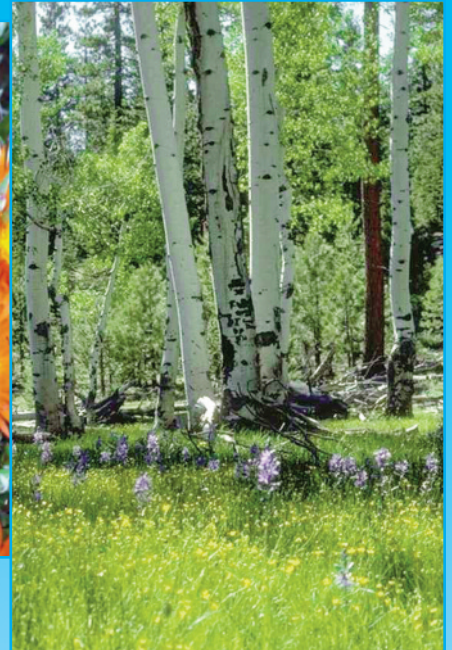


Fraterernal VOICE



The Enkindled Spring

This spring as it comes bursts up
in bonfires green,
Wild puffing of emerald trees,
and flame-filled bushes,
Thorn-blossom lifting in wreaths
of smoke between
Where the wood fumes up and
the watery, flickering rushes.

I am amazed at this spring,
this conflagration
Of green fires lit on the soil of
the earth, this blaze

Of growing, and sparks that puff
in wild gyration,
Faces of people streaming across
my gaze.

And I, what fountain of fire
am I among
This leaping combustion of spring?
My spirit is tossed
About like a shadow buffeted in the
throng

D. H. Lawrence

April 2024

Vol. 84 No.1



2024

Annual



FRATERNAL VOICE

APRIL 2024 - ANNUAL

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Subscriptions by membership only.

Shannon Powers
Managing Editor

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2023 Scholarship Winners

Meet our 2023 Scholarship Award winners. **4-5**

2024 Scholarship Info

Information and application forms for our 2024 Scholarship opportunities. **6-8**

Letters

Welcome mail from our members and friends. **10-12**

Spotlight on Lodges

Check out what our Lodge members have been doing. **13-19**

Financials

For period ending December 31, 2023. **23**

Board Meetings

Summary of the Meetings of the Board May 14, 2023 and December 12, 2023. **20-21**

Puzzles & Poems

Take a break for some fun. **9,22,24**

Let Us Help You Manage Your Account

- Do You Need to Change Your Beneficiary?
- Do You Have Questions About Your Certificate?
- Request a Certificate Loan?
- Or Have Any Other Concerns About Your Account?
- Add Funds to Your Annuity?

WE ARE HERE TO SERVE YOU!

In order to provide the best service possible, please call or email.

We are not accepting in-person appointments at this time.

- Contact the Home Office • Phone: 303-451-1494
- Mail: P. O. Box 351920, Westminster, CO 80035-1920
- Fax: 303-459-5154 • or email: info@wsalife.com

WSA *Helps* Out



YOUR DONATIONS CAN "MAKE A DIFFERENCE"

WSA and its Lodges support many organizations and causes. Each newsletter we will feature those agencies which have received donations in the past quarter, because we feel it is an important part of our fraternal purpose. If you know of any groups which may be in need of our help, please contact your Lodge. Let's make this list grow!

- Los Pobres Inc
- Adaptive Diving
- Adams County ARC
- Senior Hub
- Riverdale Animal Shelter
- Rape Crisis Center
- Child Advocacy Center
- Boys & Girls Club
- Grand Concerts
- First Way Pregnancy Center
- Alzheimer's Association
- Our Lady of Consolation
- Friends of Sauk Prairie Parks
- Pueblo Veterans' Ritual Team
- PAWS for Life
- Colorado Freedom Memorial
- Pueblo Community Soup Kitchen
- Denver Rescue Mission
- Sangre de Cristo Arts Center
- CASA of Pueblo
- VFW Post I
- Feeding America
- Franciscan Sisters of the Martyr
- Little Sisters of the Poor
- Mercy Home Chicago
- Slovenian Union of America

Are you interested in donating to one of these organizations or causes supported by WSA? If so, please contact the Home Office & we will provide you with the information to contact them. Call us at 1-800-451-7528, or 303-451-1494, or e-mail us at: info@wsa-life.com

Volunteer *Stories*

Many of our members do volunteer work in their communities which are not part of lodge activities. Let's recognize their efforts! If you know someone who volunteers their time and talent, let us know.

If you have a story to share about your volunteer efforts, or those of another member, even if you or they are not active in a particular lodge, please forward them to us. A short story and/or pictures will be published in the quarterly Fraternal Voice. Forward these great stories of people who are making a difference in their communities to:

WSA Fraternal Life,
Attn: Shannon Powers,
P. O. Box 351920
Westminster, CO 80035

or **Fax** to Shannon at:
303-459-5154

email: info@wsalife.com

Together we will marshal WSA's resources to fund raise for charitable purposes.

Together we will encourage our members and peers to volunteer.

Together we will expand our community service.

Through these actions, we will impact our local, national and world communities.


Together, we will make a difference.

WSA Mission Statement, Adopted October 7, 2000



2023 Scholarship



Emma Stuart
 **Scholarship Award Winner**

Emma is a 2023 graduate of Riverdale Ridge High School in Thornton, CO. Community service has always been a part of her life, from her first project in the WSA Junior Lodge filling boxes for a food banks and filling Goodie Bags for Meals-on-Wheels, to working during the pandemic helping a small business by shoveling snow and pulling weeds, and most recently as a member of St. Martin's Lodge #1 she helps with community service projects. During her school years Emma has shown diligence and perseverance which has led her to successfully completing many rigorous classes with high marks. She enjoys singing and was a member of the Select Choir at her high school. Emma is currently attending the Front Range Community College with the goal of transferring to CU Boulder to receive a degree in Psychology to fulfill her commitment to continue serving others.

Sophia Fabian
Scholarship Award Winner 

Sophia graduated in 2023 from Woodstock North High School in Woodstock, Ill. As a lifetime member of WSA in Chicago, she participated in making blankets for hospitalized children, packing care kits for veterans and comfort kits for the homeless. She has taken a rigorous course load earning outstanding grades. Sophia enjoys working on the school yearbook to hone her photography skills. She has used her experience to assist other students with desktop publishing, design and photography. Sophia's achievements include CNA assistant, varsity basketball captain and active 4-H club member. She is a thoughtful, caring and kind individual who routinely gives back to others. Sophia is currently attending Winona State University.



Luke Pipitone
 **Scholarship Award Winner**

Luke graduated in 2023 from Sauk Prairie High School in Prairie du Sauk, WI. He is a quiet, practical person who comes in ready to accomplish whatever task is asked of him. He is the first one to get focused and ready. Luke enjoys the problem-solving component of science class and emerged as a leader in Math Reasoning. Others knew they could turn to him for help. As a part of the baseball team he planned off season practices and made members feel like they were a part of the team, His leadership is credited as a key factor to the team winning their regional last year. Luke volunteers for various duties at St. Peter Parish and School including the once a month fish fry and has served the community through Boy Scouts. Luke is currently attending University of Wisconsin-Platteville Baraboo.



Award Winners



Aiden Matthew Crump Scholarship Award Winner



Aiden is a 2023 graduate of Broomfield High School in Broomfield, CO. His instructors describe him as being a thoughtful and conscientious scientist and engineer who has distinguished himself through his kindness, collaborative spirit and sense of humor. He is a quiet, yet confident leader who respectfully interacts with all off his peers. Outside of class he participated in track, FBLA and Blue Crew, the freshmen orientation and mentoring team. He has also taken on responsibility working at Enni Table, where his employer depends on him as a wonderful asset to the business. Aiden likes to give back to his community by serving at events for the Ronald McDonald House, handing out sandwiches to the homeless, stocking shelves at Broomfield FISH, and working at Precious Child every holiday season. He looks forward to helping his aging neighbors and just trying to make someone's day a little bit better. Aiden is currently attending Concordia University in Irvine, CA .



Micheal J. Pipitone Scholarship Award Winner



Micheal graduated in 2023 from Sauk Prairie High School in Prairie du Sauk, WI. He is an exceptional student with impressive academic and interpersonal skills. His natural curiosity and desire for learning and serving his community have been remarkable. He has a drive to better himself and push his limits academically. Micheal excels at building things and working with his hands. He is also active in his church and local community with activities such as Easter baskets for seniors, survival bags assembled and distributed to the homeless, collection of donations for Little Sister's of the Poor, and Fish Fries to support the St. Peter's Catholic Church. Micheal is currently attending the University of Wisconsin Whitewater Rock County studying business management and continuing as a member of the baseball team.



Trenton C. Zoerb Scholarship Award Winner



Trent graduated in 2023 from Broomfield High School in Broomfield, CO. While completing his high school credits he also attended the Boulder Technical Education Center in the Boulder Valley School District where he was a valuable asset to the Collision Repair program. He is described by his instructors as being honest, dependable and incredibly hard-working, with a remarkable technical knowledge and mechanical skill. Trent has played multiple sports with hockey being his passion. While playing club hockey he served as team captain and volunteered to mentor other players. Trent spent many volunteer hours at Salon Karma cleaning and fixing equipment. And, in January 2023, also added the responsibility of working at DTI Trucking where he was known to be one of the hardest working, jumping in to do anything required of him. Trent is currently at Lincoln Tech training to become a Diesel Mechanic and also to take the extended course for business management.



Scholarship Program

This program is revised annually, and may differ significantly from past years. Please **read the qualifications carefully** and **submit all required documentation** with this application.

If you meet the qualifications below, you are eligible to receive a **WSA Scholarship!**

TO QUALIFY:

You must currently be a member of WSA Fraternal Life, and have been a member for the last four years continuously.

If you meet the above qualifications, **PLEASE PROVIDE:**

- A copy of your High School transcript reflecting a minimum 2.500 cumulative GPA (based on a 4.000 scoring system) and verifying your graduation in the year 2024.
- A letter of acceptance from an accredited college or university for the ensuing year.
- Three letters of recommendation from teachers and/or school administration personnel.
- A recent photograph suitable for publication.
- Scholarship Program Consent / Release.
- This application cover page.
- Community service is an important component of good citizenship.
Please include a letter describing your community service contributions during your high school years and why you would like to be considered for a WSA scholarship.

All Scholarship applications must be received by the Home Office on or before June 30, 2024

Name: _____

Mailing Address: _____

City: _____ State: _____ Zip: _____

Daytime Phone: (_____) _____

E-mail: _____

College or University: _____

Cumulative GPA (*must be above 2.500 and supported by transcripts*): _____

Comments: _____

Signature: _____

Complete and return to: WSA Fraternal Life, P.O. Box 351920, Westminster, CO 80035-1920

Scholarship Program

Consent Form / Release

Complete and return to: WSA Fraternal Life,
P.O. Box 351920, Westminster, CO 80035-1920

WSA Fraternal Life, on an annual basis, recognizes the recipients of scholarships awarded under its program criteria. The recognition is printed in WSA's quarterly publication *Fraternal Voice*. For each scholarship recipient, the recognition includes a photo of the individual, their name and a summary of their accomplishments.

Applicant's Name: _____

Mailing Address: _____

City: _____ State: _____ Zip: _____

RELEASE - APPLICANT AGE 18 OR OLDER

I, _____, hereby grant permission to WSA Fraternal Life to use photographs and information submitted by me in consideration of my scholarship application for use in its publication, *Fraternal Voice* and on WSA's website. I agree that my name and identity may be revealed in descriptive text or commentary in connection with the image(s).

Applicant's Signature (if over 18 years of age)

Date

RELEASE FOR MINOR CHILD - APPLICANT UNDER AGE 18

I, _____, parent or official guardian of
(applicant's name) _____ hereby grant permission to WSA Fraternal Life to use photographs and information submitted by my child in consideration of the scholarship application for use in its publication, *Fraternal Voice* and on WSA's website. I agree that my child's name and identity may be revealed in descriptive text or commentary in connection with the image(s).

Signature of Parent or Guardian

Date

Complete and return to: WSA Fraternal Life, P.O. Box 351920, Westminster, CO 80035-1920

Scholarship Program

Continuing Education Program

WSA Scholarship Recipients may apply for Continuing Education funds for three consecutive years, awarded at 100% of their initial scholarship award.

TO QUALIFY for these Continuing Education funds, the scholarship recipients must:

- Continuously maintain their WSA Fraternal Life membership in good standing during their entire educational assistance eligibility period, and
- Complete and submit the application below to the Home Office, and
- Provide official transcripts from an accredited College or University documenting:
 - A minimum 2.500 cumulative grad point average (on a 4.000 grade point scale)
 - A student course load equivalent, on an annual basis, to that of a full-time student (i.e. 12 credit hours or above per term).

All Scholarship applications must be received by the Home Office on or before June 30 of the year for which they are applying.

Name: _____

Mailing Address: _____

City: _____ State: _____ Zip: _____

Daytime Phone: (_____) _____

E-mail: _____

College or University: _____

Cumulative GPA (must be above 2.500 and supported by transcripts): _____

Credit Hours (fall term): _____ Credit Hours (spring term): _____ Credit Hours (Other): _____

Comments: _____

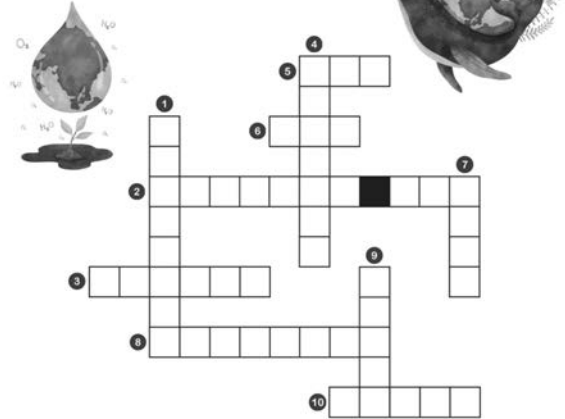
Signature: _____

Complete and return to: WSA Fraternal Life, P.O. Box 351920, Westminster, CO 80035-1920

PuzzleFun

Solutions to puzzles on page 22

NATURAL RESOURCES CROSSWORD PUZZLE



- | | |
|---|---|
| 1 RESOURCE FOUND IN FOODS AND BUILDS STRONG BONES AND TEETH | 6 RESOURCE USED TO PROPEL CARS AND OTHER VEHICLES. |
| 2 RESOURCE USED FOR HEATING AND GENERATING ELECTRICITY. | 7 RESOURCE PROVIDES THE SURVIVAL SUPPORT TO PLANTS. |
| 3 RESOURCE USUALLY HAS A STEM, LEAVES, ROOTS, AND PRODUCES SEEDS | 8 RESOURCE GIVES US HEAT, LIGHT, AND VITAMIN D. |
| 4 RESOURCE ESSENTIAL IN MAINTAINING ECOSYSTEM BALANCE AND PRODUCE NUTRIENTS FOR OTHER ANIMALS | 9 RESOURCE IS A TRANSPARENT, TASTELESS, ODORLESS, AND NEARLY COLORLESS LIQUID NEEDED TO SURVIVE |
| 5 RESOURCE IS AN INVISIBLE MIXTURE OF GASES THAT SUSTAINS LIFE | 10 RESOURCE GIVES US WOOD TO MAKE PAPER AND FURNITURE. |

FOLLOW THE NUMBERS

Find the path from one flower to the other by following the numbers from 1 to 55.



3	1	2	4	10	13	12	17	23	5	29	51
3	2	9	5	9	10	11	21	19	16	9	50
4	3	6	7	8	26	12	13	14	15	26	49
5	4	5	6	9	4	13	19	41	42	24	48
24	23	22	21	10	15	14	39	40	43	14	47
6	24	4	20	11	16	20	38	9	44	45	46
12	25	5	19	18	17	6	37	20	45	21	3
45	26	27	28	20	12	10	36	37	46	47	11
14	27	4	31	32	33	34	35	10	3	48	22
38	28	29	30	15	8	23	52	51	50	49	33
8	29	30	31	27	30	54	53	7	51	16	28
17	30	31	32	18	22	55	9	13	52	53	25



SPRING



CAN YOU FIND THE SPRING-RELATED WORDS HIDDEN IN THE PUZZLE?

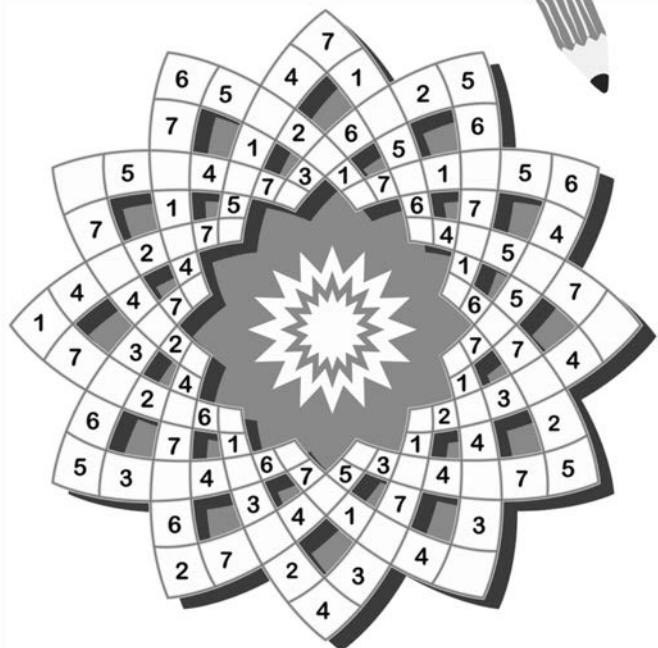
C S N U R A I N B O W D
 F N L P M H K O R T U P
 L A D Y B U G O E I R I
 O W E O L A R B E E I C
 W B Y M O S F N Z D C N
 E E G U S F O C E I K I
 R L B R S T T R U S O C
 S L D B O K I I A G S A
 R R P R M W E C T I U N
 S P R O U T S T O R N S
 D F C O N F O V L U N N
 A S B U T T E R F L Y E

- | | | |
|-----------|---------|---------|
| FLOWERS | BREEZE | LADYBUG |
| BLOSSOM | PICNIC | SPROUTS |
| BUTTERFLY | RAINBOW | RAIN |
| SUNNY | BEE | GROW |



SUDOKU PUZZLE

Fill empty spaces with numbers so each line shows 1 - 7.



Our Grads &

Dear WSA:

On behalf of the hundreds of pediatric cancer patients and survivors served each year by Camp One Step, we would like to express our deepest gratitude for your purchase of a player seat in Camp One Step's Charity Poker Championship. We are thrilled to share that 250 participants joined us to raise an astonishing \$135,000 to send kids with cancer to camp. All of us, including our families, staff and dedicated volunteers are immensely grateful to have you as part of our Camp community.

This spring, we hosted our Chicago Day Camp in Northbrook, Ill. Children who have been diagnosed with cancer and their siblings were invited to join us for pickleball, arcade games, arts and crafts, therapy dos, and even a miniature pony. Most recently, we hosted our Brain Tumor Family Camp. This camp is a weekend for families who have a child 19 years or younger who have been diagnosed with a brain or CNS tumor to connect with each other in a fun environment. Camp is a magical place - it is full of inspiration, reasons to fight, hope, friendships that will last a lifetime, and a sense of normalcy that cancer took away.

With your generosity we are able to provide community and comfort to families navigating a pediatric cancer diagnosis. Thank you for making an impact on the lives of pediatric cancer patients and survivors.

Sincerely,

Paige Galassini Hoesley, Director of Philanthropy
Camp One Step

Dear WSA:

I am writing to you today to sincerely thank you for supporting me during my education journey. Your generous scholarship will help me pursue my education at the Michael G. Foster School of Business at the University of Washington. I am so grateful for this opportunity and I truly could not be more appreciative.

Thank you again.

Best Regards,
Lily Kasic

Dear WSA:

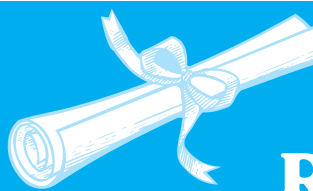
Thank you for the scholarship for this school year. I am currently studying business at UW Baradoo Sauk County. This could not be done without your support.

Thank you,
Luke Pipitone

Dear WSA:

I have just finished my first semester at the University of Wisconsin Whitewater. I could not have done it without your support. Thank you for the generous scholarship.

Thank you,
Michael Pipitone



Continuing Education Recipients

❖
Lily Kasic

❖
Zoe C. Ennis

❖
Wesley Paul Kauppi

❖
Annika Mai Mattson



Friends Write:

Dear WSA:

We wanted to thank you for your donations on May 3, and November 27, 2023. Every act of your generosity helps us further our mission. In fact, your gift has helped a remarkable survivor with a heart full of love! Seven-year-old Anastasia arrived at PAWS in very bad shape. She had been living outdoors as a stray for years, and the gentleman who was feeding her knew it was time to get her help. Despite facing adversity, Anastasia's warm and affectionate nature showed us the incredible power of trust and resilience. Battling severe eye infections, we did everything we could to save her sight, but sadly, the damage was done.

Anastasia underwent the surgery she needed to remove her eyes. Now, with grace and strength, she fearlessly navigates her new world using her whiskers and hearing, proving that love and determination know no bounds. We are so excited to share that Anastasia has found the very best loving home and is doing great.

Your gifts also provide safe shelter, food and medical care to other abandoned animals. Staff and volunteers will turn your generosity into loving, life-saving care for every animal that comes through our doors.



Thank you,
Lisa Miller,
Board of Directors
PAWS for Life



Dear WSA:

Thank you very much for your gift to Rocky Mountain Adaptive Divers.

We held our 7th Annual Dinner and Auction on September 10th, 2023, our best auction ever, in great part because of your donation.

We would like to let you see how your donation will allow us to train, certify, provide equipment and a week-long scuba diving trip for our students who have physical disabilities.

Please enjoy this video which shows DAD in action.

<https://www.youtube.com/watch?v=o6SB1MuY32A&t=12s>

With Gratitude,
Janine Melberg, DAD Fundraising Chair
John Sherman, DAD Executive Chair

Dear WSA:

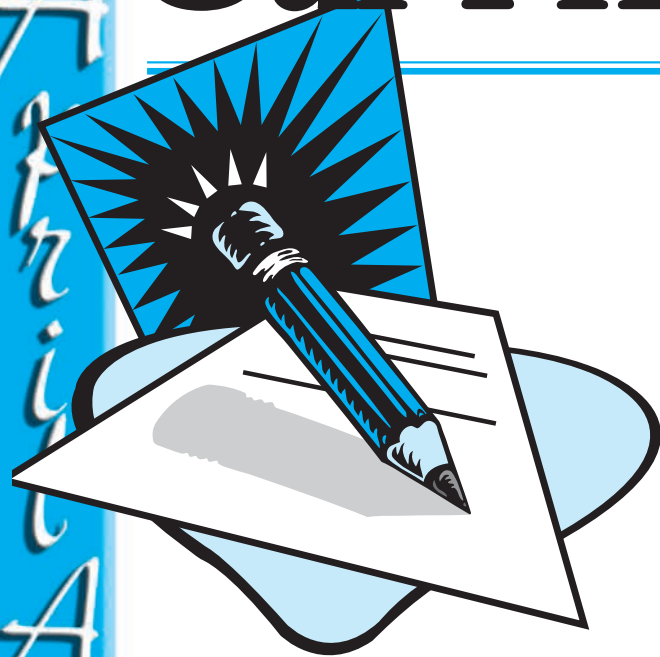
Thank you for your kind donation benefitting Make-A-Wish® Colorado. It is because of supporters like you that Make-A-Wish® can bring children and their families renewed hope, even in challenging times. Now more than ever, the anticipation of a wish-come-true helps them believe in better days ahead. Research shows that children who have wishes granted can build the physical and emotional strength they need to fight a critical illness.

None of this would be possible without donors like you. Your recent gift helps ensure that no child waits

even one unnecessary day to experience the hope and joy that a wish brings. No matter the circumstances, every child deserves a childhood. Thank you again for giving children much-needed hope for brighter days ahead. You are helping to make every wish come true. Together, we can continue to be a light of hope today - and beyond.

Sincerely,
Scott Dishong, CEO / President
Make-A-Wish® Colorado

Our Friends Write



Dear WSA:

Not only does autumn come with cool, crisp mornings and colorful leaves, it comes with preparation for those of us at Denver Rescue Mission. We are working to meet each guest at their physical and spiritual points of need through hot meals, a warm place of refuge from the cold and a welcoming and safe space to find a pathway out of homelessness.

Your recent donation helps us prepare for the colder months ahead and equips us to meet each individual right where they are at, providing for their unique needs. Words cannot describe how thankful we are that you chose to come alongside us in this work

With Gratitude,
Brad Meuli, President/CEO
 Denver Rescue Mission

Dear WSA:

Thank you for your gift. Our non-profit serves the Farmworker Population of Southern Colorado.

I am grateful for this gift,
 Sister Nancy

Dear WSA:

The Colorado Freedom Memorial would like to thank you for your generous donation. The kindness of your gift does not go unappreciated, and we are so grateful that you chose to support us. Our mission of honoring all those Coloradoans killed in action since we became a state would not be possible without gifts like yours.

2023 was the beginning of a new chapter for the Colorado Freedom Memorial, a year fitting of our 10th Anniversary! We worked with the City of Aurora and are proud to announce that our allocation of park land has been officially renamed to Memorial Park. Fundraising began for the Education and Visitor Center at Memorial Park, and we are so grateful for the widespread support we've received. Most remarkably, we were able to welcome a piece of steel from the U.S.S. Arizona into our artifact collection, which was publicly displayed for the first time at our annual Luminaria's event in November.

Thank you again for your donation. We hope you'll visit some of our events in the coming year to see how important your donation truly is and the impact it has on others in our community.

All the Best,
Rick Crandall, Executive Director,
 Colorado Freedom Memorial Foundation

Dear WSA:

On behalf of VFW Post 1, we would like to express our heartfelt gratitude for your incredibly generous donation. Your support holds immeasurable value to us, as it is through the unwavering support of community members and organizations like yours that we are able to continue providing vital services to the Veteran community.

We are deeply moved by your kindness and compassion, which will undoubtedly have a significant impact on the lives of countless Veterans. Your donated funds will be put to meaningful use, playing a crucial role in helping us maintain VFW Post 1 as a prominent and influential figure within the Veteran community.

Once again, we extend our sincerest thanks for your dedication in uplifting and supporting VFW Post 1. Your contribution serves as a shining example of the incredible difference we can make when we come together to stand alongside our cherished Veterans

With utmost appreciation and warm regards,
Jesse Eastburn, Quartermaster/Adjutant
 VFW Post 1



Our Building and Heritage Restored

The restoration of La Sociedad Protección Mutuade Trabajadores Unidos (SPMDTU) headquarters building in Antonito, Colorado is nearing completion. The multi-year \$2million Restoration Project is scheduled to be completed later this fall, restoring the building to its original splendor and recapturing the appearance and style reminiscent of 1925. The building will serve as a venue for a range of activities, including musical performances by groups such as Hilos Culturales, art exhibitions, displays, and workshops. Additionally, it will be utilized for dances, wedding receptions, family reunions, and various community events. Furthermore, plans include the establishment of an SPMDTU museum that will be accessible to the public, tourists, and group tours. This initiative aims to enhance interest in the town, thereby fostering a positive impact on both the community and its residents.



SPMDTU Denver No7 is excited to announce its 26th Annual Golf Tournament scheduled for June 28th, 2024. Proceeds from this exciting event will go towards funding scholarships, making a positive impact on the educational journey of deserving individuals within our community. Notably, since its inception, this event has raised over \$250k for scholarships.

The SPMDTU Convention is set to take place on September 14, 2024, at the SPMDTU Hall in Antonito, CO. This gathering provides a unique opportunity for us to come together and celebrate our community, achievements, and shared goals. Additionally, we will joyously commemorate the grand opening of the newly restored SPMDTU Hall. All are invited to attend this celebration.

For more information about upcoming events, details on joining the SPMDTU, and contact information, please visit our official website at SPMDTU.org.

Happenings

Let's Check Out What is Happening at the SPMDTU Fraternal Organization

Meetings:

When:

First Thursday of each month
6:00 PM

Where:

Nambe Community Center
Refreshments provided. Please plan to attend and help us keep the Sociedad going. Our success will only come if our members all work together.

Community Assistance:

The Concilio has assisted several families in need with monetary contributions.

Hermanos Joe Martinez and Baudilio Baca have a collection box at **Pojoaque Pueblo Super Market** and **JR Clothing**. The Concilio contributes from our local funds. Over \$12,000 has been collected to help community members in need. Let us know of anyone in need of our assistance.

Finance:

Our main source of income is from Hall Rental and member dues. Fund raising is done to help community members in need.

Funeral Discounts:

Rivera Funeral Home and **DeVargas Funeral Home**. Pre-paid plans available. Please inform your family members discounts are available to SPMDTU members.



Spotlight

St. Martin's Keeps Busy . . .

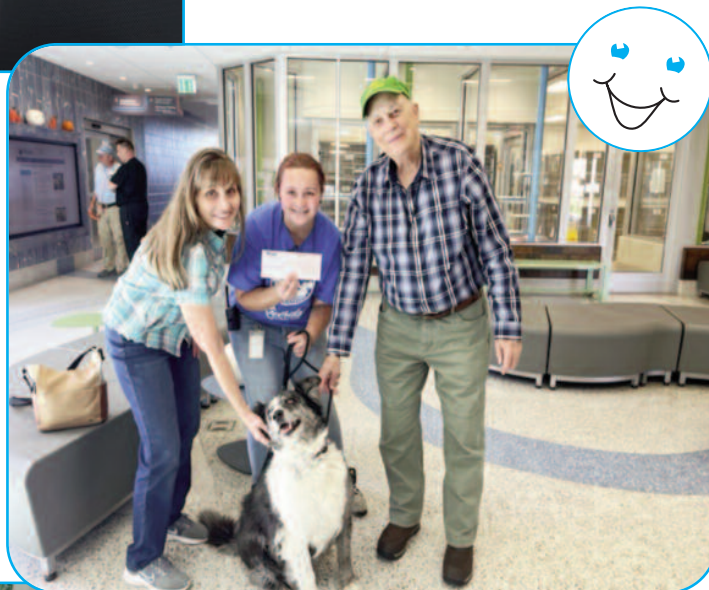


Helping Out in the Community

Denver Adaptive Divers is a SCUBA diving training program that provides the opportunity for people with various disabilities to discover the freedom of movement under the water through SCUBA diving. DAD collaborates with the Veterans and Military Affairs Committee (VAMC) and Craig Rehabilitation Hospital to offer scholarships and Open Water Diver certification.

St. Martin's was happy to support this worthwhile organization with a donation delivered to Executive Director, John Sherman, by Lodge member Allen Stevens.

Susie and Mike Osborn deliver a check to the Riverdale Animal Shelter in Adams County, CO. The dog's name is LuLu, she is blind, and the donation will be used to help her, and dogs like her, to thrive in the shelter until their "Forever Parents" adopt them.



October Lodge Meeting at Keystone Place

St. Martin's October Lodge Meeting was held at Keystone Place, where Helen Skrabec lives. The meal was catered by Chick-Fil-A, and everyone had a great time. Members found it fun to meet at a different location than usual.



... All Year Long

Colorado Freedom Memorial

The Memorial is located at 756 Telluride Street in Aurora, Colorado near Buckley Air Force Base. Constructed of glass panels that reflect Colorado's mountains and blue skies, the Memorial is etched with the names of over 6,000 Coloradans killed or



The Memorial contains the names of over 6,000 Coloradans killed or missing in action

remains lost at sea, never recovered behind enemy lines, or buried in far away places.

For families that never had a cemetery to visit, the Colorado Freedom Memorial becomes a place of grief and of healing. The Colorado Freedom Memorial touches each visitor in a special way.

The names of Coloradans are etched into the glass panels of the Memorial.



Mary Lou Egan and Russ Markowski present a check to Rick Crandall, Executive Director, center, on behalf of St. Martin's Lodge # 1.

missing in action in all conflicts, beginning with the Spanish-American War.

These heroes left the mountains of home to fight in places they'd never heard of, answering their nation's call to duty. Over half of the men and women honored on the Memorial never returned home, their



February Lodge Meeting

St. Martin's enjoyed a Valentine's Day celebration for our February meeting at Helen Skrabec's.

Seated, left to right: Kelli Stuart, Helen Skrabec, Susie Osborn, and Mike Osborn. Standing, left to right: Kristy Skrabec, Marlene Stjernholm, Irene Blatnick, Russ Markowski and Allen Stevens.





Spotlight

St. Martin's Celebrates Long Time Member

Helen Skrabec Celebrates a Special Birthday



A great big cake for the birthday honoree.

Helen Skrabec is proud of her Slovenian heritage and her connection to WSA. Her parents enrolled her in WSA as a child. St. Martin's Lodge is proud of Helen who celebrated her 98th birthday in July. Members of St. Martin's, family, long-time friends, neighbors and well-wishers gathered at Keystone Place in Westminster to enjoy the festivities.

Parishioners from St. Mark's Catholic Church in Westminster recalled Helen's fund-raising casino bus trips, and her help with the food bank, sandwich lunches, and funeral receptions. Lodge members honored Helen for her service in various offices and for organizing meetings, picnics and outings.



Neighbors old and new praised her for her outgoing friendliness and warmth. Everyone acknowledged Helen as a stellar chef and Potica baker.

Ninety-eight years is a lot of activities, events and friendships and it was a blessing to share this milestone with her.



Lodge members Russ Markowski (left), Helen (center), and Irene Blatnick (right).



Helen with daughters Jo Aman and Marlene Stjernholm.



Holy Rosary “Homecoming”

October 5th, 2024

We’ve named the event “Homecoming” and invite anyone who has any connection to Holy Rosary Parish in Globeville to the church for a celebration.

Did your grandparents attend Holy Rosary? Did your parents go to school there, or were they married there? Were you baptized, or did you receive your sacraments there? Join us on Saturday, October 5, 2024, the feast of Holy Rosary, for Mass at 10:00 AM. You’ll marvel at the beautiful altar, lighted rosary and gorgeous stained-glass windows. Mass will include a few traditional Latin and Slovenian hymns, and newer favorites. After Mass enjoy coffee, Potica and sandwiches in the school cafeteria while rekindling friendships and sharing stories, photos and memories.

Check out photos of each of the 40 graduating classes from Holy Rosary Grade School from 1929 to 1969, see if you can find your relatives. Bring those great pictures of your parents and grandparents, or altar servers, choirs, class plays, classrooms, May crownings, Christmas pageants, bingo and processions. Bring a notepad to take numbers and addresses of old acquaintances.

At our three previous Homecoming events people shared their reminiscences of teachers, classmates, events and antics. There will be a video setup to record your favorite story about Holy Rosary.

Join Us for Homecoming

If you have any association with Holy Rosary join us for our Homecoming event **Saturday, October 5, 2024**
10 AM Mass

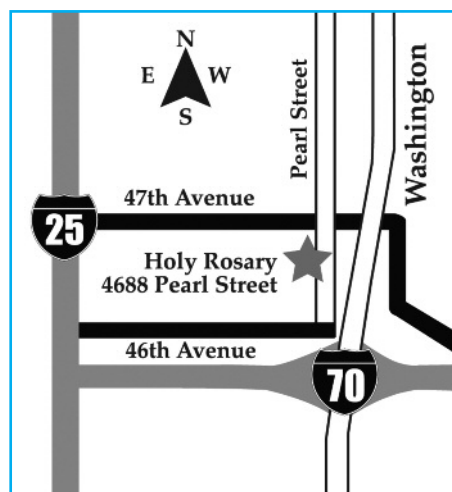
To be followed by coffee, snacks and memories in the school cafeteria



Holy Rosary students, circa 1960.



Bill Snyder sizes up the competition while playing baseball for Holy Rosary.



For more information, or to let us know you’re coming contact Mary Lou Egan:

marylouesign@comcast.net or call: 303-584-9812

Follow our Facebook page:

<https://www.facebook.com/HolyRosaryChurchDenver>
or our website: <http://holyrosarydenver.com>



Spotlight

Energetic Lodge #41 has a Productive Year



Roberta Lilja delivers the baby hats to Denver Health.



Last April the Lodge made their annual Easter egg donation for the families at Lowry Air Force Base. The Lodge sent 24 baby hats handmade by Barb Harris to Denver Health for their August Baby Shower.



Frank Naccarato always enjoys making deliveries for the Families of National Guard members at Lowry Air Force Base. This time it was the fun and much appreciated Easter items.



Roberta Lilja also delivered Lodge #41's donation of books to the Oncology Department at Denver Health.



Lodge #7 Hold Their Annual Food and Clothing Drives



Members love making these deliveries. Clothing for a local charity and a whopping eighty-two pounds of non-perishable food delivered to Community Table Arvada for Thanksgiving.





Lodge #41 & 5280 Movement



Lodge #41 gathered linens, towels, kitchen supplies, appliances and furniture for Movement 5280.

Movement 5280 is a grant given group that works with young adults who no longer fit the criteria for foster home care. They are moving out on their own to apartments found by the 5280 group. Movement 5280 also helps them acclimate into everyday working and living society.

In Memoriam

It is with heavy hearts that we share the loss of

Elaine Alfonso

(1950-2024)

Elaine was the President of Lodge #41 for many years and was instrumental in organizing the many events, trips and charitable ventures of the Lodge. She will be missed.

Lodge #41 Makes Halloween Fun For Residents

Lodge #41 members made Halloween fun for the residents at Greenwood Village Assisted living. They packed small bags of treats for the residents to enjoy.



The bags are packed. . .

. . . and ready for delivery.



An employee can't wait to hand out the packs of goodies to the residents.



Valentine's Day Lunch

Lodge #41 members enjoy a Valentine's Day luncheon with plenty of conversation and good food.

Your Board

Summary Of The Meeting Of The Board • May 13, 2023 •

All Directors were present.

Reports were given by the following individuals:

- Chair John Kogovsek • President / CEO Randy Fuss
- Director Gary Moore • Vice President of Operations Tina Scribner
- Chris Hause, FSA, MAAA • Randall Stevenson, ASA, MAAA

The Board performed the following actions:

- Approved depository institutions for the purpose of WSA's cash holdings.
- Approved the 2022 Actuarial Memorandum, Actuarial Opinion, and RAAIS.
- Approved the audit report of JDS Professional Group for year ending 2022.
- Approved the minutes of the Finance Committee and ratified the actions of the Finance Committee since the prior Board meeting.
- Approved strategic short and long term goals.
- Approved the illustration certifications.
- Approved the AML/BSA testing results.
- Approved Management's Report of Internal control over Financial Reporting.
- Approved FFIEC Cybersecurity Assessment.
- Ratified payment of actuarial fees incurred as a result of the regularly schedule examination by the Colorado Division of Insurance.

Modified the Bylaws as follows:

- The manner of delivery of the Official Publication has been updated to include email delivery.
- The timing of notification of Bylaw changes was updated to reflect the annual print schedule of the Official Publication.
- The secure storage of documents (i.e. mortgage notes) has been expanded to include an on-site safe.



No further business, the meeting was adjourned.

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

Interested in being considered as a WSA Director?

Please contact the Home Office no later than October 20, 2024.

Contact the Home Office • Phone: 303-451-1494

• Mail: P. O. Box 351920, Westminster, CO 80035-1920

• Fax: 303-459-5154 • or email: info@wsalife.com

Meets

Summary Of The Meeting Of The Board • December 12, 2023 •

All Directors were present.

Reports were given by the following individuals:

- Chair John Kogovsek • President / CEO Randy Fuss • Vice President of Operations Tina Scribner

The Board performed the following actions:

- Approved the minutes of the meeting of the Board of Directors held May 13, 2023
- Approved the minutes of the Administrative Committee meeting held June 19, 2023.
- Approved the duties and members of the Finance, Administrative, Audit and Nominating Committees for 2024.
- Appointed the independent audit firm for the audit of WSA's financial records for year ending 2023.
- Approved the minutes of the Finance Committee and ratified the actions of the Finance Committee since the prior Board meeting.
- Approved the 2023 budget as amended and the 2024 budget as presented.
- Approved dividends on all non-1980 CSO life products (excluding KK certificates) and post-1980 CSO whole life products for the 2024 calendar year. Dividends shall not be payable on annuity products.
- Approved the 2024 LAFP allocation per lodge.
- Approved the renewal of the LAIP for 2024.
- Approved the renewal of WSA's Scholarship Program for 2024.
- Appointed WSA's illustration and valuation actuary for 2024 and approved the compensation for 2024.
- Approved an independent actuary for review of WSA's independent actuarial work.
- Approved funding of the employee SEP plan.
- Approved funding of authorized bond brokers.
- Approved the list of authorized appraisers for mortgage underwriting and real estate buy/sell purposes.
- Approved action plans with regard to the Colorado Division of Insurance Examination (2017-2021).
- Approved WSA's Corporate Governance Filing for year ending 2023 as presented.
- Approved WSA's 2023 Risk Assessment.
- Approved strategic short and long-term goals.

No further business, the meeting was adjourned.



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

A Time to Talk - Robert Frost

When a friend calls to me from the road
And slows his horse to a meaning walk,
I don't stand still and look around
On all the hills I haven't hoed,
And shout from where I am, What is it?

No, not as there is a time to talk.
I thrust my hoe in the mellow ground,
Blade-end up and five feet tall,
And plod: I go up to the stone wall
For a friendly visit.

My Kingdom

Robert Louis Stevenson



Down by a shining water well
I found a very little dell,
No higher than my head.
The heather and the gorse about
In summer bloom were coming out,
Some yellow and some red.

I called the little pool a sea;
The little hills were big to me;
For I am very small.
I made a boat, I made a town,
I searched the caverns up and down,
And named them one and all.

And all about was mine, I said,
The little sparrows overhead,
The little minnows too.
This was the world and I was king;
For me the bees came by to sing,
For me the swallows flew.

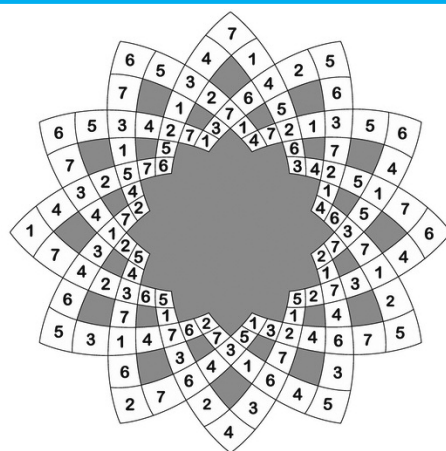
I played there were no deeper seas,
Nor any wider plains than these,
Nor other kings than me.
At last I heard my mother call
Out from the house at evenfall,
To call me home to tea.

And I must rise and leave my dell,
And leave my dimpled water well,
And leave my heather blooms.
Alas! and as my home I neared,
How very big my nurse appeared.
How great and cool the rooms!

Answers to puzzles from page 9



3	1	2	4	10	13	12	17	23	5	29	51
3	2	9	5	9	10	11	21	19	16	9	50
4	3	6	7	8	26	12	13	14	15	26	49
5	4	5	6	9	4	13	19	41	42	24	48
24	23	22	21	10	15	14	39	40	43	14	47
6	24	4	20	11	16	20	38	9	44	45	46
12	25	5	19	18	17	6	37	20	45	21	3
45	26	27	28	20	12	10	36	37	46	47	11
14	27	4	31	32	33	34	35	10	3	48	22
38	28	29	30	15	8	23	52	51	50	49	33
8	29	30	31	27	30	54	53	7	51	16	28
17	30	31	32	18	22	55	9	13	52	53	25



Financial Report



FINANCIAL REPORT

Period Ending December 31, 2023

ASSETS

BONDS	\$16,176,520
MORTGAGE LOANS	19,873,204
REAL ESTATE	3,129,748
CERTIFICATE LOANS	124,951
CASH & SHORT TERM INVESTMENTS	1,183,854
OTHER INVESTED ASSETS	-
DEFERRED PREMIUMS	56
INVESTMENT INCOME DUE	313,743
INCOME TAX RECOVERABLE	-
FURNITURE & EQUIPMENT	348
RECEIVABLE FOR SECURITIES	-
PREPAID EXPENSES	-
INSURANCE RECOVERABLE	-

LIABILITIES

CERTIFICATE RESERVES	\$28,095,371
AMOUNTS LEFT ON DEPOSIT	1,791,168
CLAIM RESERVES	1,265,911
12 MONTH REFUNDS ESTIMATED	3,500
ADVANCE PREMIUMS	10,933
INTEREST MAINT. RESERVES	98,672
GENERAL EXPENSES PAYABLE	141,254
TAXES, FEES, LICENSES PAYABLE	93,984
TRUSTEE WITHHOLDINGS	344,423
ASSET VALUATION RESERVE	586,365
UNEARNED INCOME	-
PENDING ESCHEATMENT	6,528
PAYABLE FOR SECURITIES	-

TOTAL ADMITTED ASSETS \$40,802,424

TOTAL NON-ADMITTED ASSETS \$2,206,516

TOTAL ASSETS \$43,008,940

TOTAL LIABILITIES \$32,438,110

SURPLUS (ADMITTED \$8,364,314)

TOTAL SURPLUS \$10,570,831

TOTAL LIABILITIES & SURPLUS \$43,008,940

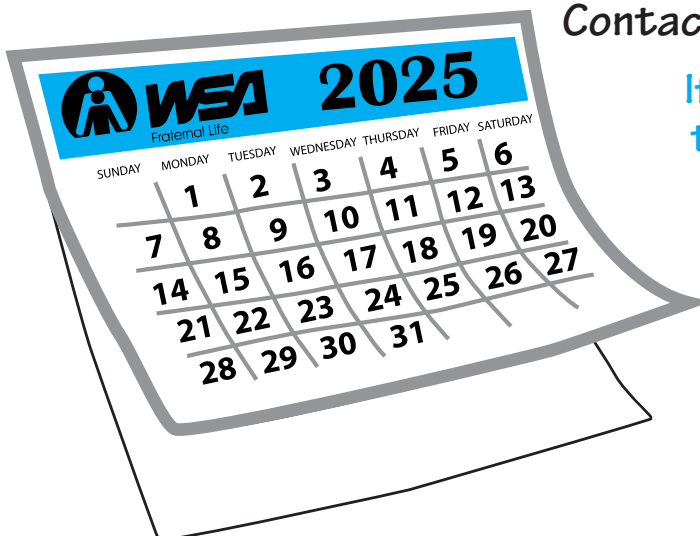
Would You Like a 2025 Calendar Mailed to You this Fall?

Please be sure to let us know!
Contact the Home Office to request your copy!

If you have requested a calendar before, there is no need to call, one will be sent to you automatically.

Contact the Home Office

- Phone: 303-451-1494
- Mail: P. O. Box 351920, Westminster, CO 80035-1920
- Fax: 303-459-5154
- or email: info@wsalife.com





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The Thrush

by Edward Thomas

*When Winter's ahead,
 What can you read in November
 That you read in April
 When Winter's dead?*

*I hear the thrush, and I see
 Him alone at the end of the lane
 Near the bare poplar's tip,
 Singing continuously.*

*Is it more that you know
 Than that, even as in April,
 So in November,
 Winter is gone that must go?*

*Or is all your lore
 Not to call November November,
 And April April,
 And Winter Winter—no more?*

*But I know the months all,
 And their sweet names, April,
 May and June and October,
 As you call and call*

*I must remember
 What died into April
 And consider what will be born
 Of a fair November;*

*And April I love for what
 It was born of, and November
 For what it will die in,
 What they are and what they
 are not,*

*While you love what is kind,
 What you can sing in
 And love and forget in
 All that's ahead and behind.*

From The Sensitive Plant

Percy Bysshe Shelley

And Spring arose on the garden fair,
 Like the Spirit of Love felt
 everywhere;
 And each flower and herb on Earth's
 dark breast
 Rose from the dreams of its
 wintry rest.