



# OUR VOICE

Official Organ of American Mutual Life Association

A legal reserve fraternal insurance society successfully serving its members since 1910  
when it was originally incorporated in Ohio as The Slovenian Mutual Benefit Association

OUR VOICE (USPS 415180)

Vol. 73, No. 1

Thursday, January 12, 2012

## Requests for AMLA's 2012 Scholarship and Grant Applications Being Accepted

The American Mutual Life Association is pleased to announce that it will make available academic scholarships and grants to those of its members who will be full-time college students in the coming 2012/2013 academic year. The program is essentially the same as that offered last year. Those who will meet the requirements for eligibility will first have to request an application form and then complete it and return it to the Home Office within the deadline stipulated.

The rules governing the program are printed on page three of today's issue. Also printed there is the request for an application form. We emphasize that applicants need to conform to the rules of the program and provide all of the information requested. In particular, we emphasize that the deadlines listed must be followed. This is in order to assure absolute fairness to all applicants. Note that the first vital deadline is the request for an application. That date is **March 16, 2011**. That date is still a good two months away, but time has a way of passing very quickly. Those interested in participating in the program should request the application form promptly.

In the last couple of years there have been numerous reports in the media about the rapidly rising cost of higher education in general. These reports emphasize that many students complete their higher education and then confront the problem of paying off what are often extraordinary education loan debts. AMLA's scholarship and grant program can provide at least a little support in terms of the cost of a college education. While some reports have questioned the value of such an education, the consensus remains that eventually it repays the investment substantially.

We encourage our younger college and graduate school members to consider applying for one of the named scholarships. Unlike the \$400 grants, these are competitive in nature and winning a competitive scholarship always looks especially good on a resume.

We also encourage parents and grandparents to make their eligible children and grandchildren aware of this program. AMLA makes this program available, but it is up to our members to take advantage of it. To those of you who'll apply — Good luck!

## Surplus Distribution Program Extended until February 29

AMLA's extremely generous offer to its members to increase the amount of life insurance they hold with our *Zveza* has been extended an additional two months, through February 29. A very large number of our membership already has taken advantage of this promotion. We encourage everyone to consider doing so as soon as possible, as the program will not be extended further.

## Meet Two of our Newest Members!



**Emery Jane Fashinpaur** is a new member of Lodge 24, into which she was enrolled by her great-grandmother Harriet Fashinpaur through the work of campaigner Lisa Kane. Emery is the daughter of Laura and Jeff Fashinpaur of Wadsworth. Her mom is a professional recruiter and her dad a certified registered nurse /anesthetist. Emery's siblings are Hailey Jean and Courtney Diane.

**Sophia L. Prijatel** is a new member of Lodge No. 6, into which she was enrolled by Theresa Aveni. Mrs. Prijatel is Activities Director at Kemper Houses and resides with her husband Frank in Mentor. He is an assistant fire chief in Euclid. They have three adult children. Our new member enjoys bible studies and walking as hobbies.

We extend a cordial welcome to both new members of our *Zveza*!

**Do yourself  
and your family  
a big favor  
this year!  
Increase your  
insurance with  
our/your AMLA!**

## AMLA Calendar of Events

Lodge #1 Monsters Hockey Game	February 12
Lodge #6 Family Balina Games	February 25
AMLA Funday Bowling	April 21

— *Mark Your Calendar!*

## AMLA Funday Bowling: Saturday, April 21, at Wickliffe Lanes

The first AMLA-sponsored event of 2012 will be on Saturday, April 21 — Funday Bowling.

We will be bowling at Wickliffe Lanes again this year. They are located at 30315 Euclid Ave. in Wickliffe. We have bowled there the last couple of years, so many of you are familiar with the facility. The management at Wickliffe Lanes has been very accommodating to us over the years and the facility is easily accessible for both east- and west-siders. Also, note that the lanes have been remodeled recently and are equipped with automatic bumpers. This means that the kids can bowl with the bumpers up and the adults can lower them for their bowling. This will make it more convenient especially for family groups, which always is one of our main objectives.

Watch for the February issue of the *Our Voice* for more details and plan to take part. It is always a delightful event!

Fraternally, **Lisa Kane**

## Best Wishes for a Really Great 2012!

That is the sincere wish of AMLA's Board of Directors, the Home Office staff, and all our many lodge officers for every one of our members. Working together we can make it come true!

## ANNUITY YIELD RATE

For the period beginning January 1, 2012 and through March 31, 2012, all AMLA Annuity Riders and Annuity Contracts issued prior to January 1, 2006 will pay an annual yield of 4.50%, while all Annuity Contracts issued after January 1, 2006 will pay an annual yield of 3%.  
Call the Home Office at 216-531-1900 ext. 17

## OUR VOICE - GLAS ADZ

Official newspaper of

THE AMERICAN MUTUAL LIFE ASSOCIATION  
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Dr. Rudolph M. Susel - Editor

No. 1 Thursday, January 12, 2012

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### Lodge #40 — Clairwoods

The snow has arrived, but it still looks like we're having up and down temperatures. Our December was mild (I'm not complaining!). I hope all of you had a wonderful Christmas and a Happy New Year's holiday! My family did, with everyone gathered together on Christmas Eve and Christmas day. Our New Year celebration was more quiet. My grandson Matt Wozniak came in from Seattle and baked cookies for three days, as well as rolls and taramasu for Christmas day. He is a good baker. He left to return to work at Microsoft in Seattle just before the New Year's snow storm on January 2.

I noticed Lodge 6 is having a family balina games event. It sounds like a lot of fun and it is inexpensive, with all ages able to participate. I recommend you give it a try.

Thanks to AMLA for extending the deadline for the special surplus distribution program until February 29. This gives members who might have been confused about it a chance to learn more and to take advantage of it.

Happy birthday to the following Lodge 40 members who are celebrating in January: Lynette Jeric (on the 9th), Stephen Zbiegien (the 10th), Rebecca Wozniak (11th), Jessica Surtz (the 23rd), Molly Surtz (the 29th), and Charles Jeric (the 31st). The very best to all others marking their special day this month.

### Upcoming Our Voice Issues

The *Our Voice* appears on a monthly basis. Lodge reporters are urged to remain familiar with the dates of publication and the relevant deadlines for submission of articles. They are encouraged to submit their articles in Microsoft Word format to: rvoice@earthlink.net and digital photos in JPEG format.

Publication dates and deadlines through 2012 are:

Date:	Deadline:
February 16	February 8
March 15	March 7
April 13	April 5
May 10	May 2
June 14	June 6
July 12	July 5
August 16	August 8
September 13	September 5
October 11	October 3
November 15	November 7
December 13	December 5

### Grand River Valley No. 30

Here we go again — it is 2012! We decided to change the date of our annual meeting from December back to November, this due to schedule changes at the Slovenian Club in Fairport, where he hold our monthly meetings. That's a problem when there are just four weeks in December. Life goes on anyway.

Our officers for 2012 are: Charlie Kohli, president; Rudy Schumer, vice president; Jan Tilisky, recording secretary; Tim Ulle, secretary and lodge contact person; Jim Ulle, treasurer. The auditors are Poppy Modic and Lee Jackopin.

I must report as the former treasurer of #30 that I suffered a stroke about the second week of October. It caused a partial loss of my eyesight. My wife Carol has been acting as my chauffeur and I can say she has passed the test.

On another front, our member Mike Mohner (Mickey) tore up Division II this fall. He helped put Wayne State in the national championship game with Pittsburgh State on December 17. His statistics included 410 completed passes for 5798 yards and 48 touchdowns. His passing rating was 149.6. It was a great career. Our sincere congratulations to Mike and our best wishes for an equally great future!  
**Tony Satej**

Our January meeting will be a session for our officers.

If there is any news you'd like to share with fellow #40 or AMLA members, please call me at 440-564-5495. I'd like to hear from you!

I will be having hip replacement surgery this month, so I would love for you to pray for me and for my doctors. I hope all of you who're ill or just not feeling well will soon be up and about again!

God bless you all!

**Mary Ann Surtz**

**Take Advantage of the Surplus Distribution Program Soon!**

### St. Anne Lodge #4 Report

Our members met December 7 in the Slovenian Room at St. Vitus Village. Emilee Jenko, our president, presided, along with our secretary, Lou Zigmund. This was our annual lodge Christmas gathering.

Our Christmas meal was prepared by local cook and caterer, Sophie Mazi. It was topped off for dessert by a delicious torte cake. Wow! The 30+ members present were impressed by the event. We had four younger members present, each of whom received Christmas presents. It was nice to see the young faces of children at our lodge gathering.

As an added feature, Joey Tomsick brought along his accordion and we sang songs together. It really was a very pleasant and homey time for all. We also acknowledged the generous donation of Lodge 38 toward our 100th anniversary celebration.

We were saddened, however, by the November passing of Fr. Victor Cimperman, our member who attended our meetings until he had to go to an assisted living facility because of declining health. Many of you read about him in last month's Lodge 4 column.

We officers of St. Anne's No. 4 hope you all had a most joyous Christmas and New Year's holiday.

Our last act for the year was approval of a motion to support an AMLA family with three children that have one form or other of autism. A benefit dinner is being organized for later this year.

Our next meeting will be Wednesday, February 1, at 1:00 p.m., in the Slovenian Room of St. Vitus Village. All our members are cordially invited to attend!

Fraternal greetings,  
**Stane Kuhar**

### Blejsko Jezero Lodge No. 27

*Vsi vam zelimo zdravo Novo leto!* If we have our health, we will be happy! For us 2011 was not too good, but also probably not too bad. We did lose nine members over the year, including two officers, but we also gained four new members.

After all the holiday joy and all the parties, it is time to get back to business. It was a very good job that was done by all the volunteers at the Children's Christmas party back on December 11. *Hvala* to everyone who helped out!

Our December meeting at the Dubrovnik Gardens restaurant brought a few new faces and so now we hope to see all of you more often. We do need some younger officers as we "old-timers" are getting a bit worn out.

It is time to gather up your volunteer hours for 2011 and report them to Matt Z. directly or call 440-943-3784 as soon as you can, but before March. Or you can bring them to our February 9 meeting.

Also, let's remember our

faithful elderly members who can't get around or drive any more as they used to do. Give them a few moments of your time by calling them—they'll feel much better.

Ann Stefancic was in the hospital for five weeks, but is home now. Clarie Turk from the former Danica lodge says hello to all, as does Helen Konorosky from Burton. All were faithful attendees at our meetings and are former officers, too. Give them a call and say hello!

If you can't make our meetings on the 2nd Thursday of each month, give our V-P Marilyn Vidmar a call at 440-953-8167 and share your fresh suggestions. They'll be appreciated.

Our lodge officers for 2012 are Matt Zabukovec, pres. and secy.-treas., Marilyn Vidmar, vice-pres., reporter & FAC rep., Mary (Mitzka) Sands, rec. secy. & reporter, Helen Kozlevcar, audit chairperson, Christine Panchur and John Hozjan, auditors.

Have a great year and do volunteer!  
**Matt Z.**

## RULES FOR AMLA 2012 POST-SECONDARY SCHOLARSHIP AND GRANT PROGRAM

Must have been enrolled in AMLA prior to March 16, 2010 and currently in good standing, i.e. not on extended insurance

Must have minimum of \$2,000 permanent life insurance (term insurance does not qualify)

Must be enrolled or accepted as a full-time student at an accredited college or university, pursuing an associate, bachelor, or post-graduate degree

The program will award on a competitive basis one (1) Josephine Ambrosic Scholarship (\$1,250.00) to a first-year college student, one (1) Sylvia Banko Scholarship (\$1,250.00) to an advanced college student, one (1) Frank J. Lausche Scholarship (\$2,500.00) to a graduate student courtesy of the Frank and Jane Lausche Foundation, and one (1) Al Shine Scholarship (\$1,250.00) to an undergraduate or graduate college student courtesy of the family of Al Shine.

The program will award up to 100 post-secondary educational grants (\$400 each) selected by lottery

Must submit a request form for the Scholarship and Grant Program applications by the published deadline (postmarked by March 16, 2012, or otherwise received by 5 PM of the same date at the Home Office)

Must complete the appropriate application form and return by the published deadline (postmarked by May 11, 2012, or otherwise received by 5 PM of the same date at the Home Office)

A separate application form is not required for the Al Shine Scholarship. Those applying for the Ambrosic, Banko and Lausche Scholarships and not receiving them will automatically be considered for the Shine scholarship.

Those applying for the Ambrosic, Banko, and Lausche Scholarships and not receiving them and those not receiving the Shine Scholarship are automatically included in the lottery for the post-secondary grants, i.e. only have to complete one application form.

Recipients of the four (4) named competitive scholarships are not eligible to receive a grant in the same year.

A member may receive a maximum of four (4) grants from the program over the course of their post-secondary education

The Ambrosic, Banko, Lausche, and Shine Scholarships will be sent directly to the college or university where the recipient is enrolled.

Grant recipients will receive a letter informing them of their selection following an initial review of the applications submitted and the conducting of a lottery if necessary. Each recipient is required to sign and return this letter to acknowledge their understanding that they must complete the grading period for the Fall 2012 academic year as a full-time student in good academic standing at an accredited institution in pursuit of a degree, and also submit a copy of their transcript/grade report to the Home Office by January 4, 2013. (If the report is not available until a later date, the recipient must, prior to the deadline of January 4, 2013, inform the Home Office in writing and provide an estimated date the report will be submitted.) Enrollment as a full-time student for any period prior or subsequent to the grading period for the Fall 2012 academic year will not satisfy the eligibility requirement for payment of a grant. The information submitted will be reviewed for compliance with the standards of the institution attended prior to mailing of the grant payment. Non-compliance will result in forfeiture of the grant which will then be made available to the next alternate selected in the lottery previously conducted.

Applicants enrolled as new members after January 1, 2005, must have one parent who is a member of AMLA under a permanent plan of insurance with a face value of at least \$1,000.00 issued prior to the deadline for submitting their request for a scholarship/grant application. This rule does not apply to all applicants who are members of AMLA as of January 1, 2005. After January 1, 2009, the minimum face amount of permanent insurance sold by AMLA is \$2,000.00

Each of the Ambrosic, Banko, Lausche and Shine Scholarships can be received one time only.

Any applicant who has never been awarded a grant but has applied for a grant twice will automatically receive a grant on the third try, provided all other eligibility requirements are satisfied.

### REQUEST FOR 2012 SCHOLARSHIP AND GRANT FORMS

Please forward to me an official application form for the 2012 AMLA Post-Secondary Scholarship and Grant Program. I understand that in order to be considered, said official application forms are to be completed and postmarked by May 11, 2012, or otherwise received at the AMLA Home Office by 5:00 p.m. on that date. Please check the appropriate category for which you will be applying. **(Select only one category)**

- I will be a first-year college student applying for the Josephine Ambrosic Scholarship
- I am an advanced college student applying for the Sylvia Banko Scholarship
- I am/will be a graduate student applying for the Frank J. Lausche Scholarship
- I am applying for a post-secondary educational grant awarded on a lottery basis

Please Note: Applicants for the Ambrosic, Banko and Lausche Scholarships not selected to receive those scholarships will automatically be considered for the Al Shine Scholarship. No separate application form is required.

Please attach a **recent wallet-size photograph** of yourself to the upper left hand corner of this form. This photo will be published in *Our Voice* in the event you are awarded an AMLA Scholarship or Grant. **REQUESTS FOR OFFICIAL APPLICATION FORMS WITHOUT AN ATTACHED PHOTO WILL NOT BE PROCESSED.**

Mail to: American Mutual Life Association  
19424 South Waterloo Road  
Cleveland, OH 44119-3250

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Certificate No: \_\_\_\_\_ Lodge No: \_\_\_\_\_ Phone Number: \_\_\_\_\_

I now attend or plan to attend: \_\_\_\_\_

**This request form must be postmarked by March 16, 2012 or otherwise received at the AMLA Home Office by 5:00 p.m. on that date. NO EXCEPTIONS**

## Mark My Words

by

Lawrence J. Hocevar

**Welcome 2012:** The New Year came along with a blustering snowstorm. Thank God it did not pile up a lot of snow. The sun was out a few days later and the temperatures went up comfortably over the weekend. I hope Mother Nature is nice to us during the rest of 2012.

**New Members:** The Martha Washingtons welcome two new members. Marco Augusta was born on February 10, 2011 and was enrolled by his grandmother, #38 member June Cekada. June also enrolled grandson Gregory Cekada IV, who was born July 8, 2011. Both were enrolled through the Home Office.

**Monthly Meeting:** The Marthas will hold their usual monthly meeting on Wednesday, January 18, at 5:00 p.m. in the library at #4 Gateway. All members are invited. Bring your comments and suggestions for our lodge activities.

**Martha's Pearls:** The December 19, 1929 meeting was called to order at 8:30 p.m. and adjourned at 10:15. There was a lot of activity at the meeting. I will condense the minutes and give the highlights:

The previous minutes were accepted as read. All officers were present. Anna Tomazin was initiated as a new member. Lillian Rosance is on the sick list.

A motion was carried that a dollar be donated for the 20th anniversary of SDA branch #31.

Sister Skully was the lodge representative for affairs held for the new St. Vitus Church.

Plans for a holiday fall dance at Mervar's Hall. The entertainment committee chosen consisted of Anne Tekavec, Jane Kalsic, Jennie Royce, Rose

Milavec, Mary Zadnick, and Teresa Salokar. Members in favor of having wine and refreshments served. Members to donate same.

Salaries paid were: President: \$6.00; Vice President: \$3.00; Secretary: \$.50 per member; Treasurer: \$5.00; Recording Secretary: \$5.00.

Elections were held for 1930 and the elected officers are: Anna Tekavec, president; Mildred Milavec, vice president; Jane Kalsic, secretary; Teresa Zalokar, treasurer; Mary Cimperman, recording secretary. The last three were re-elected.

Auditors are: Mary Zadnik, president; Josephine Skully and Anna Milavec, members. Mae Yartz volunteered to be sergeant-at-arms. Dr. Kern is the supreme examiner, plus Drs. Seliskar and Oman.

Discussion was held about having children join the lodge. All members were in favor.

Mary Zadnik is our hostess for the tonight's Bunco party. Refreshments are to be served by Mae Yartz and Mary Cimperman. Meeting adjourned with prayer at 10:15.

## Kras Lodge No. 8 Reporting...

Our lodge did not have its regular meeting this month as several members were ill and others asked to be excused. Nevertheless, we communicated by telephone to make some decisions.

Our member Betty J. Mirti of Euclid passed away on December 31. She was 81 and had been a Kras member for 64 years. Our most sincere condolences to her husband of 61 years, Frank J., and to her extended family.

I'm pleased to report my favorite (and only!) daughter Nadine accepted a proposal of marriage from Matthew Coffelt of Kirtland, this on Christmas Eve. A wedding date has not yet been set.

The children of Dave and Kerry Rihtar (see photo below) have been mentioned in this column before as all being on the autism spectrum. Max and his parents visited the Autism Treatment Center of America last July for a week. A baseline for Max was established and his parents learned how to set up home schooling therapy sessions using the ATCA's program. Since the visit and the ensuing therapy Max has shown promising improvement.

The skills Dave and Kerry learned at ATCA have helped them work with Jamie.

St. Vitus parish has recognized the lifelong burden the Rihtar family is confronting. It will have a fund-raising dinner for them on a Sunday this March. Further, our own Lodge Kras has identified this as a fraternal need of four of its members and has also decided to help with this event,

to be held at the St. Vitus auditorium. This year, 2012, is our lodge's centennial year as a part of AMLA and we feel this is a good way to help celebrate it and our fraternal purpose. I note that my wife, Margie, is the aunt of Dave Rihtar.

We invite our fellow lodge members to join us and also all AMLA lodges and members. The dinner tickets will be \$15 for adults and \$10 for a child age 12 and under. If you'd like to volunteer at the dinner, you can call me at 216-531-3413 or by e-mail at meti@aim.com. Specific details about the dinner will be in the February *Our Voice*.

A correction/addition: In my November article in which I mentioned the passing of Joseph Zakelj, I omitted his son, John J. Zakelj, as a member of his family. I regret the error as, of course, our condolences were for him also.

Our next Kras No. 8 meeting is Thursday, February 2, at 7:00 p.m., in the downstairs meeting room of the Slovenian Home on Holmes Avenue. Members are invited to join us and to enjoy both the meeting and the always pleasant social hour that follows. I'll be happy to provide more information about the benefit dinner event

**Tony Lavrisha**

**Members: Remember to report all your volunteer hours during 2011 to your lodge secretary. This will help AMLA retain its fraternal status.**



The Rihtar family. In front are Max (11) and Jamie (9), in back (l-r) are Dave and Kerry with son Jack (12). The children and Mr. Rihtar are members of Lodge Kras No. 8.

## Modern Crusaders Lodge 45

Happy New Year to all our AMLA friends!

Because this year New Year's Day fell on a Sunday, our next meeting will be on Sunday, January 15, at 11:00 a.m., instead of the customary second Sunday of the month. It will be at the home of our president, Betty Young. Lunch will be provided.

Please call Larry Young at 440-285-2605 for the directions and to let us know how many to plan for. Please also bring ideas for activities for 2012. It would be nice to see a few new faces and hear what our members would like to see their lodge doing.

Happy birthday wishes to both Betty Young and Karen Novak, who will share a birthday on January 21.

Please feel free to contact our lodge at any time at the number above or be e-mail at crusaders.aml@yaho.com.

**Annie Lawrence**

## Slovenski Dom Lodge No. 6

Our Christmas meeting was short, but our party was long and delightful! The aroma of breaded chicken, pork chops, and sausage and sauerkraut was more than inviting. Elsie Frank's elbow macaroni was delicious, as were Lillian Pugel's creamy scalloped potatoes. So too were JoAnn Petric's stuffing and Janice Verch's pasta salad, followed by Theresa Aveni's fantastic dessert of whipped cream, sliced apples, pineapple, mini marshmallows and peanuts. We also enjoyed Lillian Dombrowski's apple strudel and the whipped cream pie of Josie Markatos.

We had twenty-three in attendance, including four of our youth members. We did miss Dorothy Lamm and Dave Adam. Dave was in the hospital, but he's home now. We signed a card for him at the party. We concluded with some games and distributed

## AMLA CLIP A COOKBOOK

### Peanut Butter Cupcakes with Frosting

2 cups brown sugar	1 t. vanilla extract
¼ cup oil	2½ cups all-purpose flour
¼ cup applesauce	1 t. baking soda
1 cup peanut butter smooth or crunchy	2 t. cream of tartar
½ cup egg beaters	pinch of salt
	1½ cups low-fat milk

Pre-heat oven to 350 degrees. Grease or place liners in cupcake pan.

In large bowl, cream brown sugar, oil, applesauce and peanut butter until light and fluffy. Gradually beat in eggs and add vanilla.

In separate bowl, combine flour, baking soda, cream of tartar and salt. Alternate adding dry ingredients and milk to batter. Fill ⅓ cup of batter into prepared cups.

Frosting: 12 oz. prepared vanilla frosting or make your own, adding ¼ cup creamy peanut butter.

Bake 15 to 20 minutes or until toothpick inserted in center comes out clean. Cool slightly, then remove from pan and cool completely on wire rack. Spread frosting over cooled cupcakes.



Larry Hocevar, an active member of Lodge No. 38, keeps his favorite recipes coming! AMLA thanks Larry for his interest as he supports this monthly feature.

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Recipes coordinated by VIDA ZAK

some gifts, too. It was truly a happy evening of fellowship!

I want to remind you about our lodge's Family Balina event coming up on Saturday, February 25. The notice with all the details is right below this article. Make sure you

sign up for it, as it promises to be a fun experience. There will be a hot dog or sloppy joe sandwich and a beverage and potato chips included with the \$5.00 entry fee. We hope we'll see a lot of you there!

(Continued on page five)

## FAMILY BALINA GAMES

### AMLA LODGE NO. 6

Saturday, February 25, 2012

SLOVENIAN WORKMAN'S HOME  
Waterloo Road, Cleveland, Ohio

Starting Time: 10:00 a.m.

\$5.00 per person

Includes children accompanied by an adult

(4 persons per team)

Two games with food & beverage

Mail Entries to:

ELSIE FRANK

7360 Bellflower Road, Mentor, OH 44060

For more info, call: 440-205-0679

## Check Out *Lake Erie Monsters* February 12 with Lodge No. 1

Lodge Slovenec No. 1 invites all AMLA members and their guests to attend an upcoming fraternal event, the Lake Erie Monsters hockey game versus the Syracuse Crunch on Sunday, February 12, at 3:00 p.m.

The Monsters are Cleveland's American Hockey League team that plays at the Quicken Loans Arena downtown.

Lower level endzone tickets are available at a discounted price of \$12 (regularly \$19), which makes for an affordable family outing.

With the football season over, this will be a great way to get out of the house and enjoy some fast-paced action at the Q on a Sunday afternoon.

Please follow the instructions on the order form below for payment and mailing.

**Order deadline is Wednesday, February 1!** Tickets will be mailed within one week of the game to the contact name and address listed on the submitted order form. Any questions can be directed to me, Joe Zab, at 440-853-8022, or at no1amla@att.net.

Notes: Lodge No. 1's annual meeting was held Sunday, December 4, at the AMLA Home Office. The election of officers for 2012 was held and the following were chosen without opposition:

Frank Oblak (President), Ronald Zab (First Vice President and Fraternal Affairs Rep.), Joseph Zab (Secretary-Treasurer and Recording Secretary), Rose Marie Oblak and Dennis Zab (Auditors).

Donations to the Stanley Zihelr Scholarship Fund, St. Clair Slovenian National Home, and to the Slovene Home for the Aged Foundation were approved.

Our monthly meetings are held on the first Sunday of each month at 10:00 a.m. at the AMLA Home Office. The next meeting accordingly is scheduled for Sunday, February 5, and all members are welcome to attend!

**Joe Zab**

**Don't forget:  
New Annuities  
at AMLA pay a  
guaranteed 3%  
minimum rate!**

## Lodge No. 24 Queen of Peace

Hello to all AMLA members! I hope that each and every one of you enjoyed your holidays this year. It is such a splendid time of the year to spend with family and friends.

December always seems to be the busiest month of the year. Thankfully, our weather this year has been relatively mild. It was wonderful seeing so many members at the annual Children's Christmas party at the St. Clair hall on December 11.

We welcome our newest member to our Lodge 24—it is another Fashinpaour! Our thanks to Hattie Fashinpaour, who has now enrolled 19 of her family members into our lodge. New member Emery Jane Fashinpaour was born on November 17, 2011. The very proud parents are Jeffrey and Laura Fashinpaour. Emery's grandparents are Dale and Diane Fashinpaour and, of course, great-grandma is Hattie. Thank you again, Hattie, for always enrolling your family members into AMLA and our Lodge 24!

Note that the deadline for the Special Surplus Distribution promotion has been extended two months, through February 29, 2012. If you haven't already taken advantage of this exceptional offer, there is still time. Call the Home Office if you have any

## Lodge No. 6

(Continued from page four)

We extend a welcome to new member Sophia Prijatelj, who was enrolled by Theresa Aveni. Sophia, whose husband Frank is an assistant fire chief in the City of Euclid, is a daughter of Josephine Markatos.

We send our condolences to the family of Mary (Suster) Smrdel, a long time member of our lodge.

I hope you have taken advantage of AMLA's current Surplus Distribution Program that is available through February 29.

**Joe Petric**

## — NUMBER NINE NOTES —

On January 30, 2013, Lodge #9 will mark its 100th anniversary. Ideas for an appropriate way to commemorate this event were discussed at our January meeting and will continue to be explored in upcoming sessions.



**Patricia, Margo and Al Amigoni at Margo's graduation from Kent State University**

Recording Secretary Gert Menart slipped and fell at home this past week and suffered a broken nose. We wish her a speedy recovery and hope to see her at our February meeting.

We extend congratulations to our members Margo Amigoni,

questions about it or if you need another copy of the invitation form you received a few months ago.

Our next lodge meeting will be held on Tuesday, January 24, at the Old Town Country Buffet on Snow Rd. in Parma Heights. Hope to see you there!

Wishing all AMLA members a Happy New Year!

Fraternally,  
**Rosemarie Pozarelli**

## Lodge No. 42 Slovenska Bistrica

Happy New Year—*Srecno Novo leto 2011* to all of our members! May this leap year be filled with good health, happiness and blessings! Try to keep your New Year's resolutions.

Our lodge ended the year with a wonderful party/annual meeting on Saturday, December 3 (*see photo on p. 8*).

Friends from SUA, Branch 55, joined us at Amen Corner in Girard for an afternoon of delicious food, St. Nicholas cookies, games and Christmas prizes. Many thanks to Anka Krakora, our VP, who secured prizes for all attending, to my niece, Tina Rozman, who helped *Teta* Anka

(Continued on page eight)

goni, who graduated from Kent State University on December 17 with a degree in fashion merchandising, and to Angela Amigoni, who was promoted recently to the position of assistant buyer for Dots, a nationwide ladies apparel store headquartered in Glenwillow, Ohio. Angela graduated from Ohio State University in 2008 with a degree in fashion merchandising and spent 1½ years in New York City with ECI New York before returning home. We wish Margo the best of luck in her search for employment in her field of study.

We are also happy to hear that our member Christopher Arko graduated *cum laude* New York Law School, receiving his JD degree last May. He passed the New York State bar exam recently and is employed now with the City of New York Law Department as a Juvenile Prosecutor in its Family Court Division.


Chris wants us to know that the scholarships and grants he received from AMLA during his undergraduate years at Boston University helped him achieve his goals. Chris is the son of our member Dr. Gregory Arko and Mrs. Joanne Arko of Medina. Congratulations, Chris!

Our next meeting will take place at 10:00 a.m. on Sunday, February 5, at the Home Office. As always, we invite our members to join us!

**Al Amigoni**

**Requests for AMLA  
Scholarship/Grant  
Program Available  
See page three**

Join AMLA Lodge No. 1 for an Exciting Fraternal Event!



**VS. SYRACUSE CRUNCH**

**Sunday, February 12, 2012 @ 3:00 p.m. – Quicken Loans Arena**

**Lower Bowl Endzone Seats for ONLY \$12 (\$19 Reg. Price)**

Contact Name: \_\_\_\_\_

Contact Phone No. or Email Address: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Number of Tickets \_\_\_\_\_ @ \$12 each

Total Payment Enclosed = \_\_\_\_\_

Please list all Attendees' Names w/lodge no.: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**ORDER DEADLINE -FEBRUARY 1**

Mail form with check (payable to AMLA Lodge No. 1) to:

AMLA LODGE NO. 1  
9493 DEER RIDGE  
MENTOR, OH 44060

NOTE: TICKETS WILL BE MAILED THE WEEK OF FEBRUARY 6

## Minutes of Board of Directors Meeting of September 24, 2011

The regular quarterly meeting of the Board of Directors was called to order by President Albert Amigoni on Saturday, September 24, 2011 at 9:28 a.m. All directors were present except for Charles Kohli and Anna Mae Mannion, who were excused.

**Approval of Minutes:** The minutes from the June 25, 2011 Board of Directors meeting were approved as written.

**Officers' Reports:** Mr. Amigoni provided a written report summarizing his activities since the last Board meeting. He noted that upon request, once again AMLA was granted an exemption from cash flow testing by the Ohio Department of Insurance for calendar year 2011.

Secretary-Treasurer Theresa Aveni provided a written report summarizing her activities since the last Board meeting, along with certificate/member insurance and cash flow reports for July, August and September, a 12-month profit and loss projection through August 31 and a list of correspondence and acknowledgements received for the period of June 25 through September 23.

**Chairpersons' Reports:** Audit Chairperson Kenneth Shine reported as its chairperson on the Compensation Committee's meetings held on August 15 and prior to this Board meeting. At its August meeting, the Committee agreed to 2.5% salary increases for both the President

and the Secretary-Treasurer, effective July 1. Prior to this meeting the Committee reviewed the organizational and operational goals submitted by the officers for the coming year and will plan to evaluate them next year as part of the annual salary review.

Finance Chairperson Dr. Ronald Zab provided a written report and an updated bond schedule. Authorization was given at the June Board meeting to reinvest any and all available funds consistent with the current investment guidelines. The following bond transactions have occurred since:

~ June 30, 2011, purchased \$300,000 of 5.20% Carpenter Technology at 98.843 due to mature on July 15, 2021 and continuously callable at make whole plus 35 basis points prior to April 15, 2021 and at par thereafter. YTM = 5.35%. Rated Baa3, BBB and NR by the agencies for a SVO 2 overall rating. Total paid was \$296,789, consisting of principal of \$296,529 plus accrued interest of \$260. Settled on July 6, 2011.

~ July 5, 2011, \$600,000 of 4.68% Federal Home Loan Bank (FHLB) due January 5, 2026 was partially called at par. The amount redeemed was \$60,000.

~ August 16, 2011, \$540,000 of 4.68% Federal Home Loan Bank (FHLB) due January 6, 2026 was called at par.

~ September 1, 2011, purchased \$300,000 of 5.00% Family Dollar Stores at 100.5 due to mature on February 1, 2021 and continuously callable at make whole plus 30 basis points. YTM = 4.932%. Rated Baa3, BBB- and NR by the agencies for a SVO 2 overall rating. Total paid was \$303,000, consisting principal of \$301,500 plus accrued interest of \$1,500. Settled on September 7, 2011.

~ September 15, 2011, \$300,000 of 5.55% Bank of New York due September 17, 2018 was called at par.

~ September 15, 2011, purchased \$300,000 of 5.625% Morgan Stanley at 100.955 due to mature on September 23, 2019 and continuously callable at make whole plus 35 basis points. YTM = 5.476%. Rated A2, AA and NR by the agencies for a SVO 1 overall rating. Total paid was \$311,161.88, consisting principal of \$302,865 plus accrued interest of \$8,296.88. Settled on September 20, 2011.

The Board ratified the three bond purchases for a total investment of \$910,951 and approved the request for authorization to invest any and all funds which become available prior to the December Board meeting, keeping with previous strategy.

The current bond schedule shows book value as of September 30 at \$32,748,010 reflecting July, August and September GNMA paydowns and the above bond transactions. The current statutory or book yield stands at 5.42%, a slight decrease from 5.47% on June 30th.

An update was provided on the situations involving holdings that have led the Board to monitor them closely. There have been some minor changes in credit ratings and minimal changes in price since the June Board meeting. The Board by consensus agreed not to take any action

(Continued on page seven)

## FOR YOUR INSURANCE NEEDS — CONTACT YOUR

### Lodge Secretary or Campaigner

- 1 \*\* Joseph G. Zab 440.853.8022  
9493 Deer Ridge, Mentor, OH 44060  
LODGE MEETING 1<sup>st</sup> Sunday of the month @ 10:00am Home Office
- 4 \*\* Louis Zigmund 440.256.3955  
10518 Briar Hill Road, Kirtland, OH 44094  
LODGE MEETING 1<sup>st</sup> Wednesday of the month @ 1:00pm St. Vitus Village
- 4 ## Roseanne Jerina 216.741.3180  
4359 West 56 Street, Cleveland, OH 44144
- 6 \*\* Janice Verch 440.285.5614  
15065 Crimson King Trail Chardon, OH 44024  
LODGE MEETING 1<sup>st</sup> Thursday of the month @ 5:00pm Home Office
- 6 ## Theresa Aveni 440.256.4033  
8082 Chardon Road, Kirtland, OH 44094
- 6 ## Joseph Petric 216.481.7167  
21071 North Vine Street, Euclid, OH 44119
- 8 \*\* Anton Lavrishia 216.531.3413  
1076 E. 176<sup>th</sup> Street, Cleveland, OH 44119  
LODGE MEETING 1<sup>st</sup> Thursday of the month @ 7:00pm Collinwood Slovenian Home, Holmes Ave.
- 8 ## Vida Zak 216.481.6247  
1865 Sagamore Drive, Euclid, OH 44117
- 8 ## Maria Kristanc 440.256.3715  
8715 Palomino Trail, Kirtland, OH 44094
- 9 \*\* Patricia C. Amigoni 216.531.8468  
21051 Arbor Avenue, Euclid, OH 44123  
LODGE MEETING 1<sup>st</sup> Sunday of the month @ 10:00am Home Office
- 12 \*\* Carole Czeck 440.944.7965  
988 Talmadge Avenue, Wickliffe, OH 44092  
LODGE MEETING check Our Voice for details Sunday @ 1:00pm Secretary home
- 20 \*\* Anna Mae Mannion 216.341.6136  
4137 East 110 Street, Cleveland, OH 44105  
LODGE MEETING 4<sup>th</sup> Sunday of the month @ 12:00pm Slovenian Home E. 80<sup>th</sup>
- 22 \*\* Frank Koncilja 440.257.1021  
6050 Thunderbird Drive, Mentor, OH 44060  
LODGE MEETING 2<sup>nd</sup> meeting of the month @ 6:00pm Collinwood Slovenian Home, Holmes Ave.
- 24 \*\* Rosemarie Pozarelli 216.524.1547  
6165 Fieldstone Trail, Seven Hills, OH 44131  
LODGE MEETING 3<sup>rd</sup> Tuesday of the month @ 1:00pm Hometown Country Buffet
- 24 ## Lisa Kane 216.741.0406  
2202 Tuxedo Avenue, Parma, OH 44134
- 26 \*\* Eleanore Simcic 440.842.3739  
7349 Oakwood Road, Parma, OH 44130  
LODGE MEETING 3<sup>rd</sup> Wednesday of the month @ 1:15pm West Park Slovenian Home

(Continued on page seven)

If you don't recall your lodge number, please call the Home Office at 216-531-1900. We'll be delighted to respond to your inquiries!

## Deaths Reported: December 2011

Lodge #	Name:	Date:
4	Alojz Grajzl	12-06
6	John J. Cecelic	12-14
9	Iko N. Rogel	12-01
26	Helen L. Nosan	12-13
30	Patricia A. Zalar	12-20
40	Frances Zupancic	12-06
45	Paul B. Hribar	12-28
50	William J. Golla	12-02
50	Virginia Zala	12-27

## Lodge Secretaries, Campaigners and Lodge Meetings

(Continued from page six)

- 27 \*\* Matt Zabukovec 440.943.3784  
29937 Enid Rd., Wickliffe, OH 44092  
LODGE MEETING 2<sup>nd</sup> Thursday of the month  
@ 1:30 or 6:30pm See "Our Voice" for details
- 30 \*\* Tim Ulle 440-354-6343  
58 Hickory Hill Road, Painesville, OH 44077  
LODGE MEETING 1<sup>st</sup> or 2<sup>nd</sup> Monday of the month  
@ 7:00pm American Slovenian Club, Fairport Harbor
- 38 \*\* Susan Schumacher 440.946.4260  
35160 Dixon Rd., Willoughby Hills, OH 44094  
LODGE MEETING 3<sup>rd</sup> Wednesday of the month  
@ 5:00pm Gateway Manor Library #4 Euclid
- 40 \*\* Ronald Jeric 440.205.9358  
7324 Demshar Drive, Mentor, OH 44060  
LODGE MEETING 3<sup>rd</sup> Thursday of the month  
@ 7:00pm See "Our Voice" for location
- 42 \*\* Maria Selak 330.539.5893  
1058 Susan Lane, Girard, OH 44420  
LODGE MEETING 1<sup>st</sup> Monday of the month @  
6:00pm., 1575 Norwood Ave., Girard
- 42 ## August Selak 330.539.5893  
1058 Susan Lane, Girard, OH 44420
- 42 ## Lisa Garren 330.862.2449  
3910 Fox Avenue, NE, Minerva, OH 44657
- 45 \*\* Larry Young 440.285.2605  
216 Canfield Rd., Chardon, OH 44024  
LODGE MEETING 3<sup>rd</sup> Sunday of the month @  
12:00pm., Home of Secretary
- 45 \*\* Gina Volpe 440.205.1618  
6990 Ohio Street, Mentor, OH 44060
- 50 \*\* Olga Dorchak 330.468.7989  
404 Dartmouth Trl, Sagamore Hills, OH 44067  
LODGE MEETING 2<sup>nd</sup> Sunday of the month @  
2:00pm., Maple Hts., Public Library
- 59 \*\* Carol Pozelnik 440.257.7669  
9321 Lorrinch Drive, Mentor, OH 44060  
LODGE MEETING last Sunday of the month @  
11:00am., See "Our Voice" for details

\*\* Lodge Secretary  
## Lodge Campaigner

The roster of Lodge Secretaries and Campaigner's are individuals you may contact to obtain AMLA insurance. AMLA's plans of insurance are well designed to meet your individual needs. They include: Single Premium Whole Life; 3 Payment Whole Life; 20 Payment Whole Life; Ordinary Whole Life; Single Premium Juvenile Term to Age 30, and 20 Year Convertible Term. The premiums are competitive and suited to fit your budget. We're confident we can find a plan that will suit you and will fit within your budget.

Don't hesitate to contact your lodge's representative for any questions about insurance they you may have.

Remember that when contacting our secretaries or campaigner's about becoming a member of AMLA, they will need to know the gender, date of birth, and whether they are a non-smoker or a smoker.

Why wait any longer, make your call today!!!!!!!

Theresa Aveni, Secretary/Treasurer

## Minutes of Board of Directors

(Continued from page six)

on any holdings but to continue to closely monitor them for any changes.

Fraternal Chairperson Lisa Kane reviewed the financial report for the Bowling Funday and Golf Scramble as well as the minutes from the July 18 Fraternal Affairs Committee meeting which included the committee's recommendations to hold the Bowling Funday, Join Hands Day and Golf Scramble at the same venues next year. The Board had no objection to these recommendations.

**Old Business:** As indicated at the last Board meeting, a meeting was held on June 23 at the Ohio Department of Insurance (ODI) in Columbus. Concerns were raised at this meeting by a number of fraternal representatives regarding the proposed requirement for disclosure at the time of sale that fraternal benefit societies are not included in Ohio guaranty funds. After the meeting, the AFA Board was asked to develop a public policy position on the reform package at its August 15 meeting and did so in support of the legislation. While it was thought this legislation would be introduced as early as September, it has not been to date.

At its June meeting, the Board gave authorization to move forward with the 100th Anniversary Surplus Distribution Program as outlined then with the amount of member contribution to be determined by the President and Secretary-Treasurer.

Subsequently, they decided to set the amount to 15% of the insurance dividend, 5% more than the figure used the last time the promotion was run in 1994, and, with that, 7,459 offers were mailed out this past week to eligible members.

As it was determined at the June Board meeting, Kenneth Shine and Joseph Zab as members of the Executive Committee made a recommendation to the Board that

Anton Lavrisa (Lodge No. 8), Susan Schumacher (Lodge No. 38) and Louis Zigmund (Lodge No. 4) serve along with them on the Nominating Committee to identify suitable candidates for office at the next convention in 2014. The Board unanimously approved this recommendation. Letters will be sent to each informing them of their selection and asking to confirm their willingness to serve on this committee.

At the June Board meeting, several items in the Strategic Business Plan were reviewed and further discussion on a new strategy of increasing insurance sales by determining future sales methods was deferred until this meeting. Because of time constraints in light of the other matters on the agenda, there was no objection to defer this matter until the next Board meeting in December.

**New Business:** A copy of the Ohio Department of Insurance's Examination Findings letter was received in August and forwarded to the directors for their review. AMLA is required to file a written response to the ODI's findings by October 19. President Amigoni prepared a draft response to those findings which was reviewed and discussed and subsequently approved by the Board.

The current annuity crediting rates expire on September 30. The Board by consensus agreed to maintain the current minimum guarantees for the period October 1 through December 31, 2011.

The Board reviewed the financial ratios for 2010 provided by the American Fraternal Alliance. Of the 11 ratios, AMLA did better than or as well as its fraternal peers in 6 categories and not as good as in five categories.

Consistent with the Board's decision to pursue further discussions with the Grand Lodge of Ohio, Order of Sons of Italy in America (GLO-OSI) regarding a potential

merger, President Amigoni and Secretary-Treasurer Aveni met with their representatives in July and August to obtain detailed information on their operations. In addition, other relevant information was obtained from Ed DePersis which has provided a more complete picture of their operations. Mr. Amigoni shared a number of considerations which he prepared concerning the relative advantages and disadvantages of such a merger. Richard Marrapese and Linda Scardilli-Kresic, President and Executive Secretary of the GLO-SOI, joined the meeting and Mr. Marrapese addressed the Board, sharing their thoughts on the benefits of such a merger for both societies. After Mr. Marrapese's address, Mr. Amigoni presented a number of other matters in detail that need to be considered should the Board approve moving forward with what would be an asset purchase, where AMLA would acquire the assets of GLO-OSI in return for assuming all obligations under its insurance and annuity contracts. Following some discussion, the Board unanimously approved the purchase of GLO-OSI assets and assumption of its contractual obligations subject to sufficient safeguards against potential liability in connection with operations of OSI of America lodges and additional terms to be agreed upon and incorporated into a formal written agreement. The next step in this process is an actual agreement must be drafted and it in turn must be approved by 2/3 vote of the Board.

**General Discussion:** With no further business, the meeting adjourned at 1:27 p.m.

**Joseph G. Zab,**

Recording Secretary

**Albert R. Amigoni,**

President, Attested

(Note: These minutes are in abridged form. The complete minutes are available for re-view by members at the Home Office during regular business hours.)

**Remember:  
AMLA is No. 1!!!**

## AMLA's Special Santa Claus and His Family

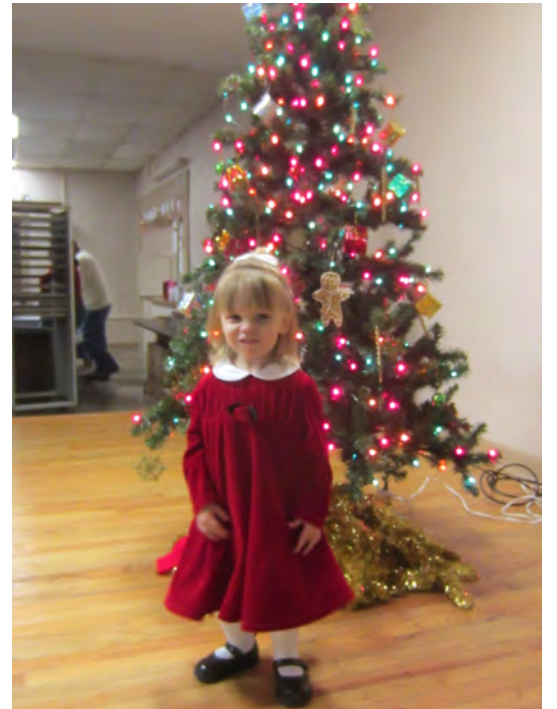
At the Children's Christmas party on December 11 at the Slovenian National Home on St. Clair Ave. in Cleveland, "Santa Claus" greeted about 500 of our youngest members. For the last few years, our "Santa" has been **James Czeck**, a member of the Board of Directors, and Mrs. Claus has been his wife, **Kathy**. Two of their assistants were their son, **Skylor**, and daughter, **Hayley**. They are in our photo at the right.



## AMLA's Xmas Party Dancer Identified!

Most of you saw the young lady at the right in the December *Our Voice*. We didn't have her name then. We've since learned that she is **Kaitlyn Ankenman** of Lodge Kras No. 8. She is one year old and is the great-granddaughter of longtime AMLA and Kras #8 member Louis Jerkich.

We know she enjoyed the party a lot.



## When You Call the Home Office

When you phone the AMLA Home Office during regular business hours from a touch-tone phone, you can reach individual staff members directly by using their extension numbers. You can also leave a message for a return call. Just dial (216) 531-1900, then use the extension for the staff person you want to contact. If you're just calling the Home Office, you can wait for someone to come on the line (this is also necessary if you use a rotary phone). Each staff member now is also available via e-mail. The e-mail for *Our Voice* is: rvoice@earthlink.net. Below are the telephone extension numbers and e-mail addresses for every Home Office employee:

Ext.	Name	Position
10	Maria Kristanc amla-mek@earthlink.net	Staff
13	Roseanne Jerina amla-rfj@earthlink.net	Certificate Services Manager
16	Albert R. Amigoni amla-ara@earthlink.net	President
17	Theresa Aveni amla1@earthlink.net	Secretary-Treasurer
18	Carol Pozelnik amla-cap@earthlink.net	Staff
21	Patricia Amigoni amla-pca@earthlink.net	Staff
29	Vida Zak amla-vfz@earthlink.net	Staff

Below is a listing of departments and services and the extensions to use to receive appropriate assistance:

Annuity Information	17
Billing/Premium Information	21
Cash Surrender Forms	13
Cash Value Letters	13
Change of Beneficiary	29
Conversion Information	21
Clip-a-Cookbook Information	29
Death Claims	10
Dividend/Paid-Up Addition Information	18
Insurance Rate Information	21
Life Insurance - New Business	21 or 29
Certificate Loan Information	13
Lost Certificate Forms	13
Ownership Changes	13
Name/Address Changes	29
Scholarship/Academic Grant Information	10
Form 1099 Information	17

**AMLA is known for its dedicated and prompt service to its members**

## Lodge No. 42

(Continued from page five)

as her elf, and to my brother-in-law, Mike Krakora, who documented the event.

And who was the recipient of the "parkelj-devil" cookie? None other than Mike Krakora. What a good sport!

The afternoon was filled with chit-chat, fellowship and Slovenian and English Christmas carols, accompanied by button-box players Dolores DePietro and Steve Luzar. We extend our sincere gratitude to them—*Hvala lepa!*

Our best gift was the attendance of my mother, Milka Kregar, who was brought by ambulet from Liberty Health Center, where she is recuperating. *Dobro se pozdravi, mama!* We appreciate all our members who took the time to join us at this event.

Please do try to attend our monthly meetings. They are the second Saturday of each month at the Girard Free Library, at 11:00 a.m. Call me for further directions at 330-539-5893. **We need your input!**

Let's have a spectacular year in 2012!

*Nasvidenje,*

**Maria Selak**

**You can open an IRA Account with AMLA. Call the Home Office at 531-1900 for the details.**



**Slovenska Bistrica Lodge 42 during its annual meeting and Christmas party celebration in Girard, Ohio.**

**The various Slovenian National Homes in the Greater Cleveland area will have their annual meetings in January and February. They deserve our support!**

## Board of Directors

**American Mutual Life Association  
(2010 - 2014)**

Albert R. Amigoni, President  
Anna Mae Mannion, 1st Vice President  
Joseph G. Zab, 2nd Vice President  
Theresa Aveni, Secretary/Treasurer  
Kenneth Shine, Internal Audit Chairperson  
Dr. Ronald J. Zab, Finance Chairperson  
Lisa Kane, Fraternal Affairs Chairperson

**DIRECTORS:**  
James E. Czeck  
Charles Kohli  
Jaime Loncar  
James Mannion  
Dr. Rudolph M. Susel