

Ladies Pennsylvania Slovak Catholic Union



MORNING STAR

Vol. 68, No. 811

May-June 2009

Anthony C. Bucha

is LPSCU's 2009 Youth Achievement

Award Winner

Anthony C. Bucha, 17, is the recipient of this year's LPSCU Youth Achievement Award. He was nominated for this honor by the officers of LPSCU Branch 38, Whitehall, Pennsylvania.

Anthony is a Senior at Allentown Central Catholic High School in Allentown, Pennsylvania. He is an outstanding student and is involved in Science Olympiad, Best Buddies, Central Catholic TV Broadcast, Retreat Outreach Team, and is president of the Ecology Club. His guidance counselor highly praised Anthony, reporting that "he is a tremendously motivated, dedicated, and responsible person."

Anthony and his family are members of St. Joseph Church in Limeport, Pennsylvania. He has been an active altar server since fourth grade and still continues to serve. His pastor notes that Anthony exemplifies true leadership and organization, with sincerity and humility, and "he is of impeccable character, always polite and prayerful."

As a member of Boy Scout Troop 301, Anthony has participated in many volunteer service projects to improve his community. For his Eagle Scout project, he transformed an unattractive and overgrown shrine into a lovely setting for prayer and contemplation on the grounds of the monas-

tery of the Carmelite Sisters in Coopersburg, Pennsylvania. He was also elected by his scouting peers to be the Senior Patrol Leader, the highest ranking youth leadership position, and was responsible for planning and organizing the troop's activities for nearly a year. Recently, Anthony became trained as an Assistant Scoutmaster, and is continuing to help younger Scouts progress through the ranks.

An active member of the LPSCU since early childhood, Anthony now participates in Join Hands Day and Make A Difference Day, as well as many social events. He and his two sisters, Mary and Ann, are members of LPSCU Branch 38, where their aunt, Cecilia Gaughan, is president and secretary. He is the son of Anthony and Jennie Bucha of Center Valley, Pennsylvania. His parents are members of LPSCU Branch 40 in Allentown.

The LPSCU is proud of Anthony's outstanding accomplishments. He is a remarkable young man and most deserving of the 2009 LPSCU Youth Achievement Award. We congratulate Anthony and wish him continued success in his future endeavors.



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Calendar of Events

MAY

- **1** Deadline to submit articles for the SCF's 2009 *Good Shepherd*.
- **2** Join Hands Day
- **2** Rev. Dianiska District participates in Join Hands Day with a project at The Laurels Skilled Nursing and Rehabilitation Center.
- **3** Rev. Dianiska District meeting at St. Mary Help of Christians Church, Pittston, Pennsylvania. Branches 7 and 214 will host.
- 3 Lehigh Valley Okres Mother/Daughter Mass and Luncheon. Mass will be celebrated at Incarnation of Our Lord Church (formerly SS. Cyril and Methodius Church), Buchanan and Thomas Streets, Bethlehem, Pennsylvania, at 10:30 a.m. Luncheon at Best Western Lehigh Valley Conference Center, Routes 22 and 512, Bethlehem. Punch reception at 12 noon, followed by luncheon at 12:30.
- 25 Deadline to submit articles for July/August Zornicka.

JUNE

- **6** LPSCU Teleconference Meeting
- **20** Lehigh Valley Okres Meeting at St. John the Baptist Church Social Hall, 924 North Front Street, Allentown, Pennsylvania, beginning at 1:00 p.m.
- **30** Deadline to apply for the LPSCU Catholic High School Award and Bishop Grutka Award.

JULY

- 10 Deadline to send a nomination form to the Home Office for those Indiana members applying for the Indiana Fraternal Congress's Adult or Youth Fraternalist of the Year award.
- 18 Rev. Dianiska District hosts its annual Youth Bowling Party at Modern Lanes, Exeter, Pennsylvania.
- 25 Deadline to submit articles for September/October Zornicka.
- **26** Rev. Baloga Okres Indoor Picnic/Meeting at St. Matthias Church, Youngstown, Ohio, at 1:00 p.m. Branch 163 will host. Donation is \$5.00.

AUGUST

31 — Deadline to apply for LPSCU Religious Awards and Post-Graduate Award.

SEPTEMBER

- **11-14** LPSCU Semiannual Meeting in the Lehigh Valley, Pennsylvania
- **17-19** NFCA Annual Meeting, San Antonio, Texas
 - **25** Deadline to submit articles for November/December Zornicka.
- **28-29** Slovak Catholic Federation Meeting in the Lehigh Valley, Pennsylvania

OCTOBER

- **2-4** Ohio Fraternal Congress Annual Meeting, Mentor, Ohio
- **8-9** NJFC Annual Meeting, Atlantic City, New Jersey
- **25-27** PFC Annual Meeting, Pittsburgh, Pennsylvania

ZORNIČKA MORNING STAR



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Spiritual Advisor's Message

The Breath of God

from our comfortable places

and safe isolation in order that

we might do the work of Jesus.

On Sunday, May 31, 2009, the Church celebrates the Solemnity of Pentecost, the birthday of the Church. It is interesting to note that in the proclamation of readings from Sacred Scripture, two different versions of the Pentecost event are given. One account is from the Acts of the Apostles and the other account is from the Gospel of John.

The First Reading of Pentecost is taken from Acts 2: 1-11. According to Saint Luke, there are fifty days which separate Resurrection day from the Coming of the Holy Spirit at Pentecost. In this reading we hear the story of the Apostles, Mary the Mother of Jesus, and others gathered together in a room, in Jerusalem, after Jesus has returned to the Father. It is in the context of their prayer and deliberations that the Holy Spirit makes a dramatic appearance through tongues of fire above the heads of each person in the room, the strong driving wind and the shaking of the house. Following the descent of the Holy Spirit, the Apostles emerge, preaching the message of Jesus, the Crucified and Risen Savior. The . . . Spirit of God drives us

The Gospel Proclamation of Pentecost is taken from John 20: 19-23. In the Gospel of John, the Resurrection of Jesus and Pentecost occur on the same day, Easter Sunday. In this reading, we hear how, on

Easter Sunday evening, Jesus appeared to his apostles who were hiding behind locked doors. After he greets them twice with, "Peace," Jesus breathes on them. It is through this gesture that he bestows the Holy Spirit upon them. As he breathes on them, he says, "Receive the Holy Spirit."

Though details — especially in regard to timing — are different in both stories, there are two particular details that are quite similar. The first common detail has the apostles gathering behind locked doors. Both stories are set in the same place: a room in which Jesus' followers have shut themselves off. In both cases, the friends of Jesus gather in Jerusalem. They seem alone, afraid, confused, and lost. They have no idea what to do next. They worry that the same fate that befell Jesus might happen to them if they are found and

In both cases, there is another important detail that is common: the Spirit of God blows within their barricaded room. In Luke's version, like a great wind, the Spirit drives them out of their safe place to begin the work of proclaiming the Gospel of the Risen One. In John's Gospel, the Spirit, the very **breath** of God, transforms their fear into purpose, their despair into direction, and their disgrace and guilt into peace. The Spirit of God compels the disciples of Jesus to break out of their safe gathering place and be about the work of proclaiming the Kingdom of God.

It's safe to say that oftentimes we can find ourselves locked in that same room, struggling to find Easter peace, trying to find Pentecost direction and purpose. The same Spirit of God drives us from our comfortable places and safe isolation in order that we might do the work of Jesus. The Holy Spirit empowers us to put aside our fears, our doubts, our inadequacies, to be authentic instruments of peace and reconciliation in our own time. The



Fr. Altavilla

Hebrew word for spirit is "ruah." This word refers not just to a movement of air, not only as wind; it also describes lifegiving breath. It is the "ruah" or breath of God that transforms us and re-creates us.

In order to help move us out of our "safe places" and faithfully accomplish the work of the Gospel, we have been given the Seven Gifts of the Holy Spirit. Let us briefly examine these gifts.

1. **Wisdom**. Wisdom is the spiritual gift that enables each of us to know the purpose and plan of God. The gift of Wisdom has little to do with intellectual comprehension;

> rather, it is a practical recognition of one's limits and potentialities. Having gained this recognition, wisdom gives us perspective on how to see things with God's eyes and to live according to God's will.

> 2. Understanding. This gift helps us to "stand under" or "get

to the bottom of things" in regard to our faith. Through this gift, we accept the revelation of God and attempt to discern its significance for our lives. Sometimes, in order to understand how to use a gift — a new DVD player or automatic coffeepot — we have to read the directions. God's gift of Easter life comes with directions: the Sacred Scriptures and the Sacraments of the Church. Prayerful reading of the Bible and worthy reception of the Sacraments helps us to better understand God's plan and to get to the bottom of how we are to give our lives over to God's service.

- 3. **Right Judgment (Counsel)**. Decisions, decisions, decisions. From the time we get up in the morning, to the time we go to bed at night, we make many choices. This gift assists us in making good choices, to make God's choices. Oftentimes, our decisions are based solely on personal gain or personal gratification. But, use of this gift opens us up to receive God's advice or counsel on how to make choices that take us outside ourselves. Ultimately, all our personal choices should be made in light of the fact that someday we must stand before God in Final Judgment. We will be judged on how we lived and loved; on how we made good, healthy
- 4. Courage (Fortitude). The word courage is derived from the Latin word "**cor**" (heart). Courage is the gift that enables us to face danger and overcome fear with confidence. The gift of courage allows us to see where our real strength lies: God is our strength. The courageous person refuses to be limited by his or her own concerns and desires for well-being

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Ladies Pennsylvania Slovak Catholic Union

BOARD CONFERENCE CALL MEETING

December 6, 2008

Call to Order - Prayer

President Kluchinski called the meeting to order at 10:00 a.m. Rev. Philip Altavilla offered a prayer.

Roll Call

President Kluchinski called upon Secretary-Treasurer Mary Jo Savidge for roll call. All Board members were present.

Welcome Remarks

President Kluchinski welcomed everyone and commented on the importance of these meetings to keep the Board informed of all that is happening at the LPSCU, financially and otherwise.

Approval of Agenda/Minutes

The agenda for this meeting was approved, along with the Minutes from the September 26-29, 2008, meeting with one change: page 3, line 2, plague should be plague.

Correspondence/Requests

Secretary-Treasurer Savidge read the correspondence received since the previous meeting and reported there were no requests.

Financial Report

Board members were provided and reviewed the following information:

- Quarterly Statement September 2008
- ❖ Month End Balance Sheet/Revenue & Expenses Accounts
- Summary Market Value 2008
- October 2008 Custodial, Lord Abbott and American Alliance
- Anne Cichy and Bishop Grutka Awards
- Employee Retirement Plan
- Transaction Summary Report

Committee Reports

There were no committee reports received. President Kluchinski reminded the Board members to have their reports into the Home Office three weeks prior to meetings.

Home Office Report

Secretary-Treasurer Savidge reported on the following:

- Building
- * Bylaws
- Convention 2008 Minutes
- Website

Unfinished Business

The Board reviewed and discussed the following:

- Giving Tree
- Audit Work Papers
- Pennsylvania Insurance Department
- CSO 2001 Submission

New Business

The Board reviewed the financial affairs of the LPSCU. Questions asked were answered. President Kluchinski presented ways to curtail spending and costs. After review and discussion, the Board agreed to the following:

Board members will forego the cost of living increase for 2009.

- With a decline in work coming into the Home Office, office staff hours will be cut.
- Full-time employees receiving 100% paid health insurance will now contribute 12.5% of their annual salary towards health care.
- One year moratorium on dividends.
- The Executive Finance Committee is looking at curtailing donations and fraternal activities that are non-LPSCU related.
- Partnership with Enterprise Car Rental.
- Travel Policy.
- Marsh/NFCA Benefit Program.

There being no further business to discuss, the meeting adjourned.

Respectfully submitted,

Mary Jo Savidge

National Secretary-Treasurer

In Memoriam

Blessed are they that mourn, for they shall be comforted.

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		— Matthew v.5
Name	Branch	Location
* Daniel James	6	Wilkes-Barre, PA
Dorothy Santacrose	6	Wilkes-Barre, PA
Alice Waskey	19	Swoyersville, PA
Jennie Nomakeo	21	West Lake, PA
George R. Danko	24	Windber, PA
Angeline Elko	37	Plymouth, PA
Bertha Lakits	40	Allentown, PA
Virginia Domark	40	Allentown, PA
George C. Tomasic	52	North Braddock, PA
Anna Rudy	52	North Braddock, PA
* Mary Katus	52	North Braddock, PA
Stephen T. Gladis	60	West Hazleton, PA
Gregory K. Tapp	64	Pittsburgh, PA
Agnes Kotyk	64	Pittsburgh, PA
Mathilda Kopcho	65	Munhall, PA
Ann C. Glowacki	77	Lorain, OH
William C. Korpics	83	Bethlehem, PA
Stanley J. Rushinski III	94	Larksville, PA
Mark McKennas	103	Pittsburgh, PA
Marjorie M. Leiblinger	132	Youngstown, OH
Richard J. Dinda	132	Youngstown, OH
Rose B. Florek	158	Chicago, IL
Joan Hydo	158	Chicago, IL
Violet Belcik	159	Youngstown, OH
Margaret McKinney	163	Youngstown, OH
* Julia Lenart	172	Pittsburgh, PA
Michael T. Virtes	180	Youngstown, OH
Anna Rutkowski	197	Wilkes-Barre, PA
Ona A. Lanning	197	Wilkes-Barre, PA
Anthony Verbalis	197	Wilkes-Barre, PA
Maria Durki	197	Wilkes-Barre, PA
Margaret C. Vozar	197	Wilkes-Barre, PA
Norma Fischer	197	Wilkes-Barre, PA
Phyllis M. Roman	197	Wilkes-Barre, PA
Emma L. DeLucia	204	Northampton, PA
* John J. Tirpak	214	Duryea, PA
Elizabeth Richards	214	Duryea, PA
*Multiple certificates		

20 PAYMENT LIFE INSURANCE PLAN OFFERED BY THE LPSCU

The 20 Payment Life Insurance Plan offered by the LPSCU is an economical and beneficial plan for anyone age 0 to 70. Premiums are low and can be paid monthly, quarterly, semiannually, or annually.

The primary feature of this plan is that premiums are paid for a period of twenty years and then the certificate is paid in full. Coverage remains in full force and effect for the entire life of the insured without any additional premium payments.

In the event of death prior to twenty years, the face amount of the policy is paid to the insured's named beneficiary.

A member with a 20 Payment Life Insurance Plan

is entitled to all fraternal benefits of the LPSCU, including educational awards, youth and adult activities, newborn benefits, prescription discount card, official publication, and discount car rental.

To apply for this specific plan, or any other insurance plan offered by the LPSCU, contact your Branch Secretary or the LPSCU Home Office.

Listed below are the Annual and Monthly Premium Schedules for the 20 Payment Life Insurance Plan. The premiums listed are based on \$1,000 of life insurance coverage. Semiannual and quarterly premium rates are also available by contacting your Branch Secretary or the Home Office.

Monthly

Annual

20 Payment Life Annual Premium Rates per \$1,000
Based on 2001 CSO Male and Female Mortality Tables Based on Age Last Birthday

Issue

Issue	Annual		Monthly		
Age	Male	Female	Male	Female	
0	7.16	7.09	0.64	0.64	
1	7.20	7.13	0.65	0.64	
2	7.24	7.17	0.65	0.65	
3	7.28	7.21	0.66	0.65	
4	7.32	7.25	0.66	0.65	
5	7.36	7.29	0.66	0.66	
6	7.40	7.33	0.67	0.66	
7	7.44	7.37	0.67	0.66	
8	7.48	7.41	0.67	0.67	
9	7.52	7.45	0.68	0.67	
10	7.56	7.49	0.68	0.67	
11	7.61	7.53	0.68	0.68	
12	7.60	7.57	0.68	0.68	
13	7.88	7.61	0.71	0.68	
14	8.17	7.65	0.74	0.69	
15	8.47	7.69	0.76	0.69	
16	8.77	7.73	0.79	0.70	
17	9.06	7.77	0.82	0.70	
18	9.36	7.95	0.84	0.72	
19	9.68	8.24	0.87	0.74	
20	9.90	8.46	0.89	0.76	
21	10.22	8.76	0.92	0.79	
22	10.56	9.07	0.95	0.82	
23	10.91	9.40	0.98	0.85	
24	11.27	9.74	1.01	0.88	
25	11.65	10.09	1.05	0.91	
26	12.04	10.45	1.08	0.94	
27	12.44	10.83	1.12	0.97	
28	12.86	11.22	1.16	1.01	
29	13.30	11.63	1.20	1.05	
30	13.76	12.05	1.24	1.08	
31	14.23	12.49	1.28	1.12	
32	14.73	12.94	1.33	1.16	
33	15.26	13.41	1.37	1.21	
34	15.81	13.89	1.42	1.25	
35	16.38	14.39	1.47	1.30	

issue	Annuai		Monthly	
Age	Male	Female	Male	Female
36	16.98	14.92	1.53	1.34
37	17.61	15.48	1.58	1.39
38	18.26	16.05	1.64	1.44
39	18.94	16.64	1.70	1.50
40	19.65	17.26	1.77	1.55
41	20.38	17.91	1.83	1.61
42	21.15	18.58	1.90	1.67
43	21.94	19.28	1.97	1.74
44	22.77	20.01	2.05	1.80
45	23.62	20.77	2.13	1.87
46	24.50	21.56	2.21	1.94
47	25.43	22.37	2.29	2.01
48	26.40	23.22	2.38	2.09
49	27.41	24.11	2.47	2.17
50	28.49	25.01	2.56	2.25
51	29.62	25.96	2.67	2.34
52	30.80	26.95	2.77	2.43
53	32.05	27.96	2.88	2.52
54	33.36	29.02	3.00	2.61
55	34.73	30.11	3.13	2.71
56	36.16	31.25	3.25	2.81
57	37.67	32.43	3.39	2.92
58	39.26	33.66	3.53	3.03
59	40.97	34.95	3.69	3.15
60	42.78	36.30	3.85	3.27
61	44.67	37.68	4.02	3.39
62	46.67	39.14	4.20	3.52
63	48.79	40.68	4.39	3.66
64	51.04	42.32	4.59	3.81
65	53.46	44.07	4.81	3.97
66	56.04	45.94	5.04	4.13
67	58.84	47.94	5.30	4.31
68	61.90	50.09	5.57	4.51
69	65.24	52.42	5.87	4.72
70	68.91	54.93	6.20	4.94

LEHIGH VALLEY OKRES

The Lehigh Valley Okres held its annual Holiday Luncheon on Sunday, December 14, 2008, in the Lehigh Room of the Best Western Lehigh Valley Conference Center in Bethlehem, Pennsylvania. A punch reception commenced at noon, followed by the luncheon at 12:30 p.m.

Jean Kosalko, president of the Lehigh Valley Okres, extended a warm welcome to all present and offered a prayer before the meal. Sixty-five Okres members and guests attended. Members brought donations for "Toys for Tots" which will be picked up by the Marines for distribution to needy children.

At the conclusion of the luncheon, President Kosalko introduced the Okres officers, Secretary Mary Shannon and Treasurer Margaret A. Ferri (who also serves as National Public Relations Director), as well as National Fraternal Activities Director Cecilia B. Gaughan and Honorary Vice President Mary Ann Ackerman. She also introduced the officers of Allentown Branch 38/40, Bethlehem Branch 83/130, and Hellertown Branch 196.

As the members were singing Christmas carols, everyone was surprised to see Santa Claus (in the person of Jim Shannon of Northampton, Pennsylvania) enter the room ringing his sleigh bells. Though the children were excited to see him and to receive the gifts he brought, Santa took his time to greet each attendee personally. He extended a warm welcome to special guests Margita Klempaova and her son, Jan Klempa, from Zavod, Slovakia, wishing them a pleasant vacation with their cousin, Valeria Lukish of Whitehall, Pennsylvania. President Kosalko presented the visitors with

a beautiful poinsettia plant. Margita and Jan responded by wishing everyone a blessed Christmas and a happy and holy New Year.

The children gathered around Santa and he presented each with a gift: a musical nutcracker to the boys, a sterling silver necklace to the girls, and a plush bear to the infants. Each child also received



Santa welcomes Margita Klempaova (right) and her son Jan Klempa to the Okres Christmas party.



Santa (Jim Shannon) is surrounded by, from left, Okres President Jan Kosalko, Fraternal Activities Director Ceil Gaughan, Okres Treasurer Margaret A. Ferri, and Okres Secretary Mary Shannon.

a candy cane filled with M&Ms and as a favor, each attendee received a pack of chocolate bell candies.

Holiday prizes were chanced off and special prizes in the annual raffle were won by a number of the attendees.

The festivities concluded with a Benediction offered by Sister M. Francine Garganta, OSF, of Incarnation of Our Lord Convent. A delightful time was had by all.



Children surrounding Santa are, foreground, L-R: Chris Shannon, Anthony and Joseph Caraballo, and Alexandria Kosalko. Seated on Santa's lap are Molly Keretz (left) and Aliyah Caraballo. Standing, L-R: Kyle Kessler, Nicholas, Alexandria and Rachel Wingfield, Elizabeth Ackerman, Amy Shannon and Chelsea Beach.



L-R, local Branch officers in attendance are Mary Ann Ackerman, Bethlehem Branch 83 secretary; Dorothy Lichman, Allentown Branch 40 secretary; Mary Shannon, Bethlehem Branch 83/130 president; Jean Kosalko, Hellertown Branch 196 secretary; Cecilia Gaughan, Allentown Branch 38 secretary and Branch 38/40 president; and Margaret A. Ferri, Bethlehem Branch 130 secretary.



Santa greets honored guests from the School Sisters of St. Francis – L-R: Sisters Loretta, Francine, Lawrence, Regina Ann and Francis.

REVEREND DIANISKA DISTRICT

The Rev. Dianiska District held its first meeting of 2009 on Sunday, March 8, at St. Mary's Church of the Immaculate Conception hall in Wilkes-Barre, Pennsylvania. Theresa Kluchinski welcomed everyone on behalf of host Branches 6 and 48.

The meeting was called to order by District President Mary Ann Ewasko. She lead the members in prayers for ill members of our District, in particular our Financial Secretary, Marge Zinkavich, and Msgr. Beeda, and in remembrance of deceased members John Tirpak and Alice Waskey. The Pledge of Allegiance followed.

Vice President Hope Napkora read the roll call. Barbara Kalish and Debbie Adamchak gave the Secretary's and Treasurer's reports, respectively; both reports were approved. Barbara Kalish read correspondence and reported that the District received thank you notes from the following: Board members for the gifts they received at the anniversary brunch; Father Phil Altavilla from the brunch and the Christmas party; Matthew Tirpak for the monetary gift; Candy's Place for the monetary gift; Ruth's Place House of Hope for donations; and St. Vincent DePaul for socks and other donations from Make a Difference Day.

In January a get well Mass card was sent to Monsignor Francis J. Beeda. At this meeting, all members present signed a get well greeting card to be sent to him.

The following items were discussed:

On May 2, members will participate in Join Hands Day by volunteering once again at The Laurels Skilled Nursing and Rehabilitation Center. Guests and staff at the center are very excited about the District returning.

The District will hold its annual Youth Bowling Party on July 18th at Modern Lanes, Exeter, Pennsylvania. Hope and Lori Ann Napkora will co-chair the event once again. Details will be discussed at the May meeting.

Flyers were passed out regarding the Mother's and Father's Day tributes that may be placed in the *Zornicka*.

National President Theresa Kluchinski spoke on several topics pertaining to the LPSCU.

The next meeting will be held on May 3rd at St. Mary Help of Christian's Church in Pittston, Pennsylvania. Branches 7 and 214 will host.

Fundraising booklets will be distributed at the next meeting. Please submit full payment for the booklets at the September meeting or mail to Marge Zinkavich or Mary Ann Ewasko.

Susan Worth

New Insurance Issued

State	Branch Representative	J	an/Feb/Mar 2009	 -to-Date 'otal
PA	Joan Ellen Frendak	\$	22,000.00	\$ 22,000.00
PA	Elva Silay	\$	6,000.00	\$ 6,000.00
PA	Cecilia Gaughan	\$	5,000.00	\$ 5,000.00
PA	Agnes McLaren	\$	5,000.00	\$ 5,000.00
PA	Verna Prawdzik	\$	4,000.00	\$ 4,000.00
PA	Br. Joseph Venonsky	\$	3,000.00	\$ 3,000.00
		\$	45,000.00	\$ 45,000.00



UTILIZATION REPORT

	For February		Year-to-Date	
		2009	2009	
Prescriptions Filled:		18	35	
Normal Retail Pricing:	\$	671.65	\$1,310.05	
ScriptSave Pricing:	\$	424.90	\$ 818.34	
Total Dollars Saved				
by LPSCU Cardholders:	\$	246.75	\$ 491.71	
Average Saved per				
Discounted Prescription	n: \$	20.96	\$ 18.91	
Overall LPSCU Discounte	d			
Prescription Savings:		43.93%	43.05%	

February 2009 was a big savings month for our ScriptSave® card members. Our group's discounted prescription savings for February 2009 amounted to 43.93%. During these tough economic times, a ScriptSave® card will provide savings to you on your prescriptions. The ScriptSave® Prescription Drug Savings Program is available to you at **NO COST** from the Ladies Pennsylvania Slovak Catholic Union. There are **no monthly or ongoing fees, no limits on usage, and no income or age restrictions.** Your entire household can use the card to receive substantial savings on brand name and generic prescriptions at over 54,000 participating pharmacies nationwide.

Everyone Can Save!

Use your ScriptSave® card for any brand name or generic prescription you or a family member pays for out-of-pocket. If you have health insurance coverage, use your ScriptSave® card for any prescriptions that are not covered by your insurance or for savings for your family members not covered by insurance. The ScriptSave® card also provides savings on prescriptions that are excluded by Medicare Part D law, if you have Medicare and are enrolled in a Medicare Part D prescription drug plan.

The ScriptSave® card provides you:

Average savings of 23%, with potential savings of up to 50% (based on national program savings data) on both brand name and generic prescriptions for you and your entire household.

Easy access to everything you need – right online! Look up drug prices, find a pharmacy nearby and get answers to your questions.

Any LPSCU member (including the membership of LCA) can receive a ScriptSave®card at no cost. If you are interested in receiving a ScriptSave® card, please contact our Home Office at lpscu@lpscu.org. You are eligible for the card as long as you are a member of the LPSCU (or LCA) in good standing.

Discount Only - Not Insurance

This program is not an insurance policy and does not provide insurance coverage. Discounts are available exclusively through participating pharmacies. AR, SC, SD, and TN residents: You may cancel your registration under this program within thirty (30) days from the date your discount card is issued.



Dear LPSCU Educational Benefits Committee.

Thank you very much for the generous scholarship check. My family and I appreciated it very much. I am a freshman at Eastern Kentucky University and your check will definitely help with my college expenses. Thank you again.

Sincerely, **Matthew Tirpak** Branch 214 Duryea, PA

Dear Theresa and Members of the LPSCU Board:

Youngstown Sister Cities, Incorporated, would like to thank you for the \$350 donation that was given to us as a result of your July Convention. I apolo-

gize for the lateness of this letter but we were out West in October for three weeks . . . Came home and found my brother, Steve Bacon, was in intensive care (he is home now but on oxygen and dialysis), then the holidays, etc., so all my volunteer work has piled up.

Be assured that we are deeply grateful for the donation which we used to pay for the airfares of our high school exchange students. We have a student from the Czech Republic and one from Slovakia studying in the United States this year. We also have a student from Salem, Ohio, studying in our sister city of Spisska Nova Ves, Slovakia. We had the two students as our guests at the Vilija Dinner in December and also presented them with a monetary award.

Thank you again for your support. I sent a photo of the Board and exchange students taken at the Vilija dinner to Margaret and included a note in the article that the students' airfare was partially paid by the LPSCU donation.

Have a great 2009!

Bernadette J. Demechko Secretary Youngstown Sister Cities

Dear National Officers and Members: It was a most pleasant surprise to receive your kind message and very generous gift of \$250.00 in the mail. Needless to say, we are most grateful.

Your support of our ministry is most encouraging. It indicates the respect you have for Slovak faith and culture. It is important that we appreciate our roots and help others to do the same. When next you visit the Library and Slovak Museum, we hope you will be pleasantly surprised at some of the improvements that have been made, primarily because of the generosity of good people, particularly those in our fraternal societies.

As always, we thank God for your kindness and generosity and remind Him of your personal and corporate needs. May you be abundantly blessed.

Very sincerely yours in Christ, **Sister M. John Vianney Vranak, SS.C.M.**Director, Jankola Library

Dear Ms. Ferri:

Thank you so much for the extra copy of the November/December 2008 edition of *Zornicka*. I truly appreciate it. Also, thank you for printing the story of my daughter's Confirmation and for the return of the picture. Your organization is truly top-notch!

Happy Holidays and thanks again.

Deborah McKinley (Mother of Jennifer Noelle McKinley) Branch 197 Wilkes-Barre, PA

WPSCA Announces Annual Spring Meeting

The Western Pennsylvania Slovak Cultural Association will hold its 9th Annual Spring Meeting on Sunday, June 14, at 2:00 p.m. at the Czechoslovak Nationality Room in the University of Pittsburgh's Cathedral of Learning. This year's speaker is Karen Melis, who will speak on the basics of DNA testing as it applies to genealogy. She will discuss what DNA testing is and isn't, the testing methods, process, and interpretation of results. She will also answer questions or concerns. Karen will also speak about the advantages of a geographic DNA project and some interesting findings about the Zamagurie Region DNA Project. A lucky volunteer from the audience will be selected to demonstrate how a DNA kit is administered and will have the results provided in six to eight weeks free of charge.

In 1998, Karen began a journey to learn about her Slovak ancestry from the Zamagurie Region of Eastern Slovakia. What started as a desire to know who her ancestors were and where they came from grew into not just an interest, but a passion. For over 10 years, she has documented her direct and collateral lines, building on the family relationships through a set of villages. The results went well beyond the genealogy

and researching of her family tree. By observation, she could not only identify who was related to whom, but also noted patterns of birth and marriages, the effects of catastrophes and plagues in the villages, how marriage partners came from "just over the mountain," and how some surnames migrated or stayed for generations in the Zamagurie Region. Further, she could trace emigration patterns from these villages to Passaic, New Jersey, Chicago, Illinois, and especially Pittsburgh, Pennsylvania, where her own ancestors migrated.

Mrs. Milas earned degrees in chemical engineering and biology from the University of Pittsburgh. She was also a post-baccalaureate student in the Russian and East European Studies Certificate program. After being awarded the Thomas Kukucka Memorial Scholarship, she continued her Slovak studies at the Studia Academica Slovaca (SAS). Presently, she lives in Butler, Pennsylvania, with her husband, Terry. They have two children who are also studying for advanced degrees.

The meeting is open to the public. Admission is free. Following the business meeting, there will be a social hour with snacks and drinks in Room 1228.

SIGN A NEW MEMBER
TODAY:

Calendar of Events from page 2

NOVEMBER

- 25 Deadline to submit articles for January/February Zornicka.
- **29** Rev. Baloga Okres annual Christmas Party. Location to be announced. Branches 163 and 180 will host.

DECEMBER

5 — LPSCU Teleconference Meeting

TIEE of Life RESERVATION FORM

Your inscription may be personalized to recognize a loved one or special event with "In honor of...", "In memory of...", or "In celebration of...". You may also simply have your name, the family name, or business name. Restrictions as to space and characters are listed below, based on whether you choose a fraternal leaf or stone.

Your contribution can be paid in one installment or several; however, we will not bill you for any remaining portion. It is your responsibility to monitor your installments.

Please complete the Reservation Form and return it (a photocopy is also acceptable), along with your donation, to: LPSCU Tree of Life, P.O. Box 32, Wilkes-Barre, PA 18703-0032. Please make checks payable to the "LPSCU – Scholarship Fund."

LPSCU Partners with Enterprise Rent-A-Car

The LPSCU is pleased to announce a preferred partnership with the largest car rental company. Enterprise Rent-A-Car! With more than 6,500 locations throughout the U.S., Enterprise is truly a neighborhood company and is within approximately 15 minutes of 90% of the U.S. population, making them an obvious choice for us for local rental needs. LPSCU employees/members will receive contracted rates at all nonairport Enterprise locations in Northeast and Central Pennsylvania. In addition to becoming our primary home city vendor, Enterprise will serve as our secondary airport vendor. Enterprise has agreed to provide us with free pick up and return service (delivery where available) at the start and end of all our

The Enterprise rental program was designed to give the LPSCU an alternative to employees/members utilizing their personal vehicles for travel for personal and/or business purposes. Using a rental vehicle can be less expensive than reimbursing per mile. In addition to cost and liability savings, our employees/members will have the peace of mind of a 24-hour roadside assistance program, newer model vehicles with current safety features, and the ability to rent from a convenient neighborhood location rather than depreciating their personal vehicle. In addition, this program can be utilized when your vehicle is in for repairs.

There are many ways to make reservations for an Enterprise vehicle. By phone, call 1-800-RENT-A-CAR; by internet, www.enterprise.com; or call your local Enterprise branch. Be sure to

use our Preferred Customer Num- ber — <u>57CE441</u> — to receive the proper benefit program. You can also go to <u>www.lpscu.org</u> and click on the link to Enterprise.

Enterprise has generously extended this program to all LPSCU employees/ members for personal use, so if you have a family trip coming up, or want a luxury car for a special event, you can access this program for that as well.

If you have any questions about our program, please contact Allison Ottino at 570/829-3411.

2009 Mother's

For the 8th year in a row, we are proud to present our Mother's and Father's Day Greetings/Memorials. In honoring your parents, grandparents, and other loved ones – and in helping others through your contributions to the Breast Cancer Research Center and the American Diabetes Association – you are each a shining example of the best that the LPSCU represents. Thank you.

Mother's Day Tributes

In honor of our mother, Mary Jane Nadzam. Happy Mother's Day with lots of love, Cindy, Dan, Terri, Dolly, Bob & Peggy

In loving memory of our mother, **Helen Durica**. You will forever be in our hearts. ~ Ruth Seech & Janice Mathews

In memory of our wonderful mother, **Ann Chuckro**. You will live forever in our hearts. ~ Patty, Butch, David, Annette and families

Happy Mother's Day to our **Mom – Mommy – Mother**. You're the greatest! Love, Josie & Georgia

Mary "Baba" Lorinc, we miss you and will do our best to keep your traditions alive. ~ Given by children, grandchildren, and great-grandchildren

Magda Mazzoni ~ Sister of Mary Heckel

To our Grandma Helen, Nanie (**Helen Durica**). We love and miss you. ~ Your grandchildren and great-grandchildren

Happy Mother's Day to all the **Mothers and Grandmothers of Branch 65**. Have a great day!

Boze Pozehnaj moju zlatu Mamu, **Alzebeta Goda** ~ Sylvia

In honor of my mother, **Veronica Sabol**. ~ Given by Mary Ann Strauss

In loving memory of **Mary Hanzely**. ~ Given by her family

Tento dar je na pomatum nasej matke, **Irma A. Vrbancic**. Ktora zomrela vroku, 1978. ~ od Rogera a Mariana

Happy Mother's Day to **Theresa (Toth) Usow**, East McKeesport, Pennsylvania. ~ With much love from her family

In honor of all mothers, with special blessings for LPSCU and LCA mothers.

Blessings be granted to the mothers, living and deceased, in the **Cerven and Hladek** families.

In honor of **Emily Degenhart**, *given by her 12 children and 39 grandchildren.*

In loving memory of my mother, Ann "Honey" McDade and my son, Kevin Joseph Savidge.
Always loved and never forgotten. ~ With love, Mary Jo

To my mom, **Mary Jo**. Happy Mother's Day! ~ Love, Amy Happy Mother's Day to my grandmothers, **Eleanor** and **Dorothy**. ~ Love, Mary

To my mother, **Theresa**. Happy Mother's Day! I love you. ~ Mary

To All Mothers, Happy Mother's Day! Thank you for choosing Life! ~ LPSCU National President Theresa Kluchinski

To our mothers, **Eleanor and Dorothy**. For all that you are, for all that you do, for all that you have given, we love you! ~ Lenny & Theresa

In loving memory of my beloved mother, **Mary T. Matz**. ~ Given by daughter, Judy Matz

Happy Mother's Day to my wonderful daughter, **Kathy**, from your loving mother, Regina Polaha. You are one in a million.

In loving memory of our precious mothers, who are long gone but will never be forgotten, Mary Gaughan and Anna Bucha. ~ From your children, Tom & Ceil

In loving memory of my sisters, **Steffie and Mary**. You couldn't do enough for me and I miss you more and more. Happy Mother's Day. ~ Ceily

In loving memory of our beautiful mother, **Mary Schimeneck**. We miss you more than ever. ~ Your loving children, Georgie, Donna, Billy & Mary

In loving memory of our beautiful mother, **Marie Bucha**, who lost her battle with cancer at the age of 35. We never stop thinking about you. God give you the peace and happiness you deserve. We will always miss you. ~ Your loving daughters, MaryAnn, Cathy & Alice

Dear **Val**, thanks for always being there for us and for your unconditional love. ~ With all our love, Janice, Sabrina, Jose, Anthony & Aliyah

Mommy (**Sabrina**), we love you to infinity and beyond. ~ Anthony & Aliyah

In loving memory of my mother, **Mary Legenza** and my mother-in law, **Mary Kosalko**. ~ Given by Jeanne Kosalko

May our grandmothers, Mary Legenza and Mary Kosalko, rest in peace. ~ Eric & Jeffrey

In memory of my mother, **Anna Shinal**. ~ With love from your daughter, MaryAnn Ewasko

Happy Mother's Day to our grandma, **MaryAnn Ewasko**. ~ With love, Paul G. & Marissa

Happy Mother's Day to my mom, **MaryAnn Ewasko**. Thanks for all your help! ~ Love you, Dime

Happy Mother's Day to all of Branch 6's Mothers, Grandmother, Godmothers, Aunts, Sisters, and Daughters. Enjoy your day! ~ MaryAnn Ewasko

Hugs and kisses to our mommy, **Diane Jason**. We love you! ~ Paul G. & Marissa

In loving memory of my mother, **Agnes Guza**. ~ Given by daughter Anita Gregory and family

In honor of our mothers, **Mary Hawkey and Ann Napkora**. Happy Mother's Day! ~ Mel & Hope, Napkora & Loriann

In loving memory of our amazing mother. You are an inspiration to all of us. May you rest in peace, **Romanza** (Krajsa). We miss you. ~ Your loving family and friends

In loving memory of **Romanza Krajsa**. We miss your smiling eyes. ~ Alan & Nancy Knoche

Happy Mother's Day, **Baba**! You are awesome. We love you! Enjoy! ~ Montanna, Sequoya & Niki

Happy Mother's Day, **Gummy**! You are wonderful. We love you! Enjoy! ~ Montanna, Sequoya & Niki

Happy Mother's Day, **Mom**! You are the greatest, and my best friend. ~ Michael D.

Mom (**Edith Gaughan**), you taught us the four letter words that really count: HELP, CARE, KISS, and LOVE. You can be proud we have passed it on to our children and grandchildren. Thank you, Grammy-DeeDee ~ Your family

Thank you, **Mom and Dad**. I love you very much! ~ XOXOXO, Bennett

In loving memory of our beloved mother, **Theresa Evanko**. \sim From your children, Dolores & Father Joe

In loving memory of **Anna C. Stranch**. ~ *Given by the Stranch children*

Dear **Mom**, we wish you the happiest Mother's Day. You deserve it! We love you! ~ Love, Erin, Danny, Matt, Cooper & Jake (Hi Grammy)

In loving memory of my grandmother, **Susanna Mamay**, and in appreciation of my mother, **Mary Ford**. Happy Mother's Day! ~ Marie S. Ford-Clemens

In loving memory of our dear mother, **Susanna Mamay**. Prayerfully remembering you on this day!
~ Your loving children, Mary, Stephen & Cathy

In loving memory of **Rita M. Simalchik**, former LPSCU National President. ~ From your son, Chuck

To **my wonderful mother**, from your loving daughter, Margaret Jollimore, LPSCU Trustee

In memory of **Lillian Jollimore**. ~ Dan & Margaret Jollimore

Father's Day Tributes

To **Anna Melko**. I am so very blessed to have you as my mother ~ Love, Elizabeth Melko, Branch 42

In loving memory of a wonderful mother, **Mary Tkacik**. ~ Anna Melko, Branch 42

To **Agnes C. Bucha** – Our love to you each and every day, and a thousand hugs. ~ Monica, Aggie, Mary Jo & Martine

Happy Mother's Day and God's blessing to my beautiful mother, **Mary Jacobs**. ~ With love from your daughter, Mary Lou

Happy Mother's Day to **Lucille Komorosky** from Mary Lou. God bless you for all you do.

Happy Mother's Day to a wonderful mother, **Anne C. Altavilla**, from your loving and grateful son, Father Phil Altavilla, V.E.

In memory of our mothers, Mary Polaha and Susanna Lichman from the Leo Lichman Family

Pather's Day Tributes

In memory of our wonderful father, **Joseph Chuckro**. ~ Your loving children, Patty, Butch,
David, Annette & families

In loving memory of **George A. Nadzam**, best father ever! ~ With love from Cindy, Dan, Terri, Dolly, Bob & Peggy

Happy Father's Day to my husband, **Dave Mathews**. ~ With love, Jan

In loving memory of our dad, **Al Durica**. You'll be forever in our hearts. ~ Love, Ruth Seech & Janice Mathews

In honor of all the **Fathers and Grandfathers of Branch 65**. Have a wonderful Father's Day!

To our Pappy Al (**Al Durica**). We love and miss you! ~ Your loving grandchildren and great-grandchildren

Boze Pozehnaj mojoho dada, John Goda ~ Sylvia

In honor of my father, **Michael Sabol**. ~ Given by Mary Ann Strauss

In memory of **Peter G. Vrbancic**, who was a great teacher to all. ~ Given by Marian (daughter) & Roger Krumhansl

In honor of all fathers, with special blessings for **LPSCU** and **LCA** fathers.

Blessings be granted to the fathers, living and deceased, in the **Cerven and Hladek families**.

In honor of **Gilbert Degenhart**, given by his 12 children and 39 grandchildren

In loving memory of my father, **Bernard "Mickey" McDade**. Remembering you with love. ~ Mary Jo

In memory of our fathers, **Michael Lichman and Joseph Polaha**. ~ From the Leo Lichman Family

Happy Father's Day to **Leo Lichman** from your devoted wife Dorothy and family

To all Fathers – Happy Father's Day! ~ LPSCU National President Theresa Kluchinski

To my father, **Lenny**, Happy Father's Day! ~ Love, Mary

In memory of our fathers, **Leonard Kluchinski** and Stanley Gluc. Although you are not with us, you are never far away. Although we cannot see you, you are in our hearts to stay! ~ Love, Lenny & Theresa

In loving memory of our fathers, **Thomas Gaughan, Sr. and Peter Bucha**. May you both rest in peace. ~ From your children, Tom & Ceil

In loving memory of our dad and husband, **John P. Polaha, Jr.** We miss you! ~ Regina, John, David, Kathleen & James

Happy Father's Day to the "**Big Guy**" from your kids, Patty, Tom & Tim, and your grandkids, Bridget, Colleen, Michael, Mary Beth & Patrick

In loving memory of my five brothers, **Franky**, **Marty**, **Johnny**, **Joey**, **and Tony**. What a great bunch of guys you were. I miss you more every day. ~ Your kid sister, Ceily

Herby, you are missed. We will always treasure our childhood memories. ~ Your loving sisters, Georgie, Donna & Mary

Dad, we have never stopped loving you. We miss you. ~ Your loving children, Georgie, Donna, Billy & Mary (Schimeneck)

In loving memory of our dad, **Joseph Bucha**. Happy Father's Day, Dad. You will never be forgotten. ~ From your loving children, MaryAnn, Peter, Joseph, Cathy & Alice

In loving memory of my father, **John Shinal**. ~ From your daughter, MaryAnn Ewasko

In memory of my dad, **William Ewasko**. ~ With love from your daughter, Diane

To our daddy, **Paul Jason** – Happy Father's Day! We love you. ~ Paul G. & Marissa

Happy Father's Day to Branch 6 Fathers and Grandfathers. ~ Given by MaryAnn Ewasko

In loving memory of my dad, **Michael F. Guza**. ~ Given by daughter Anita Gregory & family

In loving memory of three generations of Slovak leaders and loving fathers: **Joseph F., Joseph C.,** and **Joseph J. Krajsa**. ~ From their loving family

In loving memory of **Joseph J. Krajsa**, devoted son, father, and grandfather. Miss you more than you know.

In honor of our fathers, **John Hawley and Frank Napkora**. Happy Father's Day! ~ Hope & Mel Napkora

In loving memory of **Peter Papst**. ~ Given by his daughters, Petra, June & Beth

Happy Father's Day, **Gumps**! You are terrific! We love you! Enjoy! ~ Montanna, Sequoya & Niki

In loving memory of John J. Kosalko, Sr. and Paul A. Legenza, loving father and grand-fathers. ~ Given by your loving family

In loving memory **John J. Kosalko, Jr.**, loving husband and father. Always loved and never forgotten! ~ From your loving wife Jeanne and sons Eric & Jeff

Dad, thanks for the trip to Switzerland and all the sights we saw. That was a great time. ~ Michael D.

Thank you to our father and pop-pop, **William Gaughan**, for being a constant source of guidance and love. We appreciate you for everything. You are the wind beneath our wings. ~ Your family

In memory or our beloved father, **John P. Evanko**. ~ From your devoted children, Dolores

& Father Joe

In loving memory of **William W. Stranch, Sr.** ~ Given by the Stranch children

In loving memory of my father, **James R. Ford**. Prayerfully remembering you on this day! ~ Your loving daughter, Marie S. Ford-Clemens

In loving memory of my husband, **T/Sgt. James R. Ford**. Prayerfully remembering you on this day! ~ Your wife, Mary J. Ford

In loving memory of our dear dad, **Stephen Mamay**. Prayerfully remembering you on this day!
~ Your loving children, Mary, Stephen & Cathy

With loving thoughts: Joseph Pesta and Jordon Jollimore ~ Dan & Margaret Jollimore

In loving memory of the late **Paul Tkacik** of Helpa, Slovakia. ~ Anna Melko, loving daughter, Branch 42

In loving memory of my father, **George Melko**, **Sr.** ~ With love, Elizabeth Melko, Branch 42

Happy Father's Day to my dad, **Charlie Simalchik**. ~ With love always, Chuck

To **Martin G. Bucha** – Miss your energy, joy, and company. We love you! A thousand hugs. ~ Monica, Aggie, Mary Jo & Martine

In loving memory of **Donald D. Altavilla** from your grateful son, Father Phil Altavilla, V.E. ~ "Until we meet again, may God hold you in the palm of his hand."

MAY/JUNE 2009

Minutes of the Executive Finance Committee

Home Office, Wilkes-Barre, Pennsylvania

NOVEMBER 19, 2008

President Theresa Kluchinski called the meeting to order and offered a prayer, followed by the Pledge of Allegiance. Attendees: Theresa Kluchinski, president; Anita Gregory, vice president; Mary Jo Savidge, secretary-treasurer; and Mary Ann Ewasko, chairperson of trustees. The committee reviewed and accepted the Minutes from the October 29, 2008, Executive Finance Committee meeting.

Correspondence and Requests

The committee acknowledged all the correspondence read and approved the following request:

Fraternal Societies of Greater Pittsburgh requesting a donation to the Children's Hospital Fund Drive. Approved \$100.00

Financial Statement

The committee reviewed the following checking accounts as of October 31, 2008: M&T Bank – General Operating Account, M&T Bank – Home Office Checking Account, and Smith Barney Checking Account. The committee completed a review of the Balance and Revenue/Expense Statement for October 31, 2008. Graphs illustrating month-end balances for 2008 for the assets, liabilities, fund balance, premium income, investment income, and investments were presented and reviewed.

Smith Barney Citi Group Presentation

Ellen Bush and Karen Natishan, representatives from Smith Barney Citi Group, met with the committee to review our investment portfolio.

Bonds/Stocks/Pension Portfolio

The committee was provided copies of all reports from October 31, 2008, reviewing all activity, including CDs, Common Stocks, Preferred Stocks, Bonds, International Investments, Schedule D- Part 3 and 4. The Employee Retirement Plan was also reviewed.

There being no further business, the EFC adjourned.

Respectfully submitted,

Mary Jo Savidge

National Secretary-Treasurer

(The EFC did not hold a meeting in December 2008.)

JANUARY 28, 2009 - Conference Call Meeting

President Theresa Kluchinski called the meeting to order. Attendees: Theresa Kluchinski, president; Anita Gregory, vice president; Mary Jo Savidge, secretary-treasurer; and Mary Ann Ewasko, chairperson of trustees. The committee reviewed and accepted the Minutes from the November 19, 2008, Executive Finance Committee Meeting, with one correction.

Correspondence and Requests

The committee acknowledged all the correspondence read and approved the following requests:

- Western Pennsylvania Slovak Cultural Association, requesting sponsorship fee. Approved fee of \$250.00
- Slovak Catholic Federation requesting patron ad in the 57th National Convention Program Book. Approved \$100.00

Financial Statement

The committee reviewed the following checking accounts as of November 30, 2008, and December 31, 2008: M&T Bank – General Operating Account, M&T Bank – Home Office Checking Account, and Smith Barney Checking Account. The committee completed a review of the Balance and Revenue/ Expense statements for November 30, 2008, and December 31, 2008.

Bond/Stock/Pension Portfolio

The committee was provided copies of all reports from November 30, 2008, and December 31, 2008, reviewing all activity, including CDs, Common Stocks, Preferred Stocks, Bonds, International Investments, Schedule D-Part 3 and 4. The Employee Retirement Plan was also reviewed.

The committee reviewed the following: Direct Deposit/Credit Card, QuickBooks, and the Budget.

Other Business

The committee discussed the Audit Procedures, Disaster Recovery Procedures, and Unclaimed Property.

There being no further business, the EFC adjourned.

Respectfully submitted,

Mary Jo Savidge

National Secretary-Treasurer

FEBRUARY 25, 2009

President Theresa Kluchinski called the meeting to order and offered a prayer, followed by the Pledge of Allegiance. Attendees: Theresa Kluchinski, president; Anita Gregory, vice president; Mary Jo Savidge, secretary-treasurer; and Mary Ann Ewasko, chairperson of trustees. The committee reviewed and accepted the Minutes from the January 28, 2009, Executive Finance Committee Meeting.

Requests

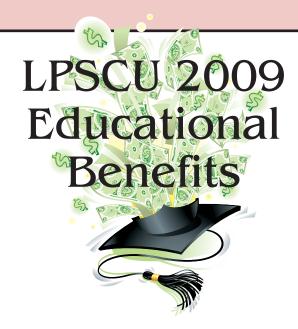
The committee approved the following requests:

- Slovak Catholic Federation requesting tickets for the 57th National Convention Banquet. Approved \$315.00 for 9 tickets
- Fraternal Societies of Greater Pittsburgh holding the Fraternalist of the Year Banquet. Approved \$200.00 for 4 tickets and \$75.00 for ad
- Lithuanian Catholic Press Society, publisher of the Draugas, requesting ad for the Gala Concert at Maria High School in Chicago. Approved \$100.00
- St. Augustine Health Campus, honoring Bishop Roger Gries. Requesting ad in program book. Approved \$125.00
- ❖ Jankola Library annual donation. *Approved \$100.00*
- Church of St. Joseph, Hazleton, Pennsylvania annual donation. Approved \$100.00
- Illinois Fraternal Congress Annual Meeting, requesting donation for Burn Camp. Approved \$100.00

Financial Statement

The committee reviewed the following checking accounts as of January 31, 2009: M&T Bank – General Operating Account, M&T Bank – Home Office Checking Account, and Smith Barney Checking Account.

continued on page 20



Catholic High School Award — \$150 One-Time Award

- Member of LPSCU for two (2) years with \$2,000 legal reserve life insurance plan.
- Must be Catholic high school freshman, sophomore, junior, or senior.
- Provide a wallet-size color photo.
- Application must be postmarked by June 30, 2009.

Bishop Grutka Award — \$1,000 (Maximum of \$2,000 per member)

- Member of LPSCU for two (2) years with \$5,000 legal reserve life insurance plan.
- Must be a lay person between 18-35 years of age.
- Must be of the Catholic religion (Latin Rite or Byzantine).
- Must be initiated fully into the Church (Baptized, Eucharist, and Confirmed) and continuing to be eligible to receive the sacraments of the Church.
- Must be a member of a Catholic parish.
- Must be active in parish/diocesan/campus ministry as Lector, Extraordinary Minister of Holy Communion, Adult Altar Server, Catechist/Aide, member of parish RCIA/C Team, Youth Minister, Parish Pastoral Council, Finance Council and/or other parish committees of organization.
- Active in organization or activity that promotes awareness of our Slovak heritage, culture, and traditions.
- Endorsed by your pastor and LPSCU branch secretary with additional endorsement provided by campus minister, youth minister, or pastoral associate.
- Attend or will attend an accredited college/university as a full time student.
- Provide a notice of acceptance or tuition receipt for the coming scholastic year.
- Provide a wallet-size color photo.
- Application must be postmarked by June 30, 2009.

St. Theresa of the Little Flower, Blessed André, St. John Vianney — \$300 Annually

 Member of LPSCU for two (2) years with \$2,000 legal reserve life insurance plan.

- Must re-apply each year while attending/completing studies for Religious Life.
- Provide a wallet-size color photo.
- Application must be postmarked by August 31, 2009.

Post-Graduate Award — \$300 One-Time Award

- Member of LPSCU for five (5) years with \$2,000 legal reserve life insurance plan.
- Degree must be awarded between July 1, 2008 and August 30, 2009.
- Provide photocopy of diploma received.
- Provide a wallet-size color photo.
- Application must be postmarked by August 31, 2009.

Applicants must meet all criteria and provide data indicated to be eligible. Incomplete applications or those missing data requirements will not be considered. All materials become the property of the LPSCU and will not be returned. Applications can be obtained by contacting the Home Office:

Phone — 570-823-3513 • Toll free — 888-834-6614 Fax — 570-823-4464 • E-mail — lpscu@lpscu.org Website — www.lpscu.org

> Ladies Pennsylvania Slovak Catholic Union Educational Benefit Committee P.O. Box 32, Wilkes-Barre, PA 18703

Do You Need a Gift for a Special Someone?

An LPSCU Life Insurance Certificate Makes The Perfect Gift

Do you need a gift for a friend or relative who is celebrating a First Holy Communion, Confirmation,

graduation, marriage, wedding anniversary, or the birth of a new baby? The LPSCU has the perfect gift for you to present to that special person. We offer a variety of life insurance plans from which to choose. An LPSCU life insurance certificate does more than just provide life insurance protection. As a member of the LPSCU, the insured is also eligible

for many fraternal benefits, including educational scholarships, attendance at Branch and District social events, and a bi-monthly magazine. An LPSCU life insurance certificate is truly a thoughtful, unique, and lasting gift.

For an application or additional information as to the type of life insurance plans offered by the LPSCU, contact your Branch Secretary or the Home Office toll free at 888/834-6614; phone 570/823-3513; fax 570/823-4464; or e-mail: lpscu@lpscu.org. Additional information is also available on the LPSCU website: www.lpscu.org.

Slovak Education Ministry Announces 2009 Scholarship Program

The Ministry of Education of the Slovak Republic announces the 2009 Government Scholarship Program. The Scholarship Program provides for university study in the Slovak Republic in the Slovak language (both undergraduate and graduate, **including** 1 year preparatory language training at the Comenius University in Bratislava).

The Government Scholarship Program is specifically intended to provide university education opportunities for Slovaks living abroad. As a result, Slovak organizations in the U.S. have a unique ability to influence the candidate selection process because the Ministry of Education requires any candidate to be endorsed by local Slovak organizations.

Candidates may select any study program that interests them at any accredited university in Slovakia. The Ministry of Education, however, recommends following priority study departments. Candidates to the following study departments shall be prioritized during the selection process: Pedagogy; Humanities Sciences; Art; Social and Behavioural Sciences; Journalism and Information; Economy and Management; Inanimate Nature Sciences; Animate Nature Sciences; Ecology and Environmental Sciences; Architecture and Civil Engineering; Construction Engineering, Technology, Production and Communication; Agriculture; Forestry; Veterinary Sciences;

Fraternal Societies of Northeastern Pennsylvania



FLAG DAY AT THE BALLPARK

Friday, June 5, 2009

Game Time: 7 p.m. Lackawanna County

PRICE
Members - \$15.00 per person
Non-members - \$25.00 per person

Includes:

Dinner on covered deck in right field!
Watch as one member throws out the first pitch!
All the camaraderie you can get!

Please make reservations by Friday, May 22, 2009 Ask for Theresa or Mary Jo — 570/823-3513 or 888/834-6614

RESERVATIONS MUST BE PAID FOR BY MAY 31, 2009

Make checks payable to LPSCU.

Water Management; Nonmedical Health Sciences; Mathematics and Statistics; Information Sciences and Technologies. (Medical Sciences, Dentistry, and Pharmaceutics are not recommended by the Ministry of Education in 2009.)

Application and Selection Process

Candidates need to submit their applications to the Ministry of Foreign Affairs of the Slovak Republic by May 30, 2009. **Applications received after May 30, 2009, will not be accepted.**

Candidates may apply individually directly to the Ministry of Foreign Affairs – OKUD, Hlboka cesta 2, 833 36 Bratislava. The Slovak Embassy in Washington, D.C., is also willing to provide assistance in the filling out of applications.

Scholarship Applications shall include the following documents (please consult also Section 32 of the Application Form):

- Document proving the level of education (superlegalization required – please contact the Embassy)
- Study results from college or other higher education institution, if available
- Birth Certificate (verified translation)
- Recommendation from two professors including their working field and institution they represent
- Personally signed Curriculum Vitae
- Medical Certificate (Form enclosed in the Scholarship Application)
- Documents giving evidence of scientific or specialized publications by the applicant (if available)
- Photographs, slides, cassettes, scores of original work (art study only)
- Document of Integrity
- Recommendation from applicant's local Slovak organization

The Selection Committee of the Slovak Ministry of Education shall evaluate the candidates according to two basic criteria which are: 1) high school grade-average of minimum 80% and 2) selected study program.

A selected candidate must begin classes according to the date set by the university, but September 30, 2009, at the latest.

For "Conditions for the provision of scholarships by the Government of the Slovak Republic" as well as "Information on the financial terms of the scholarship" you may consult with Michal Pavuk, First Secretary, Embassy of the Slovak Republic, Washington, D.C. (cell phone 202/361-8315).

Should you have further questions about this scholarship or the application process, please feel free to consult with Mr. Pavuk at the cell number listed above or by email at michal.pavuk@mzv.sk. He is committed to providing strong support and assistance to those interested in the proper arrangement of their paperwork.

Slovak Heritage Society Presents Books

Special presentations of the book *Slovak Folk Customs and Traditions* highlighted activities dur-ing the 25th Anniversary Year of the Slovak Heritage Soci-ety of Northeastern Pennsylvania. The publication, originally written in Slovak by Martin and Rudolf Bosak, was translated into English and edited by the Slovak Heritage Society.

Society Chairperson Philip R. Tuhy presented a copy of the volume to Bill Kelly, CEO of WVIA-TV, along with a check covering copies of the station's documentary, "The Extraordinary Journey – The Eastern Europeans of Northeastern Penn-sylvania." Shared comments of thanks and appreciation were extended between WVIA-TV and the Slovak Heritage Society of Northeastern Pennsylvania.

CEO Kelly praised the detailed authenticity of the Slovak customs and traditions in the book and its close association with material content of the documentary film. Mr. Tuhy expressed thanks to the station for its preservation series on our Slovak heritage which is so valuable to present and future generations.

wia

Philip R. Tuhy (left) presents a copy of the book Slovak Folk Customs and Traditions to Bill Kelly, CEO of WVIA-TV, along with a check covering copies of the station's documentary, "The Extraordinary Journey – The Eastern Europeans of Northeastern Pennsylvania."

The station reported that the film received the highest viewer response when it was used to kick off their campaign for support.

Copies of the Slovak Heritage Society's book have also been presented to area colleges and universities in Northeastern Pennsylvania and most recently to area community libraries, including Back Mountain Memorial Library, Gate of Heaven School, and Dallas School District, all in Dallas, Pennsylvania; Hoyt Library, Good Shepherd Academy, and Wyoming Valley West School District, Kingston, Pennsylvania; Mill Memorial Library and Nanticoke Area School District, Nanticoke, Pennsylvania: Hanover Area School District, Han-over Township, Pennsylvania; Plymouth Library and Main Street Elementary School,

Plymouth, Pennsylvania; Osterhout Free Library, Holy Redeemer Catholic High School, and Luzerne County Historical Society, Wilkes-Barre, Pennsylvania.

The printings of *Slovak Folk Customs and Traditions* were completed by the Society with limited copies currently available. The group's website is www.shsnepa.org.

Know Your LPSCH Benefits

Paid Up At Age 80 Plus Twenty-five Years

This fraternal benefit is for LPSCU members who are insured through our Whole Life Insurance Plan. Any member holding a Whole Life Insurance Certificate with an issue date of January 1, 1988, and thereafter, will be provided the Paid Up Certificate Benefit on the anniversary date of the insurance certificate when the following conditions are met:

- The member reaches 80 years of age. (Age 80 is based on the birth date provided on the original application filed with the Home Office.)
- The Whole Life Insurance Certificate has been in effect for at least 25 years.

Thus, any member having a Whole Life Insurance Certificate and reaching the age of 80 years will automatically have his or her certificate paid up as long as the certificate has been in existence for 25 years. If a member reaches 80 years of age and the Whole Life Insurance Certificate has not reached its 25th anniversary, the certificate will not be considered paid in full until its 25th anniversary.

It is important to know what your fraternal benefits are as a member of the LPSCU. Watch for future articles that will apprise you of additional LPSCU fraternal benefits.

Cooking Corner

HALUSKY WITH CABBAGE

1 head cabbage 2 tsp. salt

3 Tbsp. butter 3 large potatoes (grated)
1 egg, beaten 1½ tsp. salt

2½ cups flour

Cut cabbage in half and cut out the core. Cut cabbage into fine strips. Sprinkle 2 tsp. salt through cabbage and let stand for 10 minutes. Melt butter in saucepan and let brown nicely. Squeeze out cabbage and add to butter. Cook until tender. Peel and grate the potatoes. Add beaten egg to potatoes and mix together. Add flour and salt and mix thoroughly. (If dough appears stiff, add a little lukewarm water.)

With a spoon or knife, drop bits of the dough mixture into boiling, salted water. Halusky should

be about ½ inch thick. To prevent sticking, dip the spoon or knife into boiling water. Halusky are cooked when they float to the surface. Remove the pan from the stove and rinse the halusky in lukewarm water. Drain in a colander and place the halusky in a bowl. Put the cabbage over the halusky and stir lightly. Serve.



IFC Announces Adult and Youth FOTY Program

The Indiana Fraternal Congress announces its Adult and Youth Fraternalist of the Year Program to recognize an adult and youth within the fraternal benefit system who, through example and accomplishment, provided outstanding volunteer service to his or her lodge, society, and community during the past year.

The following criteria apply:

- The applicant must be between the ages of 12-22 to be nominated for the Youth award. Those individuals 23 and older may apply for the adult award.
- The applicant must be a member of an Indiana fraternal benefit society for at least two years. (The LPSCU is a member of the IFC; therefore, our Indiana members could qualify for one of these awards.)
- Nominees will be judged on activities completed within the last 12 months.
- Individuals who are compensated by their society for their volunteer efforts are not eligible to receive an award.
- The Adult and Youth awards can be won only once by an individual.

Slovak Heritage Society Holds Slovak "Show and Tell"

A Slovak Show and Tell was held recently by the Slovak Heritage Society of Northeastern Pennsylvania as part of its 25th Anniversary Celebration. The affair took place at St. Matthew's Slovak Lutheran Church, Wilkes-Barre, Pennsylvania.

Attendees enjoyed the "Show" portion which featured a picture/slide presentation of activities sponsored by the Slovak Heritage Society over the past quarter century. The "Tell" portion afforded members, guests, and the public attending a chance to share memories of Slovak traditions and experiences enjoyed with their families over the years. The occasion included the singing of Slovak songs accompanied on the accordion by Andrew Chuba of Wilkes-Barre.



Slovak Heritage Society members pictured are, front row L-R: Recording Secretary Anna Hudock, Chairman Philip R. Tuhy, Corresponding Secretary Bernadette Yencha, Andrew Chuba, and Public Relations Board Member William A. Zdancewicz. Back row, from left: Joseph and Anna Biros, Stanley Hozempa, Board Member Helen Savinski, Florence Hozempa, Board Member Dorothy Sullivan, Thomas Check, Financial Advisor Board Member Magdalen Benish, Darina Tuhy, Board Member Betty Pirnick, and Margaret Baker.

An engraved plaque will be presented to the adult and youth honorees at the annual meeting of the Indiana Fraternal Congress in August 2009. Travel, lodging, and meal expenses for the honorees will be paid by the sponsoring societies. A \$100 check will be awarded on behalf of each honoree to the nonprofit, charitable organization of his or her choice.

To request a Nomination Form, please call the LPSCU

Home Office at 570/823-3513 or toll free 888/834-6614. **Completed Nomination Forms must be sent to the LPSCU Home Office by July 10, 2009**, for endorsement by the National President, who will then mail the Nomination Form to the Chairperson of the IFC Adult and Youth Fraternalist of the Youth Program. The IFC has specified that all completed Nomination Forms sent to its Chairperson must be postmarked no later than July 20, 2009.

Honorary Consuls Meet

All 12 Slovak Honorary Consuls in the United States recently held a conference at the Slovak Embassy in Washington, D.C. The two-day session included speakers from the U.S. Commerce Department, Slovak Ministry of Economy, Slovak Commercial and Economic Section from New York, U.S. Department for Homeland Security, and several staff members from the Slovak Embassy. The Consuls were informed how to better represent Slovakia in the fields of culture, education, and economy.

Slovak Ambassador Peter Burian also held a reception for the group at his residence in McLean, Virginia. The reception included a meeting with the Executive Committee of Friends of Slovakia to discuss areas of expanded cooperation. It was agreed that FOS would keep the Consuls informed of their Washington, D.C. events, including programs with Washington think tanks that might be viewed on the internet in order to make their activities more accessible to actual and potential Friends of Slovakia across the country. The Consuls were also briefed on the wide range of FOS activities including the Slovak Scholars program, the availability of bronze plaques on the FOS Wall of Honor, and plans for participation with the Slovak Embassy in celebrating the 20th anniversary of the Velvet Revolution in November.



The Slovak Honorary Consuls and the Slovak Embassy staff gather outside the Embassy at the conclusion of their meeting. Slovak Ambassador Peter Burian is shown in the middle of the photo (next to the ladies) and Slovak Honorary Consul Joseph Senko, member of LPSCU Pittsburgh Branch 42, is at the extreme right.

PAS Performs "Drotár" Concert Fundraiser

What a concert! On Sunday, November 23, 2008, PAS (the Pittsburgh Area Slovak Folk Ensemble), treated its audience to a fabulous and very unique performance at the Antonian Theatre at Pittsburgh's Carlow University. The enthusiastic crowd would concur that the troupe put on quite a show of traditional songs and dances that was both entertaining and educational.

The concert centered on the theme of the *Drotár*, or tinker. As noted in the concert program, many Slovak *staré baby* (old grandmothers) remembered when the tinkers used to visit their villages and would announce their arrival with the words: "*Hrce misky, drotovat'!*" (Pots and bowls to tinker).

A tinker was a common occupation of men in Slovakia during the early modern era of European history. The PAS portrayal of the life of the drotar dated from the 18th century, the time of Maria Teresa, the beloved Empress of Austria and Queen of Hungary.

Many of these tinkers came from the relatively poor areas of Kysuce and Trenčín in northwest Slovakia. Because times were tough in their homeland, these Slovak tinkers sought work not only in Slovakia and other parts of Hungary, but throughout Europe. They traveled from place to place, carrying everything they needed in a knapsack-like toolbox on their backs. They repaired items with wire, and mended dishes and other ceramic and tin objects. The tinkers also sold objects made of tin and wire such as pots and pans, whisks, sieves, strainers, trays, ladles, skewers, cake and cookie tins, cutters, trivets, mousetraps, and other useful household goods. The drotár was also a source of information about distant places, often sharing interesting and exciting stories, some of which no doubt may have been exaggerated to create a good tale.

Slovaks considered the occupation of drotár to be a worthy one, and their special skills were usually passed down the generations, from father (*otec*) and grandfather (*dedo*) to sons and grandsons. Fathers and sons often worked or even traveled together.

The concert program noted the special custom associated with the birth of a son to a family of tinkers. The family put the newborn infant on a "long-handled board," and then put the baby through an open window of the home. The family then collectively recited the Slovak expression, "Svetom moje svetom" (Set out on a journey to the world). The family anticipated that the child would one day make his way in the world, and make it his own.

Slovak tinkers could be found throughout Europe, everywhere from Russia to France and Italy. Their humble profession continued until the early 20th century, and during their heyday, as many as 5,000-10,000 Slovak drotári roamed around the continent.

The concert itself was a story of the life of the drotár, but it was also a portrayal of the different songs and dances from the various regions of Slovakia where the drotár journeyed. Each of the four acts portrayed a particular region or theme, and also the various customs observed during holidays and various celebrations. The opening scene depicted a drotár learning his craft. The Second Act was set during the early spring, and noted the customs of *Fašiangy* (Shrovetide or Mardi Gras). The Third Act featured a rendition called *Hviezdnata Noc* (Starry Night), which represented traditional



Seated in front of the entire dance ensemble are, L-R: Branch 42 members Sylvia Goda, Joseph Senko (Slovak Honorary Consul), his wife Albina, and Cecilia Sarocky.

Eastern Slovak dance. It included a men's slapping dance (*čapaš*), a *czardaš*, and a *kručena*, a whirling dance.

The dances were a prelude to a traditional wedding ceremony, one of the most important of customs that cemented family life in Slovakia. The portrayal included the moving scene where the bride and groom knelt before their parents to bid their farewells and ask forgiveness for any transgressions they had committed. The climax of the ceremony was the *parta*, when the ladies of the family remove the bride's elaborately decorated headdress and replace it with the *cepec* (a matron's bonnet). The traditional bridal dance (*Redovy*) followed, with all who dance with the bride throwing in a coin to help the young couple get started in life.

The final act portrayed the celebration of the birth of the child Joseph II to Maria Teresa. First, PAS performed several lively dances from the Detva region of central Slovakia (where the troupe will be performing this summer). The child's birth was announced, and a great cheer of joy echoed. Then the drotári (tinkers) presented the newborn with the gift of a heart made of wire, and the Queen declared that henceforth, all tinkers would be free of any form of serfdom.

The program concluded with an array of dances of jubilation, folk songs, and the always popular *Zbojnický Odzemok* (The Robbers' Leaping Dance, famous from the time of the Slovak Robin Hood, *Juraj Jánosík*), which featured a dance with the long-handled wooden axe known as a *valaška*.

Many LPSCU members from the Pittsburgh area were among those enjoying the concert.

The performance ended in a storm of well-deserved applause. PAS chose to stage this wonderful drama to celebrate its 35th year as one of Pittsburgh's premier ethnic song and dance groups. PAS owes much of its success to the devoted work of all its members and their families, and especially John and Angela Lipchick, who direct the ensemble.

With its performance of *Drotár*, PAS hoped to raise some money to help fund its 2009 trip to Detva, Slovakia, where they will perform with some of the best folk groups from across the country. Despite making some progress through fundraisers over the last few months, the group still needs donations to help make their trip to Slovakia possible. Anyone interested in supporting this deserving cause may send a check to help defray expenses.

Please send your donations to: PAS Folk Ensemble, 1254 Old Concord Road, Monroeville, PA 15146 (telephone 412/373-3873). For more information about PAS, visit their website at www.pasfolkensemble.weebly.com.

Michael J. Kopanic, Jr., Ph.D.

Dear Junior Members,

Have you ever wondered what happened to the dinosaurs? They were the dominant land animal for over 150 million years and then, about 65 million years ago, they just disappeared, leaving behind only their fossilized remains. Although many plants and animals have disappeared over the years, the dinosaur is the best known. Scientists have long sought to discover why these creatures became extinct.



One widely held theory is that an asteroid or meteorite a large rock from outer space – hit the earth during the time of the dinosaurs. It was so large and its impact was so great that it affected the earth in numerous ways that would eventually doom the dinosaur. The asteroid's impact was many times more powerful than the eruption of an ordinary volcano. It threw

a column of dust high up into the stratosphere. This dust cloud was so thick that it darkened the whole earth for many months. Because of this, plants could not get the light they needed to grow and they began to die. This affected the plant-eating dinosaurs because it destroyed their food supply. As they began to starve to death, it affected the carniverous or meat-eating dinosaurs because their food supply was dying off. The dust cloud also blocked the warming rays of the sun, so the planet began to get much colder. The scientists believe that the dinosaurs could not survive this double blow of a lack of food and warmth. One thing is certain – Whatever caused the death of the dinosaurs was truly catastrophic because it also caused the death of around 70% of all of the species on the earth at that time.

Geologists, scientists who study rocks, can tell the age of rocks partly because of the fossils they contain. These fossils are the hard parts of a living organism – bones, teeth, shells, wood – that are often preserved after the organism dies. To be preserved, an organism must be in an environment where it is protected from oxidation and bacterial decay. Fossils are most readily preserved in environments covered by water such as tar pits, swamps, and deep lakes. In its rocks, the earth holds a billion year record of its history.

A site exists in Italy where layers of exposed rocks record the history of the earth. Beginning with rocks that once lay upon the floor of the ocean, layer upon layer exposes fossils from the various eras of time. But suddenly, the fossils disappear and layers of clay are exposed. This clay was a clue to what caused the mass extinctions. There are no special chemicals in the clay, but small traces of iridium were found. This metal is very rare and is found only in rocks that fall as meteorites, from outer space. This added credence to

the scientists' theory that an asteroid or meteorite impacted the earth and caused the extinction of the dinosaurs.

Although dinosaur remains have been around for millions of years, people knew very little about these extraordinary creatures until the 1800s. One of the first people to discover dinosaur remains was Dr. Gideon Mantell, a British physician and natural historian. He is credited with discovering the first fossils identified as originating from a dinosaur, which were teeth belonging to an Iguanodon, a large, bulky plant-eating dinosaur. Another British scientist named Sir Richard Owen is credited with naming the creatures "dinosaurs," meaning "terrible lizards." Thus began the science of palentology, the study of the forms of life existing in prehistoric or geologic times, as represented by the fossils of plants, animals, and other organisms.

The detective work will keep on going and in time the clues will fit together and we may be able to find out exactly what happened to our earth 65 million years ago. It is hard to believe the earth has been around that long!

Cecilia B. Gaughan, Fraternal Activities Director

Kids in the Kitchen

MAKE MOM A MEAL!

Hey kids, Mother's Day is May 10th. What are you going to do about it? I have a great idea. How about cooking Mom a meal? With a little help from Dad or Grandma and Pop-pop, you can surprise Mom (and the rest of the family) with a special Mther's Day dinner. Talk to Dad or someone older and ask them to buy you a 5-6 lb. roasting chicken. Remove the wrapping and wash the chicken. Following the directions on the wrapping, put the chicken in a roasting bag or roasting tin along with baby carrots, potatoes, and some seasoning. While the chicken cooks, you can set the table and make a salad and some Jell-O for dessert. Won't Mom be surprised when you treat her to this special dinner on her special day!

A "HERO" FOR YOUR HERO

On Father's Day, June 21st, let's salute Dad with a special sandwich. Depending on where you live in the country, it's called a grinder, a sub (for its submarine shape), or a hoagie. Basically it's a sandwich stuffed with cold cuts and cheese. It's also called by another popular name: a hero sandwich. And that's perfect because, after all, Dad is our hero!

This is what you'll need: Cut a small loaf of French bread or a long French roll in half, lengthwise. Spread on mayonnaise or mustard. Layer on slices of ham, salami, and cheese (Provolone, Swiss, or American). Top with shredded lettuce and sliced tomatoes. Add onions, pickles, olives, and or hot peppers. Drizzle with Italian salad dressing. Serve with potato or corn chips and a cold glass of lemonade or iced tea. Dad should really enjoy this "hero" sandwich made especially for him.



Dinosaur Trivia

- Dinosaurs did not live in the sea as the dolphins and whales do. They waded into the water and swam out into the sea for short distances, as horses can.
- Over 50 different species of dinosaurs have been found in Wyoming.
- The biggest dinosaurs were gigantic, slow-moving, tiny-headed, cow-like plant-eaters (sauropods) from the late
 Jurassic and the Cretaceous period. They were estimated
 to have had a life-span of about 100 years.
- One of the biggest dinosaurs is the Seismosaurus (sizemo-saw-rus). This monster measured over 120 feet long and weighed 30 to 80 tons! Seismosaurus fossils have been found in New Mexico.
- The Tyrannosaurus Rex was a fierce, meat-eating dinosaur. He walked on huge, powerful legs but his arms were only 3 feet long. His long pointed tail provided balance and allowed for quick turns while he chased down prey. T. rex could eat up to 500 pounds of meat and bone in one bite!
- The earliest known dinosaurs are from the Triassic period, and are about 230 million years old. They were relatively small.
- In spite of their tremendous size, no dinosaurs were as large as Blue whales, which are the biggest creatures ever to have lived on earth. At nearly 200 tons, they weigh more than a DC-10 commercial airliner!

Memorial Day

Memorials keep memories alive. They remind us of special people or events. Memorial Day honors the memory of the men and women who lost their lives while serving our

country. It is celebrated on the last Monday in May.



Memorial Day is also known as Decoration Day, because graves of the dead are traditionally decorated with flowers and flags. Veterans' groups, often with the help of children, still decorate gravesites in cemeteries around the world. In this country, there are often parades, patriotic speeches, and church

services on Memorial Day. Military honor guards fire 21-gun salutes and buglers play "Taps."

In 2000, President Clinton and the U.S. Congress urged Americans to put "memorial" back into Memorial Day by participating in a National Moment of Remembrance. At 3 p.m. local time on Memorial Day, Americans everywhere are encouraged to pause for one minute to pay tribute to our fallen heroes. We ask that "Taps" be played on the radio and television stations and that those who are driving turn on their headlights.

We need to reclaim this national holiday as a day to honor and remember those young men and women who have left us too soon. We mourn their deaths and we are ever so grateful that we have such heroes.

Helping Wildlife

It's that time of the year. You'll be out walking or riding in the car and you may see an injured bird or animal as you pass by. What should you do?

Animal experts offer these tips:

Be patient. If you think the animal is abandoned, stay away from it and observe. The parent may return.

It's okay to put a small, featherless baby bird back into its nest if it appears uninjured. A young bird with feathers is

a fledgling. You may see them perched on the ground or on a branch. Most likely the parent is nearby watching. Do nothing unless the fledgling appears to be in some type of danger.



Baby rabbits begin to leave the nest

and explore at about a month old. They are capable of feeding themselves at this point, even though they look very small. When a baby bunny is the size of your palm, he is ready to be on his own, unless he is obviously injured or sick.

Opossums "play dead" when they are frightened, and they are very convincing. Should you find an "unconscious" possum in your garage or garbage can, leave the garage door open, or gently tip the can on its side. Leave the area for a few hours, and most likely the opossum will leave too.

Be aware: Injured wild animals are frightened and will use their defenses such as scratching and biting. Your safety is primary. Ask for an adult's help to notify the Game Commission. They have the skills and knowledge to handle an injured animal.

Never approach raccoons, foxes, groundhogs, bats, or skunks as these mammals can carry rabies. Call the Game Commission right away if you see these animals behaving strangely, or if they seem to be unafraid to approach you.

Don't handle an injured animal more than necessary. They can become overly stressed and go into shock, making the chances of saving them more difficult.

A good rule to remember is if something is difficult for you to catch, it probably does not need your help.

Bicycle Bits

- America's first bicycle company, Pope Bicycle, was established in 1877.
- There are over 99 million bicyclists in the United States and of these 44 million are kids under the age of 16.
- In China, bikes are the main mode of transportation. For every car, there are 250 bicycles.
- The longest tandem "bicycle built for two" was one that was actually built for 35. The record breaking bike is 66 feet, 11 inches long.
- Half of the parts of a typical bicycle are found in the chain.



March 11, 2009

Ladies Pennsylvania Slovak Catholic Union 71 South Washington Street Wilkes-Barre, PA 18701

CPSActuaries

Ladies:

This will certify that we have completed a valuation of the outstanding certificates of the Society as of December 31, 2008, according to the schedules of insurance submitted to us, and have found the reserves to be as follows:

41 SI 3%	\$	108,005
80 CET 4%		6
80 CSO 4.5%		48,364
80 CSO 4%		158,676
80 CSO 4.5%	2	,247,619
80 CSO 5%	2	,168,220
80 CSO 5.5%		724,412
AE 3%		628,768
AM 3%	3	,573,157
Unearned Premium Reserve		28,758
For AIDS Risk		7,800
Deficient Premiums Reserve		9,090
Reserve for A&H Riders		745
Reinsurance Credit		_
Total Life Reserve	\$ 9	,703,619
Reserve for Accident & Health Certificates		<i>—</i>
Total Reserve	\$ 9	,703,619

The Society's valuation indicates that on the bases specified above, the future assessments of the Society at the net rates then being collected, together with the admitted assets as they appeared in the Society's 2008 annual statement, were sufficient to meet all certificates as they mature by their terms with a surplus of \$3,950,452 (or 38.19%) above the statutory standards.

Ratios of assets to liabilities: 2008-138.19%; 2007-150.88%; 2006-154.04%; 2005-156.08%; 2004-157.44%.

Sincerely,

Allan Ferrone, FSA, MAAA, Actuary

EFC Minutes

continued from page 12

Bond/Stock/Pension Portfolio

The committee was provided copies of all reports from January 31, 2009, reviewing all activity, including CDs, Common Stocks, Preferred Stocks, Bonds, International Investments, Schedule D-Part 3 and 4. The Employee Retirement Plan was also reviewed.

The committee reviewed the following: Direct Deposit/Credit Card and QuickBooks.

Other Business

The committee discussed the Disaster Recovery Procedures and Unclaimed Property and completed the 2009 schedule of the Executive Finance Committee meetings.

There being no further business, the EFC adjourned.

Respectfully submitted,

Mary Jo Savidge

National Secretary-Treasurer

The Breath of God

continued from page 3

and instead accepts the demanding call of faith in God. Faith demands courage and, in turn, encourages the faithful.

- 5. **Knowledge**. When we speak of knowledge today, we generally refer to the comprehension of facts through the use of our mind and intellect. From the faith perspective, to speak of knowledge is to speak of personal experience and of the acceptance and action that develops from that experience. To know God is to experience God personally, to acknowledge him as God and to respond to God's call to do justice and to defend those who cannot defend themselves the unborn, the elderly, the sick, the needy, and the poor. Knowledge helps us know which things are important and which things are not. It is the knowledge of God not knowledge of facts or opinion that is the Spirit's gift.
- 6. **Reverence (Piety)**. This refers to the love that one has for God and to the loyal respect shown to God. This love and loyalty are manifested not simply by mechanically fulfilling one's religious obligations; rather, they are shown through our real love and concern for others. Reverence demands that we remember who is in charge God and that we are servants of God.
- 7. Wonder and Awe in God's Presence (Fear of the Lord). Unfortunately, to some, use of the word "fear" refers to that state produced in mind and body by some threatening situation. Fear, then, is normally understood as an unpleasant emotion brought about by one's anticipation or awareness of danger. To people of faith, "fear of the Lord" is more akin to "awe" recognition of the majesty of God and our dependence on God. To fear the Lord, to stand in wonder and awe in God's presence, means that we acknowledge God's greatness and offer him our humble, reverent service.

These special gifts describe the Spirit-filled life to which we Christians are called, thanks to our Baptism. But, like so many gifts, the gifts of the Spirit bring with them a task. The gifts are given as potentialities and are brought to their fulfillment through a lifetime of development and use. In the development of these gifts both the individual Christian and the greater community are enriched. The Breath of God, the Spirit of God, enables us to recreate our world in the love of the God who loved us enough to become one of us, to die for us and to rise for us!

Rev. Philip A. Altavilla, V.E.