



Oh, give us pleasure in the flowers

And give us not to think so far away As the uncertain harvest;

All simply in the springing of the year. And off a blossom in mid air

Oh, give us pleasure in the orchard

Like nothing else by day, like ghosts

And make us happy in the happy bees, The swarm dilating round the perfect

And make us happy in the darting bird That suddenly above the bees is heard,

The meteor that thrusts in with needle bill,

stands still.

For this is love and nothing else is love,

The which it is reserved for God above

To sanctify to what far ends He will, But which it only needs that we fulfil.

Robert Frost (1915)

April 2025

Vol. 85 No.1









2024 Scholarship Winners

Meet our 2024 Scholarship Award winners.

2025 Scholarship Info

Information and application forms for our 2025 Scholarship opportunities.

Letters

Welcome mail from our members and friends. 10-11

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Summary of the Meetings of the Board May 11, 2024 and December 7, 2024.

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Let Us Help You Manage Your Account

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

WE ARE HERE TO SERVE YOU!

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

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

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FRATERNAL VOICE

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Subscriptions by membership only.

Shannon Powers Managing Editor

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WSAThanks

Roger & Margie

Dear Roger and Margie Lewis:

With many mixed emotions along with decades of fond memories I write to express my sincere gratitude to you both for your thirty wonderful years of personal and professional friendship as well as your dedication and efforts toward the ongoing endeavor that is the WSA.

Many of us currently on the WSA board and staff have chil-

dren who benefited from Roger and Margie's brilliant management of the Junior Department. Through their mentorship and planning, many children experienced wise guidance in the parliamentary aspects of the monthly meetings as well as firsthand philanthropy in the charitable projects adopted by the group. Also, and perhaps best of all, were the many fun activities that were a regular part of the junior department schedule, such as skiing, WaterWorld, museum visits and too many other wholesome activities to mention. All skillfully and lovingly organized an overseen by Roger and Margie.

When I started working for WSA in 1988, Roger allowed me to carpool with him from Loveland, CO to Denver regularly. At one point, after I had moved closer to the office, he came down and installed an entire sprinkler system in my yard! Later, he and his son, Brent, came down for the weekend and installed a skylight in my kitchen! I bring these things up to emphasize Roger's character and how fortunate I've been to have know him

and Margie as well as serve with him on the board of WSA over the years.

So, it is with a sad, yet happy, thankful, respectful and honored heart that I bid Roger farewell as he retires from the board effective 12/31/2024, and wish he and Margie the best life has to offer going forward.

Sincerely, Randy Fuss President and CEO, WSA Fraternal Life



2024 Scholarship



Annalise A. Johnson

Scholarship Award Winner

Annalise is a 2024 graduate of Ashville Ridge High School, Ashville, NC. She demonstrates perseverance and self accountability in the classroom. She is always concerned with others, it is uncommon to find someone so young with so much empathy and love for other people. "Ann" has served as the Youth Representative for the Western North Carolina Sierra Club. As such she has spoken at local City Council and County Commission meetings, gathered signatures for a city/county-wide plastic bag ban, organized school-wide campus cleanups, and spent several days during the summertime teaching outdoor education, leading trips to bring inner-city youth to the outdoors. All of this volunteer work is motived by her love for the environment. She is pursuing environmental education opportunities at Northern Arizona University's honors college.

Nicholas J. Fabian

Scholarship Award Winner

Nicholas graduated in 2024 from Lincoln-Way Central High School in New Lennox, IL. He is a respectful, well-mannered and intelligent young man, motivated by his thirst for knowledge. He is an AP Scholar of Distinction, Illinois State Scholar, Illinois Music Honors Society, National Honor Society and the German Honors Society recipient. Nicholas is interested in STEM field, zoology, biology and geology field work. In addition to his academic pursuits he has been an avid athlete in volleyball, and a violinist for the Lincoln-Way Symphony Orchestra and Summer Rock Orchestra. He has also participated in many community service events. Nicholas is studying biology and genetics at Iowa State University.







Scholarship Award Winner

Nadia graduated in 2024 from Lincoln-Way Central High School in New Lennox, IL. She is a bright, articulate young woman whose positive nature and maturity shines through, as well as, her kindness and willingness to help others. She embodies the qualities of a true leader and role model. Nadia is a member of the National Honor Society, and the Science National Honor Society. She has balanced her course work with several extracurricular activities, playing on two competitive soccer teams and as a part-time technician at a local pharmacy. Nadia also participates in volunteer work for Shriners Hospital and for the Leukemia and Lymphoma Society Student Visionaries of the Year's "Answer to Cancer" team. Nadia is currently attending Ohio Northern University's College of Engineering.

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Award Winners

Scholarship Award Winner

Charles is a 2024 graduate of Peak to Peak K-12 Charter in Lafayette, CO. He is described by his instructors as a natural leader, loyal, and an effective communicator who truly values the relationships he proactively creates with his classmates and teachers. He mapped out his courses to maximize his computer science, math and lab sciences graduating with physics honors and AP chemistry, along with AP Computer Science and AP Calculus BC. Charles takes calculus to a different level by adding a dimension to the math. He excelled in advanced and technical courses. Charles is innovative and a problem solver. During COVID he tutored and supported one of his young neighbors with virtual learning. He has volunteered over 60 hours at A Precious Child and loves volunteering with family and friends sorting clothing, collecting holiday gifts and picking up trash. It taught him that there is always time to give back and it feels good. Charles is currently attending the College of Engineering & Applied Science at the University of Colorado Boulder.



Continuing Education Recipients

Lily Kasic

Wesley Paul Kauppi

Annika Mai Mattson

Sophia Fabian

Luke Pipitone

Michael Pipitone

Adam Crump

Emma Stuart



now features a section on our website specific to lodges.

Navigate to this to learn about activities near you.

On the Home Page click on
Lodge Info/Activities

to find the events happening near you.

You can also find other valuable information about your WSA including a digital copy of this newsletter.

Scholarship Program

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

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

TO QUALIFY:

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

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

- □ A copy of your High School transcript reflecting a minimum 2.500 cumulative GPA (based on a 4.000 scoring system) and verifying your graduation in the year 2025.
- ☐ A letter of acceptance from an accredited college or university for the ensuing year.
- ☐ Three letters of recommendation from teachers and/or school administration personnel.
- ☐ A recent photograph suitable for publication.
- ☐ Scholarship Program Consent / Release.
- ☐ This application cover page.
- ☐ Community service is an important component of good citizenship.

Please include a letter describing your community service contributions during your high school years and why you would like to be considered for a WSA scholarship.

All Scholarship applications must be received by the Home Office on or before June 30, 2025

Name:		
Mailing Address:		
City:	State:	Zip:
Daytime Phone: ()		
E-mail:		
College or University:		
Cumulative GPA (must be above 2.500 and supported	d by transcripts):	
Comments:		
Signature:		
Complete and return to: WSA Fraternal Life, P.	O. Box 351920, Wes	stminster, CO 80035-19

APRIL ANNUAL 2025

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Consent Form / Release

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

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

Applicant's Name:	
Mailing Address:	
City:	State: Zip:
RELEASE - APPLICANT AGE 18 OR OLDER	
I,	rnal Voice and on WSA's website. I agree
Applicant's Signature (if over 18 years of age)	Date
RELEASE FOR MINOR CHILD - APPLICANT U	
l,	
(applicant's name)	ernal Voice and on WSA's website. I agree
	Date

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

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Continuing Education Program

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

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

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

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

Name:		
City:	State:	Zip:
Daytime Phone: ()	
E-mail:		
Cumulative GPA (must be abo	ove 2.500 and supported by transcripts):	
Credit Hours (fall term):	Credit Hours (spring term):	_ Credit Hours (Other):
Comments:		
Signature:		
Complete and return to: V	VSA Fraternal Life, P.O. Box 351920	0, Westminster, CO 80035-1920

Stk: 0018

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WSA Helby Out

YOUR DONATIONS CAN "Make a Difference"

WSA and its Lodges support many organizations and causes.

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

- Honor Flight of Southern Colorado
- PAWS for Life
- Adams County ARC
- Pueblo Community Soup Kitchen
- Denver Rescue Mission
- Muscular Dystrophy Association Pueblo County High School
- 1st Way Life Center

- Poor Clare Colette Nuns
- Shrine of the Most Blessed Sacrament
- Strides for Peace
- Shrine of Our Lady of Guadalupe
- Mariposa Center for Safety
- Pueblo County High Schoo Dance Team

- Denver Post Season to Share
- Riverdale Animal Shelter
- Grand Concerts
- Sisters of Life
- Camp One Step
- Merrimac Volunteer Fire Department
- Little Sisters of the Poor
- Mercy Home Chicago

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

Volunteer Stoviels

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

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

WSA Fraternal Life, Attn: Shannon Powers, P. O. Box 351920 Westminster, CO 80035 or **Fax** to Shannon at: 303-459-5154

email: info@wsalife.com

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

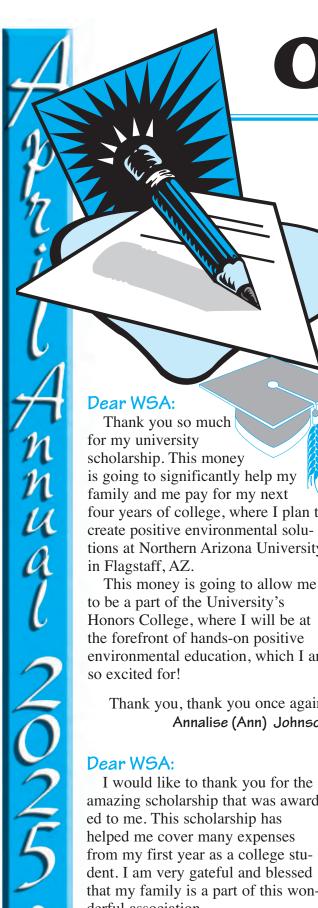
Together we will encourage our members and peers to volunteer.

Together we will expand our community service.

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

Together, we will make a difference.

WSA Mission Statement, Adopted October 7, 2000



Our Grads &

Dear WSA:

Thank you for your recent gift to Children's Hospital Colorado. I am so grateful for the many ways you and other donors help to make Children's Colorado a special place for kids and their families. From piggy banks full of coins to car loads of holiday gifts and everything in between, our generous community makes its support for our patients and their families felt.

I want to personally thank you for your generous gift of coloring books and crayons for patients. We so appreciate your generosity and your kindness.

"There are those who see the need and respond," beloved children's television host Fred Rogers once observed. "I consider those people my heroes."

He could be describing you and the myriad of other donors, volunteers and advocates who support Children's Colorado. Like countless threads in beautiful fabric, you are a vital part of the strong net of support that not just sustains us but lifts us higher.

On behalf of Children's Colorado's leadership, caregivers and, most importantly, the children we are privileged to serve, thank you. Our community is richer because of you.

With gratitude,

Suzy Jaeger, Sr Vice President, Chief Patient Experience and Access Officer Children's Hospital Colorado

Dear WSA:

We want to thank you and everyone at WSA for honoring the Sangre de Cristo Arts & Conference Center and its Buell Children's Museum with your contribution toward our children's activities.

The Board of Trustees, volunteers, instructors, and staff at our Arts Center are committed to helping children reach their full potential, and we are grateful for your contribution to this work. We also commit to STEAM education (Science, Technology, Engineering, Arts and Math) and hope to reinforce our programming with STEAM exhibits at the Buell Children's Museum.

We are honored to be among the community organizations that WSA and its lodges recognize as worthy causes and support with funding and, possibly, volunteers. We would welcome an opportunity to give you a tour of the Arts Center or answer any questions about our mission, programming, or the Founders Forward Capital Campaign.

Sincerely,

Karen Vigil, Director of Development & Stewardship Michael Willard, Guest Experience & Member Associate

is going to significantly help my family and me pay for my next four years of college, where I plan to create positive environmental solutions at Northern Arizona University

to be a part of the University's Honors College, where I will be at the forefront of hands-on positive environmental education, which I am

Thank you, thank you once again, Annalise (Ann) Johnson

I would like to thank you for the amazing scholarship that was awarded to me. This scholarship has helped me cover many expenses from my first year as a college student. I am very gateful and blessed that my family is a part of this wonderful association.

> Thank you, Sophia Fabian

Friends Dear USA.

Dear WSA:

Words cannot express how grateful we are for your loving support. You have provided so much comfort during our darkest days.

Thank you also for the donation to Mom's Scholarship fund. We are grateful to be able to continue her legacy this way.

All our love,

Senyna, Alica, Frank, Irma and Family

Dear WSA:

On behalf of the Rocky Mountain Regional VA Medical Center patients and staff, we like to extend our appreciation to you for your generous donation of 20 lapphans for our Veterans.

It is through the efforts of community partners like you that allow us to continue quality care and services that we seek to provide for our deserving Veterans. We look forward to the opportunity to work with you again for future events.

Thank you for your continued support and advocacy.

Sincerely,

Eva Gergely, Voluntary Service Officer Rocky Mountain Regional VA Medical Center

Dear WSA:

On behalf of the Colorado National Guard Family Program, we would like to express our gratitude for your ongoing support of our National Guard and Families through your gift card donations. Your support goes a long way. We look forward to many more years of friendship. Thank you again! Sincerely,

Suzanne & the Colorado National Guard Family Program

Dear WSA:

Thank you for your generous donation to Honor Flight of Southern Colorado! Your donation will help us honor veterans from the WWII, Korean War, and Vietnam War eras with a special trip to Washington, DC to visit the memorials built to honor their service, receive some of the honor they never experienced, and hopefully, open up and release some of the traumatic stress they experienced while serving our country.

The only way we can provide these once-in-a-lifetime trips to our heroes is through the generosity of the southern Colorado community. Your support of Honor Flight of Southern Colorado (HFSOCO) creates lasting memories for our heroes, who we cherish as family.

> Regards, Cindy Long, President Honor Flight of Southern Colorado

Dear WSA:

Please accept our sincere thanks for your thoughtful gift to Camp One Step. Your gift will bring hope, support, confidence and community to children who have been diagnosed with cancer, and their families.

When a child is diagnosed with cancer, their world changes in a single moment and a new normal begins. While medical professionals work to help put the pieces back together by focusing on the disease and treatment options, we know that cancer also has insidious, heartbreaking effects on children's minds, bodies and emotions. A cancer diagnosis can leave less visible, yet equally painful, scars that also need to be treated.

At Camp One Step, our community fuels each other with strength, friendship and reason to fight. Our programs help children to rediscover their joy and restore a sense of normalcy in their lives that cancer took away. Thank you for being part of this healing process for our children and families, so that they can look ahead with hope and support.

> Sincerely, Jeff Infusino, President Camp One Step



Spotlight

St. Martin's Keeps Busy...



Helping Out in the Community

St. Martin's Lodge #1 kept very busy last year with many community service events including a sock and underwear drive for Catholic Charities, Project Angel Heart and the Front Range Community College pantry and Coats for Colorado.

Catholic Charities



Russ Markowski and Mary Lou Egan amid the many boxes of donations to Catholic Charities from their sock and underwear drive.

Members of St. Martin's Lodge #1 pose with a portion of the new underwear and socks purchased for Catholic Charities to distribue to migrants. Standing left to right: Russ Markowski, Marlene Stjernholm, Kristy Skrabec, Kelly Stuart,

Irene Blatnick and Mike Osborn. Seated: Jean Thompson, Helen Skrabec and Marilyn Stevens.



Project Angel Heart

Kristy Skrabec of St. Martin's Lodge #1 presented a check to Andrea Pacheco, Chief Development Officer of Project Angel Heart. Project Angel Heart prepares and home delivers, at no charge, medically tailored meals to Coloradoans living with severe illnesses. Their meals are made from scratch and are tailored to meet each person's unique nutritional and medical needs. St. Martin's contribution took advantage of a matching funds opportunity.

on WSA



... All Year Long

Food Bank of the Rockies

Kristy Skrabec presents a check from St. Martin's to the Food Bank of the Rockies. The gift had a three-to-one match, which enabled this donation to go much further.

Front Range Community College Pantry

Lodge #1 members display some of the many items collected for the Front Range Community College Pantry. The Pantry collects food and hygiene staples to help struggling students get by.





Members Marilyn Stevens, Kelli Stuart, Allen Stevens, Cole Stuart, Mary Lou Egan, Tony Janezic, Helen Skrabec and Marlene Stjernholm. Member Emma Stuart, a current student at Front Range was working and couldn't attend the meeting, she will deliver

FOOD * BANK

F THE ROCKIES

the much appreciated items.

Coats for Colorado

St. Martin's members gather around the piles of coats that will be given to Coats for Colorado to keep Coloradoans warm this winter. Back row: Mike Osborn, Russ Markowski, Kristy Skrabec, Susie Osborn and Irene Blanick. Front: Mary Lou Egan and Helen Skrabec.

FRATERNAL VOICE



Spotlight

St. Martin's Celebrate Just Being Together

Always Patsy Cline Enjoyed by Lodge #1



St. Martin's Lodge #1 met at the Candle Light Dinner Theater to delight in a performance of "Always Patsy Cline" and a great meal.

St. Martin's members, Mary Lou Egan, Irene Blatnick, Russ Markowski and Allen Stevens, had a great meal and a great view of the show.

A good time and conversation is enjoyed by Marilyn Stevens, Susie Osborn, Mike Osborn, Jean Thompson and Vickie Scionka at the performance

St. Martin's Christmas



St. Martin's celebrated December with a festive Christmas luncheon and plenty of lively conversation. Standing, left to right: Mike Osborn, Allen Stevens, Kristy Skrabec, Irene Blatnick, Russ Markowski, Mary Lou Egan and Kelli Stuart. Seated, left to right: Marilyn Stevens, Marlene Stjernholm, Helen Skrabec and Susie Osborn.

Happy Birthday



Irene Blatnick wishes Helen Skrabec Happy Birthday on her 99th year! What a treasure we have in Helen.

on USA



Holy Rosary "Homecoming"

On October 5th, 2024, Holy Rosary Parish held our fourth "Homecoming" Event. We began with Mass at 10:00 am in our century-old church with Joann Birsa performing hymns in Slovenian, the congregation joining in on old Latin favorites, and Maria Guillen singing a beautiful Spanish melody.

In his homily, pastor Father Frank Garcia acknowledged the faith and sacrifices of the Slovenian and Croatian founders, the previous pastors, teachers and religious education teachers. He also recognized the current Hispanic parishioners whose vibrant participation keeps the parish alive.

After Mass, we gathered for coffee, Slovenian Potica, and sandwiches in the school cafeteria. Old friendships were renewed while sharing photos of parents, grandparents, choirs, class plays, classrooms, May crownings, Christmas pageants, bingo and processions. A video set up recorded memories of parishioners.

There were fond recollections of piano lessons with Sister Mary Magdalene, religion classes using the Baltimore Catechism, 40-hours processions and the rigors of pre-Vatican II Lenten regulations. There were happy reminiscences of choir practices, spelling bees and school plays. Stories of pranks and shenanigans brought smiles and remembered dread if a teacher called your parents!

Thanks to the home office, who printed and mailed our announcement to 500 lodge members, we were

able to reach many former parishioners. It was an example of the support WSA has given the parish since its dedication on July 4, 1920.





Holy Rosary church.



Parishioners enjoyed each others company and brought pictures of joyful past events.



Follow our Facebook page:

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



Spotlight

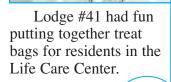
Energetic Lodge #41 has a Productive Year

Coloring Books for Children's Hospital



Donation of coloring books and crayons.

Life Care Center **Treat Bags**



Lodge Assists Salvation Army Homeless Shelter







on WSA



More Lodge #41 Donations

5280 Movement

Lodge #41 once again gathered a garage full of comforters, linens, towels, kitchen supplies, appliances and furniture for Movement 5280.

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



Caruso Family



Barbara Harris and Barb Pietrafeso present a check for the Caruso Family Charity.

Lodge #41 Never Forgets Their 4-Legged Friends



Members load up Lodge donations of dog beds and crates for PawsCo. PawsCO is an organization dedicated to reduce pet homelessness by partnering with animal shelters and other rescues to help the most in-need animals



Song - William Allingham

O spirit of the Summertime!
Bring back the roses to the dells;
The swallow from her distant clime,
The honey-bee from drowsy cells.

Bring back the friendship
of the sun;
The gilded evenings, calm
and late,
When merry children
homeward run,
And peeping stars bid lovers wait.

Bring back the singing; and the scent Of meadowlands at dewy prime;— Oh, bring again my heart's content, Thou Spirit of the Summertime!



Spotlight

Lodge #41 Keeps Giving, and Giving, and Giving



Fraternal Life ow features a section of

now features a section on our website specific to lodges. Navigate to this to learn about activites near you.

Go to www.wsa-life.com
On the Home Page click on
Lodge Info/Activities
to find the events happening near you.

You can also find other valuable information about your WSA including a digital copy of this newsletter.

VA Hospital



Lodge #41 members were very busy crocheting 25 lap blankets for our veterans in wheelchairs at the VA Hospital in Aurora.

Support for Our National Guard Families



Suzanne from the
Colorado
National Guard
appreciated the many
grocery gift cards
donated this and
every year to the
families of our
National Guard.



Suzanne wrote thank you notes for the many gift cards.

on WSA



Lodge #16 Still Going

Pueblo Soup Kitchen

With eggs being as good as gold The Pueblo Soup Kitchen sure appreciated this donation of 12 dozen from Lodge #16.



Planning Meeting

Lodge #16 members met at Tony Martellaro's home for a meal and to plan the Thanksgiving Food Drive, and the Adopt a Family for Christmas.

Tom & Louie's Cabinet Thanksgiving Food Drive a Big Success

Members assisted in the Tom & Louie's Cabinet Food Drive and distribution for the Thanksgiving holiday.



Christmas Comes for a Family of 7

Christmas was a reality for a family of 7 that Lodge #16 adopted. Members enjoyed purchasing and wrapping the presents for the family and made sure that there were plenty of gifts under the tree.





Spotlight

Lodge #33 Enjoyed a Busy Year

Fish Fry is Always a Favorite Event



Gianna gets everyone together for a quick selfie before we start packing meals for Feed My Starving Children.

Working the fish fry and packing "to go" meals is a Lodge #33 staple and fun volunteering event.

Feed My Starving Children



Meals for Hope

Advent Wreaths



Jodie worked with the Salesian Sisters in Naples, FL to make Advent Wreaths for the community.



The Heisner's volunteered to pack for Meals of Hope.

"I'm a success today because I had a friend who believed in me and I didn't have the heart to let him down."

Abraham Lincoln

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on WSA



December Meeting Fun for All

Food and Crafts Highlighted the Lodge #33 December Meeting

Our young members delighted in painting Christmas creations, while the adult members had fun helping and watching the youngsters.

Good food and conversation was enjoyed by all.





Your Board

Summary Of The Meeting Of The Board May 11, 2024

All Directors were present.

Reports were given by the following individuals:

- President / CEO Randy Fuss
- Vice President of Operations Tina Scribner
- Randall Stevenson, ASA, MAAA

The Board performed the following actions:

- Approved depository institutions for the purpose of WSA's cash holdings.
- Approved the 2023 Actuarial Memorandum, Actuarial Opinion, and RAAIS.
- Approved the audit report of JDS Professional Group for year ending 2023.
- Approved the minutes of the Finance Committee and ratified the actions of the Finance Committee since the prior Board meeting.
- Approved strategic short and long term goals.
- Approved the illustration certifications.
- Approved the AML/BSA testing results.
- Approved Management's Report of Internal control over Financial Reporting.
- Approved FFIEC Cybersecurity Assessment.

No further business, the meeting was adjourned.

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

Vote for 2025 WSA Board of Directors

Official Ballot located on page 24 of this publication View the candidates profiles at wsalife.com/elections Return the ballot as follows:

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

All ballots must be received no later than June 15, 2025

APRIL ANNUAL 2025



Summary Of The Meeting Of The Board • December 7, 2024 •

All Directors were present.

Reports were given by the following individuals:

- Chair John Kogovsek Secretary-Treasurer Gary Moore President / CEO Randy Fuss
- Vice President of Operations Tina Scribner

The Board performed the following actions:

- Approved the minutes of the meeting of the Board of Directors held May 11, 2024.
- Approved the duties and members of the Finance, Administrative, Audit and Nominating Committees for 2025.
- Appointed the independent audit firm for the audit of WSA's financial records for year ending 2024.
- Approved the minutes of the Finance Committee and ratified the actions of the Finance Committee since the prior Board meeting.
- Approved the 2024 budget as amended and the 2025 budget as presented.
- Approved dividends on all non-1980 CSO life products (excluding KK certificates) and post-1980 CSO whole life products for the 2025 calendar year. Dividends shall not be payable on annuity products.
- Approved the 2025 LAFP allocation per lodge.
- Approved the renewal of the LAIP for 2025.
- Approved the renewal of WSA's Scholarship Program for 2025.
- Appointed WSA's illustration and valuation actuary for 2025 and approved the compensation for 2025.
- Approved an independent actuary for review of WSA's independent actuarial work.
- Approved funding of the employee SEP plan.
- Approved funding of authorized bond brokers.
- Approved the list of authorized appraisers for mortgage underwriting and real estate buy/sell purposes.
- Approved WSA's Corporate Governance Filing for year ending 2024 as presented.
- Approved WSA's 2024 Risk Assessment.
- Approved strategic short and long-term goals.
- Approved the 2025 WSA Referendum Ballot for the 2025-2028 Directors' terms.

No further business, the meeting was adjourned.

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

The Moon - Henry David Thoreau

The full-orbed moon with unchanged ray
Mounts up the eastern sky,
Not doomed to these short nights for aye,
But shining steadily.

She does not wane, but my fortune, Which her rays do not bless, My wayward path declineth soon, But she shines not the less.

And if she faintly glimmers here,
And paled is her light,
Yet alway in her proper sphere
She's mistress of the night.





2025 Board of Directors Election Ballot

All voting for election to the Board of Directors shall be cast on the official paper ballot below. (Copies of this area available on WSA's website.)

Results of the election will be announced in the April 2026 issue of WSA's official publication *Fraternal Voice* and on WSA's website at www.wsalife.com.

There are seven open positions for Board Directorship. Seven individuals submitted the required materials to be eligible for consideration. All nominees listed below have met the requirements of both the WSA Nominating Committee and WSA's Bylaws.

You are encourage to specify your choices by marking the appropriate boxes below.

INSTRUCTIONS:

- · View the candidate profiles at: wsalife.com/elections
- Vote for each position by placing an "X" in the appropriate box next to each candidate's name.
- In the spaces provided, print your name and at least one of your certificate numbers, then sign your name and date the ballot. Only one vote per WSA member, regardless of the number of certificates. All members over age 18 are eligible to vote.
- Return the ballot as follows:
 - By email to: info@wsalife.com
 - By fax to: 303-459-5154
 - By mail to: WSA Fraternal Life, PO Box 351920, Westminster, CO 80035-1920
- All ballots must be received no later than June 15, 2025.

Please complete and return (as indicated above):

Nominee	Vote for no more than 7
Diana Bartolo	
Cynthia M. Conte	
Randy R. Fuss	
John J. Kogovsek	
Gary Moore	
Lisa A. Povich	
Rocco L. Santangelo	
	·

Member Name (Print):
Signature:
Date:
Certificate Number(s):

Financial Report



FINANCIAL REPORT

Period Ending December 31, 2024

LIABILITIES

SSETS	,
Bonds	\$13,988,273
MORTGAGE LOANS	20,202,431
REAL ESTATE	3,511,431
CERTIFICATE LOANS	121,074
CASH & SHORT TERM INVESTMENT	s 1,812,067
OTHER INVESTED ASSETS	-
DEFERRED PREMIUMS	56
INVESTMENT INCOME DUE	280,456
INCOME TAX RECOVERABLE	-
FURNITURE & EQUIPMENT	140
RECEIVABLE FOR SECURITIES	-
Prepaid Expenses	-
Insurance Recoverable	-
INSURANCE KECOVERABLE	-

CERTIFICATE RESERVES	\$27,623,371
AMOUNTS LEFT ON DEPOSIT	1,659,180
CLAIM RESERVES	985,555
12 Month Refunds Estimatei	3,500
ADVANCE PREMIUMS	9,382
INTEREST MAINT. RESERVES	87,068
GENERAL EXPENSES PAYABLE	125,508
TAXES, FEES, LICENSES PAYABL	E 125,562
TRUSTEE WITHHOLDINGS	342,172
ASSET VALUATION RESERVE	725,528
UNEARNED INCOME	-
PENDING ESCHEATMENT	5,892
PAYABLE FOR SECURITIES	-
TOTAL LIABILITIES	\$31,694,247

TOTAL ADMITTED ASSETS	\$39,916,406
TOTAL NON-ADMITTED ASSETS	\$2,076,678
TOTAL ASSETS	\$41 993 084

 SURPLUS
 (ADMITTED \$8,222,159)

 TOTAL SURPLUS
 \$10,298,837

 TOTAL LIABILITIES & SURPLUS \$41,993,084

Would You Like a 2026 Calendar Mailed to You this Fall?

Please be sure to let us know!

Contact the Home Office to request your copy!

SUNDAY MONDAY TUESDAY WEDNESDAY THURSDAY FRIDAY SATURDAY

1 2 3 4 5 6
1 2 3 4 5 6
7 8 9 10 11 12 13
7 8 9 10 17 18 19 20
14 15 16 17 18 19 20
14 15 22 23 24 25 26 27
21 22 23 24 35 36
28 29 30 31

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

Contact the Home Office

Phone: 303-451-1494

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

• Fax: 303-459-5154

or email: info@wsalife.com

Poems

Laughter

Isabella Valancy Crawford

Laughter wears a lilied gown—
She is but a simple thing;
Laughter's eyes are water-brown,
Ever glancing up and down
Like a woodbird's restless wing.

Laughter slender is and round—
She is but a simple thing;
And her tresses fly unbound,
And about her brow are found
Buds that blossom by Mirth's spring.

Laughter loves to praise and play— She is but a simple thing— With the children small who stray Under hedges, where the May Scents and blossoms richly fling. Laughter coyly peeps and flits—

The Pasture

Robert Frost

I'm going out to clean the pasture spring;

I'll only stop to rake the leaves away

(And wait to watch the water clear, I may):

I sha'n't be gone long.— You come too.

I'm going out to fetch the little calf That's standing by the mother. It's so young,

It totters when she licks it with her tongue.

I sha'n't be gone long.— You come too. She is but a simple thing—
Round the flower-clad door, where sits
Maid who dimples as she knits,
Dreaming in the rosy spring.

Laughter hath light-tripping feet— She is but a simple thing; Ye may often Laughter meet In the hayfield, gilt and sweet, Where the mowers jest and sing.

Laughter shakes the bounteous leaves—
She is but a simple thing—
On the village ale-house eaves,
While the angered swallow grieves
And the rustic revellers sing.

Laughter never comes a-nigh—
She's a wise though simple thing—
Where men lay them down to die;
Nor will under stormy sky
Laughter's airy music ring.

Love and Friendship

Emily Brontë

Love is like the wild rose-briar, Friendship like the holly-tree— The holly is dark when the rose-briar blooms But which will bloom most constantly?

The wild rose-briar is sweet in spring, Its summer blossoms scent the air; Yet wait till winter comes again And who will call the wild-briar fair?

Then scorn the silly rose-wreath now And deck thee with the holly's sheen, That when December blights thy brow He still may leave thy garland green.

to Enjoy

Fireflies in the Garden

Here come real stars to fill the upper skies, And here on earth come emulating flies, That though they never equal stars in size, (And they were never really stars at heart) Achieve at times a very star-like start. Only, of course, they can't sustain the part.

Robert Frost



He clasps the crag with crooked hands; Close to the sun in lonely lands, Ring'd with the azure world, he stands.

The wrinkled sea beneath him crawls; He watches from his mountain walls, And like a thunderbolt he falls.



Bed in Summer

In winter I get up at night And dress by yellow candle-light. In summer, quite the other way, I have to go to bed by day.

I have to go to bed and see The birds still hopping on the tree, Or hear the grown-up people's feet Still going past me in the street.

And does it not seem hard to you, When all the sky is clear and blue, And I should like so much to play, To have to go to bed by day?

Robert Louis Stevenson

My Shadowhadow

Robert Louis Stevenson

I have a little shadow that goes in and out with me, And what can be the use of him is more than I can see.

He is very, very like me from the heels up to the head;

And I see him jump before me, when I jump into my bed.

The funniest thing about him is the way he likes to grow—

Not at all like proper children, which is always very slow;

For he sometimes shoots up taller like an india-rubber ball.

And he sometimes gets so little that there's none of him at all.

He hasn't got a notion of how children ought to play,

And can only make a fool of me in every sort of way.

He stays so close beside me, he's a coward you can see;

I'd think shame to stick to nursie as that shadow sticks to me!

One morning, very early, before the sun was up, I rose and found the shining dew on every buttercup;

But my lazy little shadow, like an arrant sleepy-head,

Had stayed at home behind me and was fast asleep in bed.



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11265 Decatur Street Suite 100 Westminster, CO 80234 303-451-1494 1-800-451-7528 www.wsa-life.com

Vote for 2025 WSA Board of Directors

Official Ballot located on page 24 of this publication View the candidates profiles at wsalife.com/elections Return the ballot as follows:

• by email: info@wsalife.com

by Fax: 303-459-5154

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

All ballots must be received no later than June 15, 2025

A Summer Wind

Michael Field

O wind, thou hast thy kingdom in the trees, And all thy royalties Sweep through the land to-day. It is mid June,

And thou, with all thy instruments in tune,
Thine orchestra

Of heaving fields and heavy swinging fir,

Strikest a lay
That doth rehearse

That doin renearse

Her ancient freedom to the universe.

All other sound in awe

Repeats its law:

The bird is mute; the sea Sucks up its waves; from rain The burthened clouds refrain.

To listen to thee in thy leafery,

Thou unconfined.

Lavish, large, soothing, refluent summer wind.

To Any Reader

Robert Louis Stevenson

As from the house your mother sees You playing round the garden trees, So you may see, if you will look Through the windows of this book, Another child, far, far away, And in another garden, play. But do not think you can at all, By knocking on the window, call That child to hear you. He intent Is all on his play-business bent. He does not hear; he will not look, Nor yet be lured out of this book. For, long ago, the truth to say, He has grown up and gone away, And it is but a child of air That lingers in the garden there.



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