathering of a commission. It was a very formal family affair. They took the uncles about a week to come up with a satisfactory letter. Once completed with fancy handwriting, the party of uncles, padrín
and Felix's father set out to ask for Eloisa's hand in marriage. The letter was presented to Eloisa's parents. Eloisa was then given the letter for consideration. Of course, Eloisa said yes.

**Life Together**

Eloisa would become Felix's partner and soul mate as they traveled throughout their lives together. The young couple adopted a baby boy Ernesto in 1926. The baby became ill and died suddenly. Felix and Eloisa were both torn apart by the child's death.

In 1927 the Sanchez's tried adoption again, this time with a four-year old baby girl named Lucia Elvira. In 1936, Felix and Eloisa adopted a young boy named Herman, he was six years of age and his parents had passed away.

Felix was very proud of Eloisa "Osha", he said she would tackle anything a man or woman could do. She was a hard worker and an excellent gardener.

Eloisa had a liberated spirit. She would do housework, sew, embroidery, tatting, crochet, patch quilts, and wheel cushions; she canned fruits, vegetables, meat, and made jellies and pies. She didn't let gender stop her from handling horses, or farming equipment.

Felix and Eloisa were well known in their community and well respected. They went to church regularly. God and their catholic faith was taken very seriously.

**60th Wedding Anniversary**

Eloisa and Felix celebrated their 60th Wedding Anniversary in 1983. It was an elaborate affair, complete with a wedding dance. The whole town turned out for the celebration. It was a very happy time with family and friends. They were content with their family and their lives. Life was there for them to enjoy.

Sadly, Eloisa passed away in 1983.

**Family**

Felix still lives in his home doing his own cooking, laundry and some cleaning. His grandchildren, great grandchildren and friends come and visit as often as they can.

Felix is still active in his family's lives and in his community. He attended his greatgranddaughter Maria Elena's wedding in Corrales. He attended his great-granddaughter Feliz's confirmation in Rio Rancho.

This March he attended an anti-drug rally in Questa to give his support. His greatgrandson Cristobal sang the Mananitas and received a standing ovation. In March, Felix went with grandson Bennie to a seminar on "Farming and Ranching for the Future."

Felix is proud that the old traditions still live on today and is happy that his great grandsons have the knowledge to carry them into the future.

Felix, an active member of the SPDMU, voted to provide funds for a scholarship to help further some Questa High School senior's education.

Felix's mind is still very sharp and it is still a pleasure to sit and talk with him about the family's culture, traditions, heritage and ancestors. It is a priceless treasure, to still be able to ask him for his Bendicion, and to be able to receive it along with his love.

**The Old Homestead**

*This land is our land,* takes on a new meaning here. The ranch has hidden treasure for those who wish to look for it. It is a place where family enjoys summer beauty, herds of elk and deer. A private winter wonderland, exists in the middle of God's own temple. This land brings peace in times of pain.

Family reunions take place in this beautiful setting. Today a cabin sits facing the creek from where the original cabin once stood. Built by Loretta Gallegos, Felix's youngest granddaughter, the cabin fulfills a long awaited dream. All children and grandchildren of Felix's daughter Lucy worked together to build the structure. Felix's grandson Bennie continued the work on the inside of the cabin. Lucy loved the ranch and instilled in her children and grandchildren the love, beauty, and wonder of their heritage. Today Lucy and Aladino own the land and will pass it on to Felix's great grandchildren. It is in keeping with the spirit of the "antepasados" who considered the land sacred to be, "el patrimonio" to be inherited by family members, relatives and their heirs. The land was the lifesblood of the Hispanic and today it's treasure, our treasure.
Dear WSA:
I was overwhelmed by your gift! (Lodge #41) At first I didn't know what I would do with it all. But the needs are so great in downtown Denver that demands soon exceed supplies.
Please extend our gratitude to all who contributed in any way. Since our thoughts, words and deeds have a ripple effect there is no telling how many will benefit from your generosity.

Peace and All Good,
Mark Lesnienski
Assistant to the Poor
Church of the Holy Ghost

Dear WSA:
The Ely Little League would like to take this opportunity to thank you and the members of Forest Lodge #67 of the Western Slavonic Association and Rosemarie Mobilia, for presenting us with the monetary donation.
It is organizations like yours that help us with making equipment purchases and keeping our facilities in safe and good repair for the education and enjoyment of our youth in the Little League Baseball program.

With Sincere Thanks,
Bill Erzar,
President, Ely Little League

Dear WSA:
The 31st Annual SHARE Benefit Golf Tournament was a gigantic success again this year. We had 170 golfers and 44 sponsors along with numerous prize donators. You and other generous businesses and individuals contributed so much to our success, we wanted to thank you personally for your support.
We look forward to your continued involvement in Chamber programs and having your generous support again for next years tournament. Make sure to mark the first Wednesday of June, 2000 on your calendar.

Thanks you again for your support.
Sincerely,
Marilyn Gahagen,
SHARE Golf
Dear WSA:

Thank you very much for your generous donation to the Northland Volunteer Council. Your donation will pay our rent for five months! We are still housed in the Pioneer Building (owned and located behind the Virginia Regional Medical Center.) The Board of Directors and I, as Director of the Center, are all volunteers.

Our primary purpose is to promote volunteerism. We accomplish this by assisting organizations and agencies which utilize volunteers in the delivery of service by helping with recruitment, recognition, and training.

We help with recruitment by publishing a Needs Column in the Mesabi Daily News. In addition, special recruitment efforts are made such as at the Iron Range Youth in Action Conference where member organizations, who are able to accept the help of youth volunteers, submitted their requests. Nineteen youth were recruited for jobs as diverse as helping with a garden at a nursing home to raise money for Habitat for Humanity by taking pledges and riding 500 miles on their bicycles.

We publish the third annual Volunteer Resource Directory in the Mesabi Daily News during National Volunteer Recognition Week. Over fifty organizations which utilize volunteers were listed in the directory. On two consecutive Saturdays, volunteer fairs were held in Hibbing and Virginia.

In Virginia, the Hall of Fame Awards were presented to Gertie Buria, treasurer, packer, driver for Wheeling Meals and a group of women from the Palo/Markham area who’s combined years of service totalled 65 years; serving as officers and board members and drivers for Meals on Wheels. Gift certificates from various merchants were given to the nominees in addition to a plaque to the group and to the individual winner.

Law Day USA was held on April 28 at the Irongate Mall in Hibbing and the Thunderbird Mall in Virginia.

About 32 persons took advantage of the opportunity to seek free legal advice from area attorneys who volunteered their time. Intake persons were provided by the Northland Volunteer Council.

The Center had another banner year in the volunteer Tax Assistance Program. We established new electronic filing sites in Hibbing and International Falls and managed to come in as number one in Northern Minnesota as an electronic filing site! For our efforts, the Minnesota Dept. of Revenue has provided us with two newer computers and a “brand new” Hewlett Packard printer, copier, fax and scanner! Most gratifying was the fact that we served six facilities on the East Range and about the same number on the West Range which house and employ the disabled. One facility, for example, has 24 residents and their total refunds amounted to over $4,000, a nice little “chunk of change” for folks who live on a shoestring! Training for electronic filers was held in Hibbing for volunteers from Itasca, Koochiching and North St. Louis County in January.

Another session will be held for new volunteers in August in Virginia. We plan to expand sites to include Ely, Eveleth and Chisholm in the year 2000.

Many, many thanks to WSA Fraternal Life/Forest Lodge #67, Ely, for your generous support. Your support enables us to continue to provide services and to make our communities better places to live.

Sincerely,
Marian D. Chase, 
Director/NVC

Dear WSA:

Thank you, Lodge #67, for your support of our “Newspaper in Education Program.”
Your sponsorship will benefit the teachers, students, and parents who use the newspapers you have funded. Newspapers are a proven, positive learning tool. They provide real-life lessons in a variety of subjects.
We appreciate your participation in this educational program.

Sincerely,
Jan Chronister
Educational Services
Duluth News-Tribune

FRATERNAL VOICE 17
Rosemarie Mobilia presents Ducks Unlimited with WSA backpacks, water bottles and coolers.

Lodge #41 members Harry Cook (left) and Fred Busch (right) are "Friends in Need" as they present Mark Lesniowski with a donation of goods to the poor and needy of the Holy Ghost Parish.

“A very special cause in life itself.” Bill Durma of the Flight for Life Foundation accepts a donation from Lodge #41’s Cheryl and Rocco Santangelo (left) and Frank Zuponcic (right).

“Lodge #67 . . .

Rosemarie Mobilia presents Bill Erzar a check for the support of the Little League of Ely.

Rosemarie Mobilia, treasurer of Forest Lodge #67 presents Janie Hall of the Ely Garden Club with a check.

Thanks to generous benefactors such as WSA, the garden club can welcome you to Ely with beautiful flowers and trees.

Rosemarie Mobilia enjoys the beautiful flowers planted by the club.”
on WSA

Lodge #3 & Lodge #16...

Lodge #16 president Diana Bartolo (far right) and Lodge #3 president John Kogovsek, present donations to Nick and Mary Rossis of the Cantate Singers.

Sloven Lodge #3 member Ann Shepard presents a check to Sister Ann Krall of the St. Scholastica Academy. Also pictured are Tillie Vojtasek and Fran Stoff.

The Cantate Singers entertain the Pueblo lodge members during their June meeting.

Kasic Tennis Tourney a Continued Success

Norman Vail of the Pueblo Tennis Club receives a donation from Lodge #16 President Diana Bartolo (right) and Frank Bartolo (left).

WSA Proud to Support the Kasic Memorial Tennis Tournament

For another straight year WSA Lodge #3 and Lodge #16 are proud to sponsor the Kasic Memorial Tennis Tournament supporting the Colorado Junior Tennis Program. The tournament is named for the late Jim Kasic who love and support of tennis led many to play the game.

Lodge #3 Recording Secretary Helen Plate (left) and members George Plate and Louis August (right) present Norman Vail of the Pueblo Tennis Club a donation.

FRATERNAL VOICE 19
The chuck wagon supper was followed by songs of the old west.

**Colorado Springs Road Trip**
Lodge members enjoyed a fun-packed day of visiting some of Colorado Springs' sights. The Air Force Academy and The Garden of the Gods were two of the gems visited. The day ended with a great evening at The Flying 'W' Ranch where real cowboys entertained over 50 members from various WSA Lodges.

**Let's Go to Blackhawk**
Lodge #41 members Yolanda Christensen, Linda Larkin, Bill Pietrafeso, Raynell Hunt and Tina Hogancamp were among those who visited Harvey's Casino in Blackhawk and had dinner at Tony Roma's.

**Rockies Game a Fun Day!**
The Sudbeck family of Loveland, CO enjoy a tasty picnic lunch before the game.

**Colorado Rockies Win and So Does WSA**
The Colorado Rockies game on August 28 was a fun day for all participating. Besides the great food and company, Lodge members were treated to a terrific game winning performance by the Colorado Rockies over the Philadelphia Phillies.

**That's Entertainment**
A night of fun at the Heritage Square Music Hall was enjoyed by Charles Larkin, Carolyn Larkin, Tony Fedrizzi, Josephine Fedrizzi, Pat Pfeifer, Mike Pfeifer, Linda Larkin, Ann Zupancic and more members of Lodge #41. The show was exciting and fun "The Swords of Zorba."
Lodge Christmas Party

1999 WSA Multi-Lodge Adult Christmas Party

"Fiddler on the Roof"

RSVP to the Home Office by Monday, November 22.

SEATS ARE LIMITED! RSVP ASAP!

WHEN:
Friday, December 3

WHERE:
Boulder Dinner Theater

SHOW TIME:
6:30 PM

TRANSPORTATION:
Will leave the Home Office at 5:30 PM Promptly

COST:
$50 per person
Both Members and Non-Members
Your Lodge may be subsidizing a portion of this cost. Please contact your lodge for details.

RSVP to the Home Office at:
1-800-451-7528 or 303-451-1494
or RSVP on the web at: www.wsalife.com
Summary of
The Meeting of the Board
July 24, 1999

Chairman John Kogovsek welcomed the Board members, Honorary Directors Lewis Fabian, Anthony Tinetto, and Leonard Tezak, and guests Board Legal Advisor Dan Kogovsek, Vice President of Information Systems Richard Perry and Vice President of Operations Tina Scribner.

Chairman Kogovsek opened the meeting by thanking the Board, its various committees and the Home Office Staff for their efforts during the year, reviewed the agenda for the day, and commented on the work of the Scholarship Committee in picking the winners for 1999. He noted the presence of the Honorary Directors and encouraged the active participation of all Board members and guests in the meeting.

Chief Financial Officer Oury reviewed the 1999 second quarter statement of WSA. He discussed items contributing to the statement including the impact of assets that are not producing current income and the total expense line items. He summarized by stating the net effect of these items was WSA ending second quarter with a little over a positive $67,000 net income.

The Board reviewed and approved the action of the Finance Committee over the months since the prior Board meeting.

Under Committee Reports the Scholarship Committee reported on the 1999 winners and noted that since 1995 over $219,000 has been awarded in new and continuing education scholarships.

The Audit Committee reported that they met with WSA’s internal auditors Ernst & Young and that there were no material deficiencies in the audit. They recommended the implementation of a more sophisticated general ledger reporting system which can provide WSA’s financial data in a more standardized format. Vice President of Information Systems Perry noted that the audit recommendation was with regard to the reporting function of WSA’s general ledger software and that WSA is investigating options for a general ledger system which will integrate with the current software and meet the recommendations of the Audit Committee.

Board Legal Advisor Kogovsek reviewed pending legal matters of WSA.

The Board discussed the completion of the exam by the Colorado Division of Insurance. It was noted that a final report had been provided. The Board discussed the implementation of the recommendation of the Division of a formal investment policy and that this policy was being followed. The Board thanked all those involved in bringing about the successful completion of the exam.

Vice President of Operations Scribner provided an update with regard to the pre-need marketing program and noted that the effort was progressing.
Chief Financial Officer Oury reviewed WSA's investments and their performance.

The Board approved the allocation of LAFP funds for two SMPDTU (a fraternal acquired by WSA in 1995) lodges. He noted that representatives from SMPDTU would be contacted to make them aware of this allocation.

The Board discussed the nominating requirements for Board directorship. (Please see details of these requirements below.)

The Board discussed and approved a lodge planning session for lodge presidents and secretaries which would allow them to exchange ideas and information about lodge growth and activities in conjunction with the next Board meeting.

The Board discussed the scholarship guidelines. Chairman Kogovsek suggested creating a more objective judging process through increasing documentation requirements. The Board agreed to defer additional discussion to the Scholarship Committee for a report on the revised scholarship standards at the October Board Meeting.

No further business, the meeting was adjourned.

Copies of the minutes are available upon request from the Home Office.

**Requirements for WSA Board Directorship**

WSA Directors are nominated and elected during each quadrennial convention of WSA. Below are the requirements to be nominated as a WSA Director. Any candidate for nomination must be in attendance during the convention at which his/her nomination is conducted.

**Bylaw requirements to be nominated as a Board Director of WSA.**
- Candidate must be between a minimum of 18 years of age and a maximum of 70 years of age.
- Candidate must be a benefit member of the Association.
- Candidate shall have sufficient background so as to enable said individual to comprehend and take an active role in operations as a director.
- No member of the Board shall be related to any other member of the Board either by birth or by marriage.

**Additional criteria, as set by the WSA Board of Directors, include:**
- Candidate shall have displayed experience in one or more of the following areas:
  - Finance
  - Insurance
  - Fraternal participation
- Candidate shall not be an active insurance agent whose income is predominantly dependent upon life insurance sales.
- Candidate shall have successfully completed the independent study course provided by LOMA titled "Intro to Life and Health Insurance - Fundamentals of Insurance Concepts and Products" (materials can be obtained by calling the Home Office.)
GET READY TO ATTEND

Convention 2001

Attendance Standards- Adopted by Board of Directors 3/6/99

The WSA Board of Directors has selected the dates and set attendance criteria for the next WSA quadrennial Convention to be held March 13, 2001 through March 19, 2001. Mark your calendars now if you would like to attend!

A member can attend the Convention as a Director, Delegate (elected by his/her respective lodge,) or as an Honorary Delegate.

Please carefully review the convention subsidy qualification standards below if you are interested in attending as an Honorary Delegate.

Standards for Adult Honorary Delegates:
* WSA will subsidize the standard cost for Adult members to attend the convention based on that member’s attendance of regularly scheduled Adult lodge meetings during the qualification period.
* The qualification period is December 1, 1998 through November 30, 2000 (24 total available meetings).
* The WSA subsidy is based on the following schedule:
  - 18 or more qualified meetings: 100% subsidy by WSA
  - 12-17 qualified meetings: 50% subsidy by WSA
  - 6-11 qualified meetings: 25% subsidy by WSA
  - 0-5 qualified meetings: Attendance available at WSA group rate
* Adult attendance of a junior community service meeting will count as one qualified Adult meeting.
* Adult attendance of any other regularly scheduled junior event will count as 1/2 of a qualified Adult meeting.

Standards for Junior Delegates:
* WSA will subsidize the standard cost for Junior members (age 0-18) to attend the Convention, based on that member’s attendance of regularly scheduled Junior meetings during the qualification period.
* The qualification period is December 1, 1998 through November 30, 2000 (24 total available meetings).
* The WSA subsidy is based on the following schedule:
  - 12 qualified Junior meetings: 100% subsidy by WSA
  - (including 4 community service events minimum): 100% subsidy by WSA
  - 6 qualified Junior lodge meetings: 50% subsidy by WSA
  - 0-5 qualified Junior meetings: Attendance available at WSA group rate
* Community service events performed in conjunction with an adult lodge meeting count as a qualified Junior community service event.
* Junior member attendance of a qualified Adult lodge meeting will count as 1/2 of a qualified meeting.
* Junior members must be accompanied by a parent or guardian on any WSA event, including the Convention.
* Junior members who become Adult members during the qualification period will receive Adult subsidy qualification based on the current percentage of their Junior subsidy qualification status as of the date of conversion to Adult status.

Note:
* The WSA Convention cost subsidy is calculated on a member by member basis, irrespective of the subsidy qualification of other family members.
* Lodge meeting attendance to qualify for the Convention cost subsidy is for members only. For new members joining WSA, lodge meeting attendance is not retroactive with the exception of the month in which they are accepted for membership by the WSA underwriting department.
Junior Members to
"Make A Difference"
9th Annual National "Make A Difference Day"
We invite you to come and participate in this nationwide event!

WHEN: Sat., Oct. 23rd
10:00 AM
WHERE: Home Office
This event counts toward Community Service Points

We will be assembling "goodie bags" for
distribution to approximately 200
individuals on a local
Meals on
Wheels
route.
The more hands the better.
Call and let us know if you plan to
participate, or if you would like to help
purchase items for the bags
(funds to be provided by WSA).

Christmas Party Planning Meeting/Clothing Drive
Join us in planning the
best WSA Tomorrow
Christmas Party
Ever!!!!
Bring your ideas and let's plan
a fun event for all!!

WSA Tomorrow Clothing Drive
Time To Pack Up Those Clothes That Don't Fit,
or You Don't Wear Anymore -
Your unwanted clothes will benefit Family Tree.

WHEN: Sat., Nov. 20th
10:00 AM
WHERE: Home Office

RSVP to the Home Office at:
1-800-451-7528 or 303-451-1494
or RSVP on the web at: www.wsa-life.com

FRATERNAL VOICE 25
Junior Christmas Party!

- Great Age Specific Gifts!
- Santa Claus Appearance
- NEW and Surprising Entertainment!

Parents:
In order to make sure your child receives the most appropriate gift, please fill out and return the following by November 30:

<table>
<thead>
<tr>
<th>Child’s Name</th>
<th>Age</th>
<th>Gender</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</table>

Also, please include names of adults who will accompany children:


RESERVATION DEADLINE: November 30th
Forward Your Reservation By:
Phone: 303-451-1494 or (800) 451-7528
Fax: 303-451-5112
e-mail: www.wsa-lif.com
Mail: 9025 Grant Street #201, Thornton, CO 80229

We know you won’t want to miss this. Mark your calendars and place your reservation now!!!

RSVP to the Home Office at:
1-800-451-7528 or 303-451-1494
or RSVP on the web at: www.wsa-life.com
### October

<table>
<thead>
<tr>
<th>Date</th>
<th>Time</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>4</td>
<td>6:30 PM</td>
<td>Denver Lodge #7 will meet at the Home Office</td>
</tr>
<tr>
<td>11</td>
<td>6:30 PM</td>
<td>Lodge #37 will hold a reorganization meeting*</td>
</tr>
<tr>
<td>12</td>
<td>5:30 PM</td>
<td>Loveland Lodges #17 &amp; #72 will hold a joint meeting*</td>
</tr>
<tr>
<td>12</td>
<td>5:30 PM</td>
<td>Pueblo Lodges #3 &amp; #16 will hold a joint meeting at the S.R.D.A.</td>
</tr>
<tr>
<td>13</td>
<td>5:30 PM</td>
<td>Denver Lodges #1 St. Martin' &amp; Denver Lodges #41 Trail Blazers will meet at the Home Office</td>
</tr>
<tr>
<td>17</td>
<td>5:30 PM</td>
<td>Minnesota Lodge #67, and Chicago Lodge #33 will meet*</td>
</tr>
<tr>
<td>19</td>
<td>6:30 PM</td>
<td>Denver Lodge #6 will meet*</td>
</tr>
<tr>
<td>23</td>
<td>10:00 AM</td>
<td>WSA Tomorrow Members Meals-on-Wheels Project</td>
</tr>
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### November

<table>
<thead>
<tr>
<th>Date</th>
<th>Time</th>
<th>Event</th>
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<tbody>
<tr>
<td>1</td>
<td>6:30 PM</td>
<td>Denver Lodge #7 will meet at the Home Office</td>
</tr>
<tr>
<td>8</td>
<td>6:30 PM</td>
<td>Lodge #37 will hold a meeting*</td>
</tr>
<tr>
<td>9</td>
<td>5:30 PM</td>
<td>Pueblo Lodges #3 &amp; #16 will hold a joint meeting at the S.R.D.A.</td>
</tr>
<tr>
<td>9</td>
<td>5:30 PM</td>
<td>Loveland Lodges #17 &amp; #72 will hold a joint meeting*</td>
</tr>
<tr>
<td>10</td>
<td>5:30 PM</td>
<td>Denver Lodges #1 &amp; #41 will hold a joint meeting at the Home Office</td>
</tr>
<tr>
<td>16</td>
<td>6:30 PM</td>
<td>Denver Lodge #6 will meet*</td>
</tr>
<tr>
<td>20</td>
<td>10:00 AM</td>
<td>WSA Tomorrow Members Clothing Drive and Christmas Party Planning Meeting</td>
</tr>
<tr>
<td>21</td>
<td>5:30 PM</td>
<td>Minnesota Lodge #67, and Chicago Lodge #33 will meet*</td>
</tr>
<tr>
<td>25-28</td>
<td></td>
<td>Home Office CLOSED - Thanksgiving Holiday</td>
</tr>
</tbody>
</table>

### December

<table>
<thead>
<tr>
<th>Date</th>
<th>Time</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>6:30 PM</td>
<td>WSA Adult Christmas Party - The Boulder Dinner Theater</td>
</tr>
<tr>
<td>6</td>
<td>6:30 PM</td>
<td>Denver Lodge #7 will meet at the Home Office</td>
</tr>
<tr>
<td>8</td>
<td>5:30 PM</td>
<td>Denver Lodges #1 &amp; #41 will hold a joint meeting at the Home Office</td>
</tr>
<tr>
<td>11</td>
<td>4:00 PM</td>
<td>WSA Tomorrow Members Christmas Party</td>
</tr>
<tr>
<td>13</td>
<td>6:30 PM</td>
<td>Lodge #37 will hold a meeting*</td>
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<td>6:30 PM</td>
<td>Denver Lodge #6 will meet*</td>
</tr>
<tr>
<td>24</td>
<td></td>
<td>Home Office CLOSED - Christmas Holiday</td>
</tr>
</tbody>
</table>

*These meetings are tentative. Please call the Home Office for correct place and time.*
Happenings!

Please see page 27 for more details about events and meetings.

Check out our own web site at: www.wsa-life.com, or e-mail us at: info@wsa-life.com