

CSA Fraternal Life
Building by Country

Journal

February 2026





ACEC Dedication 1966 Page 25



Special Delivery to Ronald McDonald House Page 33

On the Cover

This year is the 60th Anniversary of the American Czech Education Center. The black and white photo on the cover is from the ACEC dedication in 1966, featuring a banner from Lodge Washington No. 30. See details on page 25.



Last Elf Standing Page 24

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Membership Matters

Visiting with Partners and Potential Groups

Brothers and Sisters,

Happy February to all!

I hope this article finds you all well. Thankfully, we're nearing the end of the winter season. The early part of winter wasn't too horrible around here in the Midwest. It was kind of nice to be able to be outside during the holidays and not be crazy cold out there. It's been chilly, of course, but hopefully that is all (or mostly) behind us.

From a CSA perspective, Kelly Deegan and her team at BetterLife are in the process of planning out the 2026 Get-Together which will be in Milwaukee, Wisconsin over that first weekend in August. As always, make your plans to be there... it is always fun seeing old friends, meeting new ones, and seeing our Annual Miss CSA Contest, of course.

I'm also keeping busy around here. My late winter/early spring travels are getting scheduled. Hopefully, I'll get a

chance to see many of you when I'm out and about at both CSA and BetterLife events. Additionally, I'll also be out and about visiting with our Society's partners, as well as meeting with new potential groups that will help CSA and BetterLife continue to grow and succeed into the future.

As always, feel free to reach out to any of us here at the Home Office if there are questions or concerns. We're always happy to pass along information on how we can help our members.

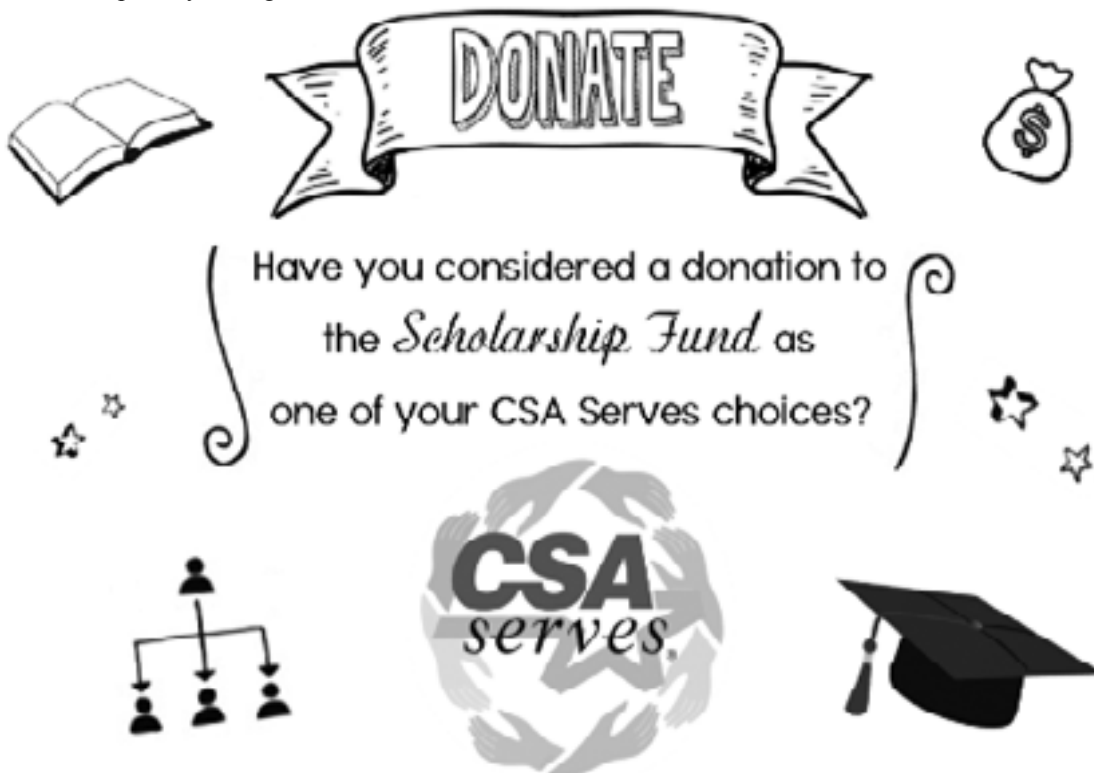
So, have a Happy Groundhog's Day, a Happy Valentine's Day, a Happy President's Day, and happy other days throughout February while you're at it.

Stay healthy and be well.

*Until next month,
John J. Kielczewski, CLU, FLMI
Senior Vice President,
Fraternal Development
BetterLife*



John J. Kielczewski
Senior Vice President
Fraternal Development
Better Life



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UPCOMING EVENTS

March 15, 2026
Scholarship Applications
Deadline

April 11, 2026
Czech Festival
St. Louis, Missouri
Watch for details.

April 24, 2026
Bowl-O-Rama
Forms Due

CSA Journal

Volume 139 No. 2 February 2026



A Dynamic Magazine "Dedicated to Our Membership"

ÚŘEDNÍ ORGÁN JEDNOTY ČESKOSLOVENSKÝCH SPOLKŮ V AMERICE

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Editor: Cynthia Hall, CSAJournalEditor@gmail.com

CSA MISSION STATEMENT

CSA Fraternal Life is a fraternal benefit Society that provides families with financial security while promoting community involvement with volunteerism.

Home Office Hours

Monday - Thursday: 8:00 a.m. - 4:30 p.m.

Friday: 8:00 a.m. - 1:30 p.m.

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Today's Fraternal

President Reports are Due

Greetings, Brothers and Sisters,

If there's one thing a new year is good for, it's fresh energy. It's a chance to reset, refocus, and maybe shake things up just a bit. You don't have to change everything at once, sometimes the smallest tweaks make the biggest difference.

A big milestone for CSA is already behind us with the merger with BetterLife now complete. We're excited about what this means for our organization and will continue to share updates on the CSA website, Facebook, and in *the Journal* as things move forward.

All 2026 Fraternal Programs are finalized and ready. They're available online, printed in *the Journal*, and mailed to lodge secretaries, so the information is easy to access no matter your preference. And, as always, if questions come up, we're just a call or email away.

Lodge Recognitions have been submitted and are in the final stages, with awards heading out soon. Thank you to all the lodges that took part—your involvement and dedication truly keep things moving. Please don't forget to submit your 2025 President's Reports this month.

Time always seems to fly, and March will be here before we know it. This is a great time to remind students about scholarship applications (see page 14) and to make sure lodge elections and financial reports are getting wrapped up. Also, please note that the Bowl-O-Rama has been moved back to spring. See page 7.

Planning is already underway for the 2026 Get-Together, and we're excited to be heading to Milwaukee, Wisconsin, the first weekend of August. Go ahead and mark your calendars—it's shaping up to be a great weekend. If you know someone who might be interested in running for Miss CSA, have them reach out to me at kdeegan@betterlifeins.com. It's a fun way to travel, meet new people, and be part of a long-standing tradition.

Even as CSA continues to grow and evolve, our Fraternal Programs remain the heart of what we do. I truly enjoy connecting with you—whether it's at events, lodge meetings, or through a quick email or phone call. Here's to a great year ahead, and I look forward to all we'll accomplish together.

Fraternally,
Kelly Deegan
Fraternal Programs Manager
Lodge DuPage Pioneers/Edison No. 409



Journal Themes for 2026

March – Happy Birthday, CSA

April – Get Ready for the Get-Together

May – Join Hands Day

June – Flag Day

July/August – Independence Day

September – Annual Get-Together

October – Lodge Recognition Program

November – Honoring Those Who Served

December – Photo Contest Winners

Please send lodge articles to:
csajournaleditor@gmail.com
by the 13th of the month prior.

Please address all Fraternal inquiries to:
Kelly Deegan at kdeegan@betterlifeins.com
or call 1.800.543.3272 x 4307

Miss National CSA

Baking, Birthdays and Festivals!

Greetings, Brothers and Sisters,

I hope everyone had a fantastic holiday season and a great new year! Since my last time writing, I started school. I am taking quite a bit of college algebra and more biology lab-based classes which have been very time consuming and also very full of information!

Over the holidays, I baked kolache sugar cookies which were inspired by our delicious kolache cookies we got for the Get-Together in Cleveland this past year. They had a sugar cookie base similar to those we had and they had the jelly filling that my grandma always used for hers. We made raspberry and blueberry, which was new! My entire family loved them and I will be making them again soon.

I was very inspired by that, so I made my grandma a birthday cake similar to one I had when I was at the Kolach Festival in Richmond, Virginia. I had tried a delicious chocolate cake from a bakery stand and I went searching for a recipe online and tried to recreate it! My grandma asked me to make it every year from now on, so I'll assume that was a hit!

Along with my school during the week, I have been trying to make time to go up to the mountains and go skiing, which many of you may know is my favorite hobby. Yet, the weather has not been favorable.

I am so excited to go to Cedar Rapids soon! I have been looking forward to going to another festival and I have never traveled anywhere near Iowa before, so I am thrilled! I can't wait to share more about the event and what comes from it!

Birthdays are heavy in my family around the holidays as well, so I have had a great time being able to celebrate with my loved ones. My mom and sister shared a birthday weekend in December and went to New York, which I was incredibly jealous of! My grandma and boyfriend share a birthday weekend, as well, in January and I was able to go see

Black Hawk, Colorado for the first time for my boyfriend's 21st birthday. The town was super cool and there were some amazing places to eat. I would never pass up a trip through the mountains anyway! We are celebrating my dad's birthday soon and I have considered cooking one of his meals which he always cooks for us, whether it's paprikash or pork and dumplings!

I hope everyone has had a great winter so far and I would love any recommendations of places, cities and states to visit as I want to begin traveling in my free time once school clears up! Have a blessed month!

Go, Broncos!

*Fraternally,
Cassidy Payer*

Miss National CSA 2025-2026



Bowl-o-Rama Month

April 2026



Many lodges or districts hold group events with scorekeepers and refreshments, but any eligible member can compete regardless if you live far from a lodge. The only requirement is that the child bowls three (3) games under the supervision of an adult who can verify the scores.

Guests are welcome to attend. All bowlers receive a souvenir from the event, but only CSA members are eligible for prizes for their scores. Each participant competes against members of the same gender and age group. This is a scratch tournament

APPLICATION FOR ENTRY IN THE CSA BOWL-O-RAMA

Bowler's Name: _____ Date of Birth: _____

Email: _____

Bowlers Address: _____ City: _____ State: _____ Zip: _____

Lodge Name: _____ Lodge Number: _____

Phone Number: _____ Alternative Phone Number: _____

Check one box: Boy ☐
Girl ☐

Needs Bumpers? Yes ☐
No ☐

Bowling with: Lodge ☐
District ☐
Independent ☐

Return completed form by March 15, 2026 to:

CSA Fraternal Life
2050 Finley Road, Suite 70
Attn: Fraternal Department
Lombard, IL 60148

Age Groups (age as of event)

Ages 5-7 Division 1
Ages 8-11 Division 2
Ages 12-14 Division 3
Ages 15-17 Division 4

*Division 1 only need to bowl 2 games

Submit bowling scores to the CSA Home Office by: April 30, 2026

For more information, email kdeegan@betterlifeins.com or
call (800) 779-1936

Let's Get-Together 2026!

Save the date to join us at the

89th Annual Get-Together

at the Sheraton Milwaukee Brookfield
in Milwaukee, Wisconsin

Friday, July 31 - Sunday, August 2

Watch for details.





*Miss CSA
Applications
available
now!*

Visit CSALife.com

Celebrating Presidents' Day

The birthday of George Washington has been a legal federal holiday since 1885, and was originally celebrated on February 22. There was no federal holiday for Abraham Lincoln, but many individual states celebrated Lincoln's birthday on February 12. In some states, both February 12 and February 22 were declared holidays to commemorate the two presidents.

In 1968 Congress passed the Uniform Holidays Act that fixed Monday as the official day to observe legal federal holidays, including Washington's Birthday. At this time, since many people assumed that the new date was meant to combine the two presidents' birthdays, media sources and advertisers began calling the day "Presidents' Day."



Now, printed calendars and datebooks indicate the day as "Presidents' Day," and retail stores hold huge "Presidents' Day Sales."

Despite the confusion surrounding the holiday, the third Monday in February is the day on which Americans are reminded of the influence of both George Washington and Abraham Lincoln on the growth and history of the nation. As a legal holiday, federal and many state and local government offices are closed. The two following sections discuss the lives and legacies of George Washington, the first president of the United States, and Abraham Lincoln, the sixteenth president of the United States.

George Washington's Birthday

George Washington, the first president of the United States of America, is often referred to as the "Father of Our Country." Born February 22, 1732, in Virginia, he grew to be a natural leader— instrumental in winning American independence from Britain in

the Revolutionary War and creating a united nation out of a conglomeration of struggling colonies and territories.

As a boy, George helped manage his parents' plantation in Ferry Farm, Virginia. He observed the plantation's black slaves at work, and learned about planting and crops. George attended school for only 7 or 8 years, and was especially interested in math. His father wanted to send him to England for more education, but when George was eleven, his father died, and George was unable to continue his studies.

His interest in military life began early. At fourteen he longed to join the British Royal Navy, but his mother would not give him permission. He then became interested in surveying, a profession in which he could apply his math skills and explore the frontier as he mapped out new settlements. Over the next five years he became a master surveyor, laying the plans for many new towns and farms. By 1750 he had also acquired over 1,000 acres of land for himself.

Shortly after his twentieth birthday, Washington began serving in the army of King George III of England, who ruled over the thirteen colonies and much of the surrounding territories. By twenty-two Washington was a lieutenant colonel and was put in command of a troop of soldiers who fought against the French in the French and Indian War.

While serving under the King, Washington grew resentful of the unfair treatment of colonial soldiers and officers, who received lower pay and poorer supplies and training than regular British troops. When the King lowered the ranks of all colonial officers, Washington resigned in anger.

Later he rejoined to learn military tactics from a renowned general. At the end of the French and Indian War, Washington returned to Virginia and spent many years as a farmer, businessman, and Virginia legislator. In 1759 he married Martha Dandridge Custis, a widow with



GEORGE WASHINGTON

two children.

By the late 1760s, many colonists began to want their freedom, and to live under their own rule, not under the rule of a faraway king and a British militia. They felt that the taxes, laws, and punishments that the King imposed on them were unfair. In 1773, a local rebellion against high taxes, called the Boston Tea Party, helped to spark the American Revolution. In this rebellion, colonists raided British ships in Boston Harbor and tossed the cargo of tea into the water. When the British closed Boston Harbor as punishment, Washington spoke out vehemently.

In 1774, Washington attended the first Continental Congress where he and other representatives approved a trade boycott of all British goods. Britain tightened its control over the colonies, and in 1775 the Revolutionary War began. Washington was elected Commander in Chief of the Continental Army.

On July 4, 1776, the Continental Congress signed the Declaration of Independence, claiming America's freedom from British rule, but it would be seven more years before that independence was won.

Celebrating Presidents' Day

Washington led the inexperienced troops of the Continental Army against the British forces during the harsh years of war, until the colonists prevailed and won their independence in 1783. History books recount the hardships of freezing winters, lack of food, discouragement, and desertions during those years of war. They describe Washington's strong leadership and determination that were instrumental in the eventual victory.

In 1786, Washington was elected president of the Constitutional Convention, a meeting of representatives from each state to draft a constitution for the new nation. Laws written into the Constitution called for a President, and George Washington was considered the natural choice. He was elected, and though Washington was reluctant, he agreed to serve his country as the first President of the United States.

On April 30, 1789, at the age of 57, Washington was sworn into office. He moved from Mount Vernon in Virginia to New York City, then the capital of the United States.

The trip took a week by horse and carriage. All along the way, people waited eagerly to glimpse the Revolutionary War General and their first President.

Washington accepted two terms as president, but turned down a third term wishing only to retire to his beautiful family home, Mount Vernon. By the time Washington left office, there were 16 states in the Union, and the U.S. Capitol building was being constructed in the newly established District of Columbia.

During his later years, Washington remained active in politics, and he died on December 14, 1799. His memory is evident in the multitude of places in the United States that bear his name, including the United States Capitol, Washington, D.C.

While Washington was alive, legends grew up about him. One legend says that he was so strong that he could throw a silver dollar across the Potomac River. Some Americans argue that this could be a true story, because parts of the Potomac River, they say, were extreme-



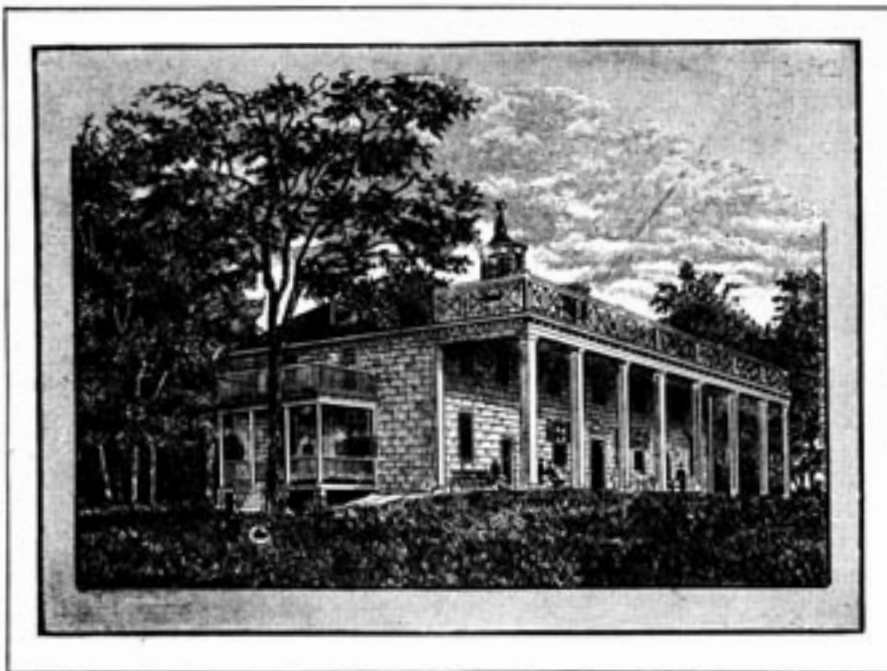
ly narrow a hundred years ago!

Another story tells of a time when George Washington was young, and his father gave him a hatchet. Presumably, George tried to cut down a cherry tree with it. His father noticed the cuts on the tree, and asked his son how they got there. "I cannot tell a lie," George confessed. "I did it with my hatchet." This story has never been proven, but Americans pass it down to their children as a lesson in honesty.

George Washington came to represent honesty, and cherry pies have become a favorite food associated with his birthday holiday.

Americans began celebrating Washington's birthday from the time of the Revolutionary War. They were grateful for a strong leader who had proven that democracy was a feasible way to govern the growing country.

Today, some communities observe the holiday by staging pageants and reenactments of important milestones in Washington's life. Also, the holiday has taken on a commercial side. Many shopping malls and stores run Presidents' Day sales to attract shoppers who have the day off from work or school.



MOUNT VERNON.

Mount Vernon Illustration. Illustration. Clipart.com, Authentic Creatives, LLC, 22-01-2020, <https://clipart.com/download.php?iid=249707&tl=illustrations>. Accessed 22-01-2026.

Celebrating Presidents' Day



Abraham Lincoln's Birthday

Of all the presidents in the history of the United States, Abraham Lincoln is probably the one that Americans remember with deepest affection. His childhood experiences set the course for his character and motivation later in life.

He brought a new level of honesty and integrity to the White House, living up to his nickname, "Honest Abe." Most of all, he is associated with the final abolition of slavery, with his Emancipation Proclamation. Lincoln became a virtual symbol of the American dream whereby an ordinary person from humble beginnings could reach the pinnacle of society as president of the country.

Abraham Lincoln was born on February 12, 1809, in Kentucky, and spent the first seven years of his life there. Abe's family, like many on the frontier, lived in a log cabin, and Abe's father worked hard as a farmer and carpenter to support his family. Abe and his sister were often occupied with household chores, but when they were free they attended a log schoolhouse. In 1816, the family left Kentucky for Indiana, a state in the Midwest. The United States at this time was still young, and the Midwest was a wild frontier. Indiana offered new opportunities and differed from Kentucky in many ways. One important difference for Abe's father was that Indiana was a state that did not allow slavery. Abe's father was opposed to

slavery, and instilled the same beliefs in his children.

Abe and his family settled in a forest, in Spencer County, Indiana. Neighbors were few and far away. Eventually, Abe's father cleared enough land to build a log cabin. He and Abe cleared the woods for farmland, and Abe became so skilled at splitting logs that neighbors settling into the territory paid him to split their logs. Drawings and other depictions of Lincoln as a young man often show him splitting logs in a wooded setting.

During his life, Abe had less than one year of formal schooling. This lack of education only made him hungry for more knowledge. His mother, Nancy Hanks Lincoln, influenced him in his quest for learning. Although she was uneducated and could not read or write, she encouraged her children to study by themselves. Later, after his mother died and his father remarried, Abe's stepmother was also instrumental in encouraging him to read. Abe would even travel to neighboring farms and counties to borrow books. Legend claims that he was often found reading next to a pile of logs that he should have been splitting.

Even as a boy Lincoln showed skill as a speaker. He noticed that people loved to listen to stories, and he began telling tall tales in the general store where people often gathered.

In 1830 the family moved again, this time to Illinois. Lincoln began working in a store in the capital of Springfield. His powers of speech soon helped him enter a new arena, that of politics and law. In 1834 he was elected into the Illinois State Legislature, and began studying to become a lawyer. There were few law schools in those days, so Lincoln studied law from books that he borrowed from an attorney. He received his license to practice law in 1836. In 1839, he met his future wife Mary Todd. After a long courtship, they married in November 1842, and eventually had four boys.

Lincoln practiced law all across the state, traveling far on horseback and by buggy to different counties. He became well known during this time for his ability to argue a strong convincing case and for his honesty. These experiences eventually led him down the road to become the sixteenth president of the United States.

In 1847 he was elected into Congress, but his criticism of then President Polk made him unpopular, and he did not run for a second term. He returned to his law practice, but continued to present his views publicly. He was vehemently against slavery and took stands on other controversial issues.

Within a few years, slavery had become a stronger issue and more people were willing to abolish it. Lincoln joined the Republicans, a new political party that was opposed to slavery. The Republicans nominated him for the U.S. Senate in 1858, and in his acceptance speech, he stated:

A house divided against itself cannot stand... This government cannot endure, permanently half-slave and half-free... I do not expect the Union to be dissolved. I do not expect the house to fall—but I do expect it will cease to be divided.

Abraham Lincoln's oratorical powers brought him to the attention of the nation. He challenged his opponent, the Democratic nominee, to a series of debates in which he argued the moral evil of slavery. With the simple language that he used to communicate with people all his life, he defeated his opponent in the debates, but lost the election.

However, the debates had made Lincoln a national figure, and in 1860, he was nominated by the Republican Party as its candidate for the Presidency of the United States. Lincoln won the election with a majority of the electoral votes—all from the north. But with this election, the country began the process of "dividing against itself."

Celebrating Presidents' Day

South Carolina, a strong slave state, had already seceded from the Union. Other slave states followed to form the Confederate States of America. The North and South were divided, and the Civil War began. The war was not only about the abolition of slavery, but also the right of individual states to make their own laws on other key issues.

As the nation was approaching the third year of the war, on January 1, 1863, Abraham Lincoln issued the Emancipation Proclamation, which stated that all persons who had been slaves within the southern states were free. Though this Proclamation was limited in that it only applied to states that had seceded from the Union, it transformed the focus of the war. From then on, the march from the North was equated with an expansion of freedom.

The Battle of Gettysburg in Pennsylvania in 1863 was one of the bloodiest of the Civil War, and the largest battle ever fought on American soil. On November 19, 1863, a ceremony was held to dedicate the Gettysburg battlefield as a national monument. At that ceremony Lincoln delivered what was to become one of the finest speeches in American history, the Gettysburg Address.

After Lincoln's short speech there was a polite, but reserved applause. The main speaker of the day was Edward Everett, ex-governor of Massachusetts, who delivered a two-hour oration. As the two speakers returned to Washington together, Lincoln expressed disappointment in his own presentation. "I was a flat failure," he said of his speech. "I ought to have prepared it with more care." But Everett reassured him, saying, "I would be glad if...I came near to the central idea of the occasion in two hours as you did in two minutes."

On April 9, 1865, the South surrendered, and the Civil War ended. The Union army soldiers spread the word of the war's end and of Lincoln's Emancipation Proclamation. The diffi-

cult task of national reconstruction and reconciliation lay ahead, but Lincoln would not be the person to lead the country through this difficult period.

On April 14, Mr. and Mrs. Lincoln were attending a play at Ford's Theater in Washington, D.C. An actor, John Wilkes Booth, who disagreed with Lincoln's political opinions, stepped into the presidential box and shot the President. Lincoln died the following morning.



FORD'S THEATRE, WHERE PRESIDENT LINCOLN WAS ASSASSINATED.

Ford Theatre Illustration. Illustration. Clipart.com, Authentic Creatives, LLC, 20-01-2020, <https://clipart.com/download.php?id=179217&tl=illustrations>. Accessed 23-01-2026.

Citation of the U.S. State Department



254 Lincoln's Address at Gettysburg, Nov. 19, 1863, from a painting by A. I. Keller in *Harper's Weekly*, Feb. 10, 1900

Gettysburg Address Illustration. Illustration. Clipart.com, Authentic Creatives, LLC, 25-01-2020, <https://clipart.com/download.php?id=431524&tl=illustrations>. Accessed 22-01-2026.



Scholarship Program

Information and Introduction



Dear CSA Scholarship Applicant:

Thank you for your interest in CSA's Scholarship Program. This series of forms and instructions contains all of the information you will need to apply for a scholarship. Please take the time to read the Rules, Regulations, and Deadlines. Important information regarding timelines, required documentation, and reporting is included in this document.

- Complete our application in full and send it via mail or email.
- Essays should be typed or written legibly in ink. (Remember, your application will be reviewed by a committee; please make sure all information is legible and neatly presented.)
- Arrange for transcripts to be sent to CSA Fraternal Life. Official transcripts may be sent separately; however, both the application and the transcripts must be received by March, **15th, 2026.**
- **IMPORTANT: Include a high-resolution photograph of yourself that we can reproduce in our monthly *Journal*, should you be awarded a scholarship.**

If you are granted a scholarship award, then you must return the Recipient Information Form, which will give us the name and address of the school you will be attending. This address is where we will be sending your scholarship award. Deadline is **July 2nd, 2026.**

The CSA Scholarship has become a one-time offer, as of 2017.

Any questions you have can be answered by calling the CSA Fraternal Department at 1-800-LIFE-CSA (543-3272). All application documents may be emailed to Kelly at kdeegan@betterlifeins.com; or mailed to 2050 Finley Road, Suite 70, Lombard, IL 60148.

Fraternally,

Kelly Deegan
Fraternal Programs Manager
kdeegan@betterlifeins.com



Scholarship Program

*Rules, Regulations, and Deadlines
Undergraduate Studies*



Please read all rules and instructions carefully. If you have any questions, you can contact the Fraternal Department. Incomplete applications cannot be considered. You must type or write legibly in ink. Incomplete applications will not be accepted.

GENERAL: Payments will be made only to the school. If your tuition is due before our grants are sent, please make arrangements for your school to give you a refund or credit when our grant arrives, should you have to pay what your grant will later cover. Scholarship recipients must repay a CSA grant if the year for which the award was granted is not completed. If you withdraw from school during the term, you must notify CSA, and you will be expected to repay the unused portion. Scholarship grants are available for students pursuing an undergraduate degree at an accredited junior college, college, or university on a full-time basis (Full-time is defined as a minimum of 12 credit hours per semester for at least two semesters per academic year.) Students planning on attending a full-time technical/vocational school are also eligible for an award.

QUALIFICATIONS:

- Applicants must be a member in good standing of CSA Fraternal Life for a minimum of two (2) continuous years at the time of application. Premiums paid in advance will not be considered in determining the duration of membership.
- Applicants must have at least \$5,000 face value in permanent life insurance or \$1,000 cash value in an annuity.
- Only applicants with a cumulative 3.0 or higher GPA (based on a 4.0 scale) upon graduation from high school may apply. Students already attending college must submit college transcripts, which indicate a 3.0 GPA (based on a 4.0 scale). Students applying for a scholarship who have not yet completed a full year of undergraduate studies must submit their high school transcripts, indicating a GPA of 3.0 or better. ACT or SAT score sheets must be included in your application.
- A grant recipient must remain a CSA member in good standing throughout the period covered by the award. If membership should cease during the academic period covered by the grant, the Society will expect reimbursement of the award.
- Determining qualification factors include grade point average (25 points), college test scores (30 points), extracurricular activities including CSA activities (15 points), and essay (30 points). An independent party will evaluate essays. Total points will determine the monetary amount of each award.



Scholarship Program

*Rules, Regulations, and Deadlines
Undergraduate Studies*



APPLICANT SUBMISSION REQUIREMENTS:

- Completed application sent by **March 15th, 2026**.
- Typed or legibly written essay.
- Head-and-shoulder photo for publication in *the Journal*. (Please DO NOT staple a photo to your application.)
- Transcripts sent to CSA include a complete record of grade point average, ACT or SAT scores, and class rank from your high school through seven (7) semesters.
- Completed Recipient Information Form, if you are granted a scholarship, should be returned to the Fraternal Department by **July 2nd, 2026**. Checks will be mailed to your college or university of choice only after the Recipient Information Form (included in this application packet) is received from the applicant.

DEADLINES:

March 15th — Application Form and official transcripts for applicants.

July 2nd — Recipient Information Form for applicants

Awards will be announced through the mail and published in *the Journal*. Completed application and/or forms should be returned to:

CSA Fraternal Life
Attn: Fraternal Dept.
2050 Finley Rd., Ste. 70
Lombard, IL 60148

OR

kdeegan@betterlifeins.com
Phone: 1-800-779-1936



Scholarship Program



Application # _____
(please leave blank)

*Application Form
Due: March 15th*

Name _____

Month & Year of (expected) Graduation _____

Policy Certificate # _____ Effective Date _____

Type of coverage _____ Policy face value _____

Home Address _____

City _____ State _____ Zip _____

Soc. Sec. _____ Date of Birth _____

Member of Lodge _____ No. _____

Student's Home Phone _____ Cell Phone _____

Email Address _____

Parent/Guardian Daytime Phone _____

High School Attended _____

High School Address _____

City _____ State _____ Zip _____

Cumulative GPA: _____ / _____ on a weighted ☐ or unweighted ☐ point scale (please check the appropriate box)

College entrance exam composite scores: ACT _____ SAT _____

Be sure to submit an official High School transcript verifying class rank, class size, GPA, and test scores.

Scholarship Program

*Application Form
Due: March 15th*



Name of college or university you plan to attend: _____

City _____ State _____ Zip _____

Intended major & profession: _____

List participation in community/civic organizations, extra-curricular school activities, and CSA activities (use additional sheets if necessary to include offices held and specific activities).

[illegible]

I hereby certify that this and all other information provided in this application is true and correct.

Student signature _____

date

Parent/guardian signature _____

date





Scholarship Program

Recipient Information Form

Due: July 2nd



(Upon receiving a letter from CSA Fraternal Life that you have been awarded a scholarship, please Send this form.)

Application # _____

(Please leave blank)

Name _____ For the school semester beginning (month/year) _____

Home Address _____

City _____ State _____ Zip _____

Resident Street Address at School (if applicable) _____

City _____ State _____ Zip _____

Student's Home Phone _____ Cell phone _____

Email address _____

Parent/Guardian's Full Name _____ Parent/Guardian's Daytime Phone _____

Soc. Sec. # _____ Student ID # (if other than Soc. Sec. #) _____

Scholarship Award Amount \$ _____

SCHOLARSHIP CHECKS to be sent to:

Name of School (no abbreviations) _____

Attn: _____

Address: _____

City _____ State _____ Zip _____

Student signature

date

Parent/guardian signature

date

Note: If any of the above information changes, you must notify the Fraternal Department. This form must be received by CSA before scholarship funds can be distributed. Send to: CSA Fraternal Dept., 2050 Finley Rd., Ste. 70, Lombard, IL 60148 or email to kdeegan@betterlifeins.com by July 2nd. If you have questions, call the Fraternal Dept. at 1-800-779-1936.

Scholarship Fund Donation Form

With the price of higher education rapidly increasing, scholarships continue to be an important fraternal benefit. The CSA Scholarship Fund assists young adults, not only with their education, but with their professional goals. We appreciate your generous donations and your continued support!

Fill and send this form with donation. Please make checks payable to CSA Fraternal Life Scholarship Fund.

Enclosed is my donation of \$ _____

☐ For the general Scholarship Fund or ☐ In Memory of _____

Send acknowledgement of contribution to _____

Address _____

City _____ State _____ Zip _____

Donor's Name _____

Address _____

City _____ State _____ Zip _____

“ We were delighted to donate \$5,000 from our t-shirt and mug sales to the CSA Scholarship Fund! ”
— the 83rd Annual CSA Get-Together Committee



www.csalife.com



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SCHFDONFRM002242020



Fraternal Well Wishes

Mariann Ebright

Lodge Kruh Osvojenych Zen a Panu No. 121

Jean Hendershot

Lodge Bellaire No. 310

Mary Ann Roberts

Lodge Belmont No. 251

Joan Sapp

Lodge Cleveland Chapter No. 219

Eunice Semple

Lodge Yankee-Jungmann No. 77

2026 Fraternal Calendar

FEBRUARY

1 – Deadline: President's Reports

MARCH

15 – Deadline: CSA Scholarship Application & Transcript

31 – Deadline: Lodge Financial & Election Forms

APRIL

24 – Deadline: Bowl-O-Rama Entries

MAY

25 – Home Office Closed (Memorial Day)

JUNE

8 – Deadline: Miss CSA Application & Photos

26 – Deadline: Fraternalist of the Year Nomination

JULY

2 – Deadline: Kropik Scholarship Application

2 – Deadline: CSA Scholarship Recipient Information Form

4 – Home Office Closed (Independence Day)

AUGUST

7/31 – 8/2

89th Annual Get-Together, Milwaukee, WI

SEPTEMBER

7 – Home Office Closed (Labor Day)

26 – Deadline: Photo Contest Entry

OCTOBER

15 – Deadline: Veteran's Names & Articles

NOVEMBER

26 – Home Office Closed (Thanksgiving)

27 – Home Office Closed (Thanksgiving)

DECEMBER

1 – Deadline: CSA Serves Matching Funds Request

24 – Home Office Closed (Christmas)

25 – Home Office Closed (Christmas)

LODGE HAPPENINGS

Elephants in the Room

Lodge Paramount/Southgate No. 372, Maple Heights, Ohio – After some very wintery, snowy then frigid (in the 20's) weather this month, we had a very pleasant 46 degree, sunny day at the DTJ in Taborville for our meeting on December 18, 2025.

We had six members present: Mary Ann Toncar, Diane DiBianca, Kris and Bruce Marek, Donna Stepka and me. John Weiss was on a cruise having a really nice time.

The officers shared what we had learned from our meeting on December 6 with John Kielczewski and Jake Manne from BetterLife. Thank you, both, for answering our questions and providing breakfast for all of us.

We donated \$100 to a VFW 6768 supported event. Renell Noack thanked us for the donation and she said that the event was a great success.

We want to thank all of our members who sent in photos to the CSA 2025 Photo Contest: David DiBianca, Diane DiBianca, Cynthia Doherty, Connie Ou, Annette Reichman, and Michelle Wallete. Congratulations to winners: Best of Contest, David DiBianca, and Nature, Second Place, Cynthia Doherty. We held elections and the officers are the same: President Mary Ann Toncar; Vice President/Scribe Annette Reichman; Treasurer Diane DiBianca; Secretary Kris Marek; and Auditing Committee, Bruce Marek and John Weiss. Delegates to District Council are Bruce Marek, Donna Stepka, and John Weiss.

After our meeting, we enjoyed our delicious Christmas Luncheon of fried chicken, cheesy potatoes, salad with added toppings, sauerkraut balls, pepperoni, an assortment of cheeses, crackers, and grapes. Our delectable desserts were Vanilla Lady Locks, cheese cake bites, mini cream puffs, mini long john doughnuts, and turtle pie. Thank you, everybody, for bringing in all the tasty food. We were stuffed!

We selected our starting gifts from the middle of the table to play Mr. and

Mrs. Wright. Mary Ann started reading the story and the gifts whirled back and forth around the table so fast, I thought we were going to start a fire! There was a shorter second round that went even faster! Everyone had fun and liked their "elephants"! LRC was the last game of the day. Congratulations to the winners.

We all signed a Christmas card for Jan Dembowski, which Mary Ann brought in. We miss Jan!

Our meetings for 2026 will be: February 26, March 26, April 23, May

28, June 10 (tentative Casino Bus Trip), July 23, August 27, September 24, October 22, November 19, and December 17. Come to a meeting, have a tasty snack, and reconnect with friends. We would love to see you!

*Fraternally,
Annette Reichman*



LODGE HAPPENINGS

Last Elf Standing

Lodge Lincoln No. 7, Berwyn, Illinois – Lodge Lincoln members had such a wonderful Christmas Party held at Grand Dukes Restaurant in Darien, Illinois, last December. It rounded out the year on such a high note. Secretary Vera Wilt really knows how to throw a great party. Thank you, Vera, for the time and effort you gave to make this holiday celebration enjoyable for all 17 members who attended. Each guest enjoyed the delicious soup, family style dinner, and amazing desserts. At each place setting was an extra chocolate treat to take home.

We played the game, Last Elf Standing, and our President Matthew Schultz was lucky enough to go home with a handful of dollars. Another fun dice game brought smiles to many who were lucky enough to win a lottery ticket or the final prize of a gift card. Memories were made and a good time was had by all. Afterwards, a brief meeting was held before closing out another busy year for Lodge Lincoln members.

The January business meeting was held on Thursday, January 14 via Zoom.

We wish each and every one of you a very Happy Valentine's Day!

Fraternally,
Pat Smolucha
s.smolucha@sbcglobal.net



LODGE HAPPENINGS

Hoping to Have a Miss CSA Contestant

Lodge Washington No. 30, St. Louis, Missouri – We're heading into a new year full of some exciting activities and plans for a successful and fun 2026!

First, though, lodge officers gathered for a Christmas dinner in December, at the Golden Hoosier Restaurant in St. Louis. They are well-known for their interesting atmosphere and generous meals of “smash burgers” with lots of different toppings. We enjoyed the usual conversation and laughter about things happening in our lives, along with a gift exchange and lots of good wishes for the holiday season.

Some items of note: We're already talking about heading up to Milwaukee for the Get-Together, and hoping to have a Miss CSA Contestant from our lodge for the first time in many years. A few of us who have been through this wonderful experience are encouraging her to enter – we know she'll enjoy it!

We'll be back to holding our Bake Sale in November this year, since the crowd at the Record Show we coordinate with seems to be better that month. We'll let everyone know the date as soon as we do.

And, of course, the Czech Festival here is set for Saturday, April 11. It's always a great time to celebrate all things Czech, whether it's the food, the drink, or the music, and certainly a great chance to show off our American-Czech Center.

This year is the 60th Anniversary of the dedication of our building, and we're so proud of all the work we did to make the dream of a new and modern home for the Czech community a reality. If you are able to attend the Festival, make sure you take a look around the Center – it's impressive!

The black and white photo is from the ACEC dedication in 1966. I tried to highlight our lodge banner.

*Fraternally,
Deborah Zeman*



LODGE HAPPENINGS

Trips and Outings Discussed for 2026

Lodge Anton J. Cermak No. 99, Brookfield, Illinois – The lodge was pleased to host Jake Manne from BetterLife Home Office in Wisconsin and Kelly Deegan from CSA Home Office at our January 2026 meeting held at Tony's in Brookfield, Illinois. Brother Manne said the merger with CSA Fraternal Life has gone smoothly.

CSA will discontinue selling insurance in New York and California due to regulatory issues. Sister Deegan installed officers for 2026, and members discussed projects such as trips to the Chicago's Field Museum of Natural History, Chicago's Griffin Museum of Science and Industry and an outing to a minor league baseball game.

The lodge extends best wishes to members for a Happy and Healthy New Year. New faces and ideas are always welcomed.

*Fraternally,
Charles R. Courtney
Scribe*

Looking Forward to Another Stellar Year

Lodge Woodrow Wilson No. 377, Brookfield, Illinois – As I'm working on finalizing our lodge application for CSA's Lodge Recognition Program, I am reminded of the many years of our activities and traditions. I look forward to our members' continuing collaborations and contributions.

Early this year, we will be planning at least one (and hopefully more!) outings with our lodge friends, in the form of luncheons, and other fun events. The timing of our meetings and planning, compared to *Journal* publication of these articles sometimes makes it challenging to get all the details to you in a timely way through this column. I, therefore, encourage you to reach out to me via email or phone (see below) or our Facebook page so that I can make sure you get the information. I hope very much to encourage you to join us for outings as well as for our community projects!

In other news, one of our own brought smiles to lots of little (and some not-so-little) visitors as one of Santa's helpers. Can you identify who's behind those whiskers?

Sending good wishes to all and hoping that you will stay in touch to let us know what's new with you!

*Fraternally,
Jean Hemzáček Laukant
hemzacek.j@gmail.com
630-915-9745*



LODGE HAPPENINGS

Collecting Pill Bottles and Pop Tops

Lodge Yankee-Jungmann No. 77, Lombard, Illinois – January was a very calm month after the holidays, especially with the cloudy days, snow and freezing temperatures. All of our members are thinking of spring.

Starting off the year, we will have our winter Zoom meetings. We will be discussing our various projects for the year and our ongoing collecting of pill bottles and pop tops for the Ronald McDonald House. Other topics will include all of the volunteer work our lodge members participate in.

The cold weather in December prevented our lodge from having our annual Christmas Party. We will be rescheduling it within the next few weeks.

I went to visit lodge member Eunice Semple in Carol Stream. Eunice will be 100 years old in August. She is Treasurer for our lodge.

We want to wish everyone a Happy Valentine's Day!

*Fraternally,
Maryellen Janda*



Looking Forward to a Year of Fraternal Activities

Lodge Brookfield No. 475, Brookfield, Illinois – We held our December year-end meeting at Stevens Restaurant in Downers Grove. Newly elected officers for 2026 are Barb Deig, President; Joyce Nemec, Vice-President; Dolores Chiapetta, Treasurer; Jerry Silhan, Secretary; Dan Wenzler, Sentry; Joyce

Nemec, Guide; and Kimberly Silhan, Scribe. We held a brief moment of silence for the three lodge members we lost during the previous 12 months.

Next, everyone enjoyed a fine meal. After this, we conducted some fun holiday games for nominal prizes. Lodge Brookfield is looking forward to another

year of exciting fraternal activities in 2026!

Meetings are held on the second Tuesday of the month at the CSA Home Office in Lombard, Illinois. Members and guests are welcome.

*Fraternally,
Kimberly Silhan*



LODGE HAPPENINGS

“Speech is Silver, Silence is Golden”

Lodge Kruh Osvojenych Zen a Panu No. 121, Dillonvale, Ohio – The Scottish Poet, Thomas Carlyle, is credited with the saying: “Speech is silver; silence is golden.” Given all the so-called “noise” in our world today (both literally, and figuratively), wouldn’t it be nice to have more silence? Truth be told, I personally don’t always use good judgement in knowing when to just listen quietly or to openly share my thoughts. Like many of you, I guess I’m still a work in progress. Wink! Wink!

With the focus on Presidents’ Day this month, I started researching some of our past presidents. I came to find out in my research that, oddly enough, one of our past presidents was very well-known for being a “man of few words.” In fact, it was so common for him not to be very vocal, that a dinner guest once made a bet that she could get him to say more than two words. Do you know which president that was? Did the dinner guest win her bet? Read on to find out.

Our group started the new year of 2026 off with a meeting at The Farm

Restaurant, one of our favorite eateries! We met on January 11 and had a lovely luncheon followed by a brief business meeting. Elijah Lovell was able to join in with Facetime and we were also joined in-person by our guests for the day, Charles Swartz, and his sister, Jane Swartz. You can see our members and guests pictured.

We discussed our CSA Serves project for the new year along with some ideas for the upcoming Join Hands Day project. We will be volunteering at three local churches this year and donating to our local American Legion and Auxiliary. We will consider other charities, as well.

Our lodge meetings will take place the second Sunday of the month at 1:00 at various meeting-friendly venues as well as the Dillonvale Presbyterian Church Social Hall. Please call/text Wendy Lovell at (740) 827-4572 for specific information about monthly meetings, or to make a reservation, if needed. We welcome all members!

We wish Sister Secretary Mariann Ebright bright and happy days ahead. All our best wishes go out to you, Aunt

Mariann, as we cannot wait to get you back to our meetings! We miss you when you cannot be with us!

So, friends... Did you figure out what president was the cool, quiet one? If you guessed, our thirtieth president, Calvin (“The Cool One” – as I nicknamed him) Coolidge (1923-1929), you would be correct! When that dinner guest told him about her bet to get him to say more than two words, he had an answer for her alright! He simply said, “You lose!” And, lose the bet she did because he only said the two words – that’s it! Hopefully, he said them with a smile on his face.

*Remember to check on someone you love today,
Sister Wendy Kurtz Lovell*



LODGE HAPPENINGS

Foster Care Organization Being Considered

Lodge Cleveland Chapter No. 219, Cleveland, Ohio – We had 12 members at our January meeting. We discussed our future charities that we will donate to this year. We are considering donating to a foster care organization. Sue and Sylvia are getting more information for us at our next meeting. Right now, we will donate to the DTJ facility this year. We sent donations to DTJ and the Journey Center.

We sang “Happy Birthday” to Kathy Setlift. Her birthday is January 29. Best wishes, Kathy.

Our 50/50 raffle was won by Carol Schroeder (our newest member) and Sue Garofalo.

Karen Buzek and Sylvia Lorenz did our Treasurer’s audit. It came out perfectly.

We will ask District Council where our left-over Sports Committee money should go, since we have no eligible members to bowl in our Bowl-O-Rama. The District Council meeting is in May.

Our half-time Secretary, Jan Russell, was in Disney World watching her granddaughter, Kayleigh, (CSA mem-

ber), and her father run a half marathon race. They ended with good times. Jan also sent some beautiful pictures of a Florida sunset and them in Epcot with her daughter, Kristen, a member.

*Fraternally yours,
Judy (Sevcik) Genco
Scribe*



In Memoriam

Name	Date of Death	Lodge Number	Lodge Name
ZOZULA, JANET M.	08/27/2025	004	Groveton
NOVAK, MARYANN	10/30/2025	007	Lincoln
MORGAN, CHARLETTE	01/20/2024	077	Yankee-Jungmann
POLANSKY, DALE F.	12/15/2025	077	Yankee-Jungmann
PHILLIPS, DORIS A.	12/12/2025	181	Quad City
MURPHY, ROSALIND	09/27/2025	211	Bratri Od Sazavy
PIPON, ESTELLE B.	12/14/2025	211	Bratri Od Sazavy
WESLEY, ROBERT A.	11/28/2025	211	Bratri Od Sazavy
WORTHAN, LULA R.	12/20/2025	211	Bratri Od Sazavy
PROS, RANDALL A.	08/19/2025	231	Century of Progress/Bila Hora
SKIPTON, RAYMOND F.	12/05/2025	231	Century of Progress/Bila Hora
KARASEK, JAMES A.	01/16/2018	252	Golden Gate
STOBBE, JURGEN S.	09/08/2020	279	Karel Jonas
DUESENBERRY, JOANNA	12/13/2025	310	Bellaire
HALL, DONNA J.	11/27/2025	310	Bellaire
JOHNSON, RICHARD D.	12/10/2025	310	Bellaire
BLOODWORTH, LEDA B.	11/18/2025	366	Pingree
HEMINGWAY, LORI M.	11/25/2025	366	Pingree
RENFROE, RONNIE	12/09/2025	366	Pingree
ROSS, RONNIE	12/09/2025	366	Pingree
HUSA, BARBARA J.	11/08/2025	377	Woodrow Wilson
KOSMAK, GEORGE J.	11/27/2025	377	Woodrow Wilson
SMITH, GEORGE J.	04/11/2002	377	Woodrow Wilson
KORTAN, ROBERT	04/03/2025	378	Carter H. Harrison/Jan Hus/Garfield
TRGINA, THOMAS J.	12/10/2025	408	Independence-Liberty Bell
ARTISUK, PETER V.	07/19/2025	409	Dupage Pioneers/Edison
MCCARTY, RAYMOND J.	11/21/2025	409	Dupage Pioneers/Edison
LOGAN, MICHAEL	11/10/2023	419	Wayne Star
LOPEZ, JUAN	12/17/2025	422	Queensdale
CARTER, ELZIA	12/11/2025	448	Empire State
HAVENS, THOMAS E.	11/24/2025	448	Empire State
FIALA, ROBERT F.	11/08/2025	452	Laurel
TOCCHETTI, FRANCINE	11/02/2025	452	Laurel
HRANICKY, FRANK R.	12/13/2025	479	Christa
OLWELL, RAYMOND	11/23/2025	479	Christa
HARVEY, ELVA S.	12/15/2025	484	Blue Crystal



In Memoriam

Raymond T. Hemzacek, 96, of Hinsdale, Illinois, passed away on December 8, 2025: devoted husband of the late Joan (née Bolger); loving and beloved father of Elizabeth (Beth) Hemzacek, Jean Hemzacek Laukant (Rolf Laukant), and the late Janet Hemzacek; adoring grampa to Amanda and Chris Laukant (Jenn Horton); youngest brother of the late Dorothy (Eddie) Wallace, Ed (Ellie) Hemzy, and Marj (Jerry) Vyskocil; and fond uncle of many.

In service to the community, Ray, along with almost all his family members, was a lifelong member of CSA Lodge Wilson No. 377, serving as President for many years and then in other roles for as long as he was able to remain involved. Ray was named CSA's National Fraternalist of the Year in 2001 for his multitude of contributions and his active CSA participation at both the local and national level. He served many years as a Convention delegate and as a key member of the Constitution & By-laws Committee, contributing to the evolution of CSA's administrative structure and helping to ensure the well-being of the organization over the years.

Ray lived an active life, enjoying gymnastics in his youth as one of the renowned Sokol "Terrible 6," and continuing to walk 4-6 miles a day to the age of 90; his bright smile and wave were well known throughout his neighborhood and village. Ray married Joan, his love and best dance partner in life, in 1955, celebrating 58 years together before her passing. Shortly after marrying, they relocated, courtesy of the U.S. Army, to Yuma, Arizona. After returning to the Chicago area, Ray's work career as a welding research engineer included a long tenure at International Harvester and then in the welding shop at Argonne Labs. Ray was as well-respected in his professional life as in his personal life. A 70-year member of the American Welding Society, he was known and recognized for his skills in welding and research.

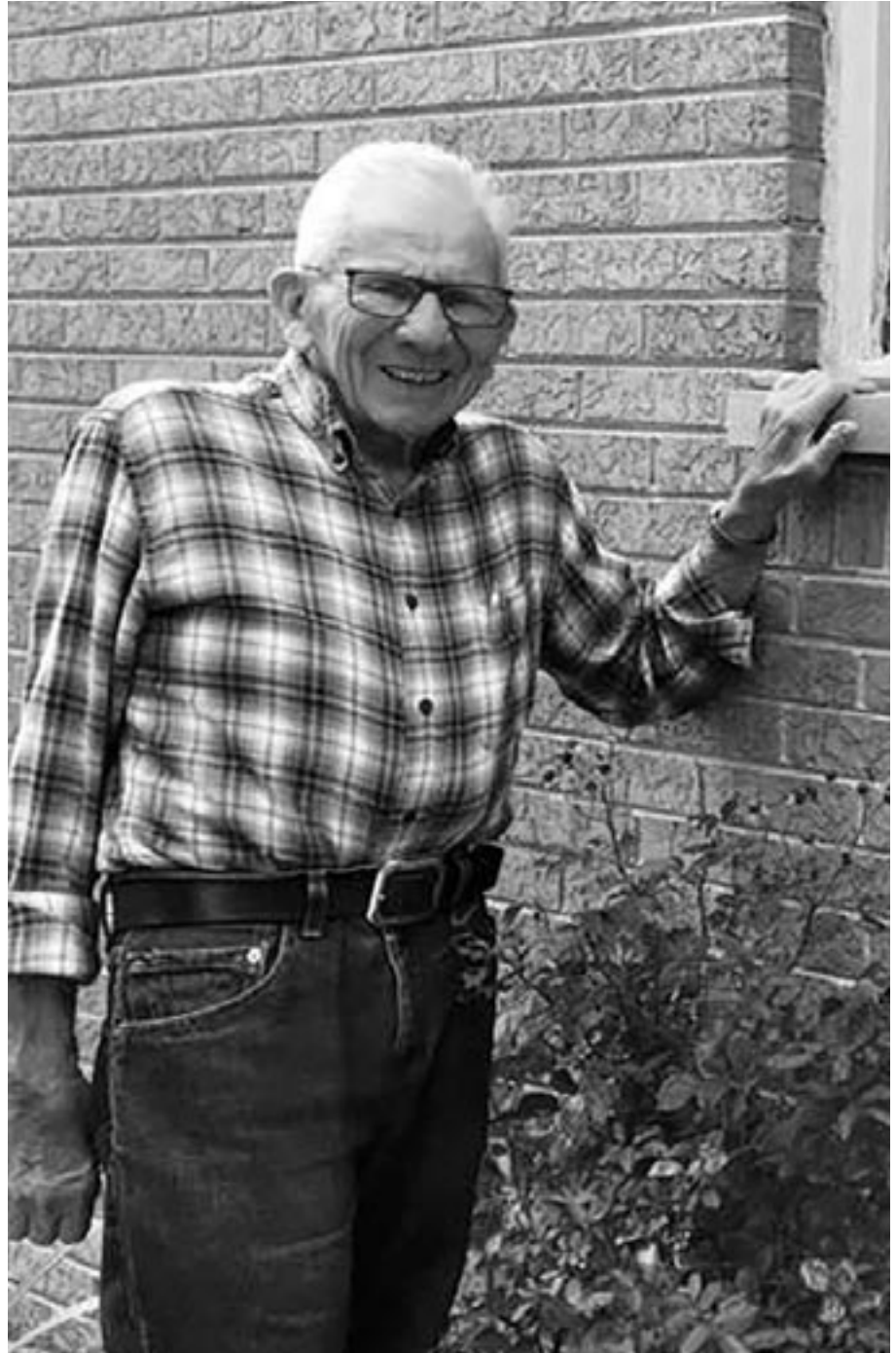
Ray maintained his connection to gymnastics and Sokol as a long-time,

involved member of Sokol Town of Lake. He consistently volunteered at many an Exhibition for local units, and he never missed a Sokol Camp reunion with friends at the historic Sokol Camp grounds in Willow Springs, Illinois.

Ray loved dancing, especially with Joan, and he taught his daughters to love polkas and jitterbug. He was an avid walker, including with his lawnmower for a perfectly tended yard. He enjoyed

good Bohemian cooking, tavern-style pizza, and pražský sandwiches on good rye. He was an avid Cubs and Bears fan to the very end; but above all, he cherished time with family and dear friends, and he always was surrounded by the love and admiration of those whose lives he touched.

*Respectfully submitted,
Jean Hemzáček Laukant
for Lodge Woodrow Wilson No. 377*



Scholarship Fund Report



December 10, 2025 - January 10, 2026

**IN MEMORY OF RUDY AND MARY PARIZEK
TO CONTINUE CZECH HERITAGE AND CSA'S
TRADITION OF ASSISTING OUR YOUNG
MEMBERS IN PURSUING THEIR EDUCATION**

**IN HONOR OF ALL CSA AND BETTERLIFE
BROTHERS AND SISTERS**

IN HONOR OF CSA SERVES

Lodge Yankee-Jungmann No. 077

Lodge Bellaire No. 310

Total Donations:

\$1,050.00

Scholarship Applications are available at CSALife.com

Deadline: March 15, 2026



LODGE HAPPENINGS

Annual Meeting, Competition, Christmas Party, Ronald McDonald House

Lodge Laurel No. 452, Ashford, Connecticut – Our busy fall and end-of-the-year activities continued, starting with our Annual Meeting on November 16. It was a fruitful meeting where we reviewed the final activities for the Lodge Recognition Program, discussed plans for a meeting with John Kielczewski and Jake Manne, and finalized Christmas Party details.

We held lodge elections. Our officers for 2026 are: President Sister Kirsten Varga; Vice President Sister Jill Goodwin; Secretary and Lodge Recognition Program Coordinator Sister Marion Varga; Treasurer Brother Stephen Varga; Guide Brother Lawrence Goodwin; Sentry Brother Paul Varga; Co-Scribes Sisters Marion Varga and Margaret Varga; Director of Youth Activities Sister Margaret Varga; Auditing Committee, Sister Agnes Zabik, Sister Laura Varga-Knowlton, and Brother Robert Zaicek; and Membership Chairman Sister Gail Zaicek. We congratulate and thank all of our officers.

At this meeting, we also held our annual competition, which this year was to create a snowman/snowwoman with the jars we had received earlier. We each named our snow person. The pictures show our many wonderful creations and our winners, who were: Most Creative, Laura Varga-Knowlton for her “Snow Angel”; Funniest, Paul Varga for “Mr. Melty”; and Best of Show, Jill Goodwin for “Holly and Berry”.

On December 14, we held our Christmas Party, despite early morning snow fall. A great luncheon, crafts, games and gifts for our youth were all included. The picture shows Rachael and Agnes trying to scoop up as many bows as possible into the bowl while blindfolded. After several pairs of contestants competed, Sister Rachael topped them all with 66 bows. We also played “adult pinata”, where there is no actual pinata and no swinging a bat, just

drawing numbered ribbons and then choosing a prize. A great time was had by all!

Our final activity of the year was to deliver our can tabs and wish list items to the Connecticut Ronald McDonald House in New Haven. Sisters Marion and Laura did so on December 29. The workers were so impressed by our donations. We had about four gallons of can tabs this year, lots of paper towels and other paper products, cleaning products

including several gallons of laundry detergent, coffee k-cups and a couple of gift certificates. They took our picture next to their Christmas tree with our donations beside us (see below).

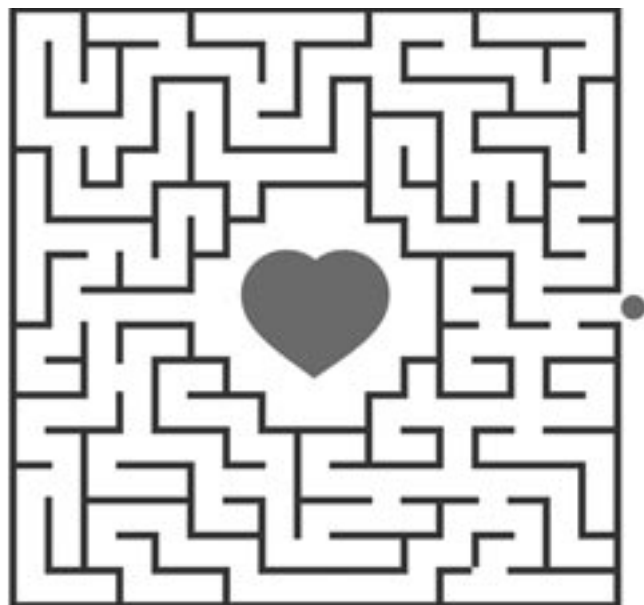
Wishing everyone a happy, blessed New Year!

*Marion Varga,
Scribe*





Valentine's Day Maze



Just Kids

Send Just Kids your stories, riddles, etc.

Mail: Just Kids, c/o the CSA Journal,

P.O. Box 249, Lombard, IL 60148

Email to: CSAJournalEditor@gmail.com

Czech to English

I love you

Miluji tě

Happy Birthday

Všechno nejlepší k narozeninám

Did he see his shadow?

Viděl svůj stín?

Find These Words:

February

CANDY

CELEBRATE

FLAGS

GROUNDHOG DAY

GROUNDHOGS

HEARTS

LINCOLN

PATRIOTS

PRESIDENTS' DAY

PUNXSUTAWNEY

SHADOW

VALENTINE'S DAY

WASHINGTON

WINTER

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

A promotional image for scholarship applications. It features a black graduation cap with a tassel on the left. In the center, white text with a red outline reads "Scholarship Applications available at CSALife.com". To the right, there is a rolled-up white diploma tied with a red ribbon. Several orange pencils are scattered around: one is on a grey notebook in the upper right, and two are on a light blue surface in the lower left. The background consists of overlapping geometric shapes in pink, yellow, and light blue. A white rectangular box is positioned in the top right corner.

Scholarship
Applications
available at
CSALife.com