STATE PRESIDENT’S MESSAGE

Applicants for State Director

42nd KJT General Convention - July 2018

The 42nd General Convention is scheduled for July 19-21, 2018 and to date, we have received credential forms from 23 societies. I know there were issues with the mail as many societies did not receive their packets. If the president of your society did not receive the credential forms, please contact us so that we can get them to you immediately as the deadline for credential forms is March 31. We need the forms by then so that we can begin naming delegates to committees for the convention. Delegates will be receiving a tentative agenda and all other convention information after May 1. The entertainment for Thursday night of the convention will be the Dujka Brothers, Fraternal Friday Night, we will hold a Casino night at the hotel, and Saturday night, Czech and Then Some will perform. We look forward to seeing everyone at the convention!

Applicants for State Director

There will be three vacancies for state directors at the convention. Directors Robert Nors, Raymond Pokorney, and Ellen Zdansky will all be retiring at the end of their terms this year. In order to qualify to seek the position of state director, one must be eligible to serve as a delegate to the convention. Candidates must submit an application of candidacy stating which position they are seeking and consent to a background check. Candidates can request this form from the Home Office and the form must be filed with the KJT State Secretary between February 1 and April 1 of this year. The same applies for a candidate running against an incumbent director as well. Candidate applications will be reviewed by a qualifications committee and the candidate will be notified whether or not the application is approved or disapproved.

2017 Financial Results

I am pleased to report that KJT’s financials continue to improve in this challenging interest rate market. KJT’s assets increased by over $4.7 million to eclipse the $82 million mark and increased its surplus by almost $350,000 to reach $4,689,254. Surplus now sits at its highest point since the first quarter of 2005. Additionally, solvency increased to 106% and is at its highest point since the first quarter of 2010. A copy of the balance sheet and income statement can be found on Page 12 of this issue for your review.

I want to thank all KJT members, state officers and directors, local and district officers, and insurance representatives for your continued support. It is a pleasure to have the opportunity to serve you. I would like to wish everyone a blessed Lenten and Easter Season!

Flood Relief Donation Presented

On February 20, 2018 KJT State President Christopher Urban presented a check to the Catholic Charities of Central Texas for the amount of $5,000. The charity will use this money to help victims of Hurricane Harvey.

Pictured here (left to right): Allison Cavazos, Parish Relations Coordinator, Sara Ramirez, Executive Director; KJT State President Christopher Urban; Chris Reyes-Paiz, Disaster Response Coordinator; Annie Chavez, Grant Manager; Claire Bordelon, Volunteer Coordinator.
EDITOR'S NOTE

Spring into Faith

Welcome spring!! Warmer weather has been much anticipated around here. My family and I are looking forward to longer nights for baseball games and neighborhood bike rides. For the first time in history, I have started my very own spring garden! I am so excited about it. With the help from some of you already, your gardening tips have helped so much!! If all goes well, I shouldn’t have to go to the produce section for a while. Remember, in April I will be writing about gardens. If any of you would like to contribute, your article and pictures will make this write-up even more special.

Along with fresh air and fresh spring gardens, comes a breath of fresh faith. We are more than half-way through the Lenten season, and new faith has blossomed. Easter will soon be upon us, and we will be celebrating the resurrection of Jesus Christ. Throughout Lent many of us began fasting, practiced abstinence and gave up attachments, which helps train the soul to desire things less and desire God more. As we continue throughout the year, I pray that the lessons learned through Lent carry on.

Just a reminder, KJT Summer Camps will quickly be approaching. I will be on the search for camp counselors. As for campers, it’s time to start signing up. I hope your calendars are free from July 22nd-29th. It will be held at the SPJST Camp grounds in Waldeck, Texas as in the years past. We have so much planned!! I’m super excited and can’t wait. You can visit our website, www.kjtnet.org for more information.

I pray that each family remain safe and healthy. I pray that for those who have found new believes this Lenten season, that it brings new adventures within your faith. For those of you who will be new to the Catholic Church and will be receiving confirmation, first communion or baptism on Holy Saturday, March 31, 2018, we pray.

Many Blessings,

Spring into Faith

Gardener’s Special: Secrets of the Garden Passing out secrets for a successful vegetable or flower garden. This is the time to help each other grow beautiful and plentiful gardens for any time of the year.

APRIL STORIES:

An American Hero Among Us

Captain Jeramie Eugene Vecera is a US Air Force Pilot who has dedicated himself to the defense of the United States of America and to Freedom around the globe. His desire to fly began in high school where he participated in Air Force JROTC and in the Civil Air Patrol. It was while a high school student that he took training for helicopters and earned a pilot license. In college he won a four-year US Air Force scholarship and graduated with the only rated pilot slot among his peers. He earned his wings at Randolph AFB, San Antonio, Texas and was assigned to the 442d Recon Squadron and flew the MQ-9 Reaper in operations over the Middle East. He was promoted to First Lieutenant and flew with the 324th Expeditionary Recon Squadron in Afghanistan. Following that combat tour he was reassigned to NAS Sigonella in Sicily and flew combat missions over Africa to include Operation Odyssey Resolve.

Returning to the United States he was promoted to Captain and became a Pilot Instructor and Tester.

He has flown in the face of the enemy and by his actions illuminated the light of Justice and Freedom. He has served the cause of Liberty for the United States of America with great Honor and Pride over the field of battle. Captain Jeramie Eugene Vecera is an American Hero!

Remember to follow us on Twitter, Instagram, and Facebook for events and happenings.

Visit www.kjtnet.org for more calendar events.
The ceremony recognizes the families whose Czech ancestors immigrated to Texas. A with Svačina. The Tribute to the Immigrants to Texas ceremony will begin at 10:30 AM. on Sunday, May 20. The day will begin with music in the Koliba Foyer at 9 AM along overlooking the Colorado River Valley.

It's another great night under the stars! On Saturday evening, The Stand-In (Záskok) will follow with tours of the newly refurbished building and an amazing raffle. TCHCC will be celebrating Slavnost 'May Fest' on the third Sunday of May. The dedication ceremony will begin at 4 PM and feature an early 1900s era dedication ceremony complete with a brass band and Model A style autos. The dedication will follow with tours of the newly refurbished building and an amazing raffle.

It seems like just yesterday we were wishing each other a Happy New Year and today the first quarter of 2018 is almost in the history books.

On Sunday, March 4th, I went to Hungerford for Society #79’s fundraiser. As always, at all KJT sponsored events, there was great fellowship, delicious food and good music.

I enjoyed visiting with Frank Miculka Jr., Society 79 Vice President. Thanks to all KJT members, families, and friends for a successful event. One of the many great events coming up will be our 2018 KJT convention. I always enjoy visiting with many of the society delegates throughout the event.

We all come together to make decisions for the better and the continual growth of the KJT. As always thank you for the opportunity to serve as your Fraternal Activity Manager.

Michael Reznicek Fraternal Activity Manager Phone: (409)771-8101 mareznicek@sbcglobal.net

Mluviti stríbro, mlceti zlato

Speaking is silver, silence is gold.

Fayette County was selected as the site for the Texas Czech Heritage & Cultural Center (TCHCC) because of its significance in the history of Texas Czechs. Fayette County has the largest Czech population per capita and the most Czech communities of any county in the state. Many Czech-related historical sites and events, as well as prominent Texas Czechs, can be linked to Fayette County, which has the distinction of having had more immigrants from the Czech lands of the Austro-Hungarian Empire settle in the second half of the nineteenth century than any other county in Texas. On March 24, 1997, TCHCC was officially incorporated. Then Texas Governor George Bush signed the resolution from the Texas House of Representatives and Senate in July of 1997. The resolution recognized all those associated and that the Texas Czech Heritage and Cultural Center be built in La Grange. The resolution further recognized the contributions of Texans of Czech ethnicity to the state’s history and that Fayette County, which is known as the “Cradle of Czech Immigration,” is an appropriate site for the center.

The TCHCC Complex is located adjacent to the Fayette County Fairgrounds on US Hwy 77 just North of La Grange. The Texas Czech Heritage and Cultural Center consists of museums, banquet hall, library, gift shop, a re-created immigrant village, and an amphitheater. TCHCC is a non-profit organization dedicated to the preservation of artifacts, language, and culture of the Texas Czechs.

TCHCC will be celebrating Slavnost ‘May Fest’ on the third Sunday of May. The weekend events begin on Saturday afternoon, May 19, with the re-opening dedication of the Velehrad SPJST Lodge #19 that was recently moved in to the Czech Village at TCHCC. The dedication ceremony will begin at 4 PM and feature an early 1900s era dedication ceremony complete with a brass band and Model A style autos. The dedication will follow with tours of the newly refurbished building and an amazing raffle.

It’s another great night under the stars! On Saturday evening, The Stand-In (Zások) will be performed from 7-9 PM at the Sanford Schmid Amphitheater in the TCHCC Complex. Zások, written by Ladislav Smoljak and Zdeněk Svěrák, premiered in the Czech Republic in March 1994. It is a comedy set in 1910 about a small troupe of actors who find themselves short of company members. To allow the show to go on, they call in the famous Czech actor Karel Infeld Prachensky to perform one of the parts. However, the show becomes disastrous when the famous actor forgets his lines, causing chaos to ensue. The beginning of the play sets up the belief that Jara Cimrman, a fictional Czech personality, wrote the play being watched.

“It is a real honor to take this beloved piece and to shepherd it onto the international stage.” – Brian Caspe, Actor in the Cimrman English Theatre. With the first visit to the United States, The Stand-In was performed at distinguished establishments such as the Bohemian National Hall in New York City on April 19th and 22nd, 2017 and later at the Czech Embassy in Washington, D.C. This truly will be a wonderful evening overlooking the Colorado River Valley.

The annual Slavnost ‘May Fest’ and Tribute to the Immigrants to Texas will be held on Sunday, May 20. The day will begin with music in the Koliba Foyer at 9 AM along with Svačina. The Tribute to the Immigrants to Texas ceremony will begin at 10:30 AM. The ceremony recognizes the families whose Czech ancestors immigrated to Texas. A delicious fried chicken dinner with all the trimmings will be served in the Hanslik Hall beginning at 11:30 AM. Plenty of Czech style desserts will also be available along with refreshing beverages of all kinds. Music on the deck of the TCHCC from 12:00-6:30 PM. The Travelers Orchestra of Columbus, TX will begin at 12 PM. At 3:30 PM, there will be a special performance by the Eva Adam’s Czech Ensemble from the Czech Republic, celebrating the 100th Anniversary of the Birth of Czechoslovakia. A dance floor has been added for all our dancing patrons. The Czech Village and Museums will be open for touring, a hay ride, raffle drawing, May Pole Dance, door prizes, Country Store, Pastry Shop, and much more. Item donations for the Country Store and Pastry Shop are welcomed. Help with genealogy research will be available in the Melnar Library and the TCHCC Kopecky Gift Shop has a new stock of items great for gifts for any occasion for everyone.

For more information, contact TCHCC at 1-888-785-4500, email info@czechtexas.org, or visit the website www.czechtexas.org. The TCHCC address is 250 West Fairgrounds Road, PO Box 6, La Grange, TX 78945.

The TCHCC is a nonprofit organization and accepts donations in any form. All donations are welcomed and will be acknowledged. Come enjoy a great weekend of Czech heritage and culture!
MESSAGE FROM OUR KJT SPIRITUAL DIRECTOR

Annunciation of the Lord

During April we celebrate the Annunciation of the Lord. This originally happens in March, but because of Palm Sunday and Easter Sunday, we carry the Annunciation of the Lord into April.

The Annunciation marks the beginning of our salvation history. God’s plan to save us abides in eternity. His realization of this plan, however, occurs in time, our time. The full text of the Gospel for the Solemnity of the Annunciation begins, In the sixth month, the angel Gabriel was sent from God to a town of Galilee. God’s plan to save us embraces all those who dwell on planet earth. The realization of this plan begins in a specific place, a Galilean town called Nazareth.

The circumstances of the Incarnation of the Son of God lead us to ponder how divine grace takes hold of our lives. Though there are some all-atonce conversions, ordinarily God begins with something particular in our time and space. We might experience a sorrow, and so turn to God for comfort. We might find ourselves in need of something, and we ask God to give it to us. We might find ourselves drawn to something religious, though without realizing what it means to become authentically religious.

From Nazareth, God’s saving plan extends to the whole world. We recognize this movement in the growth of the Church throughout the world. Everywhere the Church exists, there also is the woman who in the Annunciation receives the message of the angel. Just as Jesus abides as the Savior of the world, so Mary extends her maternal care to those whom God sanctifies.

KJT State Secretary/Treasurer Kevin Kana recently presented donations to His Excellency, The Most Rev. Brendan J. Cahill and Fr. Gary Janak, Vicar General/Chancellor, of the Diocese of Victoria. The donations were for ongoing recovery from Hurricane Harvey as well as donations to the Priest & Religious Retirement Fund and seminarian education. These donations were made from the many KJT societies located within the Diocese of Victoria.
JANUARY 2018 TOP PRODUCERS

Carly Divin
Society #4,
Ammannsville
• First Place February Top Producer
• February Premium Leader
• February Volume Leader
• New Application Producer - 3 months
• New Member Application - 3 months

Ronnie Hostas
Society #59,
Seymour
• Second Place February Top Producer

Stephanie Prihoda
Society #46,
La Grange
• Third Place February Top Producer
• New Application Producer - 3 months
• New Member Application - 3 months

Deborah Currey
Society #130, Elgin
• Fifth Place February Top Producer

Ellen Zdansky
Society #72,
Corpus Christi
• New Application Producer - 158 months
• New Members Application - 155 months

Earnest Bezdek
Society #31, West
• New Application Producer - 2 months

Clement Korenek
Society #34, Nada
• Forth Place February Top Producer

Stephanie Prihoda
Society #46, La Grange
• Third Place February Top Producer
• New Application Producer - 3 months
• New Member Application - 3 months

Ronnie Hostas
Society #59, Seymour
• Second Place February Top Producer

Ellen Zdansky
Society #72, Corpus Christi
• New Application Producer - 158 months
• New Members Application - 155 months

Earnest Bezdek
Society #31, West
• New Application Producer - 2 months

Clement Korenek
Society #34, Nada
• Forth Place February Top Producer

Deborah Currey
Society #130, Elgin
• Fifth Place February Top Producer

Call the KJT Home Office to find a representative near you.
1-800-245-8182

CATHOLIC UNION OF TEXAS
Serving Its Members Since 1889.

I WOULD LIKE MORE INFORMATION ON THE FOLLOWING:

Protecting my family
• Retirement plan rollovers
• KJT Kapital Accounts
• Newborn Security Benefit
• Catholic School Tuition

Reviewing our current coverage
• KJT Tuition Grants

Savings for retirement
• Home, Farm and Business Loans
• IRA, Roth IRA, Annuities

Educational Plans
• College Scholarships

Enclose a check and mail to:
Catholic Union of Texas, The KJT
P.O. Box 297
La Grange, TX 78945-0297

Phone # (979) 968-5877
Email info@kitnet.org
Website www.kitnet.org
KJT Society #40, East Bernard held their 75-Year Pin celebration February 25, 2018 at the Riverside Hall in East Bernard. Ten members of KJT Society #40, East Bernard were present to receive their pins from KJT State Vice President David Wagner and KJT State Director Margret Holik. Society President Edwin Marik, along with the members of society, did a wonderful job organizing the event.
### PIN RECIPIENTS

**25-Year Membership**
**March 2018**

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<tr>
<td>#20</td>
<td>Shiner Mary L. Koenning Jared K. Novosad</td>
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<tr>
<td>#27</td>
<td>Taylor Randy L. Skrha Anna M. Wolbrueck David J. Wolbrueck</td>
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<tr>
<td>#31</td>
<td>West Rebecca D. Beseda John F. Beseda</td>
</tr>
<tr>
<td>#35</td>
<td>Ennis Hayden E. Mach Matthew C. Matous Jason L. Vavra</td>
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**50-Year Membership**
**March 2018**

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<td>#30</td>
<td>Marak Travis M. Dohnalik</td>
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<td>#40</td>
<td>East Bernard Margy M. Anderson</td>
</tr>
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<td>#50</td>
<td>Penelope Gladys M. Adams</td>
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<tr>
<td>#54</td>
<td>Fort Worth Kaylin N. Shillinglaw</td>
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<td>#60</td>
<td>Tours Willie M. Podsednik</td>
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<td>#79</td>
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<tr>
<td>#81</td>
<td>Poth Clinton A. Kosub</td>
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<tr>
<td>#96</td>
<td>Sinton Samantha N. Mungia Kaitlyn A. Vanecek</td>
</tr>
<tr>
<td>#112</td>
<td>Austin Kathryn S. Meyeres Ronda C. Mod Stephen C. Strauss</td>
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**75-Year Membership**
**March 2018**

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<tr>
<td>#28</td>
<td>Granger Jay J. Bohac Darrell K. Tesmer</td>
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<td>#31</td>
<td>West Mark A. Hutrya</td>
</tr>
<tr>
<td>#35</td>
<td>Ennis Gregory P. Blazek Brian A. Patak</td>
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<tr>
<td>#43</td>
<td>Wied Collin P. Gerlich</td>
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<tr>
<td>#59</td>
<td>Seymour Darrel R. Tomsu</td>
</tr>
<tr>
<td>#60</td>
<td>Tours Christopher A. Kalina</td>
</tr>
<tr>
<td>#72</td>
<td>Corpus Christi Gerald R. Nemec Mark Wendland</td>
</tr>
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Reminder:

Please remember to update your records at the KJT Home Office periodically. With the turn of the century, home phone lines are becoming extinct, and most of us use our cell phones as our main lines. It’s important that we have up-to-date communication information here on record. We are proud to personally deliver membership notices, and make it part of our success that we recognize those who have been a part of our organization for so long.

Congratulations Raymond Mikeska.
KJT IN ACTION

KJT Society #112, Austin

St. Stephen’s had their annual Jr. hamburger cookout at Sacred Heart Cafeteria. This annual event is one of the societies’ largest fundraisers. Pictured to the left were the 3 finest cookers. They are Glenn Vitek, Rodney and Christopher Zurovetz. Great job guys, delicious burgers. Pictured above, members and guests enjoyed the burgers and great fellowship.

KJT Society #141, Georgetown

The KJT Society # 141 sold scoops of Ice Cream at the Knights Fish Fry every Friday during Lent at St. Helen Catholic Church. Funds raised will be to support the Vacation Bible School at St. Helen Catholic Church.

KJT Society #112, Austin

Austin Soc. #112 once again was one of the sponsors and participated in the annual Austin CROP Hunger Walk on Sunday, February 25, 2018 at Camp Mabry. The event, sponsored by Church World Service, celebrates the interreligious participation of people locally and globally to raise money for food, medical care, disaster relief and development. Soc. #112’s participation in this community interfaith event raises awareness and funds for hungry people both in Austin and around the globe. KJT is proud to have been a sponsor for this very worthwhile cause for many years.

Pictured to the right: Matthew, Sophie and Katie Hyza; back: Anne Hyzak, Sarah Vitek, Eileen Rosipal, Darlene Vitek, Stephanie Hyzak, Michael Hyzak, Michelle Hyzak and Ted Vitek.
KJT IN ACTION

KJT SOCIETY #72, Corpus Christi

Corpus Christi Society #72 Treasurer Kara Johnson, Vice-President Rosalie Williams and State Director Ellen Zdansky presented Judy Zdansky, accompanied with granddaughters Brooke Tumlinson and Halle Zdansky, with four 100% KJT Family Certificates. Judy’s family is all KJT members and each of her children received theirs: Lynnae Zdansky’s family, Harry & Michelle Zdansky family and Michelle & Randy William’s family. Congratulations to all of them & especially Randy who was our February Newest Member.

Pictured below: Corpus Christi Society #72 Treasurer Kara Johnson, Vice-President Rosalie Williams and State Director Ellen Zdansky and presented Judy Zdansky with her Merit Cross accompanied with granddaughters Brooke Tumlinson and Halle Zdansky. The Merit Cross is earned when you have 4 children in the KJT. Sons or son-in-laws, daughters or daughters-in-law. Congratulations Judy.

KJT Society #72, Corpus Christi

State Director Ellen Zdansky and husband Charles (taking picture) presented Father Tomasz a $250 ck for St Thomas More CCD program. Father is always very grateful for the help he gets from his Society #72 in Corpus Christi.

State Director Ellen Zdansky with Corpus Christi Society #72 presented Deacon Fred Castillo a $250 ck for Our Lady of Perpetual Help CCD program. They deeply appreciate our help every year.

100% Family Merits

Please Note: If all of your children, grandchildren, etc including all son-in-laws and daughter-in-laws and any adopted children are KJT members, be sure to let your Insurance Representative or the Home Office know if you qualify for the 100 % Family Certificate or the Merit Cross.
When we got married 44 years ago, Clement made the comment we didn’t have a lot of meat in the freezer. Since I grew up in Houston, my first thought was that we would go to the store and/or meat market and buy some meat. WRONG! We got in the truck, headed to the pasture with the rifle in tow and proceeded to choose our calf for the freezer. Before I knew it, we were bringing it up to the barn with the tractor. He handed me a knife and said “This is what I want you to do.” I fell in love all over again but this time with butchering. Clem grew up processing their own meat and coming from a family of 14, it was a pretty regular occurrence. Since I grew up in Houston, the most butchering I was exposed to was chickens and cleaning fish. As a child, I remember going to a meat market with other families to pick up our share of a calf. We belonged to a co-op and these four families shared a calf and occasionally a hog, alternating between front quarters and hind quarters. Of course these four families were my parents, brother, and sisters that had all settled in Houston from the Schulenburg and Moravia areas. I discovered I really enjoyed processing our own meat and Clem was my perfect teacher.

As our family grew, all 4 of our kids were involved in the process. They were each assigned tasks according to their abilities. They soon discovered that our own processed meat tasted so much better than the store bought meat. At one point I ran out of our own processed ground meat and decided to pick some up from the store. Becky comes into the kitchen and asks what stinks! Her nose took her right to the store bought meat I was cooking. I told her it was fresh because I had just bought it at the store but she insisted it smelled different and just didn’t smell right. That’s when I realized that we would be teaching our children a trade they would be able to use their entire lives. Needless to say that small beginning I had 44 years ago has definitely grown into a large family affair.

As they became adults and went off to college, they always made sure they would come back for the meat we processed at home. This has led to an increase in our “butcher” family. A couple of Nicholas’ college friends joined a lease with both of our sons. A new and larger smokehouse was built in 2002 and Curtis and Sandra Horton joined in this annual event. Thus began the annual butcher weekend approximately 16 years ago for our enlarged family. This year we invited our Godson and nephew, Bradley Salas to join in the festivities and as the grandchildren get old enough, they are also included in the process, just as our children were.

As each of us harvests a deer or hog, the meat is cut into...
chunks and frozen. Due to the amount of meat for this group, we utilize all of our freezers. The lion’s share of the stored meat is distributed between our freezer and our daughters’, Valerie and Becky. Around the end of February after deer season is over, everyone brings their deer and hogs to our house. On that special weekend, the butchering process is completed. Everyone starts trickling in on Friday and by Sunday we are finished. We make link sausage, dried sausage, summer sausage, jerky, snack sticks and ground meat. In 2013, Nicholas and Jared created a spreadsheet. All of the meat is weighed and each family decides how much of each type of meat they want from what they contributed. The boys also created columns with how each type of meat was seasoned along with columns for comments. This way, the seasonings can be adjusted from year to year. The completed meat is then divided and wrapped according to each family’s share on Sunday. Five years ago another college friend joined in our processing weekend. Even though Alan and April Alaniz aren’t on the same lease, they contribute their meat into the pile. In addition, Alan is a fantastic tamale maker. He asked to join our family group to learn how to process deer and hogs and in exchange he would teach us to make tamales. This year, we processed over 800 pounds of meat and made 48 dozen tamales. And yes, this was all completed in one weekend!

Of course there has to be bacon, ham, Canadian bacon and jiternice, also known as head sausage or boudin, made along the way. We usually do these at a separate time because bacon and ham need additional time to cure. Jiternice is also known as head sausage or for the “squeamish”, boudin. People seem to turn their noses up when we tell them we are making head sausage but if we tell them we are making boudin, they all say they love it. It’s amazing how our heads can override our stomachs.

We feel it is important to show anyone and everyone how to properly care for meat. Clem has several different groups of families come throughout the fall and winter months to process their meat. Generally, an average year will have anywhere from 1,100 to 1,500 pounds of meat processed at different times with our family processing weekend being the largest at one time. We always stress to everyone that we are not a commercial facility but they are welcome to come process their meat at our place. We will help them process it but they must be present and help as it being prepared. This passes the knowledge on to new generations. We enjoy showing and teaching people where food actually comes from. It’s not just from the grocery store or meat market like I thought growing up. It’s a lesson I learned oh so many years ago and one I hope to continue to pass on to future generations.

This definitely has become an amazing weekend where there’s lots of family, friends, fun and festivities, just like the KJT and we wouldn’t have it any other way.
## Statement of Financial Condition

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<td>Write Ins OTI Assets &amp; Misc</td>
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<td><strong>Total Admitted Assets</strong></td>
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|                                |             |             |
| **Reserves, Liabilities, and Surplus** |             |             |
| Reserves for Certificates       | $75,514,908 | $71,442,956 |
| Contract Claims                 | 225,582     | 108,879     |
| Liability for Deposit Type Contracts | 636,151   | 628,006     |
| Provisions for refunds payable  | 83,134      | 117,370     |
| Asset Valuation Reserve         | 402,575     | 371,446     |
| Interest Maintenance Reserve    | 154,091     | 98,151      |
| Miscellaneous Liabilities       | 302,022     | 209,528     |
| Payable for Securities          |             |             |
| **Total Reserves and Liabilities** | $77,318,463 | $72,976,336 |

|                                |             |             |
| **Surplus**                    | $4,689,254  | $4,341,167  |

|                                |             |             |
| **Total Reserves, Liabilities, & Surplus** | $82,007,717 | $77,317,503 |

## Statement of Financial Condition

### For Quarters Ended December 31

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<thead>
<tr>
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<th>2017</th>
<th>2016</th>
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<tr>
<td>Life and Annuity Premium Income</td>
<td>$5,913,097</td>
<td>$5,962,234</td>
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<td>Net Investment Income</td>
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<td>Amortization of Interest Reserve</td>
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<td>Misc Income</td>
<td>24,847</td>
<td>58,707</td>
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<tr>
<td><strong>Total Income</strong></td>
<td>$9,987,113</td>
<td>$9,791,363</td>
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|                                |             |             |
| Benefits and Expenses          |             |             |
| Policy Death Benefits          | $637,760    | $576,679    |
| Matured Benefits               |             |             |
| Annuity Benefits               | 835,405     | 155,870     |
| Disability Benefits            |             |             |
| Surrender Benefits             | 2,807,971   | 1,688,804   |
| Interest and Adjustments on Contract Funds | 24,485     | 24,415      |
| Increase in Life and Annuity Reserves | 4,071,952  | 5,678,471   |
| Expenses, Taxes, and Commission Payments | 1,168,654  | 1,059,044   |
| Increase in loading            | 399         | (189)       |
| **Total Benefits and Expenses** | $5,546,626  | $9,183,094  |

|                                |             |             |
| Net Gain (Loss) From Operations Before Refunds | 440,487    | 608,269     |
| Refunds to Members              | 49,749      | 115,172     |
| **Net Gain (Loss) From Operations After Refunds** | $390,738   | $493,097    |
| Net Realized Capital Gains (Losses) | 7,201     | 42,876      |
| **Net Income**                  | $397,939    | $535,973    |

|                                |             |             |
| **Surplus**                    |             |             |
| Net Income From Operations     | $397,939    | $535,973    |
| Change in Net Unrealized Capital Gains (Losses) | -          | -           |
| Change in Non-Admitted Assets  | (18,723)    | 10,481      |
| Change in Asset Valuation Reserve | (31,129)   | (39,368)    |
| Write Ins - Prior Period Adjustment |             |             |
| **Net Change in Surplus**      | $348,087    | $507,086    |
| Surplus - Prior Year           | 4,341,167   | 3,834,081   |
| **Surplus as of Statement Date** | $4,689,254  | $4,341,167  |

### MEMBERSHIP PINS

**NEWSLETTER SPRING 2018**

**KJT SOCIETY # 63, SMITHVILLE**

What a winter we have had, and spring is welcomed! Last year was busy and this new year will be the same, so we want all members to know the schedule for 2018. Our first meeting on January 23 was held to elect the same officers, and 2017 business reported to the main office. We set the meeting dates as you will see below.

We would like to keep in our prayers, Frank J. Olsovsky who was a member of our organization who passed away last year.

To receive a Level II, we met all items except for at least 2 new members. Therefore, we all need to help achieve new insurance members who will receive many benefits, and benefits for our Society. PLEASE KEEP A COPY OF THIS NEWSLETTER as a handy reference for activities planned for this year. You can also see these items in the KJT Newspaper, monthly. We are also excited that our Society should be getting a Facebook page for you to keep in the now with all of us. Please check with the below officers if you are coming from out-of-town to make sure there is no last-minute change in the schedule.

**ALL MEETINGS TO BE HELD IN THE KC HOUSE BEHIND THE CHURCH AT 7 PM UNTIL FURTHER NOTICE**

- APRIL 17 (sandwiches)
- JULY 17th
- NOVEMBER 16 (Christmas meeting/party) Place TBD

**JUNE 2 - GARAGE SALE, SAUSAGE WRAP SALE & BAKE SALE IN THE ST. PAUL PARISH HALL, SMITHVILLE**

We need as many members as possible to participate with items for sale &/or purchasing items to make it as successful as last year of $2366.63 which was donated to the Priest and Clergy Retirement fund in the Austin Diocese. What a great effort by our members and especially the Beno and Jane Hellinger Family.

A REMINDER: Keep your eyes and ears open for any possible new members; family, friend, fellow parishioner, or any Christian. Affordable insurance and savings plans for precious new babies, grand babies, and great grand babies. Please contact the State Office at 800-245-8182 or any officer below to get a representative out to help recruit new members.

**YOU ALL know the advantages of being a member of the KJT.**

President: William Psencik  830-839-4398
Vice President: Daniel Drab  512-360-4355
Secretary: Frank Bohuslav  512-237-3326
Treasurer: Nancy Janecek  512-237-4071

WE LOOK FORWARD TO SEEING EVERYONE AT ALL OR SOME ACTIVITIES

HAVE A BLESSED AND HEALTHY 2018

**THANK YOU, SOCIETIES FOR ALL OF YOUR DONATIONS AND COMMUNITY SERVICES**
In Memoriam of...

<table>
<thead>
<tr>
<th>Society</th>
<th>Name</th>
<th>Age</th>
<th>Passed Away Date</th>
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<tbody>
<tr>
<td>#128, Killeen</td>
<td>John Chomko</td>
<td>78</td>
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<tr>
<td>#72, Corpus Christi</td>
<td>Albin J. Kucera</td>
<td>96</td>
<td>12/30/2017</td>
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<tr>
<td>#72, Corpus Christi</td>
<td>Joseph A. Kaspar</td>
<td>75</td>
<td>01/02/2018</td>
</tr>
<tr>
<td>#121, Katy-Spring Branch</td>
<td>Wilbert F. Dittrich</td>
<td>82</td>
<td>12/31/2017</td>
</tr>
<tr>
<td>#103, Baytown</td>
<td>Rodney A. Novosad</td>
<td>84</td>
<td>01/02/2018</td>
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<tr>
<td>#49, Needville</td>
<td>Leonard Grigar</td>
<td>81</td>
<td>12/08/2017</td>
</tr>
<tr>
<td>#55, Corn Hill</td>
<td>Paul A. Nemec</td>
<td>88</td>
<td>01/02/2018</td>
</tr>
<tr>
<td>#46, La Grange</td>
<td>Albert B. Pechal</td>
<td>86</td>
<td>01/07/2018</td>
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<tr>
<td>#111, Dallas</td>
<td>Robert J. Brown</td>
<td>59</td>
<td>11/13/2017</td>
</tr>
<tr>
<td>#48, Hillje</td>
<td>Leroy I. Strnadel</td>
<td>80</td>
<td>01/17/2018</td>
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<tr>
<td>#72, Corpus Christi</td>
<td>James M. Juranek</td>
<td>74</td>
<td>01/25/2018</td>
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<td>#20, Shiner</td>
<td>Msgr. Lawrence Matula</td>
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<td>12/25/2017</td>
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<td>#35, Ennis</td>
<td>Jerry L. Autrey</td>
<td>66</td>
<td>01/03/2018</td>
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<tr>
<td>#16, Wallis</td>
<td>Alfred C. Janicek, Sr.</td>
<td>88</td>
<td>10/28/2017</td>
</tr>
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</table>

The members of the Catholic Union of Texas, the KJT, wish to express their sincere and heartfelt sympathy to the families and friends of the departed members who are listed above. May their souls rest in peace.

---

Online Applications For Enrollment In The KJT Memorial Foundation Are Now Available

www.kjtnet.org

KJT Memorial Foundation

For donations of less than $25 an enrollment card is sent to the designated individual and for donations of $25 or more, they will receive a hard-bound book with a beautiful holy picture.

All those enrolled are remembered in daily prayers and monthly Holy Masses. Express your love and remembrance for special occasions such as birthdays, graduations, weddings, anniversaries and times of illness as well as consolation to a loved one’s family by enrolling them today!
SOCIETY MINUTES

KJT Society #31, West
Georgie Nors, Reporter

West KJT Society #31 members had their regular monthly meeting on February 11, 2018, after the 7:30 A.M. Mass. Kolaches and coffee were provided for the members.

President Michael Kraemer called the meeting to order and led the opening prayer and the Pledge of Allegiance. He welcomed guest, Raymond Mikeska of Arlington.

Robert Nors gave the financial report. He also reported that he has the contract to Tours Hall for the December 9th, KJT/KJZT Christmas party.

Sherry Pavlas reported she sent Get-Well cards to Edmund Sykora, Libbile Veselka, and Gabby Veselka. Thank you notes were received from Father Ed, Father Darrell, the Family of Bill Nors and the family of Frank Nemec, and a letter from St. Mary’s School.

President Kraemer reported on the District SDOR meeting that was held in Hillsboro. Michael Kraemer, Ernest Bezdex, and Robert & Georgie Nors were present at the meeting. State President, Chris Urban, State Vice-President, David Wagoner, and the new Director of Media & Marketing, Stephanie Prihoda were present to discuss the agendas and activities for the new year.

The upcoming Fish Fry Fundraiser was then discussed. Help will be needed on Thursday afternoon to clean, cut-up and season the fish. Lots of help will be needed on Friday. Also members were asked to bring desserts. It was agreed to stay with the price as last year of $9.00 per plate. Cathy Kraemer stated that she will post the fundraiser on Facebook, also the Calendar of Events.

Mr. Raymond J. Mikeska was recognized as a Society #31 member who received his 75-year pin. He has driven from Arlington to attend the meeting. We congratulate Mr. Mikeska.

Next meeting will be March 11. A breakfast will be served. Motion was made and seconded to have a breakfast casserole. Motion carried.

KJT District meeting and family fun day will be held at the Old Settlers Park in Round Rock on March 24th, 2018 at 2 pm CST. There will be an election of officers. Shirley Pokorny will not be running for re-election. Leon requested to raise age limit to 75.

Leon Barton encourages everyone to come to the family fun day.

Our society welcomed Bruce and Kathryn Hozeski as new members to society #134.

Ray and Shirley Pokorny gave status update. Ray thanked the prayer group.

From home office, the state of monetary is fine. There was concern of a decline in membership. Graduate senior scholarship (up to $1,500) deadline is March 1st, 2018. Eligibility includes KJT member in good standing, annual academic record. KJT activities and volunteerism will also be considered for eligibility.

Shirley Pokorny stated her intention to run for State Director.

Leon and Margaret Barton celebrated their 54th anniversary on February 8th, 2018.

State convention will be in July 19th through 21st, 2018. Leon Barton and Janie Zbranek will be the delegates for KJT convention.

Next gathering will be on June 23rd, 2018 at the St. William Pavilion. Fr. Dean Wilhelm, pastor of St. William, is to give briefing of his background.

The 2018 KJT District 7 Meeting & Family Appreciation Day was held on Sunday, January 21, 2018 at Our Lady of Victory Cafeteria in Victoria TX following the 9:00am mass.

Father Christopher Fuchs said the blessing for the BBQ chicken meal before the meeting.

Robert Leopold, Donald Dusek, Lawrence Yanta, Ellen Zdansky, Margaret Holik and Cynthia Nemec were recognized as being KJT Insurance Representatives present.

State Directors present were: Ellen Zdansky and husband Charles Zdansky, Margaret Holik and husband Charles Holik.

Ellen Zdansky spoke about how she enjoyed being a State Director. She is retiring later this year as a State Director. Margaret Holik thanked the Victoria Society #115 for holding the meeting and said they always do a good job. She then talked about the upcoming Youth Camps. She also spoke of the upcoming 42nd State Convention July 19-21, 2018 and State Family Day of July 29, 2018.

The Youth activity was led by Michelle Holik. They made thankyou cards for the 75 year pin recipients.

The following officers were that re-elected: Vince Nemec, President; Donald Dusek, Vice President; Charles Holik, Secretary & Treasurer

The Memorial Service was performed by Vice President Donald Dusek. Candles were lit for 19 deceased members of 2017 followed by a scripture reading and prayer by Donald Dusek.

The next District 7 meeting in 2019 will be in Bay City.

Father Gary Janak spoke about the KJT Fraternal being very important. They have good insurance, youth camps, and family functions. He spoke about the importance of growing the membership.

Regina Janak with the Catholic Lighthouse newspaper announced that she is happy with all the material that is sent to her. Try and send clear pictures.

Father Christopher Fuchs introduced James Dvorak Seminarian and is working to become a Priest.
KJT COOKBOOK SALE!

Looking for a family recipe? 
Look no more . . .

"Cooking with the KJT"
is the ultimate source for your great ideas!

CHOCOLATE CRINKLES
Judy Zdansky
KJT Society #72, Corpus Christi

1/2 c. oil
4 oz. chocolate, unsweetened
2 c. sugar
4 eggs
2 tsp. vanilla
2 c. flour
2 tsp. baking powder
1/2 tsp. salt
1 c. powdered sugar

Mix oil, chocolate and sugar. Add eggs, vanilla, then flour and rest of dry ingredients. Chill 1 hour or overnight. Roll dough into small balls and roll in powdered sugar. Place on greased cookie sheets. Bake at 350 degrees for 8 minutes.

Strawberry Cream Roll
Georgie Nors
KJT Society #31, West

4 eggs
1 tsp. vanilla
1 c. sugar
1 c. sifted cake flour
3/4 tsp. baking powder
1/4 tsp. salt

For Filling:
1 carton Cool Whip or 1/2 pint heavy cream, whipped and sweetened
1 pint strawberries, sliced and sweetened

Beat eggs and vanilla at high speed of mixer, until thick and lemon-colored. Gradually beat in sugar until mixture is fluffy and thick. Sift together the dry ingredients and add, folding in with wire whisk. Pour into a 15 X 10 X 1" jelly roll pan that has been lined with aluminum foil and lightly greased. Bake at 375 degrees for 12-15 minutes or until very light brown (Do Not Overbake). Turn out on towel or foil that has been generously sprinkled with powdered sugar. Peel off the foil and roll up in towel or foil. Let stand 15-20 minutes until cool completely. Unroll and spread with whipped cream and sliced strawberries. Reroll and cover with foil and refrigerate at least 1 hour before serving. NOTE: Instead of the whipped cream and strawberries, my family loves sliced firm bananas placed on the roll and rerolled. This does not have to be chilled, serve at room temperature.
KJT Youth

We Encourage Youth to Participate at the Local, District & State Level. They Are the Future of This Great Fraternal Family!

Thank You Letters

Rush Hoelscher
305 Montclair Ave, College Station, TX 77840
rushhoelscher@gmail.com
361-232-0818

August 15, 2017

KJT Catholic Union of Texas
Attn: Ellen Zilansky
701 Meadowbrook Drive
Corpus Christi, TX 78412

Dear Ellen Zilansky:

My name is Rush Hoelscher, and I am the fortunate recipient of your generous KJT Catholic Union of Texas Scholarship. I would like to express my sincerest thanks for this opportunity you have bestowed upon me. I am dedicated to making you proud of your investment in me and hope to someday continue with your legacy by doing the same for future Aggies.

On May 19, 2017, I graduated as salutatorian of Tuloso-Midway High School. Throughout my time there, I spent countless hours participating in various academic and athletic activities. Since that time, I have been busy getting registered for fall classes at the New Student Conference, meeting new people at Aggie Venture camp and learning the traditions of Texas A&M University at Fish Camp. I have moved into my new place in College Station and now eagerly await Howdy Week and the start of school. Thanks to your kind support, I will start this year off with motivation and excitement.

I have been admitted into the College of Engineering Honors program and look forward to studying computer science. Although my high school did not offer computer-programming courses, I worked independently to teach myself through the resources I did have: the internet, a borrowed textbook, and some friends. I am more than excited (and a bit anxious) to finally meet with other individuals with similar interests and learn from professors who have the knowledge I crave.

Once again, thank you for this opportunity to better myself. I promise to keep you up-to-date on my education and experiences. If you are ever interested in meeting face-to-face, I would be more than happy to do so.

Thanks and Gig ’Em!

Rush Hoelscher

Stock Show Life Pays Off For the Olivarez Sisters

Farm life is tough. There are long hours working through the heat, rain and snow. Feeding times range from dusk to dawn, and for FFA/4-H show animals, it’s a high maintenance job. However, for these two KJT sisters, persistence paid off.

Lacie (9) and Kaylie Olivarez (12) who are KJT Society #43, Wied members and members of the Lucky H 4-H Club began this prize winning journey in August when they purchased two hogs from Roman Henke, owner of Janak-Henke Pig Farms at St. Mary’s in Hallettsville, Texas. They moved their projects out to grandpa and grandma’s farm, and that was where all the fun began.

After months of walking, feeding, and caring for their pigs, the reward was sweet. Lacie won Grand Champion Swine for her first year showing, while her older sister Kaylie won Reserve Grand Champion. Both girls brought in a decent amount of money for their projects. Not to mention, to make the experience even more rewarding, Kaylie walked away with the Grand Championship Showmanship reward for the 3rd consecutive year.

Lacie and Kaylie both attend Sacred Heart School in Hallettsville. Their proud parents are Gary and Tracy Olivarez and grandparents are Guntram and Elaine Janak, all who are members of the KJT Society #43, Wied.

KJT would like to congratulate both girls in the accomplishments!
KIDS PAGE

Color and Cut Out Bookmarker

Punch out the circle with a pencil and tie a string on the book marker to place in your favorite book!

John 3:16

Jesus Is Alive!

Jesus Died On A Cross for your sins. He rose again on the third day and went up to heaven.

Sudoku #5

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Brain Riddle

What is at the end of a rainbow?

Answer: The letter ‘W’
CALENDAR OF EVENTS

Catholic Union of Texas, The KJT

KJT Society #129, Schulenburg
Annual Spring Turkey Shoot

APRIL 8, 2018
Starting at 1:00 PM
TOPEL’S PLACE
AMMANNsville, TEXAS
ST. AUGUSTINE KJT SOC. # 129
MATCHING GRANT

Prizes Every Round!!!

28th Annual Czech KOLACHE KLOBASE FESTIVAL
Saturday, June 9, 2018
10:30 am - 8 pm
Admission: $5.00 per person (covers parking & all events) - Children 12 and under: Free
Riverside Hall - East Bernard, Texas
Indoor Entertainment - Riverside Hall
Ennis Czech Boys 10:30 am - 1 pm
Czech & Then Some 1 pm - 2 pm
Dujka Bros. 2 pm - 3 pm
Flag Tribute/Grand March 3 pm - 3:30 pm
Red Ravens 3:30 pm - 4:30 pm
Concert (all 3 bands) 4:30 pm - 5 pm
Czech & Then Some 5 pm - 6 pm
Dujka Bros. 6 pm - 7 pm
Red Ravens 7 pm - 8 pm

The Moravians 11 am - 12:30 pm
The Road Company - tribute prime country 12:30 pm - 2 pm
A Time to Dance Dancers 2 pm - 2:30 pm
Kolache Eating Contest Sponsored by KJT State Off. 2:30 pm - 3 pm
The Moravians 3 pm - 4:30 pm
The Road Company 4:30 pm - 6 pm

Sausage/BBQ Chicken Plate Lunch Available for Purchase 11 am
Drive Thru Plates & Kolaches To Go - 11 am - 1 pm
Sausage Sandwiches & Hamburgers available afternoon

Catholic Union of Texas, The KJT

District 11 Annual Meeting and Family Day

Sunday, April 22, 2018
Blessed Sacrament Hall
488 W. Weismeyer St.
Poth, Texas 78147

KJT Society #81, Poth
Registration starts at 11:30
Provided Meal at 12:30
Followed by a Meeting and Activities for the entire family

Please RSVP by April 16, 2018
Jackie Moczygemba
210-325-2092
CALENDAR OF EVENTS

**KJT Society #133, Missouri City**

**Thursday, March 22, 2018**

Room 2 @ 1:30 PM
Holy Family Catholic Church, 1510 Fifth Street, Missouri City, TX 77489

Palm Sunday, March 25, 2018

**KJT District IV Family Day**

Saturday, March 24, 2018
Old Settlers Reunion Hall
3300 Palm Valley Blvd. E, Round Rock, Texas
Fun Event and Meal

**KJT Society #129, Schulenburg**

Matching Grant Turkey Shoot

Sunday, April 8, 2018
at 2:00 p.m.
Tofel’s Place
Ammannsville, Texas

**KJT Society #31, West**

Corporate Communion
Sunday, April 8, 2018 at 7:30 Mass
Meeting and Breakfast served after 7:30 Mass

**KJT Society #46, La Grange**

Quarterly Meeting,
Monday, April 9, 2018
Starting at 4:30 at the KJT Home Office

**KJT District VIII Annual Family Day**

Sunday April 22, 2018 at Bowers Lake, near Caldwell, Festivities beginning at 1:00.
We will be having fishing and horseshoes for fun activities.
We will also have a short district meeting. Bait will be available and drinks will be furnished. Bring a desert and a meal will be provided and served at 4:00pm. ‘The district wants everyone to come out and enjoy themselves.
Guests are welcome.’

**KJT District V Annual Family Day**

Sunday April 22, 2018
Hosted By KJT Society #111, Dallas at FM 984 and Slovak Rd.
Fishing will beginning at 12:00.
A meal and refreshments will be provided. We will also have a short district meeting.
Bait will be available and drinks will be furnished. Bring your fishing poles and lawn chairs.

**KJT District XI Annual Family Day**

Sunday April 22, 2018
Hosted By KJT Society #81, Poth at the Blessed Sacrament Hall 488 W. Westmeyer St. Poth, Texas 78147
Registration begins at 11:30, followed by a meal which will be provided. We will also have a short district meeting, followed by activities for the entire family.

**KJT Society #133, Missouri City Thursday,**

Thursday, April 26 2018,
Restaurant, 6:30 PM Missouri City, TX 77489

**KJT Society #31, West**

Hamburger Fundraiser and Matching Grant for St. Mary’s School

Saturday, April 28, 2018
HELP US FIND THESE MEMBERS

Please help us find members that no longer have a correct address on file with the KJT. If you have information concerning any of the names listed below, please call the Home Office at 800.245.8182.

Society #16, Wallis
Blake W. Ford

Society #28, Granger
Kenneth J. Matej
David R. Petrasch
Leon L. Viačlovsky

Society #29, Frydek
Adam S. Zapalac
Pete J. Zapalac

Society #31, West
Michael A. Perry

STATE OFFICERS
Rev. Robert E. (Bob) Knippenberg, Spiritual Director
Holy Family Catholic Church
201 1 Briar Lane, Wharton, Texas 77488-4470
979/532-3593 or Fax 979/532-2781
frbobknip50@sbcglobal.net

Christopher L. Urban, State President
P. O. Box 297, La Grange, Texas 78945
Business 979/968-5877
president@kjtnet.org

David M. Wagner, State Vice President
P. O. Box 297, La Grange, Texas 78945
Business 979/968-5877 • Cell 979/250-3282
insurance@kjtnet.org

Kevin D. Kana, State Treasurer & Secretary
P. O. Box 297, La Grange, Texas 78945
Business 979/968-5877
treasurer@kjtnet.org

Philip J. Hundl, State Attorney
Wadler, Perches, Hundl & Kerlick,
101 W. Burleson St., Wharton, Texas 77488
Business: 979/532-3871 • Residence: 979/253-0908
phundl@wphk-law.com

STATE DIRECTORS
Robert nors
1298 John Nors Road, West, Texas 76691-2531
Residence 254/826-3451 • rnors@peoplepc.com

Margaret Hanslik
121 CR 193A, Moulton, Texas 77975-4809
Cell 361/772-1973 • mhanslik@gmail.com

Ray Pokorney
10100 Bennett-Pokorney Lane, Manor, Texas 78653-4706
Residence 512/251-1185 • pokorneyray@aol.com

Ellen Zdansky
701 Meadowbrook Drive, Corpus Christi, Texas 78412
Residence 361/992-4501 • ezdansky@aol.com

Society #28, Granger
Robert Cervenka
Andrew J. Hamende
Gabrielle R. Hamende
Kenneth R. Kropp
Denise M. Steffek

Society #29, Frydek
Adam S. Zapalac
Pete J. Zapalac

Society #31, West
Michael A. Perry

please help us find members that no longer have a correct address on file with the KJT. If you have information concerning any of the names listed below, please call the Home Office at 800.245.8182.