MESSAGE FROM OUR PRESIDENT

Successful Year Financially

Included in this issue on page 14, you will find the KJT Financials for the 2020 fraternal year. We had a very successful year financially, even considering the effects that Covid had on the country. KJT’s Surplus now sits at $6.515 million which is at its highest level since 1996. Surplus increased almost 18% over 2019. Additionally, our surplus (assets to liabilities ratio) is now at 107.22%. This means that KJT has $107.22 in assets for each $100 of liabilities. We at KJT are excited to continue to offer competitive products for the protection of the members that we serve.

As we continue to navigate through this pandemic, I pray that you all have a Happy Easter! Please be cautious in traveling to visit loved ones and take precautions to stay safe. Continue to pray for the end of Covid and keep in mind those that we have lost and those that have been affected as a result of this horrible virus.

United States Flag Flown in Mission Flight Presented to Father

CPT Jeramie Vecera, of KJT Plum, Society 23 recently returned from Iraq where he flew USAF missions. He is presenting to his father, Lt. Col. (Ret) Eugene Vecera, of KJT Plum Society 23, a US flag flown on one of the mission flights. The verifying certificate reads: “Be it known by all, this flag was flown in the face of the enemy, illuminated in the dark by the light of justice, and bears witness to the removal of terrorists forces threatening the USA. It was flown with great Honor and Pride in locations where each day Americans fight the Global War on Terror.

CPT Jeramie Vecera presents flag to his father, Lt. Col. (Ret) Eugene Vecera

“Lord, you have the words of everlasting life.”
John 6:68c
Once Again, Time to Save!

DAVID WAGNER
KJT State President

Low and behold 2021 is here! Tax Day is right around the corner and many of you will be making contributions to your qualified account with the hope of lowering your taxable income. As we have done in previous years, I feel it is important to share some information as per how much you may be able to contribute. Remember, this information is general, and we advise you to contact your tax professional and discuss what is in your best interest. You may or may not qualify to make deductible contributions. In some cases, your income may exceed the established income limit or your income might not meet the minimum income threshold to make a deductible contribution. So, call your accountant or CPA to verify what you can and can not do...

In finding the following limits, I visited www.irs.gov to acquire the information for each Retirement Plan and Qualified Plan limits. One important update for victims of the recent Texas winter storms, the contribution deadline has been extended to June 15, 2021, to contribute to your IRA and Roth IRA for 2020 (this is referred to as a “carry back contribution.” The 2020 IRA carry back contribution limit is $6,000 for age 49 and below, while the 2020 carry back contribution limit for age 50 and above is $6,000 for 2021 while age 50 and above contribution limit is $7,000. The good news, Roth IRA carry back contribution limits are the same. So, for age 49 and below $6,000 is the 2020 carry back contribution while age 50 and above enjoy a $7,000 carry back Roth IRA contribution limit for 2020.

In 2021, the IRA & Roth IRA contribution limits will remain unchanged from the 2020 limits. For age 49 and below the contribution limit is $6,000 for 2021 while age 50 and above contribution limit is $7,000.

Moving on, the contribution limits for a 401(k) for 2021 will remain the same as it was in 2020. The contribution limit is $19,500 if you are 49 or below. If you happen to be 50 or above, you may contribute up to $26,000 into your 401(k) for 2021 (this is also known as a “catch up” contribution).

Educators, nurses, and doctors may have access to make contributions to a 403(b) account. If so, the contribution limit for 2021 also remained unchanged at $19,500 if you are 49 or younger, while if you are age 50 and above your 2021 contribution limit is $26,000.

In summary, we did not see any changes in contribution limits between 2020 and 2021. Before contributing, make sure you have reviewed your contribution plan with your Accountant/CPA. IRS headaches are never fun, and a little homework can go a very long way come tax time. Happy Savings in 2021!

KJT Society #115 Donated Funds for Televised Mass

KJT Society #115 donated funds for a televised Mass to be held on Sunday, March 21, 2021 at the Cathedral of Our Lady of Victory in Victoria. Presenting the check to the Very Rev. Gary Janak, Rector/Pastor of the Cathedral of Our Lady of Victory, are left Donald Dusek, vice-president and right Joe Pustka, treasurer.

KJT Society #48 Holds Fundraiser

Hillje Society #48 held a pork steak fundraiser on Sunday February 7, 2021. The dinner was a success and all plates were sold. Pictured are members filling the plates.
MESSAGE FROM OUR STATE ATTORNEY

Going Beyond – “Jak Se Mas?”

PHILIP J. HUNDL
KJT State Attorney

“To truly understand a culture, you must understand its language.” - my Spanish teacher to me, Summer of 1990, Guadalajara, Mexico.

“Those who know many languages live as many lives as the languages they know.”

Czech Proverb

Sorry, nothing legal in this month’s article. Thadious Polasek’s article this month, warning us that Czech language courses at community colleges in Texas are on the verge of extinction, was extremely alarming. Czech language opportunities must be continued and promoted, as a fundamental component in preserving our Czech heritage and history in Texas. Thadious’ article compels me to share my current Czech learning journey.

For the past six months, I have been following through on a once forgotten personal goal of mine, to learn Czech. (I’ll explain in a moment what that exactly means). Like most of my fellow KJT members under the age of fifty, six months ago, I didn’t know or speak much Czech. Sure, I knew the obligatory half dozen words: pivo; kolache; “jak se mas?,” and dobře, and in that particular order of importance.

I consider myself a lifelong learner, as such, I’m constantly curious about everything. So, my curiosity focused on “the best way” or “the right way” to learn Czech. I googled, watched YouTube videos, bought books online and listened to podcasts., all of which stoked my desire to keep trying to figure out how to learn the Czech language, remotely, but it was a struggle. In my twenties, I lived and worked in Mexico/Latin America and became fluent in Spanish and conversant in Portuguese through total immersion (speak or don’t eat - 24/7). However, with no Czech immersion plans to Prague/Czech Republic any time soon, I needed to find the last piece of the language learning puzzle and total immersion wasn’t an option this time.

Luckily, in January, I found the missing puzzle piece in Thadious Polasek’s Czech II online class offered through Blinn College. The class is early morning, four days a week, interactive and nudges me to stay on track and keep progressing. Am I fluent in Czech? Not even close! Could I become fluent? Absolutely! What actually is fluency? There is a technical definition that doesn’t concern me. I just want to say and understand a few more words today than I could yesterday and practice my new words and phrases to the delight of my mother (whose first language is Czech (Texas Moravian)) even though she was born and raised in the Louise/El Campo area. I now know why my maternal grandfather (Jim Labay) taught us kids the word “chleba” instead of “chléb” at the dinner table (because he was referring to a “piece of bread” or “kus chleba” and not bread or “chléb,” as the subject of the sentence. Subtle but interesting to me.)

Any language acquisition is a gradual process for a non-native speaker that demands frequency and desire. (In other words, EVERYONE has the ability to learn another language!)

Unexpectedly, learning Czech has now gone beyond the language. I’ve researched what life was like when my ancestors immigrated in that region (Austrian-Hungarian Empire) at that time. I’ve contemplated what my life would look like if my ancestors hadn’t immigrated. Where would I live in the Czech Republic and what would I do there?

I plan to do whatever I can to promote Czech language learning opportunities in Texas, specifically keeping the online Czech classes at Blinn. Please share information about the Czech courses and their existence with friends, family, high school administrators and emphasize their importance to the Texas Education Agency (TEA) and your state legislators (Texas House and Senate).

If you would like more ideas on how to save our Czech language opportunities, please contact me at 979-532-3871. Děkuji mnohokrát!

Scholarship Opportunity

Scholarships are being offered to the most qualified graduating high school seniors who are members of Society #80 for at least one year.

Scholarship deadline is April 15, 2021. The scholarship is available on our website: sealykjt.org. Or call 979-885-6786 for a copy.

50-Year Membership
February & March 2021

<table>
<thead>
<tr>
<th>Society #12, Frenstat</th>
<th>Society #39, Marak</th>
<th>Society #80, Sealy</th>
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<tbody>
<tr>
<td>Gregory A. Zwernemann</td>
<td>Shawn R. Hubnik</td>
<td>Dominic Kutra</td>
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<td>Society #16, Wallis</td>
<td>Society #49, Needville</td>
<td>Society #111, Dallas</td>
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<tr>
<td>Thomas J. Mikes</td>
<td>Robert A. Schulte</td>
<td>Richard E. Holub</td>
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<tr>
<td>Donald Patrick Niver</td>
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<td>Society #115, Victoria</td>
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<td>Brian K. Herman</td>
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<td>Samuel D. Klekar</td>
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<td>Society #20, Shiner</td>
<td>Society #55, Corn Hill</td>
<td>Society #121, Katy-Spring Branch</td>
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<td>Charles J. Christen</td>
<td>Daniel Klepac</td>
<td>James J. Matusek</td>
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<td>Randy A. Ray</td>
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<td>Stephen B. Fiebrich</td>
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<tr>
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<td>Society #72, Corpus Christi</td>
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<tr>
<td>Danny J. Stefek, Jr.</td>
<td>Jeffrey J. Bailey</td>
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<td>Society #35, Ennis</td>
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<td>John P. Galetka</td>
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<td>Joe W. Nash</td>
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KJT IN ACTION

Society #90 Gathers For Christmas Meeting

KJT Society #90 members gathered on December 22, 2020 for their Christmas meeting-party. Left to right: Gerald C. Macha, Vice President; Andy Stavinoha, Secretary/Treasurer; Mary Jane Tydlacka, member; Michael Tydlacka, President; Thomas Tydlacka, member and Nicholas Tydlacka, member.

KJT Society #90 Presents Donation

KJT Society #90 of Rosenberg presented a $500 check for the needs of the church to Holy Rosary Catholic Church, Rosenberg. Pictured left to right are Michael Tydlacka, Society #90 President, Father Orrin Halepeska, Pastor and Gerald Macha Society #90 Vice President.
TOP PRODUCERS

Herbert Brem
Society #107, Abbott
First Place January &
February Top Producer

Lisa Alexander
Society #119, La Marque
Second Place January &
February Top Producer

Margaret Hanslik
Society #38, Moulton
Third Place January &
Eighth Place February
Top Producer

Tommy Prasifka
Society #20, Shiner
Fourth Place January &
Sixth Place February
Top Producer

Deborah Currey
Society #130, Elgin
Third Place February
New Application Producer - 4 months

Cynthia Nemec
Society #139, Bay City
Fourth Place February
Top Producer

W.K. Leonard
Society #119, La Marque
Fifth Place February
Top Producer

Kim Tielke
Society #40, East Bernard
Seventh Place February
Top Producer

Ellen Zdansky
Society #72, Corpus Christi
New Application Producer - 194 months

KJT Memorial Foundation

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 condolences to a loved one’s family by enrolling them today!

Online Applications For Enrollment In The KJT Memorial Foundation Are Now Available at www.kjtnet.org

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.
## IN MEMORIAM

### NOTICES OF JANUARY & FEBRUARY 2021

<table>
<thead>
<tr>
<th>Society #20, Shiner</th>
<th>Society #34, Nada</th>
<th>Society #6, Dubina</th>
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<tbody>
<tr>
<td>Lambert J. Zissa, 94</td>
<td>Fred I. Prihoda, 87</td>
<td>William B. Bartosh, 59</td>
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<td>Passed Away 12/3/2020</td>
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<th>Society #131, Manor</th>
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<tr>
<td>Wesley E. Parma, Jr., 87</td>
<td>Minnie Guajardo, 92</td>
<td>Mavin D. Trojacek, 69</td>
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<td>Passed Away 9/7/2019</td>
<td>Passed Away 12/20/2020</td>
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<tr>
<td>Jerry Zapalac, 91</td>
<td>Gladys Kubecka, 93</td>
<td>Guadalupe Arellano, 80</td>
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<tr>
<td>Raymond V. Korenek, 84</td>
<td>Sandra Opersteny, 54</td>
<td>Paul Svatek, 78</td>
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<td>William J. Marek, 83</td>
<td>Walter A. Kotara, 72</td>
<td>Annie Mach, 95</td>
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<th>Society #139, Bay City</th>
<th>Society #48, Hillje</th>
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<tr>
<td>Dennis J. Marek, 65</td>
<td>Elizabeth J. Orsak, 78</td>
<td>Victor Poncik, 83</td>
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<th>Society #59, Seymour</th>
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<tr>
<td>Evelyn J. Netardus, 86</td>
<td>Lillian Hrn Cir, 97</td>
<td>John J. Matus, III, 80</td>
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<tr>
<td>Passed Away 12/22/2020</td>
<td>Passed Away 8/20/2020</td>
<td>Passed Away 1/4/2021</td>
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<tr>
<td>Charles J. Juránek, 80</td>
<td>Robert F. Vacek, 80</td>
<td>Michael Slovak, 69</td>
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<th>Society #50, Penelope</th>
<th>Society #28, Granger</th>
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<tbody>
<tr>
<td>Vincenc A. Vecera, 87</td>
<td>Marilyn Kingrey, 60</td>
<td>Ladislav I. Naizer, 91</td>
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<td>Passed Away 11/1/2020</td>
<td>Passed Away 1/17/2021</td>
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<tr>
<th>Society #59, Seymour</th>
<th>Society #87, Jourdanton</th>
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<tbody>
<tr>
<td>Becky Ramirez, 81</td>
<td>Lupe Sanchez, 64</td>
<td>Victor L. Hyek, 80</td>
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<tr>
<td>1/9/2021</td>
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<tbody>
<tr>
<td>Anthony J. Dulock, 65</td>
<td>Mildred Machacek, 79</td>
<td>Dorothy M. Harper, 81</td>
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<th>Society #128, Killeen</th>
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<tr>
<td>Aixa Garcia, 72</td>
<td>Richard A. Kocian, 69</td>
<td>Society #111, Dallas</td>
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<tr>
<td>Passed Away 12/30/2020</td>
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<td>Mary M. Adamcik, 93</td>
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<tbody>
<tr>
<td>Paul L. Straka, 48</td>
<td>Benedict Pokluda, 74</td>
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<tr>
<td>Passed Away 12/8/2020</td>
<td>Passed Away 10/23/2020</td>
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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 dearly departed who are listed above.

May their souls rest in peace.
Winter Storm Realizations

In one of the bleak nights of the historic winter storm, I suddenly realized that the candelabra lighting our room was beautiful.

The candle light looked so peaceful, yet the ice and snow were devastating and people in Texas were dying from the exceedingly cold temperatures.

The winter storm made us realize how we take for granted the simple comforts of light and heat. The heat and light from the candles, even though small, provide a deep impact of how much we take these simple comforts for granted.

CATHOLIC SCHOOL TUITION GRANT PROGRAM

The Catholic Union of Texas will continue to offer the Catholic School Tuition Grant Program in 2021 to assist in obtaining an excellent education from a Catholic school! The Catholic school tuition program awards a maximum of 100 grants of $150 each to students chosen through a random selection process. The student applying for the grant must be a life insurance member of the KJT. We will accept only one application per student.

The application must be postmarked by May 31, 2021. Winners will be notified by August 1, 2021. All awards will be paid directly to the Catholic school the student attends. Verification of attendance will be required.

Please submit the following entry form. Photocopies of this form are also acceptable.

Winners will be determined by a random selection process and notified by mail.

Deadline: May 31, 2021

Catholic School Tuition Grant Program Rules

1. The student must be a life insurance member of the Catholic Union of Texas, the KJT.
2. The student must enter a Catholic elementary school or be part of a Catholic accredited homeschool curriculum, grades Kindergarten through 11 in Fall 2021.
3. Winners will be determined by a random selection process and notified by mail.
4. All awards will be paid directly to the Catholic school the student attends. Verification of attendance will be required.
5. Please submit the following entry form. Photocopies of this form are also acceptable.
6. For additional information, contact the KJT Home Office at (800) 245-8182.

Mail this completed form to:

Catholic Union of Texas, The KJT
CST
P.O. Box 297
La Grange, Texas 78945

Student’s Name _________________________ Certificate No. _________ Society No. ____
Address ___________________________City________________ State___ Zip ___________
Parent/Guardian __________________________ Telephone No. ______________________
Email ___________________________School Name_________________________________
Make Check Payable To: ________________________________________(school or business office)
Send Check To: Address ___________________________ Grade-Fall 2021
City ___________________________State________________ Zip ___________

Parent or Guardian Signature
Incomplete entries will be automatically disqualified.

KJT IN ACTION

Society #72 Meeting Information

KJT Society #72, Corpus Christi – It has been difficult to have gatherings and meetings due to the COVID-19 pandemic. The officers are preparing to hold the meetings by Zoom video conferencing. Zoom meetings can be done on your computer, iPad or phone. If you would like to participate in the Zoom meetings, please send your email address to Beverly Mokry at beverlymokry@yahoo.com. You will be notified by email of the meeting dates and times.

To have gatherings and meetings, please email of the meeting dates and times.

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SAVING CZECH LANGUAGE TEACHING IN TEXAS

The teaching of Czech language in Texas at the community college level is about to come to an end, unless at least 10 students register for dual credit Czech.

If the Czech class does not make, Czech will be removed from the list of classes that can be offered at community colleges. Czech language teaching for credit will end at community colleges. This would be a great loss to Texas, after 150 years and more of Czech presence in Texas.

Surprisingly, the total and only solution to this challenge is directly in the hands of local individual students, their families, and individual Texas school districts.

This article will provide complete details on the easily available, cost free solution for Czech language high school DUAL CREDIT study starting this fall. The advantages to students for their college careers, money saved on tuition, along with the benefits for educational diversity and excellence for the State of Texas, are described here.

Czech Distance Learning Class for Fall 2021 is Available NOW

All the pieces of the puzzle for this Czech class and for a robust continuation of the Czech language are already in place, waiting only for the minimum of ten high school students or twenty. These students must be identified, be encouraged, and register for the 2021 fall Czech class.

This class is now accepting high school students from freshman to senior for the Czech class beginning the fall of 2021.

The course will be taught by a master educator who has statewide recognition for his expertise in technology and distance learning. The teacher's qualifications and background will be described further later in this piece.

What is Required to Access this Unique Opportunity to Study Czech?

All that is required is for an interested student AND THEIR PARENTS and grandparents to approach their local school administration, particularly the local high school principal (but also school board members and the superintendent), stating their desire to take advantage of this unique, cost free, dual credit educational opportunity.

Not only will this course provide one year of high school foreign language credit taken in high school, but also, at the same time while taking the same study course, it also provides COLLEGE LEVEL transferable credit for a two-semester year (eight hours if studied in fall and spring) of college first year language transferable credit when the student reaches college.

Due to generous donations, the Czech class is free because, full TUITION scholarships are available currently FOR THE FIRST TEN students. If more than ten high school students register, more funding will be available. For funding purposes, we request that students register by end of March or April of 2021, so that CESAT would know how much more is needed.

The Czech Ex-Students Association of Texas (CESAT) has been working for the perseveration of Czech teaching at the community college level. CESAT has been in existence, under various names, since about 1909 as an organization of Czech students, former students, and individuals whose focus is the promotion and preservation of Czech language and culture in Texas.

Repeating, if the class does not make this fall, Czech will be removed from the list of classes that can be taught at community colleges.

What is the benefit of studying Czech?

The study of Czech helps students to a truly higher level of scholarship, by "learning how to learn" truly new material under a master teacher. Let us explain.

The teacher of this Czech class is one of best language teachers in the state, an expert in distance language learning, an expert in learning by technology, and he has over forty years of teaching experience. The teacher is a childhood native speaker of Texas Czech and is fully fluent in the standard Czech of the Czech Republic, as well as deeply versed in Czech literature.

The classes are live and online. Also the classes are recorded for those who cannot attend class at the scheduled time. Recording the class gives the students an opportunity to review the material covered at a convenient time.

A diligent student can succeed, because the teacher teaches every part of the language thoroughly and checks for mastery of language concepts, with close personal attention paid to each student's mastery of the language. This teacher monitors the progress of EACH student extremely closely. NO student is left behind or allowed to flounder. It would be worth noting that this teacher also successfully teaches Czech to five to ten-year-olds by distance learning.

In learning Czech, no more effort is required than one would need for any foreign language. All language learning for a beginning student of a foreign language is roughly the same across various languages: nouns for who does the actions, verbs for what is done and when, and all vocabulary is necessarily new for any language not previously known.

Advantages of Czech Study for High School Students & for Texas

Czech grammar teaches English grammar very thoroughly to the English speaking student. Learning Czech grammar requires the knowledge of English grammar concepts and makes better English writers and readers. English grammar is well taught as part of the course.

Czech study provides identified gifted students an early exposure to college style learning. Even strongly gifted students are less prepared for college because so much material in high school is super easy for them. Czech language study starts the process of actually learning how to learn something exciting and novel, not just repeating previously known and unchallenging material.

For the State of Texas, Czech is a mother heritage language of the descendants of a large swath of Texas settlers from 1856 to 1924, when immigration laws changed. There are many descendants who love their culture. Most Czech settlers were farmers and their families now are salt-of-the-earth, patriotic Americans who still have a strong and proud presence, especially in rural Texas, exemplified by their many festivals, fraternal halls with bands and dances, native costumes, and foods like kolaches. But without knowing how to speak Czech, the beautiful folk costumes are only something of a bit of dress up and lacks the beautiful embroidery that the language gives a Texas Czech.

A Czech song says, "When the language dies, everything changes."

Why would we let our Texas Czech heritage die? For many native Texas Czechs, Czech is and was their first language. The idea of English-only caused them to not teach their children. Our respect for our Czech/Moravian speaking grandparents should be shown by not letting their language die in Texas and changing the Texas Czech culture forever.

Why would Texas Czechs stand by and watch their heritage die, when we can work to revive and continue our rich cultural heritage?

To preserve our Czech heritage act now!
COOKING WITH KJT

KJT COOKBOOK SALE!

Looking for a family recipe? Look no more . . . "Cooking with the KJT" is the ultimate source for your great ideas!

Order on-line at www.kjtnet.org or send check or money order to:

Catholic Union of Texas, the KJT
P.O. Box 297
La Grange, TX 78945

Please send me _____ copies

SALE PRICE
$10.00 plus $3.00 shipping/handling per book for general delivery ($13 per book)

SPECIAL BUNDLE SALE PRICE
3 books for $25.00 plus $4.00 shipping/handling ($29 for 3 books)

Enclosed is my check or money order for $_______

Mail books to:

Name

Address

City, State, Zip

Knock You Naked Brownies

Berna Pilcik
East Bernard, #40

1 pkg. German chocolate cake mix
1 c. chopped nuts
½ c. + ½ c. evaporated milk, divided
½ c. butter, melted
14 oz. pkg vanilla caramels, unwrapped
1 c. dark choc. or semisweet chocolate chips

In a large mixing bowl, combine dry cake mix, nuts, ½ cup evaporated milk and melted butter. Press half of the batter into the bottom of a greased 13 x 9 x 2” glass baking dish. Bake in a preheated 350° oven for eight minutes. In the microwave or top of a double boiler, melt caramels with remaining ½ cup evaporated milk. When caramel mixture is well mixed, pour over baked layer. Cover with chocolate chips. Chill for about an hour or until the caramels is hard. Press the remaining batter on to of morsels. Return to oven and bake 28 minutes (or less for gooier brownies). Let Cool before cutting.

Banana Sheet Cake

Frances Moore Toman
Ganado, #71

¾ c. shortening (Crisco) 1½ tsp. vanilla
2 c. sugar 1 tsp. salt
3 eggs ¾ c. buttermilk
1½ tsp. baking powder 3 c. flour
1½ tsp. baking soda 1½ c. bananas, mashed

Cream shortening and sugar. Add eggs and cream well. Add baking powder, soa, vanilla and salt. Alternately add buttermilk and flour. Add mashed bananas last. Pour into a jellyroll pan and bake at 375° for approximately 25 minutes.

Banana Sheet Cake Frosting

Frances Moore Toman
Ganado, #71

1 box powdered sugar 1 Tbsp butter or oleo
1 banana, mashed 1 tsp. vanilla
1½ Tbsp. Crisco shortening

Mix all ingredients together with mixer until light and fluffy. Spread on cooled sheet cake. For thicker frosting, double the recipe.
KJT IN ACTION

**Society #38 Made Donation to Community Connections**

Moulton KJT Society #38 made a donation to Community Connections. State Director Margaret Hanslik and society member Mike Hanslik present a donation to Becky Janak, Program Manager of Community Connections of Lavaca County. They provide the Meals on Wheels and Public Transportation for the needs of Lavaca County citizens.

**Schrader Receives 25 Year Pin**

Frenstat, KJT Society #12 President Franklin Karasek presented Antone Schrader his 25 year pin at their last society meeting in December.

**KJT Society #46 Donates to SHOCK**

KJT Society #46 of La Grange donates to the Sacred Heart Catholic Church “SHOCK” High School Youth group. (L-R) Office Assistant Maria Rios and Director of Religious Education Debbie Greene accept the check from KJT State Vice President/Society Vice President David Wagner and Society Secretary Linda Templin.

**KJT Society #84 Makes Donation to St. Philips**

KJT Society #84 makes donation of $1,000 to St. Philips Catholic school. The money was raised from the society bake sale. The kjt home office also matched $250.00. Pictured are Gwen Edwards, principal of St. Philips Catholic school, father Micheal Rother pastor at St. Philips church in El Campo and society president Robert Leopold.
OUTSTANDING SALES ACHIEVEMENT AWARDS

State Director
Margaret Hanslik
Societies #1 Praha, #38 Moulton, and #43 Wied

John Kana
Society #4, Ammannsville

W.K. Leonard
Society #119 La Marque

State Director
Cynthia Nemec
Society #139 Bay City

Honorary State Director
Ellen Zdansky
Society #72, Corpus Christi

KJT District V Family Fun Day
Sunday April 26, 2021 at 12:00 pm

Where; Leonard & Deloris Dlabaj Farm, 328 Emolek Rd Ennis. From I-45 exit mile marker 246, turn east towards “Loves” Travel Center follow behind the Loves around to Emolik Rd. turn left, follow down approximately 1.5 miles on right. Look for yellow “KJT” arrowed -> signs for direction.
Lansfeld

Joe E. Lansfeld, 78, passed away in Ennis, Texas on Wednesday, January 27, 2021.

Joe was born on September 7, 1942 to Joe J. and Agnes (Holy) Lansfeld in Ennis, Texas. Joe grew up in Ennis and graduated from S. John High School in 1960. He went on to attend Draughons Business College specializing in computers. On June 29, 1963 he married his sweetheart Janice Skrivanek and they made their home in Ennis.

Joe worked for Southland Life for two years as a computer programmer and for Wright Titus Agency for forty-three years as the head of their computer department.

Joe was a faithful and devoted member of St. John Nepomucene Catholic Church. He was active member of the KJT for 51 years and served in several capacities on the local and state level. For society #35 he was elected as recording secretary from 1970-1990, president from 1990-2010, secretary-treasurer from 2011-2017 and as treasurer from 2018 until his death. He sold KJT life insurance for 51 years increasing membership from 900 to over 1200. During this time he never met a stranger and had many friends across the state. He loved his family and they were the joy of his life, he enjoyed his cattle business and deer hunting.

Joe is survived by his wife of over fifty-seven years, Janice E. Lansfeld; daughters: Shelly Hubacek and Yvonne Zapletal and husband, Danny; grandchildren: Joseph, Jonathan, Madalyn, Joshua and wife, Jaclynn; great-grandchildren: Madison, Hagen and Lighton; sister, Lorraine Nash and husband, Bill, a brother Mike Lansfeld along with a host of extended family and friends.

He is preceded in death by his parents and two brothers, Richard and Roland.

The family request memorial to be made to the Laymon's Catholic Cemetery Trust, KJT Memorial Foundation, American Diabetes Foundation or charity of your choice.

Visitation will be held on Sunday, January 31, 2021 from 4 p.m. until 6 p.m. with Rosary at 5 p.m. in the J.E. Keever Mortuary Chapel of Ennis.

Ladislav “Ladik” Zezula of Runge and San Antonio passed away on Friday, January 22, 2021 in San Antonio. He was born in Runge, Tx on June 14, 1933.

Ladik was raised in Runge, Tx. He proudly served in the United States Air Force as an Electronics Technician. Ladik was involved with the atomic bomb testing and liked to display his radiation badges of his accomplishments.

He retired after 30 years working for IBM as a Customer Engineer. His achievements were cited with numerous accolades including newspaper articles featuring his accomplishments.

Ladik was very proud of his Czech Heritage. He was very active in the Czech society having served a term as president of the Czech Heritage Culture. He made serval trips to Czechoslovakia accompanied by family members. He was a professor at the Defense Language Institute and conducted Czech Language Classes. Following his retirement, he became a successful rancher in his hometown of Runge, Tx. His truck was easily recognized by the “Jak se Mas” sticker on the back.

Ladik made many friends wherever he went. He was always grateful for his Walmart, Kroger, Luby’s, and McDonald’s coffee buddies in San Antonio, as well as his Stripes group in Runge.

He is survived by his sister, Bernadette Steves, as well as many nieces and nephews.

He is preceded in death by his parents, Joseph and Cecelia Zezula; brother, Joe F. Zezula; and sisters, Regina Liska and Cecelia Vajdos.

A Visitation was held from 9:00 a.m. to 10:00 a.m. on Friday, January 29, 2021 at St. Anthony Catholic Church in Runge. A rosary was recited at 10:00 a.m. and the Funeral Mass followed at 10:30 a.m. also at the Church. Burial followed at the St. Anthony Catholic Cemetery.

Services entrusted to Rhodes Funeral Home.

“Treasury of Novenas” is a collection of Novenas that has given considerable peace and comfort to many. My wife, Alice prays from it every night. In this picture it is opened to page 228-229 to the Novena of the Patroness of the Americas and Mexico, Our Lady of Guadalupe. This book was part of a gift exchange donated by Fr. Pedro Garcia Ramirez at a KJT Christmas Party.

While the KJT has had the ScriptSave prescription drug discount card for many years, ScriptSave now has some additional savings opportunities for our members.

**Vision Care**

Save 40% off the retail price of frames, save on lenses and lens options (a complete pair of glasses purchase is required), 15% savings on conventional (non-disposable) contact lenses, 15% off the retail price of LASIK and PRK Vision Correction Procedures, $$ off eye exam with dilation, $10 off contact lens exam.

**Hearing Care**

15% savings on over 70 hearing aid models at 1,400 preferred providers. FREE, 10-step hearing evaluation to diagnose the extent of hearing loss. Beltone’s exclusive BelCare Aftercare Program offers members lifetime cleanings, inspections, adjustments and service for any Beltone hearing instruments purchased at any Beltone location throughout the United States. ActiveForever.com offers a wide selection of assisted daily living aids at guaranteed low prices!

Cardholders receive a 10% discount.

If you would like to take part in the ScriptSave program and you don’t have your original card that was sent out at the inception of the program, you can contact us at info@kjtnet.org or you can call the office at 800.245.8182 to get your discount card. Additionally, you can go to www.kjtnet.org to download your card. All household members of a KJT member may take part in the program.
KJT Society #112 Austin
Sarah Vitek, Reporter

The meeting of St. Stephen’s KJT #112 was held on Tuesday, February 9, 2021 via Zoon. President Michael Hyzak led the opening prayer, which was followed by the Pledge of Allegiance.

Honorary State Director Ted Vitek installed the officers for 2021. They are President – Michael Hyzak, Vice-President – Anne Hyzak, Secretary – Louri O’Leary and Treasurer – Kenneth Klanika. They are President Ted Vitek installed the officers for volunteering to serve another year under these uncertain times we are in.

Vice-President Anne Hyzak sent a memorial to the family of Eileen Rosipal, a long time member of our society as well as many Czech organizations. She will surely be missed. Another member, Richard Pavlasek passed also and he will be remembered as well for his deep involvement with the Czech communities. May their souls and all the souls of the faithful departed rest in peace.

The SDOR meeting will be held virtually on Thursday, February 11. Several of our officers will be attending.

The Audit Committee, consisted of Ted Vitek, Stephanie Hyzak and Susan Zurovetz, along with Michael Hyzak and Kenneth Klanika as non-voting members. Ted Vitek thanked the treasurer for an excellent job, which made it more tedious because of having to do it virtually.

The Budget and Finance Committee report was given. The Budget and Finance Committee members were Sarah Vitek, Stephanie Hyzak and Darlene Vitek, along with nonvoting members Michael Hyzak and Kenneth Klanika.

The Budget was accepted as proposed. Ted Vitek said due to the current circumstances, we keep the 2021 budget as presented.

The CROP WALK will be held virtually this year. Walkers can walk in any area they wish and donations will be accepted on March 14 between 2:00 and 3:30. Sarah Vitek will take the society’s donation to the drop-off location. Motion was made and seconded that our society again be a sponsor for the CROP WALK. Motion carried.

The other activities were briefly discussed as they are tentative for the rest of the year. The next society meeting will be on TUESDAY, MAY 11 at 6:30 p.m.

The meeting adjourned with a closing prayer.

Sealy Society #80
Bernice Stolarski, Reporter

Officers met at 6 p.m., followed by the regular meeting called to order by President Barbara Hajdik at 7 p.m. beginning with a prayer. The minutes of the last meeting and several thank you notes were read by Secretary Bernice Stolarski. The Treasurer’s report was delayed until later as Treasurer Steven Kutrava had another meeting.

Under unfinished business was our church project of the new Sacrament. Total cost was $2,562.40. Mark Stolarski made the motion to pay the books and that everything viewed with two small changes being made. Bennie Stolarski reported on the audit of the books and that everything was in order. Barbara Hajdik reported on Make a Difference Day.

Under new business was the Member Appreciation Day scheduled for April 25, at the Sealy KC Hall from 1 to 6 p.m. There will be refreshments, silent auction, games, and a catered meal. A meeting will be held at 1:30 p.m. to vote on the proposed By-Laws. Mark Stolarski gave the insurance agents’ report.

Society #129 Society
Recap for 2020
Secretary Joanna Rogers

2020 was an interesting year to say the least. Society #129 still operated with limited meetings and creative ideas to hold events.

The first meeting was held on January 19, 2020 with discussion items on setting up the meeting schedule for 2020, scheduling the annual matching grant Turkey Shoot for April 5 to benefit the Encounter Youth Ministry, filling out the application for the Religious Education Grant on behalf of St. Rose and St. Michael schools, and reviewing and approving the annual report for 2019.

The second meeting was held on March 15, 2020 with items discussed on the receiving of the Religious Education Grant from the Home Office, cancellation of the Turkey Shoot in April to be rescheduled later in the year if possible, attendance of the officers at the annual Officers meeting, Memorial Day event was still scheduled and the society will hand out bottled water as it’s Flay Day event, and elected to help St. Mary’s Catholic Church prepare for their annual picnic in September as the society Join Hands Day.

The third scheduled meeting was cancelled due to the pandemic restrictions.

The fourth meeting was held on October 18, 2020 with discussion items on the cancellation of the Memorial Day event, for their Flag Day event, the society donated money to the local American Legion to help purchase flags to be placed on the local veteran’s graves. The society received a letter from the Home Office with guidance for future meetings and the society set up a policy for future meetings to be held in person with social distancing and masks and future events would be determined on an individual basis pending restrictions. The St. Mary’s picnic was cancelled and members attended the Rosary Crusade in Schulenburg on October 10, 2020 for Join Hands Day. For the Matching Grant, the society elected to hold a donation drive for the Encounter Youth Ministry with approval from the Home Office, the drive will continue until October 31, 2020. The society also elected to donate $200.00 to the St. Mary’s Church since their picnic was cancelled, $100.00 each to the three KJT funds, $100.00 each to the Schulenburg police and fire departments, and $25.00 to seminarians Luke Prihoda and Caleb Krischke.

The last meeting was held on December 20, 2020 in conjunction with the annual society Christmas social. Items discussed were the success of the Matching Grant donation drive and presentation of the check to the Encounter Youth Group, set up the meeting dates for 2021, and thanked Matthew Prihoda for the donation of sanitizer and disinfectant for future meetings.

During the meeting the youth group decorated cookies to hand out to the members during the social. After the meeting, food and drinks were enjoyed and Christmas carols were sung.
Statement of Financial Condition

Admitted Assets

<table>
<thead>
<tr>
<th></th>
<th>31-Dec 2020</th>
<th>31-Dec 2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and Short-Term Investments</td>
<td>$6,831,206</td>
<td>$7,133,611</td>
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<tr>
<td>Bonds</td>
<td>60,181,946</td>
<td>52,496,249</td>
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<tr>
<td>Preferred and Common Stock</td>
<td></td>
<td></td>
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<tr>
<td>Mortgage Loans</td>
<td>27,221,749</td>
<td>25,156,959</td>
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<tr>
<td>Real Estate</td>
<td>742,150</td>
<td>1,749,412</td>
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<tr>
<td>Policy Loans</td>
<td>821,526</td>
<td>719,541</td>
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<tr>
<td>Other Invested Assets</td>
<td>5</td>
<td>2,499,606</td>
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<tr>
<td>Accrued Investment Income</td>
<td>946,004</td>
<td>864,314</td>
</tr>
<tr>
<td>Premiums and Considerations</td>
<td>3,348</td>
<td>12,113</td>
</tr>
<tr>
<td>Recoverable from Reinsurance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Write Ins OTI Assets &amp; Misc</td>
<td>54,069</td>
<td>77,246</td>
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<tr>
<td><strong>Total Admitted Assets</strong></td>
<td>$96,802,003</td>
<td>$90,709,051</td>
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</tbody>
</table>

Reserves, Liabilities, and Surplus

<table>
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<tr>
<th></th>
<th>31-Dec 2020</th>
<th>31-Dec 2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reserves for Certificates</td>
<td>$88,423,040</td>
<td>$83,345,707</td>
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<tr>
<td>Contract Claims</td>
<td>357,296</td>
<td>249,276</td>
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<tr>
<td>Liability for Deposit Type Contracts</td>
<td>664,047</td>
<td>654,840</td>
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<tr>
<td>Provisions for refunds payable</td>
<td>83,233</td>
<td>90,626</td>
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<tr>
<td>Asset Valuation Reserve</td>
<td>517,737</td>
<td>524,237</td>
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<tr>
<td>Interest Maintenance Reserve</td>
<td>8,017</td>
<td>104,471</td>
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<tr>
<td>Miscellaneous Liabilities</td>
<td>233,518</td>
<td>204,665</td>
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<td>Payable for Securities</td>
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<tr>
<td><strong>Total Reserves and Liabilities</strong></td>
<td>$90,286,888</td>
<td>$85,173,822</td>
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</table>

<table>
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<tr>
<th></th>
<th>31-Dec 2020</th>
<th>31-Dec 2019</th>
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</thead>
<tbody>
<tr>
<td>Surplus</td>
<td>$6,515,115</td>
<td>$5,535,229</td>
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<tr>
<td><strong>Total Reserves, Liabilities, &amp; Surplus</strong></td>
<td>$96,802,003</td>
<td>$90,709,051</td>
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</tbody>
</table>

Statement of Financial Condition

Income

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<tr>
<th></th>
<th>For Quarters Ended December 31</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>2020</td>
</tr>
<tr>
<td>Life and Annuity Premium Income</td>
<td>$7,613,992</td>
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<tr>
<td>Net Investment Income</td>
<td>4,612,672</td>
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<td>Amortization of Interest Maintenance Reserve</td>
<td>(9,401)</td>
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<tr>
<td>Misc Income</td>
<td>57,277</td>
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<td><strong>Total Income</strong></td>
<td>$12,274,540</td>
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Benefits and Expenses

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<tr>
<th></th>
<th>2020</th>
<th>2019</th>
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</thead>
<tbody>
<tr>
<td>Policy Death Benefits</td>
<td>$855,867</td>
<td>$500,730</td>
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<tr>
<td>Matured Benefits</td>
<td>5,000</td>
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<tr>
<td>Amortization Benefits</td>
<td>1,156,786</td>
<td>694,680</td>
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<tr>
<td>Disability Benefits</td>
<td>25,729</td>
<td>25,228</td>
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<tr>
<td>Surrender Benefits</td>
<td>3,281,124</td>
<td>3,374,356</td>
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<tr>
<td>Interest and Adjustments on Contract Funds</td>
<td>25,729</td>
<td>25,228</td>
</tr>
<tr>
<td>Increase in Life and Annuity Reserves</td>
<td>5,077,333</td>
<td>4,399,188</td>
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<tr>
<td>Expenses, Taxes, and Commission Payments</td>
<td>1,227,256</td>
<td>1,642,135</td>
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<tr>
<td>Increase in loading</td>
<td>1,025</td>
<td>310</td>
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<tr>
<td><strong>Total Benefits and Expenses</strong></td>
<td>$11,638,070</td>
<td>$10,636,827</td>
</tr>
</tbody>
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Net Gain (Loss) From Operations Before Refunds | $646,470 | 436,353 |

Net Gain (Loss) From Operations After Refunds | $572,598 | 346,028 |

Net Realized Capital Gains (Losses) | $391,707 | 1,623 |

<table>
<thead>
<tr>
<th></th>
<th>2020</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net Income</td>
<td>$966,305</td>
<td>$347,651</td>
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</tbody>
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Surplus

<table>
<thead>
<tr>
<th></th>
<th>2020</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net Income From Operations</td>
<td>$966,305</td>
<td>$347,651</td>
</tr>
<tr>
<td>Change in Net Unrealized Capital Gains (Losses)</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Change in Non-Admitted Assets</td>
<td>7,081</td>
<td>25,436</td>
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<tr>
<td>Change in Asset Valuation Reserve</td>
<td>6,500</td>
<td>(88,287)</td>
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<tr>
<td>Write Ins - Prior Period Adjustment</td>
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<td></td>
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<tr>
<td><strong>Net Change in Surplus</strong></td>
<td>$979,886</td>
<td>$284,800</td>
</tr>
</tbody>
</table>

Surplus - Prior Year | $5,535,229 | $5,250,429 |

Surplus as of Statement Date | $6,515,115 | $5,535,229 |

K J T
CATHOLIC UNION OF TEXAS
Sealy Society #80

All members and your family are cordially invited to attend the Member Appreciation Day
Sunday, April 25, 2021
Knights of Columbus Hall
1390 Hwy 90 W, Sealy, Texas

☐ Registration: 1:00 PM
☐ Silent Auction will again happen as it brings a bit of excitement to those participating. You are encouraged to bring an item, but do not feel obligated to do so.
☐ Meeting to vote on proposed By-Laws at 1:30 PM
☐ Bingo and domino games will start around 2:00 PM
☐ Catered meal served at 5:00 PM. This necessitates an RSVP to Barbara Hajdik by 04/15/21

Telephone: (979) 885-3221 or cell (979) 627-5106
Email: bhajdik@yahoo.com

PLEASE JOIN US FOR AN AFTERNOON OF FUN AND FELLOWSHIP
In November Sealy Society #80 observed Make a Difference Day by delivering boxes of Kleenex to the residents of Colonial Belle Nursing Home, Veranda House, and Brazos Crossing. Veranda House and Brazos Crossing also received wheel chair bags and bibs. Making the deliveries were Barbara Hajdik, Billie Jean Nichols, and Bernice Stolarski.

Sealy KJT Society #80 officers Steven Kutra, Barbara Hajdik and Bernice Stolarski make a monetary presentation to Father Jonathan More’ to cover the cost of installing a Sacrarium in the working sacristy at Immaculate Conception Church. This was the society’s parish project.

KJT Society #3 Contributed to Scholarship Fund

Hostyn KJT Society #3 contributed $1000 toward the Hostyn/Plum Scholarship Fund. L-R: KJT Treasurer Brenda Fietsam, KJT President Shannon Fietsam, Fr. Bob Knippenberg, KJT Vice President Benedict Kallus and KJT Reporter Dianna Kallus.
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**Missing 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 KJT Home Office at 800.245.8182.

**Society #87**
- Christopher Friddle
- Eugene Jasik
- Timothy Vyvlecka

**Society #101**
- Morgan Vrael

**Society #102**
- Anna Jasek
- Joseph Matula
- Rev. Dennis Zerr

**STATE OFFICERS**
- Rev. Robert E. (Bob) Knippenberg, Spiritual Director
- Queen of the Holy Rosary Catholic Church, Hostyn
- Sts. Peter & Paul Catholic Church, Plum
- 936 FM 2436, La Grange, Texas 78945-5523
- Office 979/247/4441 or Fax 979/247-5008
- rknippenberg@victoriadiocese.org

- 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
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- Kevin D. Kana, State Treasurer & Secretary
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