



# 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. 72, No. 10

Thursday, October 13, 2011

## Surplus Distribution Program Off to a Really Fast Start!

As announced in last month's issue of *Our Voice*, more than 7,500 personalized offers detailing the terms of the Special Surplus Distribution Paid Up Life Insurance Benefit were mailed to all eligible members during the week of September 19. Members who may not have received this mailing are urged to contact the Home Office so that a duplicate can be generated and forwarded to them.

The initial response to this special offer has been most gratifying. Through the first week of October, more than 500 applications have already been received. Past experience has taught us that AMLA members welcome the opportunity to obtain additional paid up life insurance whenever it is presented. So the positive reaction of members to this current promotion comes as no surprise.

During the past two weeks there have been several calls to the Home Office seeking additional information or clarification on the terms of the special offer. Additionally, some of the applications that have been returned indicate that there may be some confusion regarding how to properly complete the application form. The most common error noted involves the designation of a primary beneficiary. Members are cautioned not to write their own name in the space provided for this purpose. In addition, we have put together a list of "Frequently Asked Questions." This appears below. We ask members to review them and to call the Home Office at 216-531-1900 if they still have questions or need additional help in completing the application form.

### FREQUENTLY ASKED QUESTIONS

**Question:** *Are there any health requirements to qualify for this program?*

**Answer:** No. This is a guaranteed issue. Members are eligible to participate regardless of their current physical condition.

**Question:** *When does the death benefit take effect?*

**Answer:** The death benefit is available upon the Association's receipt of a fully completed and signed application form along with the required remittance.

**Question:** *When can I access the cash value or obtain a loan on the paid up life insurance contract?*

**Answer:** Contracts issued under this program may not be surrendered for their cash value until January 1, 2017 and thereafter. Contract loans are not available until January 1, 2017 and thereafter.

**Question:** *Are dividends anticipated on contracts issued under this program?*

**Answer:** No. However the contract's cash value builds annually.

**Question:** *What happens to a member's existing certificates?*

**Answer:** Existing certificates are not affected by this special program and need not be turned in.

(Continued on page eight)

## Meet Two New Members



**William Brian Daniels**, recently born of Michelle and Mark Daniels of Centerville, is a new member of Lodge 9, into which he was enrolled by his mom and grandfather and AMLA's CPA John Vrana via campaigner Theresa Aveni. William's dad is a transportation coordinator and his mom is a 4th grade teacher.



Enjoying sweet dreams is 2-month-old **Hadley Grace Carolin**, daughter of Melissa and Zachary Carolin, who is a new member of Lodge 24, into which she was enrolled by Anna Mae Mannion. Hadley is also the granddaughter of Tom and Karen Debelak and the great-granddaughter of former AMLA secretary and treasurer, the late Louis F. Boldin and wife Josephine, and of William and Frances Debelak. Hadley's mom is a nurse at Akron Children's Hospital and her dad works as a graphic designer at Action Graphics.

We extend a cordial welcome to both our new members!

### AMLA at the Circus — Saturday, October 22 !

Thank you to all who have purchased your Circus tickets! I just got word from the Quicken Arena that there will be an

#### ALL ACCESS POWER UP PRE-SHOW PARTY

You're invited to join us one hour early on the arena floor to get charged up before the show!

Meet your favorite animals and performers and even see an elephant that paints.

This is free with your ticket.

*Fraternally, Lisa Kane*

### AMLA's Children's Christmas Party Sunday, December 11 — 10:00 a.m. - 1:00 p.m. Slovenian National Home, 6417 St. Clair Ave.

The annual Children's Christmas Party, the biggest fraternal event of the year, is set for Sunday, December 11, at the Slovenian National Home on St. Clair Ave. in Cleveland. Postcards have been mailed to all eligible children and need to be completed and returned to the Home Office. This is to ensure that there will be enough gifts in the various age categories. As usual, Mr. and Mrs. Santa Claus will be stopping by to greet the children. Food and beverages will be available in the lower hall. We hope to see many of you there! Even if you don't have children or grandchildren, plan to stop by and say hello!

Fraternally, **Lisa Kane**  
Fraternal Affairs Comm. Chairperson

## Clambake Great Despite

Saturday, October 1, turned out to be a dreary day. But for more than 200 AMLA members it was a nice clam-bake event. See our report and more photos on pp. 5 and 8. Members of Lodge 50 are at the right in our photo.



## OUR VOICE - GLAS ADZ

Official newspaper of

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

No. 10 Thursday, October 13, 2011

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### Lodge 59 — Cerknisko Jezero

Our September meeting was held on the 19th after dinner at Dino's Restaurant in Willowick. We had an interesting discussion concerning the role of fraternal lodges in the lives of Slovenian Americans one hundred years ago compared to their role today.

By now you've received information in the mail about your eligibility to purchase additional life insurance in AMLA. We're fortunate to have this special opportunity.

We had a good time traveling with Lodge 30 to the Seneca Allegheny Casino in September. We're not sure if there were any big winners, but Lodge 30 always has a fun trip.

Thank you to Lodge 27 for organizing the Chalet Debon-

ne Vineyards tour. It was a beautiful fall day. We enjoyed good friends, good music—and good wine!

The annual AMLA Clambake on October 1 was a success. Everyone certainly had enough to eat, and it was good to catch up with so many AMLA members. It was a cloudy and windy day with some rain outside, but the fire and friendly conversation in the hall made for a comfortable, cozy fraternal event.

Hope you've ordered your tickets for the AMLA Family Day event at the Circus on October 22.

Fran Kajfez and her family had a busy September 24 weekend. Her granddaughter Liesl Nikrant was married to

Justine Macke. It was the 4th generation of marriages at St. Mary's Church on Holmes Ave. in Cleveland for the family. Liesl's great-grandparents, Frank and Katrina Homar, grandparents Matt and Fran Kajfez, and parents Craig and Debra Nikrant, all were married there. The family enjoyed not only a continuing tradition, but a beautiful wedding ceremony and reception. The Mackes will live in Cleveland.

Happy autumn birthday wishes to Christopher Adams, Chris Arvay, Tessa Hilleran, Katie Homar, Sharon Kaminiski, Carol Pozelnik, David and Marc Rehmar, Phillip Rogers, Allison, Brian and Kelly Ann Schaefer.

We extend our sympathy and warmest thoughts to the family of Alan Sinkovic of Lodge 27. His mother Mary, also an active AMLA member, passed away a few months ago. It is sad to lose two family members in so short a time span.

We hope you'll consider joining us at our next meeting on Wednesday, October 19, at 5:30 p.m. at Dino's Restaurant on E. 305 St. in Willowick.

### Lodge No. 22

The Casino trip was very nice and the weather was OK. Some were winners on the bus and others won at the Casino. Hope to see you all again next year.

The Clambake was very good, as usual, except for the weather. It was very cold and wet. Everyone ate inside and listened to the music, and a few also danced. A few birthdays were celebrated, including my daughter Michelle Minardo (2).

We had a brief session to discuss when to have our annual meeting. It will be on November 19 at 3:00 p.m. at the Collinwood Slovenian Home. We will be electing new officers. If you are a member of our lodge, please plan on attending. We need your input. There'll be some refreshments and a lot of door prizes. We'll be looking

## AMLA's 2011 Class of 50 Year Members — All 71 of Them

Lodge No. 1 —

Sharon Malkovsky  
Joseph J. Miller

Lodge No. 4 —

Linda Bestvina  
Marion F. Bokausek  
Caroline Brentar  
Mary L. Day  
Kathleen A. Dillon  
Juliana Florea  
Shirley A. Gruden

Barbara A. Harty  
Frank Jerin III  
Mary Jo Kearns  
Carol A. Kovach  
Louis E. Krivacic  
Thomas Zakrajsek

Lodge No. 6 —

David P. Fink  
Anne Greenfield  
Bonita Hippensteel  
Victor W. Kranz  
Frank J. Potochnik  
Florence M. Rome  
Joseph K. Virant  
Jacqueline Yanchar

Lodge No. 9 —

Alysan E. Azman  
Anna Campanella  
Edward Lunder Jr.

Lodge No. 20 —

Jane A. Cantale  
Dorothy L. Gotch  
Raymond J. Stepic  
Marie D. Strazar  
Joseph Yanchar

Lodge No. 24 —

Jeanette M. Brzoska  
Laverne A. Mitten  
Clare A. Petrich

Lodge No. 26 —

William Ivancic

AMLA expresses its sincere gratitude to all these members for their one-half century of unbroken loyalty to our Zveza. May they enjoy good health and happiness in the future!

Carol Jean Kapalin  
Dennis C. Klinec  
Sharon A. Mater  
Doris Matuszak  
Barbara A. Stouges

Lodge No. 27 —

Jacquelyn Gillespie  
Rosemary McCormack  
Rosemary P. Panchur  
Ronald S. Rogell  
Diana J. Shimrak

Lodge No. 38 —

Rudolph T. Bukovec  
Robert F. Cimperman  
Joan Gregorcic  
Carol M. Lesiak  
Richard Menart  
Marion A. Nirode  
Kathleen Norton  
Robert H. Szymanski  
James A. Troha

Lodge No. 40 —

Mimi Lisac

Lodge No. 42 —

Robert R. Heim  
Donna J. Radanof  
Georgianne M. Thomas  
Jeanette Yankovich

Lodge No. 45 —

Maria Druzina  
Lois M. Levar  
Joseph V. Mestnik  
George L. Richards  
Christopher Vraneza  
Patricia A. Yeray

Lodge No. 50 —

Suzette L. Berry  
Mary Ann Frey  
Janet L. Glasz  
Sandra J. Grubisha  
Lucy A. Santiago  
Barbara Soworowski

### 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 June, 2012 are:

Date:	Deadline:
November 10	November 2
December 15	December 7
— 2012 —	
January 12	January 4
February 16	February 8
March 15	March 7
April 13	April 5
May 10	May 2
June 14	June 6

forward to seeing a lot of you!

On October 16, the Collinwood Slovenian Home will host the last of the Polka Tour events. Entertainment will be by the Joey Tomsick Orchestra from 3:00 to 7:00 p.m. and the admission cost is \$10.

We closed our meeting with prayer and then enjoyed some refreshments.

Joyce Segulin

### Return the Xmas Party Invitation Cards Promptly!

This message is for all the parents and grandparents of the children who will be getting the invitation to attend the AMLA Christmas Party on December 11. Do fill out the card and get it in the mail back to the Home Office as soon as possible!

## Lodge 24 — Queen of Peace

Hello, AMLA members! It happened again this year — air conditioning on in early September and the furnace turned on in late September. Fall has arrived and we all know what is coming next. Hopefully, this winter will go as fast as the summer always seems to go and won't be as tough as last year. AMLA has a number of things coming up this fall, so be sure to check the *Our Voice* and stay active with our organization.

Welcome to our newest member, Riley Caitlyn Marsh (see her photo on page one), daughter of Erin and Michael Marsh of Twinsburg. She is also the great-granddaughter of Angie Musil.

Congratulations to Carol Pozelnik, who is the newest Home Office employee. Happy retirement wishes to Bernadette Pavlik.

Our deepest condolences are extended to the Hocevar family. Anne Hocevar, our member, passed away in July. She was a wonderful woman who occasionally attended our lodge meetings and was such a lovely person.

The annual clambake at the Slovenian National Home on E. 80 St. will be held Sunday, October 23. The steak dinner or bake & chicken are \$27 each. An extra dozen clams are \$7. There also will be a cash bar and music will be provided by the Culkar Band from 2:30 to 5:30 p.m. Please call Anna Mae Mannion at 216-341-6136 if you're interested in tickets.

The next "Nite at the Races" is scheduled for Saturday, November 19, at the "Nash" on E. 80 St. Tickets are \$10 and include draft beer, pop, hot dogs, and pizza. Doors open at 7:00 p.m., with the first race at 8:00.

Our next Lodge 24 meeting is set for October 18 at the Old Town Buffet in Parma. Hope to see you there.

Fraternally, **Rosemarie Pozarelli**

## Grand River Valley — Lodge 30

Rain, rain, go away— where did the summer go? Here it is World Series time and the fifth week of NFL football!

At our August meeting we made some changes in our traditional final, or annual, meeting. We decided to hold election of officers and the meeting on November 7, this instead of in December, as before. We did not want to conflict with the different events held by the American Slovenian Club.

On the home front, our member Mickey Mohner is No. 3 nationally in Division 2 quarterback ratings (180.78). He threw for ten touchdowns with only one interception in four games. Mike is a junior at Wayne State University. Keep up the good work, Mickey!

### Jenny Kohr

Our Lodge 30 member Jenny Kohr, the daughter of John and Lynne Kohr and the granddaughter of Tony and Carol Satej, recently completed a twelve week internship at Lee Memorial Hospi-

tal in Fort Myers, Florida. She spent her time there working in the medical and surgical care units utilizing physical therapy as a means to helping critical care patients heal faster, decreasing the length of their hospital stays.

While she was there, she also had the opportunity of being in the operating room next to some of Florida's top surgeons, observing both orthopedic and neurologic surgeries.

Jenny now is at Heather Hill outpatient clinic in Chardon, working on another 12-week clinical internship. On completing it, she will be traveling to Merida, Mexico on a ten day service learning trip working in clinics with physical therapists in Mexico.

She will graduate in August of 2012 with a doctorate in physical therapy. Jenny wants personally to thank AMLA for selecting her as the recipient of the 2011 Anton Ostir scholarship. Without this generosity she would have had a harder time embarking on these excellent learning

opportunities. Thank you.

Finally: Remember that our annual meeting and election of officers will be held on Monday, November 7, at 7:00 p.m., at the American Slovenian Club in Fairport Harbor.

Fraternally,

**Tony and Carol Satej**

## Lodge BLED No. 20

With the fall season here, many of our members are getting busy creating the ultimate Halloween costume. A number of our members have been taking the time to participate in AMLA-sponsored events, such as the annual Clambake. Everyone loved the clams, despite the rain.

We have also had some family additions. We congratulate Rebecca Kawczynski and Danny Antonios on the birth of their third child Ean Antonios. We also congratulate Kaitlin Kawczynski on the birth of her first child, Molly Grace Stachnic. Ean and Molly are the grandchildren of Kathleen Kawczynski and the great-grandchildren of Anna Mae Mannion.

Don't forget the upcoming AMLA outing to the Circus (Oct. 22). For all our youth members ages 16 and under, don't forget to check the mail for the postcard inviting you to the annual Christmas party on December 11. You'll need to return the completed card to the Home Office as soon as you can.

Our next meeting will be on Sunday, October 23, at the Slovenian National Home on E. 80 St. It will begin at 11:30 a.m. Hope to see you all there!

Please remember all our sick and elderly members in your prayers. And don't forget, if you have questions or are interested in signing up your little one with a life insurance policy with AMLA, do contact our lodge secretary, Anna Mae Mannion, at 216-342-6136. Do it in time to make them eligible to attend their first AMLA Christmas party this December 11!

Fraternally,

**Judy Kawczynski**

## Annual Lodge Meeting Schedule — 2011 —

### Lodge No. 1 Slovenec

A.M.L.A. Home Office, 19424 S. Waterloo Road, Cleveland  
Sunday, December 4, 2011 11:00 A.M.

### Lodge No. 4 St. Anne

St. Vitus Village, 6114 Lausche Ave., Cleveland  
Wednesday, November 2, 2011 1:00 P.M.

### Lodge No. 6 Slovenski Dom

A.M.L.A. Home Office, 19424 S. Waterloo Road, Cleveland  
Thursday, November 3, 2011 5:00 P.M.

### Lodge No. 8 Kras

Collinwood Slovenian Home, 15810 Holmes Ave., Cleveland  
Thursday, November 3, 2011 7:00 P.M.

### Lodge No. 9 Cleveland

A.M.L.A. Home Office, 19424 S. Waterloo Road, Cleveland  
Sunday, December 4, 2011 11:00 A.M.

### Lodge No. 12 Ribnica

Vittorio's, 29664 Euclid Ave., Wickliffe  
Sunday, November 20, 2011 1:00 P.M.

### Lodge No. 20 Bled

Slovenian National Home, 3563 E. 80th St. Cleveland  
Sunday, November 27, 2011 11:30 A.M.

### Lodge No. 22 Collinwoodske Slovenke

Collinwood Slovenian Home, 15810 Holmes Ave., Cleveland  
Saturday, November 19, 2011 3:00 P.M.

### Lodge No. 24 Queen of Peace

Old Town Country Buffet, 1930 Snow Road, Parma  
Tuesday, November 29, 2011 1:00 P.M.

### Lodge No. 26 Soca

West Park Slovenian Home, 4583 W. 130th St., Cleveland  
Wednesday, December 21, 2011 1:15 P.M.

### Lodge No. 27 Blejsko Jezero

Dubrovnik Gardens Restaurant, 34900 Lakeshore Blvd., Eastlake  
Thursday, December 8, 2011 6:00 P.M.

### Lodge No. 30 Grand River Valley

American Slovene Club, 617-1/2 Third St. Fairport Harbor  
Monday, November 7, 2011 Contact Lodge Secretary for time.

### Lodge No. 38 Martha Washington

Gateway Manor House Library, 4 Gateway Dr., Euclid  
Wednesday, November 16, 2011 5:00 P.M.

### Lodge No. 40 Clairwoods

Dubrovnik Gardens Restaurant, 34900 Lakeshore Blvd., Eastlake  
Sunday, December 4, 2011 1:00 P.M.

### Lodge No. 42 Slovenska Bistrica

Amen Corners, 20 W. Main Street, Girard  
Saturday, December 3, 2011 1:00 P.M.

### Lodge No. 45 Modern Crusaders

Larry Young's residence 216 Canfield Drive, Chardon  
Sunday, November 13, 2011 12:00 P.M.

### Lodge No. 50 Nas Dom

Maple Heights Library, 5225 Library Lane, Maple Heights  
Sunday, November 13, 2011 3:00 P.M.

### Lodge No. 59 Cerknisko Jezero

Bravo, State Route 306, Mentor, Ohio  
Sunday, December 4, 2011 1:00 P.M.

Members: Please try to attend and participate in the annual meeting of your lodge.

As a co-owner of AMLA you have the right to join in the work of your lodge and our Zveza. Help carry on the tradition of your forefathers!

## Blejsko Jezero Lodge #27

You missed it! The Debonne winery tour on September 24 was a huge success for fraternalism and fellowship. Thank you to the members of Lodges 8, 38, 42, 50 and 59 for supporting our event. It was a beautiful fall day in the fresh country air, tasty wine and cheese trays, and a nice orchestra playing melodies for dancing. A repeat of these festivities has been suggested for next year with arrangements for a motor coach for those who like to “tipple” and not drive.

Upward and onward to our November election of officers meeting on Thursday, November 10, at the Home Office, at 1:30 p.m. We welcome all our members to become active in our monthly meetings.

Put the date aside for our Christmas dinner on Thursday, December 8, at 6:00 p.m. at the Croatian Lodge. Food, fun and fellowship are things we’ll be looking forward to as we head into the holidays.

Marilyn Vidmar, Meetzka Sands and Leo Ivec were all traveling in August and September.

On a sad note, we learned of the loss of two more of our members. Mary Primc died in September and William Raleigh passed away back on December 31, 2010. Our condolences go out to their families.

Also, the former president of Blejsko Jezero, Alan Sinkovic, passed away at the age of 62. Services for him were on September 20. He was the son of Mary Sinkovic, AMLA’s former secretary and treasurer, and the grandson of Mary Marn. Both women were extremely active in our *Zveza*. Our condolences to the family and may Alan rest in peace.

See today’s issue for photos from our Debonne winery tour. Hope to see you at AMLA’s upcoming functions.

**Meetzka Sands and Marilyn Vidmar**

### Enjoying the Blejsko Jezero Event Sept. 24

In our photo are (l-r) Matt and Dale Zabukovec and Leo Ivec. It is obvious they are having a great time, as are all the others in the background.



## Modern Crusaders Lodge 45

Summer passed too quickly and now fall has arrived. The rain finally has stopped and the leaves are beginning to show their brilliant colors. Our Crusaders enjoyed the recent Clambake even though the weather that day was a bit dreary.

Looking a little ahead, the Circus should be another fun-filled day.

We are looking ahead to our November meeting; it also will be our annual meeting. It’ll be on Sunday, November 13, at the home of our secretary. We are always looking for new faces, so please do plan to attend. Call Larry Young at 440-285-2605 for directions.

Modern Crusaders extend our condolences to the family of our member Josephine Kozlevcar, who died recently. And our condolences also go to the family of Tony Pryately, who was a member of sister lodge No. 30, but was also the beloved uncle, great uncle and great-great uncle to many Crusader members.

We extend birthday wishes to Pat Novak and all October birthday celebrants. Belated September birthday wishes to Louie M. Novak and Michael Lawrence, with anniversary wishes to Lou and Pat Novak and to Teri and John Kopceso.

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

Let us know of birthdays, anniversaries, and any other noteworthy accomplishments in the lives of our members. We would love to acknowledge them in this column.

**Annie Lawrence**  
Lodge Reporter

**Enroll your child or grandchild into AMLA. Then bring them to our Xmas party!**

## Snapshots from Blejsko Jezero’s Outing at the Debonne Winery



From the left are Anka and Mike Krakora, Rosemary Kozar, Carol Lesiak, Mary Sands, Bill Slavkovsky, Leo Ivec, and (seated) Marilyn Vidmar.



Seated (l-r) are Cathy Blatnik and Marilyn Nyradi, in back are Eleanor Nyradi and Bonnie Blatnik.



The “Kapel” sisters — better known (l-r) as Marion Slejko, Sophie Matuch, and Vida Zak. All are member of Lodge 8.



Susan and Paul Schumacher, of Lodge 38

## SLOVENSKI DOM #6

### 100<sup>TH</sup> Anniversary Celebration



KRISTY’S RESTURANT PARTY CENTER  
434 EAST 200<sup>TH</sup> STREET, EUCLID, OHIO

SATURDAY, NOVEMBER 5, 2011  
SOCIAL 5:00PM - DINNER 6:00PM  
ADULT’S \$24.00  
CHILDREN (6-12) \$10.00  
CHILDREN (5 & UNDER) FREE

Mail check made payable to AMLA lodge #6 to  
Joe Petric 21071 North Vine Avenue, Euclid, OH 44119

## Lodge 42 — Slovenska Bistrica

Greetings and warm autumn wishes to all AMLA members from sunny Girard, Ohio. Summer 2011 ended on a beautiful note — the Girard End of Summer Parade. Several members of our lodge participated. Jack Twaddle and Mike Krakora joined officers of the Girard Historical Society in a World War II themed float. Mike donated a Navy uniform and Jack wore summer fatigues. Yours truly participated as the character Shaggy from the comics Scooby Doo, along with my co-workers from the Girard Free Library. A great evening — much fun and an abundance of CANDY! Community spirit at its best.

Anka and Mike Krakora represented our lodge enjoying an afternoon with Lodge 27's Chalet Debonne Vineyards tour on September 24. It was a wonderful event and worth repeating.

On a somber note.....we lost a very special, loving and caring member, Mary L. Fredericks, on September 16. Mary truly enjoyed polka music (her brother Steve plays the button-box). She also loved watching her children ride and show their horses and loved watching her grandsons play football. Mary was a dedicated caregiver to her family, especially her mother, Mary Luzar. We extend our sincere sympathy to Mary's family. May she rest in peace in the arms of God. *Pocivaj v miru, Mary!*

Please keep Saturday, December 3, at 1:00 p.m. reserved for our Christmas party and annual meeting to be held at Amen Corner in Girard. Call me for more details (330-539-5893).

To all of our ailing members — we send you our love and get well wishes and prayers.

Keep in touch with any news from your families. Your news is my news. Finally: Have a spooky Halloween - BOO!

*Nasvidenje, Maria Selak*

## Kras No 8 Reporting...

We held our October meeting on Thursday evening, the 6th, under the direction of our president, Celeste Frollo.

We stood a moment in silence in memory of two of our members who had died since our last meeting. Raymond L. Polantz died on September 12 at age 64. A member for fifteen years, he resided in Richmond Hts. He is survived by his wife Dorothy and children Raymond M. (Lisa), Daniel (Kristen), and Brian (Noel).

Joseph Zakelj died October 2 at age 58. A member for 39 years, he was a resident of Willoughby Hills. He is survived by his wife Apolonia and children Michelle (Matt) Plecnik, Antonia, and Ann (Matt) Muller.

May they both rest in peace and we extend our condolences to their families.

We welcomed our newest members: Olga Petek, David, Ian and Patrick Burke.

Daniel Lavrishia passed the Colorado Bar examination and has been assigned to the Montrose office of the Colo-

rado Public Defender.

Nicole Cefaratti and Harry Konrad wed on September 10. The ceremony and reception were at The Lodge at Geneva-on-the-Lake. Nicole is employed at the Cleveland Clinic Center for Autism. Harry is manager of a Boston Market restaurant. Congratulations to them!

Brian Polantz reported he is a member of the 2011 U.S. National Champion Men's Raffa team, Palazzo di Bocce, Lake Orion, Michigan, and that the team will represent the U.S. at Campo di Bocce of Livermore, California in the 2012 World Bocce Championships.

Members at our meeting in October reported on attending Lodge 27's tour of Chalet Debonne and also at working at AMLA's Clambake. We continued to discuss the Kras Christmas party to be held in December.

Celeste Frollo reported her uncle, Ted Kozely, is now a resident at Grande Point in Richmond Hts.

Our thanks go to Dorothy

## Lodge No. 4 St. Anne

Our lodge met October 5 in the Slovenian Room at St. Vitus Village. We finalized our plans for the upcoming centennial year event for the lodge, which was held last Saturday, October 8, right in that location. I hope to have a good report in the November issue of *Our Voice* on this milestone in the history of our lodge.

Lou Zigmund gave information on upcoming AMLA events. We also wished happy birthdays to Jean Zigmund and Marge Kuhar, who are celebrating theirs in October.

Our next meeting will be on November 2 at 1:00 p.m. in the Slovenian Room at St. Vitus Village. As we will be electing our officers for the coming year, all our members are kindly asked to attend this important lodge meeting.

*Nasvidenje, Stane Kuhar*

Smrtnik for baking the goodies we enjoyed at our post-meeting social.

We urged our members to check the *Our Voice* for upcoming AMLA and lodge activities where our support would be welcome.

Our next meeting will be held on Thursday, November 3, starting at 7:00 p.m. at the Collinwood Slovenian Home. We emphasize that this also will be our annual meeting, at which we will elect officers for 2012. Members are urged to attend if at all possible. We will have details about our December Christmas meeting in next month's *Our Voice*.

Fraternal greetings to all,

**Tony Lavrishia**

**Members: Remember that circumstances change. Be sure your beneficiaries remain those you originally chose and their addresses are current! If you need to make any changes, don't hesitate to contact the Home Office at 216-531-1900**

## From Clambake 2011...

The annual AMLA Clambake was held Saturday, October 1, at the SNPJ Farm on Heath Road in Kirtland. Fall arrived early this year but didn't put a damper on our day. The weather outside was rainy and chilly, but in spite of that everyone had a great time. The fireplace in the hall was lit and the room held the 214 AMLA members and friends in attendance very comfortably.

The clambake again was catered by Maple Hts. Catering. The food was as delicious as always. The catering staff served the meals quickly, so there were no long lines to wait in. The kitchen also served hot dog and sausage sandwiches to those interested, and the volunteers were there early in the morning preparing and frying the raised doughnuts (krofi). Music was provided by Jack Flaismann and enjoyed by the crowd as well as by a number of dancers throughout the afternoon.

I express my thanks to all the FAC members who helped make the day such a nice success!  
Fraternally, **Lisa Kane**



Our photos above, taken at the recent Clambake by Fraternal Affairs Chairperson Lisa Kane, show just a few of the more than two hundred in attendance. The afternoon certainly was an appropriate introduction to the fall season that is now with us as the winter season approaches.

## Minutes, Board of Directors Meeting of June 25, 2011

The regular quarterly meeting of the Board of Directors was called to order by President Albert Amigoni on Saturday, June 25, 2011 at 9:39 a.m. All directors were present except for James Mannion, who was excused.

**Review of Independent Auditor Report:** John Vrana, of Hudak & Vrana Co., provided the Board with his comments on the 2010 Audited Financial Report.

Mr. Vrana noted that AMLA's financial statements were fairly represented and indicate the organization's strong financial security. He highlighted a number of positive observations from the financial statement.

With unassigned funds of \$12.2 million AMLA is one of strongest fraternal benefit societies in the state of Ohio.

Mr. Vrana also reviewed the recommendations made in the management letter submitted along with the report.

**Approval of Minutes:** The minutes from the March 26, 2011 Board of Directors meeting were approved as written.

The minutes from the June 13, 2011 Executive Committee meeting were approved as written. In approving these minutes, the Board ratified the committee's recommendation to appoint Mr. Kenneth Shine and Mr. Joseph Zab as the two Board members to serve on the Nominating Committee.

**Officers Reports:** Mr. Amigoni provided a written report summarizing his activities since the last Board meeting.

First Vice-President Anna Mae Mannion reported that she plans to attend the annual convention of the Ohio Fraternal Alliance (OFA) that will be held in October in Middleburg Heights.

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 April, May and June and a list of correspondence and acknowledgements received for the period of March 26 through June 24.

**Chairpersons Reports:** Audit Chairperson Kenneth Shine reported that the annual internal audit was conducted on May 9 with the assistance of Mrs. Kane and Mrs. Loncar and that no discrepancies were found in the books and records reviewed.

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

March 31, 2011, \$16,323.61 of 7.00% CIT

Group Inc., due to mature on May 1, 2013, was partially redeemed at 102. The total amount received was \$5,225.13, including accrued interest of \$34.99. The redemption resulted in a remaining par value of \$11,235.23.

May 2, 2011, the remaining \$11,235.23 of 7.00% CIT Group Inc. due to mature on May 1, 2013, was redeemed at 102. Total amount received was \$11,786.98, including accrued interest of \$48.06. This redemption along with that on March 31 resulted in a combined loss of \$396.47.

May 2, 2011, \$32,118 of 7.00% CIT Group Inc. due to mature on May 1, 2014, was partially redeemed at 102. Total amount received was \$14,551.76, including accrued interest of \$60.78. The redemption resulted in a loss of \$574.80 and a remaining par value of \$17,911.16.

June 15, 2011, purchased \$300,000 of 5.50% Best Buy Co. Inc. at 100 due to mature on March 15, 2021 and continuously callable at make whole plus 30 basis points prior to December 15, 2020 and at par thereafter. YTC & YTM = 5.49865%. Rated Baa2, BBB- and BBB+ by the agencies for a SVO 2 overall rating. Total paid was \$304,537.50, consisting principal of \$300,000 plus accrued interest of \$4,537.50. Settled on June 20, 2011.

June 15, 2011, purchased \$300,000 of 5.35% Markel Corporation at 99.95 due to mature on June 1, 2021 and continuously callable at make whole plus 35 basis points. YTC & YTM = 5.356%. Rated Baa2, BBB and BBB by the agencies for a SVO 2 overall rating. Total paid was \$300,697.08, consisting principal of \$299,850 plus accrued interest of \$847.08. Settled on June 20, 2011.

The Board ratified the three bond purchases for a total investment of \$599,850 and approved the request for authorization to invest any and all funds which become available prior to the June Board meeting, keeping with previous strategy.

The current bond schedule shows book value as of June 30 at \$32,850,584 reflecting April, May and June GNMA paydowns and the above bond transactions. The current statutory or book yield stands at 5.47%, a slight decrease from 5.60% on December 31.

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 March Board meeting. The Board by consensus agreed not to take any action on any holdings but to continue to closely monitor them for any changes.

Fraternal Chairperson Mrs. Lisa Kane reviewed the financial report for Bowling Funday and the Golf Scramble, noting nearly the same subsidy for bowling compared to last year's event and a lesser subsidy for golf.

She also reviewed the minutes from the April 25 Fraternal Affairs Committee meeting which included the committee's recommendation for Family Day to attend the Circus performance on Saturday, October 22, at 11:30 a.m.

Maple Heights Catering confirmed the same pricing as last year for the Clambake on October 1. Based on this, the Board agreed to maintain the same ticket costs as last year.

**Old Business:** At the last Board meeting, it was reported that the American Fraternal Alliance (AFA) Task Force and the Ohio Department of Insurance (ODI) had reached an agreement regarding final language of the ODI's proposed legislative changes and that a meeting was planned between the ODI and all Ohio-domiciled fraternal benefit societies to review the proposed reforms.

Mr. Amigoni expects that the proposed legislative changes will be introduced in the legislature sometime before the end of the calendar year.

The Strategic Business Plan which was adopted on April 12, 2008 was reviewed at the March Board meeting. For those actions not yet completed, the responsible parties were confirmed and new completion dates were assigned. The Board unanimously approved the Strategic Business Plan be revised accordingly.

Details of the surplus distribution promotion were reviewed. The plan is designed to distribute up to \$1 million of surplus to AMLA members in the form of a life insurance dividend based upon each member's length of membership and amount of insurance in force.

The Board had no objection to moving forward with the program as outlined as soon as possible and gave authority to President Amigoni and Secretary-Treasurer Aveni to make a determination of the appropriate cash contribution rate considering the potential effect on premium income, reserves and surplus.

**New Business:** The 2010 Actuarial Report from Bruce & Bruce was reviewed. The report indicated that AMLA fared well in comparison to the results of other societies and has again successfully passed all three cash flow ratio tests which should allow it to forego cash flow testing.

The current annuity crediting rates of 4.5% for contracts issued through 12/31/05 and 3% for contracts issued after that date expire on June 30.

Taking into consideration rates offered elsewhere as well as yields obtained on recent bond investments, the Board agreed to maintain the same rates for the period July 1, 2011 through September 30, 2011.

At its last meeting, the Board agreed to take action on the four items from the Strategic Business Plan that were not addressed at that time. The first item was to review the self-imposed limit on annuity sales. The Board had no objection to President

(Continued on page seven)

## Deaths Reported for September 2011

Lodge #	Name:	Date:
4	Anthony J. Spech	9-23
4	Elizabeth Zgonc	9-14
8	Raymond Polantz	9-28
20	Agatha Basa	9-30
20	Frank Godic	9-26
30	Frank Dudzinski	9-15
45	Josephine Kozlevcar	9-12
45	Frank S. Prah	9-27
45	Elizabeth Strauss	9-06
50	Betty Matjasic	9-19

## Board of Directors Meeting Minutes of June 25, 2011

(Continued from page six)  
Amigoni's recommendation that any further expansion beyond the current 30% be limited to 1% or 2% and will review this at every Board meeting to insure the growth is at a measured pace.

The second item to review was the current surrender charges and the Board had no objection to President Amigoni's recommendation to maintain them and to remove this action from the Strategic Business Plan.

The final two items for consideration were to decide whether to retain the President as the responsible party in identifying candidates to become AMLA sales agents and determine how to approach any such candidates. The Board agreed that while enlisting new agents is a good strategy, there are no sure methods to find them.

After some further discussion, it was agreed to replace this strategy on the Strategic Business Plan with a new strategy, Increasing Insurance Sales, and an action of determining future sales methods to be accomplished by 2013 with the Board having responsibility. Further discussion on this matter was deferred until the next Board meeting.

The Board was presented with an Internal Audit Committee charter for its

consideration and without objection it was adopted.

Mr. Amigoni informed the Board that an inquiry was recently received from the Grand Lodge of Ohio, Order of Sons of Italy in America regarding a possible merger. As a result, he and Secretary-Treasurer Aveni met with their president and office manager on May 27 at the Home Office to learn more about their organization and what specifically they were seeking. The consensus of the Board was to continue further discussions.

The Board agreed to set the date and time of August 15 at 7 p.m. for this year's Lodge Officers' meeting.

A copy of a Corporate Authority Certificate and Trading Authorization for all brokerage accounts listing the two officers as authorized persons was presented to the Board and was adopted without objection.

**General Discussion:** As there was no further business, the meeting adjourned at 1:51 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 review by members at the Home Office during regular business hours.)

## Slovenski Dom No. 6

I knew that August 31 was the last time I would see and speak to Bernadette Pavlik, who was moving to Las Vegas, Nevada with husband Jim. I was Secretary-Treasurer of AMLA when she was working in the Home Office. She is a very sociable person, as is Jim. She was an officer of Lodge 38 and served for a time as a member of the AMLA Supreme Board.

I sent her a bouquet of flowers and a gift of my favorite friend, a statue of Our Lady of Consolation, a

bottle of holy water from the National Shrine, two rosaries, and prayer and devotional pamphlets. These items are important to me.

September 11 was a sad day for me as I watched President Obama and former president George Bush take part in the commemoration of the 10th anniversary of the attack on the Twin Towers.

I hear Lillian Dombrowski is doing well with her rehab.

Our condolences are sent to the family of Catherine Sullivan, who passed away.

Best wishes go out to our members having their birthdays in October. They include my own sister Jo-Ann Marie Petric on the 2nd, my birthday was on the 8th, Carlie Aveni's will be on the 14th, Don Frank on the 27th, and Christine Frank on the 31st.

Congratulations to our auditor Dorothy Lamm and to Marilyn Vidmar of Lodge 27 for winning first place in the balinca tournament at St. John of the Cross. They defeated a team led by Kara Maruszak.

This issue is the last time we can invite you to attend the 100th anniversary of our lodge on Saturday, November 5 at Kristy's. The details are in our flyer on page five. We hope you'll be joining us!

Thanks to Dorothy Lamm for the delicious pizza served at our September meeting. I brought the beverages.

Our annual meeting will be Thursday, November 5, at 5 p.m. at the Home Office.

**Joe Petric**

## Clairwoods Lodge 40

The leaves are starting to change colors and fall officially has arrived. Where did the summer go? And it was a strange summer, since it is likely we'll break the record for the most precipitation in a year—not a record we want to have. When you'll be out and about, don't forget to see the beautiful fall colors that soon will be all around us.

At our September meeting it was suggested that we use our last two \$50 matching AMLA funds for the Hospice of the Western Reserve and the Slovene Home for the Aged. We also bought tickets to support the Federation of Slovenian National Homes Polka Tours.

We decided to have our annual meeting and Christmas party on Sunday, December 4, at 12:00 noon at the Dubrovnik Restaurant in the Croatian Hall complex on Lake Shore Blvd. near Rte. 91. We will have election of  
(Continued on page eight)

## Mark My Words

by  
**Lawrence J. Hocevar**

**Winery Trip** — Several of our lodge members attended the Lodge 27 winery visit to Chalet Debonne on September 24. Members Susan and Paul Schumacher, Carol Lesiak, Joanne Fordyce, Rosemary Kozar, Amanda Fordyce and her son Andrew represented Lodge #38. It was "Kite Day" and Andrew had a chance to show off his skills. Our members cheered him on, backed of course by several glasses of vino! Matt Zabukovec also was on hand to ensure everyone enjoyed themselves.

**Meetings** — The Marthas will hold their monthly October meeting on the 19th at 5:00 p.m. at #4 Gateway in the library and discuss our elections and December Christmas party.

The annual meeting with the election of officers will be on Wednesday, November 16, in the library at #4 Gateway at 5:00 p.m. Anyone interested in taking an office let us know or attend our October meeting.

Our Christmas dinner party will be the beginning of December—date, time, and place will appear in next month's issue of the *Our Voice*.

**Martha's Pearls** — "The Martha's April 18, 1929 meeting was called to order at 8:30 p.m. by President Skully.

"All officers, except Recording Secretary Mary Cimperman were present. Minutes from the previous meeting were accepted as read. Mary Oblak, one of our members, was reported sick.

"Discussion was held about the reports of the dance, but nothing definite was known, as all of the reports were not handed in.

"In honor of the blessing of St. Cecilia's banner S.D.Z. #37, Martha Washington, S.D.Z. #38 donated \$5.00.

"Teresa Zalokar is our hostess for the Bunco party tonight.

"Molly Cimperman made a motion for the meeting to adjourn and Sister Skufka seconded it. Same adjourned at 9:30 p.m.

## Just a Thought from Lodge 50

We held a meeting on Sunday, September 11. It was definitely a day for remembering those who gave their lives in one of the greatest tragedies our country has ever experienced. We shared a moment of silence and some prayers in their honor.

Our minutes were read and then our officers gave their reports. Judi Lampa, our vice president, reported that Nick Stary would celebrate his birthday on September 19. Judi's birthday was September 14. Best wishes to both of you!

Our Fraternal Affairs Officer, Mike Lampa, reminded us of upcoming events.

Our October meeting was held October 1 at the AMLA Clambake. We do this every year because it is a way to have more of our members involved in both AMLA and lodge activity.

At the October session we were reminded about Lodge 4's centennial on the 8th at

St. Vitus, which was attended by Olga Dorchak as well as Mike and Judy Lampa.

On November 5, Lodge 6 Slovenski Dom will be celebrating its 100th anniversary as well. That will be at Kristy's Restaurant and party center on E. 200 St. (Ed. note: See details on p. 4)

Our Secretary Olga Dorchak reported her daughter Kathy and husband Lou Ferrante went on the Debonne vineyard tour.

Congratulations are in order for Diane and Anthony Fornaro, who will be celebrating their 25th wedding anniversary on November 1.

Judy Lampa reported that our October birthdays will be: Olga Dorchak on the 13th, Frank Pugely on the 15th, Teresa Stary on the 19th, Kathy Ferrante on the 26th, and Robert Lea Sr. on the 31st. Best wishes to all of you!

Our sympathy and prayers go to the family of Albina  
(Continued on page eight)

## Surplus Distribution Promotion

(Continued from page one)

**Question:** What are the income tax consequences of this program?

**Answer:** There may be income tax consequences if a contract issued under this program is cash surrendered or if a loan on the contract is obtained.

**Question:** What is the deadline for participation in the program?

**Answer:** All completed and signed application forms along with the required remittance must be received at the Home Office no later than December 22, 2011.

## Just a Thought from Lodge 50

(Continued from page seven)

Staniszewski, who died recently.

A while ago we moved our lodge meetings to the Maple Heights Library on Library Lane off of Libby Road. It's easy to find and has an elevator for those who have trouble with steps. We did this in hopes that more of our members would take the time to join us once a month.

Unfortunately, since the passing of our late secretary, Jo Lea, our attendance has fallen sharply. WE NEED YOU! We realize that many of our members lead very busy lives. We know that, because if you saw the work and volunteer schedules of our current officers.....you would wonder how they are able to fit in time for our meetings! They do it because their heritage is important to them....and because they enjoy the chance to visit with other members once a month.

Won't you please try to join us? Our November meeting will be on the 13th at the Maple Heights Library upstairs at 3:00 p.m.

Please read the previous paragraphs carefully and ask yourself if you can spare a couple of hours a month to keep our lodge strong. We very much hope your answer will be YES!

## 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

## ANNUITY YIELD RATE

For the period beginning October 1, 2011 and ending December 31, 2011, 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%.

## Lodge No. 40

(Continued from page seven)

officers for 2012 and will be discussing our possible lodge event for 2012 as well.

We send our condolences to the family of Anthony A. Pozelnik, who passed away in August. May he rest in the arms of our Lord.

We wish happy birthdays to our October celebrants, including Kenneth Taucher (the 16th), Robin Taucher (the 23rd), and Matthew Wozniak (the 25th).

We attended the AMLA Clambake: Rich, Cindy, Ben, Andrew Wozniak, Ron and Lynette Jeric, and I as well. The food and the raised donuts were very good. And the weather was certainly clam-bake weather (rain, rain, rain). The music also was good.

Our October meeting is tonight, October 13, at the Wickliffe Library. It is a week earlier than normal because the library was booked on our usual night. It will be back to normal in November. You're welcome to join us.

God bless you all,

Mary Ann Surtz

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## AMLA CLIP A COOKBOOK

### Almond Zucchini Soup

1 Spanish onion, minced	1 1/2 t. Amaretto
3 T. unsalted butter	1 T. brown sugar
3 med. Zucchini, thinly sliced	1/4 t. cinnamon
1/2 cup slivered blanched almonds	1/4 t. nutmeg
4 cups chicken broth	Zucchini slices
1/2 cup ground blanched almonds	Slivered almonds

In a large kettle, saute onion in butter over medium heat until transparent. Add 3 med. thinly sliced zucchini and 1/2 cup slivered almonds. Cook (stirring constantly) until zucchini is barely tender.

Add chicken broth; simmer uncovered 25 mins. or until mixture is reduced by 1/3. Add ground almonds and simmer 10 mins., stirring. Add remaining ingredients except zucchini slices and almonds.

Cook over low heat until warmed through. Garnish each serving with one or two paper thin zucchini slices and several slivered almonds.



AMLA thanks Bernadette Pavlik, a member of Lodge #38, for adding this "different" kind of soup to your recipe file. Our members make this *Our Voice* feature possible.

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Recipes coordinated by VIDA ZAK

## More Lodge 27 Winery Tour Photos



Kathy and Lou Ferrante enjoy the Lodge 27 vineyard tour. Kathy is the daughter of Lodge 50 secretary Olga Dorchak.



Mary Sands is with Dale Zabukovec.

Mike and Anka Krakora from Lodge 42 Slovenska Bistrica in Girard, Ohio enjoy a quiet moment together. We encourage all our lodges to organize fraternal outings as a way of promoting our organization.

