



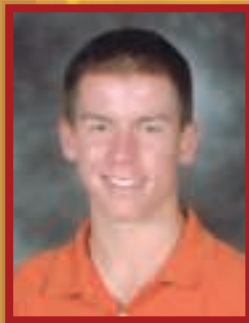
Siblings Amanda and James Silay Receive LPSCU 2010 Youth Achievement Award

Amanda Silay and James Silay, both 18, of Pittsburgh, Pennsylvania, have been named co-recipients of the LPSCU's 2010 Youth Achievement Award. They are members of Pittsburgh Branch 64. The twins are the children of Bill and Nancy Silay of Pittsburgh.



Amanda was nominated for the award by Stephanie Francis, one of her teachers at Northgate High School in Pittsburgh. Ms. Francis states that, throughout the five years that she has known Amanda, she "has been an exemplary student, athlete, leader, and community member. She is extremely likable, well poised, and good-natured. She is enthusiastic about life and always has a positive attitude. She is a mature and sincere person who has greatly added to the overall atmosphere of Northgate High School."

As an active member of the National Honor Society, Amanda does various community service projects. She is a mentor of younger students in the Avalon and Bellevue communities, where she serves as a positive role model for today's youth. She volunteered for North Boroughs 5K Run/Walk, Special Olympics, All Girls Lock-In, and Avalon V.F.C. Fish Fry. Amanda was a large contributor to this year's Volley for the Cure game where she helped write and send letters to community businesses in search of donations, coordinated activities at the event, and emceed the program.



Among the honors Amanda has received are the Jack Brice Award, Tribune Review Outstanding Young Citizen Award, KDKA Extra Effort Award, and First-Team All Section Volleyball.

Amanda's brother James was nominated for the Youth Achievement Award by Cynthia J. Cromer, French teacher, National Honor Society advisor, and French Club advisor at Northgate Middle/High School in Pittsburgh. Ms. Cromer has known James since he was in the 7th grade. She states, "James is a sincere, respectful, and well-respected young man who cares about his classes, community service, and has great ambitions. He will do whatever is asked of him, and will give more than is expected. He truly cares about

making a difference in our school, community, and beyond."

James is ranked #1 in his class. He is a member of the Student Council, National Honor Society, school newspaper staff, Students Against Destructive Decisions, yearbook staff, Students Together Organizing Prevention, Mentoring Program, and Gifted and Talented Education. He is also a Junior Rotarian at North Boroughs Rotary, and is the student representative to the School Board. James is involved in his school's Cross Country, Swimming, Track, and Volleyball teams, and is a swimmer and volunteer coach at Northgate Aquatics Club. He also volunteers at North Boroughs YMCA 5K Fun Run and Walk and Northgate's School Elevator and Refreshment Stand.

Among James' many honors and achievements are the Jack Brice Award, Tribune Review Outstanding Young Citizen Award, Wendy's High School Heisman School Winner, Scholar-Athlete Award, Tri-Athlete Award, 14th Congressional District of Pennsylvania Arts Forum Award, and President's Volunteer Service Award. He is listed in Who's Who Among American High School Students and serves as president of the National Honor Society.

The LPSCU extends congratulations to Amanda Silay and James Silay on receiving the 2010 Youth Achievement Award. We are proud of their outstanding accomplishments and achievements and wish them both continued success in their future educational endeavors.

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Calendar of Events

MAY

- 1** — Join Hands Day
- 2** — Lehigh Valley Okres Mother/Daughter Mass at Incarnation of Our Lord Church, Thomas and Buchanan streets, Bethlehem, Pennsylvania at 10:30 a.m. with punch reception and luncheon to follow at the Green Pond Country Club, 3604 Farmersville Road, Bethlehem Township, Pennsylvania. For reservations, call your Branch Secretary or Okres officers before April 26.
- 8** — The Western Pennsylvania Slovak Cultural Associations sponsors a Slovak Wine Tasting event for members and guests at Gypsy Café, 1330 Bingham Street, South Side, Pittsburgh, Pennsylvania, starting at 1:00 p.m. Cost is \$25.00. Attendance is limited. *See page 17 for more details.*
- 20** — **Deadline to submit articles for July/August Zornicka.**
- 23** — Rev. Dianiska District Meeting at St. Mary of the Immaculate Conception Parish Hall, 134 S. Washington Street, Wilkes-Barre, Pennsylvania, at 1:30 p.m. (*Note time change for this meeting.*) Branches 6 and 48 will host.

JUNE

- 4** — Deadline to make a reservation to attend "Flag Day at the Ballpark," sponsored by the Fraternal Societies of Northeastern Pennsylvania on Monday, June 14. *See page 13 for details.*
- 4** — Deadline to book accommodations for the 2010 Summer School of the Slovak Language and Culture sponsored by the Centre for Language and Academic Preparation of the Bratislava School of Law, July 5-23, in Bratislava, Slovakia. Enrollment Application deadline is June 30. *See page 12 for more details.*
- 5** — LPSCU Telephone Conference Meeting
- 30** — Deadline to send in your entry for our "Family Membership" Contest.
- 30** — Deadline to apply for a 2010 Catholic High School Award and Bishop Grutka Award.

JULY

- 10** — SS.C.M. Sisters' Summer Festival. *See page 5.*
- 20** — **Deadline to submit articles for September/October Zornicka.**
- 20** — Deadline to submit your message/photo honoring our 2010 member-graduates. *See page 15 for more details.*
- 24** — Rev. Dianiska District's Youth Bowling Party at Modern Lanes, Exeter, Pennsylvania, from 1:00-4:00 p.m. Make reservations with your Branch Secretary by July 17. *See page 4 for more details.*
- 25** — 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.

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(USPS 699-520)

ZORNICKA (Morning Star), a bi-monthly magazine, is the official publication of the Ladies Pennsylvania Slovak Catholic Union, National Headquarters, 71 South Washington Street, Wilkes-Barre, PA 18701.

Send articles for publication to Margaret A. Ferri, Public Relations Director, 428 E. Frankford Street, Bethlehem, PA 18018. Articles must be received by the 25th of the month, five weeks prior to the issue date.

Printed by Triangle Press, 6720 Allentown Blvd., Harrisburg, PA 17112.

Periodical Postage paid at Wilkes-Barre, PA 18701 and additional entries.

Subscription Rate: Members — free; non-members — \$15.00 per year.

Postmaster: Send address changes only to: Zornicka (Morning Star), Ladies Pennsylvania Slovak Catholic Union, 71 South Washington Street, Wilkes-Barre, PA 18701.

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Spiritual Advisor's Message

"The Fruits of the Spirit"



Fr. Altavilla

As we journey through this Easter season, we anticipate celebrating the great Feast of Pentecost, the birthday of the Church. On Pentecost, we recall the outpouring of the Holy Spirit on those gathered in the Upper Room, enabling them to go forth and give bold witness that Jesus truly is the Messiah, the Savior of all.

During the Easter season, many parishes are celebrating the Sacrament of Confirmation and as we work to prepare our young people to receive the Sacrament of Confirmation, one of the questions they learn the answer to is: What are the Seven Gifts of the Holy Spirit? The Seven Gifts of the Holy Spirit are: wisdom, understanding, knowledge, counsel (right judgment), fortitude (courage), piety (reverence), fear of the Lord (wonder and awe). These gifts are bestowed upon us on the day of our Baptism and are confirmed or strengthened at the moment of our Confirmation. At Confirmation, we are fully incorporated into the Church, the Body of Christ. Receiving the Sacrament of Confirmation implies that we are ready and willing to be "witnesses [soldiers] of Jesus Christ" in the world today.

A follow-up question, then, is: What are the Fruits of the Holy Spirit? The Fruits of the

Holy Spirit are: charity, joy, peace, patience, kindness, goodness, long-suffering, gentleness, faithfulness, modesty, continency, chastity (see *Galatians 5: 16-26*).

How do we understand the relationship of the Gifts of the Holy Spirit to the Fruits of the Holy Spirit?

One way of answering that question is to acknowledge that the Gifts of the Holy Spirit are the motivations or inspirations that we should be following as we seek to live as faithful Christians. The Holy Spirit encourages and empowers us to use the Gifts as the helpers and guides to making good decisions. If we are using the Gifts when we have to make decisions, then the Fruits of the Holy Spirit will be the results of our decisions. The Fruits of the Holy Spirit become the actual ways that we live our lives. Let us briefly examine the Fruits, as we strive to produce them in our lives. A number of the Fruits of the Holy Spirit are related to each other so some will be discussed together.

Charity. First, this Fruit of the Holy Spirit helps us acknowledge the great love which God has for His children. God loves us so much that he sends His Son, Jesus, to be our Savior. In response to the God's love, we then are called to have an unselfish, loyal, and benevolent concern for the well-being of others. The self-denying, self-sacrificing love of Christ is the model that we are to follow. Charitable people are not selfish; rather they are willing to put the needs of others above even their own.

Joy. In the rough and tough world we live in – with all of the crime, disorder, and bad things that can happen to anyone of us at anytime – many Christians have lost a lot of their joy in the Lord as a result of some of the beatings they have taken in this life. Real joy is all about: expressing great delight;

having a gladness of heart. It is the happy state that results from knowing and serving God and others. We strive to be people who rejoice, are glad, and have a happy, cheerful, and positive outlook on life.

Peace. This is another major quality that we all need operating in our lives, especially with all of the uncertainty of this life and never knowing what is going to happen next. Here are some ways of looking at the biblical concept of peace: the presence and experience of healthy relationships; the tranquility of soul; a sense of well-being and fulfillment that comes from God and is dependent on trust in His abiding love; working towards tranquility, rest, harmony, the absence of agitation or discord. People of peace wish the best for others and are willing to make the best a true reality.

Patience and Long-suffering. With the fast paced ways of our society, many people have had their fuses shortened and it thus takes very little to set them off. As a result, many people have very little patience

operating in their personalities. These two Fruits of the Holy Spirit produce forbearance, endurance under pressure and suffering, and even an ability to endure in times of persecution or ill treatment. These Fruits enable us to endure hardship caused by another person in conformity with God's will, without sadness or resentment. These Fruits show that we are learning to ride and flow with the patience of the Holy Spirit in our daily lives as we walk with the Lord and others.

Kindness, Goodness, and Gentleness. As a result of more people being impatient, having short fuses and with everyone always being in a hurry – many people have lost the ability to treat others with kindness and respect. A kind word, a kind action to another person can really do wonders for them. Goodness and kindness show themselves when lived by a sincerity of heart, and willingness to be of service. This encourages people to be good, gracious, considerate, pleasant, and decent. We show a true love for all people, act with hospitality, and are ready to help others without counting the cost. A truly good person could not even begin to try to use or manipulate others for their own personal gain because that person loves others with the Heart of Christ. As one of my teachers in grade school used to say to us, when dealing with others, "Just be nice!"

Faithfulness. In a world of broken promises, this Fruit needs to show itself more in the ways that we live. This Fruit is seen when one is true to a promise and is willing to do the work necessary to keep that promise alive. A faithful person is steadfast, dedicated, dependable, and worthy of trust. A faithful person is also dependable,

How do we understand the relationship of the Gifts of the Holy Spirit to the Fruits of the Holy Spirit?

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LPSCU Officers Meet with State Representative

LPSCU National President Theresa Kluchinski and National Secretary-Treasurer Mary Jo Savidge recently attended a breakfast meeting with Pennsylvania State Representative John T. Yudichak. The meeting was sponsored by the Fraternal Societies of Northeast Pennsylvania and took place at the Home Office of the Polish Union of the U.S. of N.A. in Wilkes-Barre, Pennsylvania. National officers of a number of local fraternal organizations attended. The purpose of the meeting was to introduce Representative Yudichak to the workings of fraternal societies and to give him an opportunity to meet local fraternal leaders.

Representative Yudichak was first elected more than a decade ago. He has impacted millions of Pennsylvanians through his support of legislation to expand the PACE Program for Seniors, expand the Children's Health Insurance Program (CHIP), and the new Pennsylvania Energy Policy, to name just a few.

The Representative spent several hours listening to the concerns of fraternal leaders about existing and pending legislation that is or will be affecting fraternal operations.



Pictured with Representative John T. Yudichak is National President Theresa Kluchinski (left) and National Secretary-Treasurer Mary Jo Savidge.

Rev. Dianiska District to Host Children's Bowling Event

The Reverend Dianiska District's annual Youth Bowling Party will be held on Saturday, July 24, 2010, at Modern Lanes, Exeter, Pennsylvania, from 1:00-4:00 p.m. Hope and Lori Napkora are once again co-chairs of this fun event.

The youth of the District will attend as the District's guests. Family and friends may also participate in the activities.

Call your Branch Secretary before July 17th to make reservations. Please include the name, age, and gender of each child and the number of adult bowlers planning to attend.

LPSCU Board of Directors Semiannual Meeting Announced

This announcement is made to all members of the LPSCU that the Semiannual Meeting of the Board of Directors will convene on Friday, September 10, 2010, at 8:30 a.m. at the Holiday Inn, 7410 South Avenue at US 224, Boardman, Ohio. All subsequent sessions will begin at 8:30 a.m. and continue until all Semiannual Meeting business has been completed.

Members wishing to submit matters for the Board of Directors to consider at this meeting are directed to send them to the attention of Theresa Kluchinski at the LPSCU National Headquarters, 71 South Washington Street, Wilkes-Barre, PA 18701 or P.O. Box 32, Wilkes-Barre, PA 18703. All correspondence relative to this Semiannual Meeting should be received no later than **August 25, 2010.**

Youngstown Area – You Are Invited!

SEPTEMBER 12, 2010

In conjunction with the Semiannual Board Meeting of the LPSCU, a Mass of Thanksgiving will be celebrated at St. Matthias Church, 915 Cornell Street, Youngstown, Ohio, at 11:30 a.m. on Sunday, September 12, 2010. We respectfully invite officers and members of the LPSCU to attend this celebration.

Following the liturgy, you are invited to be our guests at a luncheon to be held at the Holiday Inn, 7410 South Avenue at US 224, Boardman, Ohio. Reservations are required and can be made by calling National Secretary-Treasurer Mary Jo Savidge at 888-834-6614 or e-mailing lpscu@lpscu.org. Members will be guests of the LPSCU and non-members can attend at a cost of \$25.00. Seating is limited, so reservations are on a first-come basis.

We hope many of our area members will come and meet the LPSCU Board of Directors.

DEADLINE FOR RESERVATIONS IS SEPTEMBER 1, 2010

New Insurance Issued

| Branch | Branch Representative | Jan-Feb-Mar 2010 | Year-to-Date Total |
|--------|-----------------------|---------------------|---------------------|
| 213 | Theresa Kluchinski | \$ 20,000.00 | \$ 20,000.00 |
| 7&132 | Home Office | \$ 12,000.00 | \$ 12,000.00 |
| 65 | Janice Mathews | \$ 10,000.00 | \$ 10,000.00 |
| 42 | Cecilia Sarocky | \$ 2,000.00 | \$ 2,000.00 |
| 37 | Joan Evan | \$ 2,000.00 | \$ 2,000.00 |
| | | <u>\$ 46,000.00</u> | <u>\$ 46,000.00</u> |

ZORNICKA

LEHIGH VALLEY OKRES

A meeting of the Lehigh Valley Okres was held on February 14, 2010, at 2:00 p.m. at St. John the Baptist Church Social Hall in Allentown, Pennsylvania. Okres President Jean Kosalko opened the meeting with a prayer for the living and deceased members of the LPSCU. She also offered a special prayer in memory of Theresa Nishnic, past secretary of the Okres, who died on January 27, 2010.

Present at the meeting were 10 members and one guest. Val Lukish introduced her guest, Katarina Tkacova of Allentown. Katka, as she is called by friends and family, emigrated from the village of Gajary, Slovakia, about six years ago. She was sponsored by relatives during her stay. Katka was proud to state that she became a U.S. citizen in June of last year. During the week, she works for an Allentown company, and since January she has been staying with Val on weekends in order to take care of her.

Plans were finalized for the Okres' JOIN HANDS DAY project on May 1 and the Mother/Daughter Mass and Luncheon on May 2. The annual Holiday Luncheon was scheduled for Sunday, December 12, 2010, at the Lehigh Room of Best Western Lehigh Valley Hotel and Conference Center in Bethlehem, Pennsylvania.

Discussion took place on treating our Junior members to a Lehigh Valley Iron Pigs (a Triple-A affiliate of the Philadelphia Phillies) baseball game later in the summer. Margaret Ferri will check on the availability of tickets for a Saturday or Sunday date in August and make a report at the next meeting.

President Kosalko suggested a pilgrimage could be made in October to the Blue Army Shrine in Washington, New Jersey. She will check on the details and report back at the next meeting.

In keeping with this meeting being held on Valentine's Day, each attendee received a one pound heart box of chocolates.

The next meeting will be a luncheon meeting on Saturday, April 24, at 12:30 p.m. at the Star Restaurant in Bethlehem.

The meeting closed with a prayer offered by President Kosalko.



Enjoying their gift of Valentine chocolates at the Lehigh Valley Okres Meeting are, from left, Val Lukish, Ceil Gaughan, and Okres guest Katarina Tkacova.



Lehigh Valley Okres members displaying their Valentine heart-shaped boxes of chocolate are, L-R, Okres Treasurer Margaret Ferri, Okres Secretary Mary Shannon, Mary Ann Ackerman, Ceil Gaughan, Monica Anthony, Okres President Jean Kosalko, Anna Sopko, Mari Ann Sopko, and Val Lukish.

SS.C.M. Sisters to Host Summer Festival

For the 38th consecutive year, the Sisters of Saints Cyril and Methodius are hosting their annual Summer Festival in Danville, Pennsylvania, on Saturday, July 10. This annual event has been a time for former students, family members, present and former employees, business associates, and a variety of friends to renew acquaintances and be introduced to new friends.

Those who have come year after year appreciate the peace-filled, friendly atmosphere. It just seems to them that "everyone belongs here."

Indeed, there is something for everyone at the Danville Summer Festival held on the beautiful grounds of Villa Sacred Heart, the home of the Sisters of Saints Cyril and Methodius since 1919. Former students, now parents or grandparents themselves, come to tell the Sisters about their families; classmates and former neighbors meet to catch up. Wherever you turn, someone begins a sentence with: "Remember when...?" Even those who come for the first time are bound to meet someone they know. Invariably, some new friends are made and some new business deals are cut.

Of course, the wide variety of food has something to satisfy everyone's tastes: ethnic foods, hot dogs, hamburgers, waffles with ice cream and strawberries, and freshly squeezed lemonade are among the most popular items. Home made bread baked by the Sisters will also be available.

The Flea Market has become one of the favorites in the area and has received accolades for its attractive, orderly arrangements. Religious artifacts, hand crafted items, books and articles from and about Slovakia are available.

Games abound. Eventually, everyone is bound to win something.

Join us once again and invite friends who have never been in Danville to "come and see" what the Sisters have accomplished with God's help and the generosity of their benefactors.

ALL are welcome! Invite your friends and have a great day!

This year's Summer Festival will run from 10:30 a.m. to 5:00 p.m. on Saturday, July 10. A Eucharistic Liturgy (for Sunday) will begin at 5:30 p.m.

LPSCU Board Conference Call

December 5, 2009

Call to Order – Prayer

President Theresa Kluchinski called the meeting to order at 10:00 a.m. and offered a prayer that was prepared by Rev. Philip Altavilla.

Roll Call

President Kluchinski called upon Secretary-Treasurer Mary Jo Savidge for roll call. Rev. Philip Altavilla was excused.

Welcome Remarks

President Kluchinski welcomed everyone and commented that there are a lot of decisions to be made at this time. We need to make sure we review all items to be covered.

Approval of Agenda/Minutes

The agenda for this meeting was approved, along with the Minutes from the September 11-14, 2009, meeting, with five changes.

Correspondence

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

Financial Report

Board members were provided and reviewed the following information:

- Quarterly Statement – September 2009
- Month End Balance Sheet/Revenue & Expenses accounts
- Summary Market Value 2009
- October 2009 Custodial, Lord Abbott and American Alliance
- Anne Cichy and Bishop Grutka Awards
- Employee Retirement Plan
- Statement of Investment Policy Objectives and Guidelines
- Transaction Summary Report

Home Office Update

Secretary-Treasurer Savidge reported on the following:

- Building
- Scanning
- QuickBooks
- HRIT Software
- ScriptSave
- Unknown Addresses

The Board was provided and reviewed the following:

- Employee Policy Manual
- Unclaimed Property

Unfinished Business

The Board reviewed and discussed the following:

- Giving Tree
- Flexible Annuity
- Return of Premium
- Disaster Recovery Plan
- Reinsurance
- Life and Health Foundation
- Marsh
- Branch Structure

- Branch Deposit Program
- Branch Procedures
- Liability Insurance Coverage
- Strategic Plan
- Website

New Business

- Meeting with the Pennsylvania Insurance Department
- AskAFS, Financial Counseling Service

National and State Congresses

The Board was provided reports from President Kluchinski and Secretary-Treasurer Savidge on the National and State Fraternal Congress meetings that they had attended.

Committee Reports

The Board was provided and reviewed the following reports:

- Fraternalist of the Year
- Fraternal Activities
- Campaign Committee

There being no further business, the meeting was adjourned.

Respectfully submitted,

Mary Jo Savidge

National Secretary-Treasurer

A Very Special Dad

In response to our question, “Why’s Your Dad So Special?” we received the following from the sons of **Andrew Matvya**.

Thank you for your guidance and support that has carried us through the adversities in life. Your strength, courage, and technical savvy have taught us to be well rounded young men.

Happy Father’s Day!

Andrew, Patrick & Joseph



In Memoriam

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

— Matthew v.5

| Name | Branch | Location |
|------------------------|--------|------------------|
| *Marion A. McGuire | 7 | Exeter, PA |
| Geraldine A. Mikitish | 7 | Exeter, PA |
| Mary Teter | 8 | Jessup, PA |
| Florence Magli | 9 | Swoyersville, PA |
| Stasys V. Plausinaitis | 21 | West Lake, MA |
| Elizabeth Paranic | 23 | Hazleton, PA |
| Anna Kolodziej | 28 | Joliet, IL |
| Aloysius A. Getson | 28 | Joliet, IL |
| Cecelia Papay | 42 | Pittsburgh, PA |
| Verna Prymus | 58 | Ashley, PA |

| Name | Branch | Location |
|------------------------|--------|----------------------|
| Agnes Matvey | 64 | Pittsburgh, PA |
| Valeria Wasko | 65 | Munhall, PA |
| Margaret Troska | 79 | Whiting, IN |
| John A. Chladni | 83 | Bethlehem, PA |
| *Theresa M. Nishnic | 83 | Bethlehem, PA |
| *Francis M. Popovich | 90 | Johnstown, PA |
| Susanne Malinovsky | 90 | Johnstown, PA |
| *Susanna H. Barna | 109 | Hammond, IN |
| Mary Kordich | 109 | Hammond, IN |
| *Margaret Slacta | 122 | Wilkes-Barre, PA |
| *Mary E. Magda | 132 | Campbell, OH |
| Gertrude M. Taybus | 132 | Campbell, OH |
| Walter L. Berger | 153 | Perth Amboy, NJ |
| William Boyle | 156 | Coaldale, PA |
| Mary Kolesar | 159 | Youngstown, OH |
| Viola M. Dulovic | 159 | Youngstown, OH |
| Bernard F. Turchin | 167 | Sterling Heights, MI |
| Joseph I. Pangonis | 197 | Wilkes-Barre, PA |
| Mary Drzal | 197 | Wilkes-Barre, PA |
| *Mary Serechin | 197 | Wilkes-Barre, PA |
| *Margaret Vandzura | 197 | Wilkes-Barre, PA |
| Anna Blattner | 197 | Wilkes-Barre, PA |
| Vincent Matasavage | 197 | Wilkes-Barre, PA |
| Robert J. Gorka | 197 | Wilkes-Barre, PA |
| Elena Butkus | 197 | Wilkes-Barre, PA |
| Joseph C. Magdelinskas | 197 | Wilkes-Barre, PA |
| Margaret Rodrique | 197 | Wilkes-Barre, PA |
| Ann M. Forauer | 198 | Whiting, IN |
| Mary G. Gall | 202 | McKees Rocks, PA |
| Richard E. Price | 213 | Dallas, PA |
| *Helen M. Ormanowski | 213 | Dallas, PA |
| Amelia Burns | 213 | Dallas, PA |

*Multiple certificates

A Fun New Contest ~

WE'RE LOOKING FOR THE LPSCU FAMILY WITH THE MOST MEMBERS!

In keeping with our LPSCU motto, "From Generation to Generation," we are seeking the LPSCU Family that has the greatest number of current LPSCU members. (Current LPSCU family members includes parents, children, grandchildren, great-grandchildren, in-laws, brothers, sisters, and their families. The family with the greatest number of current LPSCU members in its family tree will have the family's name imprinted on a Leaf on our LPSCU Tree of Life which adorns the lobby of our Home Office in Wilkes-Barre, Pennsylvania.

If you think your family could be the one, please complete the following FAMILY ENTRY FORM, listing the total number of current LPSCU members in your family. Mail the form to Cecilia B. Gaughan, LPSCU Fraternal Activities Director, 325 Florida Avenue, Whitehall, PA 18052 or e-mail the form to cbgaughan@msn.com before **June 30, 2010**. If you have any questions, call Ceil at 610/433-4610. If your family's number turns out to be the highest, you will be contacted and asked to submit a list of family members.

ENTRY FORM

FAMILY MEMBERSHIP PROGRAM

Name _____ Br. # _____

Address _____

City/State/ZIP _____

Phone and/or E-mail address _____

Number of LPSCU Family Members _____



Don't FORGET! to participate in our Everyone Wins! **2010 Membership Campaign**

Any LPSCU member who refers a new member purchasing \$5,000 or more of permanent life insurance will receive \$10.00

The Campaign Committee thanks you for your support!

Insuring the Times of Your Life

If someone depends on you financially, you probably need life insurance. Here are some examples of specific life stages or life events that might trigger the need for life insurance.

Married or Getting Married

Many families depend on two incomes to make ends meet. If you died suddenly, would your spouse have enough money to cover your funeral costs, credit card balances, outstanding loans and daily living expenses?

A Parent or About to Become One

Raising a child is one of the most rewarding things a person can do in life. But it's also one of the most expensive. If you died tomorrow, would your spouse have the wherewithal to provide your children with the opportunities you always dreamed they'd have? From diapers to diplomas, would there be enough income to pay for daycare, a college education and everything in between? Even parents who don't work



outside the home need life insurance because they provide services that would be expensive to replace, such as childcare, transportation and household chores. And what about single parents? They need life insurance more than anyone because their children rely on them for everything.



A Homeowner

If you're like most people, your home is your most significant financial asset. Life insurance can be used to pay down or retire the mortgage, sparing your family from moving to a less expensive place to live. Plus, it can provide the funds needed to help family members maintain the lifestyle to which they're accustomed.

Changing Jobs

If you've recently been promoted or changed jobs, it's a good time to reevaluate your life insurance coverage. Why? You may not realize it, but when your income rises, your spending tends to rise, too. Updating your life insurance coverage can

help ensure that your family would be able to maintain its new and improved lifestyle if something were to happen to you.



Retired or Planning for Retirement

If your children are on their own and your mortgage is paid off, you might feel your need for life insurance has passed. But if you died today, your spouse could outlive you by 10, 20 or 30 years. Would your spouse have to make drastic lifestyle adjustments to make ends meet? Adequate life insurance coverage can help widows and widowers avoid financial struggles in retirement.

Single

Most single people don't have a pressing need for life insurance because no one depends on them financially. But there are exceptions. If you're providing financial support for aging parents or siblings, or if you're carrying significant debt you wouldn't want passed on to family members, you should consider life insurance.

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 **LIFE**
A NONPROFIT ORGANIZATION
www.lifehappens.org

Wilkes-Barre Celebrates Rev. Joseph Murgas Day

Noreen Foti, president of The Sacred Heart Wilkes-Barre Foundation, received a proclamation from Wilkes-Barre Mayor Thomas Leighton designating November 23, 2009, as Reverend Joseph Murgas Day in the city. The date is the anniversary of Rev. Murgas' transmission of sound, the first ever over land. Murgas' transmission preceded the work claimed by "radio inventor" Guglielmo Marconi.

A Pennsylvania Historical Marker designates the laboratory of Rev. Murgas at Sacred Heart Church, 601 North Main Street in the city. The Foundation, through its member, Dr. Joseph Weber, presented documents to Mayor Leighton illustrating the historic significance of Fr. Murgas and his achievement. In Volume VI of *The History of Wilkes-Barre*, Oscar Harvey and Ernest Smith wrote in 1930, "A leader in the religious life of Northeastern Pennsylvania, an artist and scientist of distinguished attainments, Rev. Joseph Murgas is

one of Wilkes-Barre's outstanding citizens and beloved and esteemed as pastor of Sacred Heart Roman Catholic Slovak Church." Mayor Leighton joined members of the Sacred Heart Wilkes-Barre Foundation at a church service held at Sacred Heart/St. John's Church on November 23, 2009.



The Honorable Thomas M. Leighton, mayor of the City of Wilkes-Barre, Pennsylvania, presents a Proclamation honoring Rev. Joseph Murgas to Noreen Foti, president of The Sacred Heart Wilkes-Barre Foundation, Inc.

Mayor Leighton is the fourth civic leader to honor Rev. Murgas with a day in his honor. Former Pennsylvania governors Edward Martin (in 1944) and John S. Fine (in 1951) proclaimed Pennsylvania Days and in 1981 Mayor Thomas V. McLaughlin proclaimed Wilkes-Barre Day to honor Rev. Murgas.

The Sacred Heart Wilkes-Barre Foundation thanks Mayor Leighton and the City of Wilkes-Barre for their recognition of Father Murgas and his accomplishments. The work done on the grounds of Sacred Heart Church are the genesis of what we know today as wireless and social networking. The most recent proclamation includes a description of the genius of Rev. Murgas:

Whereas the first overland radio transmission took place on November 23, 1905, between the city of Wilkes-Barre and the city of Scranton; and,

Whereas the Mayors of both Cities were present for this historic occasion and Rev. Murgas was awarded 16 patents in the radio field and was among Wilkes-Barre's greatest scientists and inventors; and,

Whereas Rev. Murgas' radio transmission is an important part of our local history; and,

Whereas Rev. Murgas served as pastor of Sacred Heart Slovak Church in Wilkes-Barre and all of his research was done on the grounds of the church and his antenna tower was twice the height of the current Sacred Heart Church; and,

Whereas Rev. Murgas' inventions are still regarded as brilliant and ahead of their time; and,

Whereas Rev. Murgas has rightfully earned his place as a pioneer and inventor in radio.

Now, Therefore, it is resolved that I, Thomas M. Leighton, Mayor of the City of Wilkes-Barre, do hereby proclaim November 23rd, 2009 as a day honoring "THE REV. JOSEPH MURGAS" in the City of Wilkes-Barre and call my fellow citizens to recognize and appreciate the contributions made by Rev. Murgas.

Mary Jean Tarantini
Sacred Heart Wilkes-Barre Foundation Inc.

Minutes of the Executive Finance Committee

Wilkes-Barre, Pennsylvania
Home Office, January 20, 2010

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 December 16, 2009, Executive Finance Committee meeting.

Correspondence

The Secretary-Treasurer read all correspondence received.

Financial Statement

The committee reviewed the following checking accounts as of December 31, 2009:

M&T Bank – General Operating Account, M&T Bank – Home Office Checking Account, and Smith Barney Checking Account.

Bond/Stock/Pension Portfolio

The committee was provided copies of all reports from December 31, 2009, reviewing all activity, including CDs, Common Stocks, Preferred Stocks, Bonds, and International Investments. The Employee Retirement Plan was also reviewed.

Other Business

The following was discussed: QuickBooks, Minor Beneficiary, and the Life Catalog.

Meeting Dates

The committee set meeting dates for the remainder of 2010.

There being no further business, the EFC adjourned.

Respectfully submitted,
Mary Jo Savidge
National Secretary-Treasurer

Mother's and Father's Day

For the 9th consecutive year, 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 donations 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

Members of Pittsburgh Branch 64 would like to wish **all of our mothers** a Happy Mother's Day and thank you for all you have done.

In memory of **Anna Demshock Mucha**, a sweetheart of a mother. Love you, Mom, and I'll see you in Heaven. ~ Diane Mocha, daughter

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 beautiful mother, **Marie Bucha**, who lost her battle with breast cancer at the age of 35. We will never stop thinking about you. May God give you the peace and happiness you deserve. We will always miss you. ~ Your loving daughters, Mary Ann, Cathy, and Alice, and sons, Peter and Joseph

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

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

Happy Mother's Day to my grandmothers, **Eleanor and Dorothy**. ~ Love Mary

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

Happy Mother's Day to our dear daughter, **Patty**, who can never do enough for us. ~ Your loving parents, Tom and Ceil

Happy Mother's Day to my dear mother, **Patty**, who is always ready for me when I call, and never says no. You are the best! I love you. ~ Mike

In loving memory of my dearest sisters, **Mary and Steffie**, who could never do enough for me and would never say no. I miss you more as I grow older. May God be good to you both. ~ Your sister, Ceily

In memory of my mother, **Anna Shinal**, with love. ~ Your daughter, MaryAnn Ewasko

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

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

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

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

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

In loving memory of my mother, **Ann "Honey" McDade** and my son, **Kevin Joseph Savidge**.

To my mom, **Mary Jo**. Happy Mother's Day! ~ Love, Amy

In loving memory of our mothers, **Mary Polaha and Susanna Lichman**. ~ From the Leo Lichman Family

In loving memory of **Rita Simalchick**, former President of the LPSCU. ~ Respectfully submitted by the Board Members

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

Boze Pozehnaj moja zlata Mamu, **Azabela Goda**. ~ Sylvia

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

May our loving grandmothers, **Mary Legenza and Mary Kosalko**, rest in peace. ~ Your devoted grandsons, Eric and Jeffrey

There is so much to say on Mother's Day, **Mom**, it's hard to know where to begin, for there's more than one way to tell you how special a mother you've been. You mean more to us than ever, and we love you more every year. ~ Danny, Matt and Erin

Dear **Mom**, for cleaning all the mud when we forget to wipe our paws, for taking time to scratch our ears and cuddle "just because." We love you! ~ Cooper and Jake

Mom – Our love to you each and every day and a thousand hugs. You know how much we miss you. ~ Love, Monica, Mary Jo, Aggie, and Martine

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

In memory of our beloved mother, **Theresa Evanko**, from your devoted children, Dolores and Father Joe

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

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

In honor of **Debbie** – a mom, a proud new grandmother, and a breast cancer survivor. ~ Nancy Knoche

In memory of my beloved deceased mother, **Mary Matz**. ~ With love from your daughter, Judy

In loving memory of my beloved mother, **Mary Urda**. Miss you, Mom. May you rest in peace. ~ Your loving son, Sam

In loving memory of our mother, **Elizabeth Bosko**. ~ With much love, Eleanore, Bill, and Christine

In loving memory of our sister, **Barbara Ann Bosko Janicko**, who is dearly missed. ~ With love, Eleanore, Bill, and Christine

To **Eleanore E. Waselko** – Happy Mother's Day, Mom! ~ Love, Al

In loving memory of our beloved mothers, **Antionetta Ferri and Anna Oravec**. Always loved and never forgotten. ~ John and Marge Ferri

Tento Den je na pamiatku nasej matke, **Irma A. Urbancic**, ktora somrela v roku 1978 od Roger a Mariana Krumhansl

In honor of our mothers of the **Matvya, Murajda, and Carney families**. ~ With love, Drew and Tina Matvya

Grandma Kaylor, you are the best. Thank you for everything. I love you. I missed you when I was at dad's house. ~ Love, Rachel Bowman, Branch 64

To **Dorothy Lazur** – Thank you for your love, support, and hard work raising five kids. I love you! ~ Susan

Tributes

In loving memory of my mother, **Mary Kracunovsky**. ~ Dorothy Lazur

In honor of my late mother, **Elsie Bogdan**. ~ Eleanor Papst

Ga, I love and miss you and think of you every day. ~ David Palcsey

In loving memory of my mother, **Margie Genes**. ~ Bernice Vadas

In loving memory of my mother-in-law, **Helen Vadas**. ~ Bernice Vadas

In memory of **Mary Dendak and Regina Joscak**. ~ Margaret Joschak

In memory of my dear mother, **Ann Gress**. You will always be in my heart. ~ Dolores Sakal

In loving memory of my mom, **Helen Durica**. You are forever at my side. ~ Love, Janice

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

Happy Mother's Day to all the **mothers and grandmothers of Branch 65**.

In loving memory of the late **Mary Tkacik** of Helpa, Slovakia. ~ From daughter, Anna Melko

Happy Mother's Day to **Anna Melko**, my mom and best friend. ~ Elizabeth Melko

Father's Day Tributes

In honor of **all our fathers**, we wish you a Happy Father's Day! ~ The members of Branch 64, Pittsburgh

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

Thomas Mucha, a darling Dad. Through eternity we'll never forget. ~ From daughter Diane Mucha

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 and Theresa

In loving memory of our fathers, **Thomas Gaughan Sr. and Peter Bucha**. It seems like yesterday we were all together and now all we have are beautiful memories of you. You are always in our thoughts and prayers. May you rest in peace. ~ Your loving children, Tom and Ceil

In loving memory of five great brothers, **Franky, Marty, Johnny, Joey and Tony**. You are missed more as time goes on. You guys spoiled me and now I do have the memories. ~ Your loving kid sister, Ceily

Happy Father's Day to **the Big Guy**. Hey, Pops, we love you! ~ Your grandkids, Bridget, Colleen, Michael, MaryBeth, and Patrick (Can't wait for Hilton Head!)

Happy Father's Day, **Dad**. You are the greatest! ~ From your kids, Patty, Tom, and Tim

Herby, what can we say? We do have the best childhood memories and we can never forget them. ~ Your loving sisters, Georgie, Donna, and Mary

Dad, we have never stopped loving you. We miss you more as we grow older. ~ Your loving children, Georgie, Donna, Mary, and Billy

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

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

In loving memory of my father, **John Shinal**. ~ From your loving 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. and Marissa

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

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

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

In memory of our beloved father, **John P. Evanko**. ~ From your devoted children, Dolores and Father Joe

Happy Father's Day to you, **Dad**. It was great fishing with you at Hilton Head and catching all those sharks. Can't wait to get back there! ~ Your loving son, Mike

Boze pzehnaj mojho dada, **John Goda**. ~ Sylvia

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

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

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

With loving thoughts for **Joseph Pesta and Jordon Jollimore**. ~ Dan and Margaret Jollimore

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."

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

In memory of **Gordy**, a dad who lost his life to diabetes all too soon. ~ Nancy Knoche

In loving memory of my deceased father, **Alexander Urda**. May God grant you eternal rest. Miss you. ~ Your loving son, Sam

In loving memory of our dad, **William J. Bosko**. ~ With much love, Eleanore, Bill, and Christine

Happy Father's Day, Dad (**William R. Warner**) ~ From your girls

Happy Father's Day to our brother-in-law, **Larry Janicko**. ~ Love, Eleanore, Bill, and Christine

In loving memory of our fathers, **Anthony Ferri and Andrew Oravec**. We love you and miss you very much. ~ From your loving children, John and Margaret Ferri

Happy Father's Day to our MePop, **John Ferri**. We love you, MePop! ~ Tori, Jenna, Jace, and Tate

In honor of our **fathers of the Matvya, Murajda and Carney families**. ~ With love, Drew and Tina Matvya

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

In loving memory of my father, **Andrew Kracunovsky**. ~ Dorothy Lazur

Grandpa Kaylor, thank you for everything. I love you. I miss you. ~ Love, Rachel Bowman

In memory of my dear father, **Andrew Gress**. You will be forever in my heart. ~ Dolores Sakal

In memory of my husband, **John Joschak** ~ Margaret Joschak

Gungy, I love you. I miss and think of you every day. ~ David Palcsey

In loving memory of my dad, **Al Durica**. You will always be in my heart. ~ Love, Janice

Happy Father's Day to our Pappy, **Dave Mathews**. XOXOXO ~ Josie and Georgia

Happy Father's Day to the **fathers and grandfathers of Branch 65**.

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

In loving memory of my father, **George Melko, Sr.** ~ Elizabeth Melko

Caring By Volunteering

A NEW CONTEST SPONSORED BY THE LPSCU

Each of us touches another's life with everything we say and do. How important it is that we care about how we affect the lives around us? By being a caring volunteer, fellowship is exchanged while giving others encouragement, strength, and love. We all have a lot of love to give. We can waste it or rise in its light. "For yesterday is but a dream and tomorrow is only a vision, but today well lived makes yesterday a dream of happiness and every tomorrow a vision of hope."

Have you made a difference in someone's tomorrow? Let us know!

The LPSCU Volunteer Committee

WE ALL DO IT!

I do it – You do it – We all do it! What is it?

VOLUNTEERING

We are looking for you to tell us what you do! The member with the most volunteer hours in each of the age categories listed below will receive a prize. We urge you to go for it! **This contest will run from July 1, 2010 through December 31, 2010.** (Members of the Board of Directors are excluded from participating.)

Age Categories and Prizes to be Awarded

| | |
|--------------|----------------|
| Ages 6 – 10 | Bicycle |
| Ages 11 – 15 | iPod |
| Ages 16 – 24 | Digital Camera |
| Ages 25 – 40 | \$150 |
| Ages 41 – 60 | \$150 |
| Age 61+ | \$150 |

Between July 1 and December 31, keep track of your volunteer hours and report them by completing the form below. Mail the form **by January 31, 2011** to:

Cecilia B. Gaughan, Fraternal Activities Director
325 Florida Avenue, Whitehall, PA 18052

Branch # _____ Age _____

Name _____

Address _____

Phone # (____) _____ E-mail _____

YOUR VOLUNTEER RECORD

Keep track of the following each time you volunteer between July 1-December 31, 2010:

- Type of volunteer services provided
- Date you volunteered
- Number of hours you spent volunteering
- Project/Service coordinator's name and phone number

After December 31st but before January 31, 2011, attach a sheet with this documentation to this form and send it to Ceil Gaughan at the address above. The information can also be e-mailed to Ceil at cbgaughan@msn.com.

Trip to Slovakia and Poland Set

A 10-day trip to Slovakia and Poland in the footsteps of SS. Cyril and Methodius is planned for October 4-13, 2010. The trip will depart from Kennedy Airport in New York. Some of the sites to be visited are the Shrine of Our Lady of Czestochowa and the Sanctuary of Divine Mercy in Poland, and the city of Bratislava and Devin Castle in Slovakia. The itinerary includes touring cathedrals and historical sites and enjoying entertainment in the following cities: Kosice, Presov, the Spa District of Bardejov, Nitra, Trnava, Levoca, Sastin, and the Slovak National Literary Museum in Martin.

For further information about this trip or to request a brochure, please email Sr. Carol Marie, SS.C.M., at carolmariesscm@yahoo.com or phone 717/766-6221.

Slovak Language and Culture Program Offered

The Centre for Language and Academic Preparation of Bratislava School of Law is organizing its 6th year of Summer School of the Slovak Language and Culture to run from July 5-23, 2010, in Bratislava, Slovakia. The program consists of Intensive Slovak Language Study (30 lessons per week), and a Social and Cultural Program with sports and cultural events, Slovak folk traditions, presentation and practice of folk songs and dances, guided tours in Bratislava and its surroundings, and a two-day trip around Slovakia.

Application deadline is June 30, 2010. To enroll online and for more information, go to www.uninova.sk/clap. Housing accommodations are available at Incheba Hotel at http://www.Incheba.sk/services/hotel_EN/669 or at student dormitory Hostel Starohajska in Bratislava. **Accommodation booking deadline is June 4, 2010.**

What Do the Holidays Mean to You?

The LPSCU is planning to publish *What the Holidays Mean to Me* in the November/December issue of *Zornicka*. We invite all our members to be a part of it. Surely there are some sights, sounds, smells, tastes, or memories that bring Christmas to mind. Share your feelings about the holidays in a few words (not more than 30) and send them to us before September 15, 2010.

Send your thoughts to: Fraternal Activities Director Cecilia B. Gaughan, 325 Florida Avenue, Whitehall, PA 18052 or email to: cbgaughan@msn.com.

Calendar of Events

continued from page 2

AUGUST

- 25** — Deadline to submit matters to be considered by the Board at the LPSCU's Semiannual Meeting, September 10-13. Direct correspondence to the attention of Theresa Kluchinski at the Home Office.
- 31** — Deadline to apply for a 2010 Post-Graduate Award or Religious Life Award.

SEPTEMBER

- 1** — Deadline to make a reservation to attend Mass and Luncheon being held in conjunction with the Semiannual Board Meeting. *See page 4.*
- 7-8** — Slovak Catholic Federation Meeting, Altoona, Pennsylvania
- 9-11** — NFCA Annual Meeting, Chicago, Illinois
- 10-13** — LPSCU Semiannual Board Meeting beginning 9/10 at 8:30 a.m., Holiday Inn, 7410 South Avenue at US 224, Boardman, Ohio. *See Announcement on page 4.*
- 15** — Deadline to submit your entry for our "What the Holidays Mean to Me" feature. *See page 12.*
- 20** — **Deadline to submit articles for November/December Zornicka.**

OCTOBER

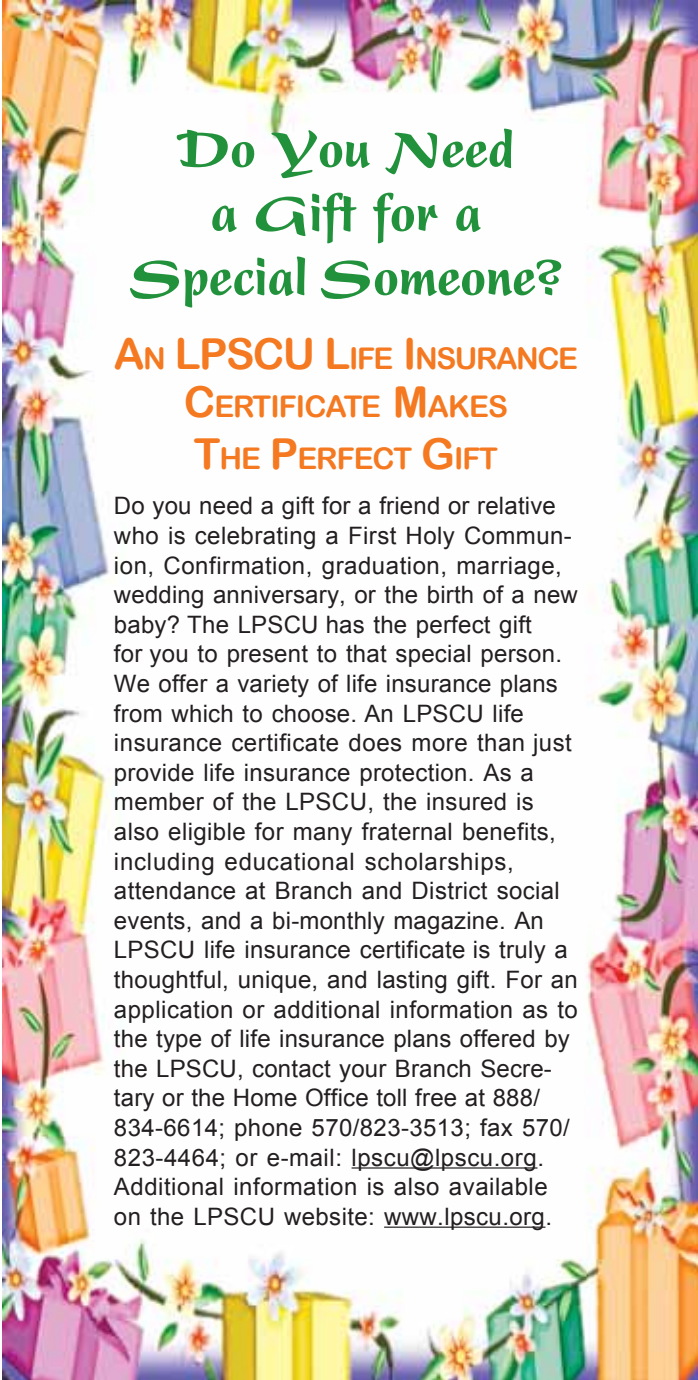
- 17** — Rev. Dianiska District Meeting at North End Slovak Club, North Main Street, Wilkes-Barre, Pennsylvania, at 1:00 p.m. Branches 58, 94, and 122 will host.

NOVEMBER

- 20** — **Deadline to submit articles for January/February Zornicka.**
- 28** — Rev. Baloga Okres annual Christmas Party hosted by Branches 163 and 180, beginning at 1:00 p.m. Location will be announced at a later date.

DECEMBER

- 4** — LPSCU Telephone Conference Meeting
- 12** — Lehigh Valley Okres' Annual Holiday Luncheon in the Lehigh Room of the Best Western Lehigh Valley Hotel and Conference Center in Bethlehem, Pennsylvania. Punch reception at 12:00 noon. Luncheon will be served at 12:30 p.m.



**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: lpescu@lpescu.org. Additional information is also available on the LPSCU website: www.lpescu.org.

Fraternal Societies of Northeastern Pennsylvania

FLAG DAY AT THE BALLPARK

Monday, June 14, 2010

Game Time 7 p.m.

Wilkes-Barre/Scranton Yankees



PRICE

Members - \$15.00 per person

Non-members - \$25.00 per person



Includes:

Dinner on covered deck
in left field!

Watch as one member
throws out the 1st pitch!

All the camaraderie you can get!

*Please make reservations by
Friday, May 28, 2010*

*Ask for Theresa or Mary Jo
570-823-3513 or 888-834-6614*

**RESERVATIONS MUST BE PAID FOR
BY JUNE 4, 2010**

Make checks payable to LPSCU.

Ladies Pennsylvania Slovak Catholic Union

YEAR END REPORT

| Assets | Year End 2009 | Year End 2008 |
|-----------------------------|----------------------|----------------------|
| Investments..... | \$ 13,680,174.00 | \$ 11,412,159.00 |
| Certificate of Deposit..... | \$ 288,000.00 | \$ 1,055,000.00 |
| Cash on Deposit..... | \$ 348,934.00 | \$ 1,602,673.00 |
| Mortgage Loans..... | \$ 18,558.00 | \$ 24,718.00 |
| Real Estate Owned..... | \$ 131,189.00 | \$ 140,216.00 |
| Other Assets..... | \$ 58,943.00 | \$ 59,491.00 |
| Totals | \$ 14,525,798.00 | \$ 14,294,257.00 |

| Liabilities & Fund Balance | Year End 2009 | Year End 2008 |
|--|----------------------|----------------------|
| Fund Balance..... | \$ 3,811,852.00 | \$ 3,950,452.00 |
| Interest Maintenance Reserve..... | \$ 302,541.00 | \$ 339,663.00 |
| Amt. Retained as Trustee..... | \$ 88,247.00 | \$ 50,098.00 |
| Aggregate Reserve-Life Certificates..... | \$ 9,917,474.00 | \$ 9,703,619.00 |
| Other Liabilities..... | \$ 405,684.00 | \$ 250,425.00 |
| Totals | \$ 14,525,798.00 | \$ 14,294,257.00 |

| Revenues | Year End 2009 | Year End 2008 |
|------------------------|----------------------|----------------------|
| Premium Income..... | \$ 172,383.00 | \$ 203,837.00 |
| Investment Income..... | \$ 779,202.00 | \$ 800,441.00 |
| Income - Other..... | \$ 67,444.00 | \$ 40,861.00 |
| Totals | \$ 1,019,029.00 | \$ 1,045,139.00 |

| Expenses | Year End 2009 | Year End 2008 |
|---------------------------------------|----------------------|----------------------|
| Death Claims..... | \$ 291,155.00 | \$ 320,539.00 |
| Endowments..... | \$ 28,402.00 | \$ 54,924.00 |
| Cash Surrenders..... | \$ 66,272.00 | \$ 66,339.00 |
| Dividends..... | \$ - | \$ 56,435.96 |
| Increase in aggregate reserves..... | \$ 63,855.00 | \$ 64,954.00 |
| Commissions (new and renewals)..... | \$ 20,358.00 | \$ 30,792.00 |
| General Operating Expenses..... | \$ 373,675.67 | \$ 330,066.57 |
| Officers and Committee Expenses..... | \$ 37,343.73 | \$ 38,911.82 |
| Actuarial/Accounting Expense..... | \$ 56,395.00 | \$ 71,305.00 |
| Investment Mgt. Fee..... | \$ 16,194.82 | \$ 24,083.05 |
| Official Publications..... | \$ 67,286.77 | \$ 59,091.12 |
| Travel Expense..... | \$ 5,758.89 | \$ 13,580.16 |
| Bureau and Association Dues..... | \$ 3,860.00 | \$ 4,460.00 |
| Donations..... | \$ 5,095.00 | \$ 19,080.00 |
| Scholarships..... | \$ 5,900.00 | \$ 6,219.03 |
| Fraternal Activities..... | \$ 14,501.12 | \$ 15,661.29 |
| Insurance Taxes, Licenses & Fees..... | \$ 32,470.00 | \$ 28,571.00 |
| Sub Total | \$ 1,088,523.00 | \$ 1,205,013.00 |
| Net Gain/Loss From Operations..... | \$ (69,494.00) | \$ (159,874.00) |
| Net Realized Capital Gain (Loss)..... | \$ (23,020.00) | \$ (1,177,503.00) |
| Total | \$ (92,514.00) | \$ (1,337,377.00) |

| Surplus Account | Year End 2009 | Year End 2008 |
|---|----------------------|----------------------|
| Surplus, December 31, previous year..... | \$ 3,950,453.00 | \$ 5,505,123.00 |
| Net income from operations..... | \$ (92,514.00) | \$ (1,337,377.00) |
| Change in net unrealized capital gains(losses)..... | \$ 316,916.00 | \$ (548,386.00) |
| Change in asset valuation reserve..... | \$ (213,002.00) | \$ 331,093.00 |
| Aggregate write-ins for gains and losses..... | \$ - | \$ - |
| Change in reserve on acct. of chg. in valuation basis..... | \$ (150,000.00) | \$ - |
| Net change in surplus for the year..... | \$ (138,600.00) | \$ (1,554,670.00) |
| Surplus, December 31, previous year..... | \$ 3,811,853.00 | \$ 3,950,453.00 |

Letters

Dear LPSCU,

I am writing to thank you for graciously choosing me as a recipient of your scholarship. I am given a gift by you of something more than financial support. From you I receive an education that I cannot afford without the help of scholarships. Thank you so much for choosing me.

Sincerely,

Madeleine Dahms

Branch 7, Exeter, PA

Dear LPSCU,

I would like to take the opportunity to thank you for selecting me as a recipient of the 2010 Scholarship award of \$500. It will be very beneficial towards my educational needs at Kutztown University this fall. I am very grateful.

Sincerely,

Travis Hartzell

Branch 38, Whitehall, PA

Dear Mrs. Kluchinski,

Thank you for selecting me for the 2010 Scholarship Award. The money is greatly appreciated.

Sincerely,

Kyle G. Kessler

Branch 130, Bethlehem, PA

Member Awarded AFS Scholarships



Carolyn (Kucer) Epmeier, a member of Branch 28, Joliet, Illinois, has been awarded two scholarships by the American Field Service to study in Japan. Carolyn is a sophomore at Whitney Young Magnet High School in Chicago, Illinois. She is the granddaughter of the late Irene Kucer and niece of Mary and Fritz Luzbetak.

This opportunity means a lot to her because Carolyn had three great-uncles who served in the U.S. military in the Pacific Theatre and Japan during World War II – Joseph (Navy), Edward (Navy), and Albert Cherneck (Army). Albert was killed at Peleliu Island on September 14, 1944, and was posthumously awarded the Purple Heart.

Slovak Heritage Society Hosts 10th Annual Slovak Lenten Hymn-Sing

Kde Je Slovak Tam Je Spev – “Where there is a Slovak, there is song.” This time-honored Slovak saying was alive with reverence of the devotion at the 10th Annual Slovak Lenten Hymn-Sing and *Križová Cesta* held by the Slovak Heritage Society of Northeastern Pennsylvania, this past March.

Over 80 guests attended the inspirational event on a

Sunday afternoon in Holy Trinity Church in Swoyersville, Pennsylvania. The Rev. John Albosta, Slovak Heritage Society chaplain, presided at the *Križová Cesta* and Benediction.

Before each of the 14 stations, the traditional hymn *Kreslania Sem Prospiechajť* was sung. Prayers were led by Magdalen Benish, Plains, Pennsylvania, coordinator of the service, and Mary Chupka, Anna Hendershot, Peter Kmec, Mary Migatulski, Helen Savinski, and Philip R. Tuhy, chairperson of the Slovak Heritage Society.

A special surprise visitor at the occasion was a young man from Slovakia, Peter Kmec, who is studying at Holy Redeemer High School in Wilkes-Barre, Pennsylvania.

“It was a pleasure to all in attendance to see and hear this young man participate with the leading of prayers of two stations, in Slovak, as well as singing of the six Lenten hymns,” Ms. Benish commented.

Leading the singing was Bernadette Yench of Wilkes-Barre, who said, “The hymn-sing affords the opportunity for our English speaking faithful to appreciate the wealth of Slovak hymnology. English translations of all the Slovak hymns were provided along with the Station booklets. However, something usually is lost in the translation.”

Ms. Yench praised the translations of the hymns with loving respect to deceased society member, Trude Check-Tuhy.

Ms. Benish remembered her mother’s thoughts about singing these hymns, explaining that she always said “if you sing these Slovak hymns and understand their meaning, you would be afraid to go out and sin, because the words are so moving and penetrating.”

A translation of one of the hymns follows:

O Srdce Kamenné – “O heart of stone, pause and reflect with shame. Look on the suffering Christ, head bowed in pain. The time of grief and woe is now at hand, ah; cease your wickedness, your sinful way. Christ is tortured, oh so cruelly, on the cross of wood slain so brutally.”

Other hymns at the service included: *O Človeče preč mrňa tak suž ujes?* (Oh my people, why do you torment me so?), *Kreslania Nariekajte, Mój Milý Ježiš, Ach, Križ Svätý*, and *Matka Plače, Ruky Spina*.

Organist for the hymn-sing was Helen Savinski Nylon, while Joseph Kowatch served as cross bearer and Anna Hudock and Theresa Chupka were candle bearers.

The Slovak Heritage Society of Northeast Pennsylvania began the hymn-sing for Lent in 1996 to celebrate the anniversary of Sacred Heart Slovak Church in Wilkes-Barre. In 2001, the *Križová Cesta* was included at St. Joseph Slovak Church in Wilkes-Barre with Rev. Philip Altavilla presiding.

Mr. Tuhy stated the Society hopes to continue the tradition every year, encouraging public attendance. The Society has cassettes and CDs of the Lenten Hymn-Sing or Passion-Resurrection available. If interested, check the Society’s web page, shsnepa.org or write to SHSNEPA, P.O. Box 5004 Station A, Wilkes-Barre, PA 18710-5004.

LPSCU To Honor Its 2010 Graduates

Once again this year, the Ladies Pennsylvania Slovak Catholic Union would like to honor all our 2010 graduates with a photo and message in our magazine. If you know of a member who graduates this year from college, a technical or career school, high school, junior high, elementary school, or kindergarten, we would like to feature them in our September/October issue. **Please note, the honoree’s graduation must take place in calendar year 2010.**



Please send us a picture and brief message about the graduate. Messages should not be more than 25-30 words and should include the graduate’s name, city and state, and Branch number, as well as the school and grade from which the individual is graduating. If space permits, add a brief congratulatory or informational message about the graduate. Examples:

Robert Jones of Whitehall, Pennsylvania, Branch 38, graduated from Allentown Central Catholic High School in June. We’re proud of you, Rob! Love, Mom and Dad

Melanie Smith of Taylor, Pennsylvania, Branch 6, graduated cum laude from Boston College with a Bachelor of Science in Critical Care Nursing. Congratulations, Melanie!

Thomas Phillips of East St. Louis, Illinois, Branch L0179, has graduated from Kindergarten at St. James Academy. We love you, Tommy! — Grammy & Pop

Please send your photo and message to Fraternal Activities Director Cecilia B. Gaughan, 325 Florida Avenue, Whitehall, PA 18052. Please include an address and phone number or e-mail address in case we have to get in touch with a question concerning your submission. The LPSCU reserves the right to edit messages that exceed the 25-30 word limit.

Moms and dads, grandparents, aunts and uncles, godparents, siblings, friends and neighbors — we’re sure you know an LPSCU/LCA member who’s about to graduate this spring. We hope that all our members will take part in this program to honor all our member-graduates.

The deadline for submitting graduation messages for our September/October issue is July 20, 2010.

LPSCU 2010 Educational Benefits



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

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

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

- Member of LPSCU for two (2) years with \$5,000 permanent reserve life insurance plan (excludes term insurance).
- 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 a 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 or organizations.
- Active in organization or activity that promotes awareness of our Slovak heritage, culture, and traditions.
- Endorsed by their 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 wallet-size color photo.
- **Application must be postmarked by June 30.**

Post Graduate Award — \$300 One-Time Award

- Member of LPSCU for five (5) years with \$2,000 permanent reserve life insurance plan (excludes term insurance).
- Provide photocopy of Master or Doctorate diploma received.
- Provide wallet-size color photo.
- Degree must be awarded between July 1, 2009 and August 30, 2010.
- **Application must be postmarked by August 31.**

St. Theresa of the Little Flower, Blessed André, St. John Vianney — \$300 Annually (For applicants entering Religious Life)

- Member of LPSCU for two (2) years with \$2,000 permanent reserve life insurance plan (excludes term insurance).
- Provide wallet-size color photo.
- Must re-apply each year while attending/completing studies for Religious Life.
- **Application must be postmarked by August 31.**

Applicants must meet all criteria and provide data indicated to be eligible. Incomplete applications or data requirements will not be considered. All materials become the property of the LPSCU and will not be returned.

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

Cooking Corner

HAWAIIAN WEDDING CAKE

- | | |
|---|-----------------------|
| 2 cups sugar | 2 cups flour |
| 2 eggs | 2 tsp. baking soda |
| 1 cup coconut | 1 cup chopped walnuts |
| 20 oz. can crushed pineapple in unsweetened juice | |

Place eggs and sugar in a bowl and mix by hand. Add coconut, pineapple, and walnuts and mix. Add flour and baking soda and mix well. Pour batter into a greased 9x13x2" pan, (no flour). Bake at 350 degrees for 35 to 40 minutes. Let cool.

Topping

- 8 oz. cream cheese
- 2 tsp. vanilla
- ¼ lb. butter or margarine
- 1½ cup confectioner's sugar

Beat all ingredients until smooth. Add a little Half and Half to make creamier. Spread on cooled cake.



WPSCA Presents Slovak Wine Tasting

The Western Pennsylvania Slovak Cultural Association is presenting a private Slovak wine tasting for its members and their guests on Saturday, May 8. WPSCA will compare three wines from Slovakia (one red and two white) with similar wines from other Central European countries. The tasting will



UTILIZATION REPORT

| | For December 2009 | Year-to-Date 2009 |
|--------------------------|----------------------|----------------------|
| Prescriptions Filled: | 22 | 262 |
| Normal Retail Pricing: | \$ 825.71 | \$ 10,915.93 |
| ScriptSave Pricing: | \$ 454.11 | \$ 7,103.62 |
| Total Dollars Saved | | |
| By LPSCU Cardholders: | \$ 371.60 | \$ 3,812.31 |
| Average Saved per | | |
| Discounted Prescription: | \$ 21.86 | \$ 19.45 |
| Overall LPSCU Discounted | | |
| Prescription Savings: | 47.41% | 37.72% |

Our group's discounted prescription savings for December 2009 amounted to 47.41%. During these tough economic times, a ScriptSave® card will provide remarkable savings to you on your prescriptions. The ScriptSave® Prescription Drug Savings Program is available at **NO COST** to you. 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 instant savings on brand name and generic prescriptions at over 53,000 participating pharmacies nationwide.

If you do not have health insurance coverage, use the 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 the ScriptSave® card for everyone in your household and for any prescriptions that are excluded by Medicare Part D law. In addition to prescription savings, the ScriptSave® card also provides savings on vision care, hearing care, daily living products and diabetes care and supplies.

If you do not have a ScriptSave® card, you may enroll online by visiting www.scriptsav.com and log-in with Group # 195. On that web site, you can also find a participating pharmacy near you; you can look up drug pricing; and you can view the Preferred Medications List, health information and more! Any LPSCU member (including the membership of LCA) can receive a ScriptSave® card at no cost. 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. You may cancel your registration at any time by contacting Customer Care.

be held at Gypsy Café, located at 1330 Bingham Street, at the corner of 14th Street, in the South Side of Pittsburgh, starting at 1:00 p.m. Parking is available in the rear City Theatre portion of the City Theatre/Schwartz Market parking lot across the street from the café on Bingham Street. (Please do not park in the front Schwartz Market section of the lot.) View the restaurant's website www.gypsycafe.net for directions.

Various cheeses and Slovak appetizers will be served with the wines. Violinist George Batyi and an accordionist will be on hand to play Slovak melodies during the tasting. The Slovak wines featured are a Pinot Noir, Chardonnay, and Pinot Grigio.

The cost of the event is \$25 per person, payable in advance. Attendance is limited to 50 members and guests on a first come, first served basis. For reservations, call Pam at 412-531-2990 during the day, or Albina at 412-343-5031 in the evening. Send your checks to WPSCA, Manor Two, Suite 500, Pittsburgh, PA 15220.

10th Consular Tour to Slovakia Set

Joe Senko, the Slovak Honorary Consul for Pennsylvania, has just completed the details for his 10th tour to Slovakia. Over 250 people have accompanied Joe on his previous nine trips.

The tour will begin on August 25, 2010, with a flight from Pittsburgh, Pennsylvania, to Vienna, Austria, via Washington, D.C. Return to Pittsburgh will be on September 4.

This year's tour will concentrate on the UNESCO Heritage Sites throughout Slovakia. UNESCO was established by the United Nations in 1945 to protect the most valuable natural and cultural sites on our planet. There are 812 World Heritage Sites located in 137 countries. Seven of these are in Slovakia.

The UNESCO sites included in the tour are: Banska Stiavnica, Bardejov, Vlkolinec, Levoca, Spisska Kapitula, Spis Castle, Holy Spirit Church in Zehra, Domic Cave, and Gombasecka Cave.

The trip will also include visits to Bratislava, the Tatras, Kosice, and a rafting trip on the Dunajec River. All accommodations will include first class hotels as well as breakfast and dinner each day. Transportation will be provided on an air-conditioned bus with an English speaking guide. All entrance fees are included. Not included are travel insurance and gratuities. The cost per person is \$3,375 (double occupancy).

For a detailed itinerary, contact Joe Senko at Manor Oak Two, Suite 500, 1910 Cochran Road, Pittsburgh, PA 15220, e-mail jtsenko@aol.com, or call 412-956-6000.

Dear Junior Members,

During the dedication of the Soldiers' National Cemetery in Gettysburg, Pennsylvania, on November 19, 1863, President Lincoln delivered a brief oration that we now know as the Gettysburg Address. In his brief speech, Lincoln told the audience that the United States would continue to fight so that the whole world, not just the United States, would enjoy freedom and equality.

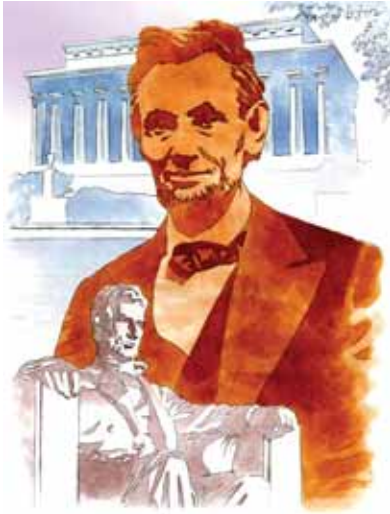
The President's speech followed the eloquent speaker Edward Everett, who gave a two-hour opening address. By contrast, Lincoln spoke for only two minutes, his text a mere 272 words. Everett later admitted that the President had more effectively expressed the purpose of the war and the deaths of the men buried in the cemetery.

There were thousands of onlookers gathered that morning – many of them family members of the dead who had traveled long distances to hear words of consolation that would somehow make sense of the personal tragedies that had befallen them. The occasion was an important opportunity for the President to honor all those who gave their lives during the Battle of Gettysburg, fought July 1-3 of that year. This was one of the bloodiest battles of the American Civil War and is considered by many historians to mark the turning point of the war in the Union's favor.

Lincoln felt this was an important opportunity for him to honor the dead soldiers for their sacrifices, as well as to have his thoughts about the war made known. The North and South combined lost more than 7,000 men during the 3-day battle. The process of burying the dead was overwhelming for the small community whose population was less than a third of the number of casualties. During this time, local governments were responsible for cleaning up battlefields. This required both land and money. When David Wills, a Gettysburg civic leader, learned about this dilemma, he proposed establishing a National Soldiers' Cemetery to then Pennsylvania Governor Andrew Curtin. The governor agreed with the idea and put Wills in charge of the planning.

When William Saunders finished landscaping the cemetery in 1872, it was turned over to the federal government. The Soldiers' National Cemetery was originally meant to be the final resting place for more than 3,500 Union troops who lost their lives at Gettysburg, but today more than 7,000 soldiers from all of America's major wars are buried there.

On May 5, 1868, three years after the Civil War had ended, General Logan of the Grand Army of the Republic proclaimed that "Decoration Day" was to be observed on May 30th. This day was to be set aside to honor the Confederate and Union soldiers who lost their lives during the Civil War.



It was called Decoration Day because graves were decorated with flowers to mark the occasion. Today we call this holiday Memorial Day. In 1971, Congress established it as a national holiday to be observed annually on the last Monday in May.

As we continue to honor our fallen soldiers, the words of Lincoln's Gettysburg Address are not forgotten. At the Lincoln Memorial in Washington, D.C., the text of the Address is carved into one of the marble walls beside the statue of President Lincoln. Two draft versions are preserved at the Library of Congress and may be viewed online. If you want to read the Address, make an earnest effort to look it up. It is one of the most famous speeches ever delivered in the United States.

Cecilia B. Gaughan, Fraternal Activities Director

Unusual Animal Mothers

The male hornbill (a bird) brings food to the female while she is walled inside a tree cavity. The mother and her chicks cannot get food on their own but there is a large enough opening so that she can get the food her mate brings.

A python mother constantly squeezes her body while it's curled around her eggs. This raises her body temperature and helps keep the eggs warm enough to hatch.

Most reptile moms lay eggs, then leave, so the eggs are on their own. But the alligator lays her eggs in mounds of vegetation, then stays around to protect them. When the young hatch, they make chip-like sounds to call to their mother. She gently opens her strong jaw and carries each hatchling to the water, where she protects them for several weeks.

Frogs have many ways of reproducing. The female marsupial tree frog keeps her eggs in a pouch on her back.

The Kihansi spray toad does not lay eggs, but instead gives birth to live young. It is thought that these frogs may be extinct in the wild since their only known natural habitat was by one waterfall in Tanzania and it was destroyed when people built dams. Now, the only Kihansi spray toads thought to remain are at the Bronx Zoo in New York and the Toledo Zoo in Ohio.



The Australian frog lays her eggs and then swallows them. The eggs are not digested, however. Instead, they grow from tadpoles into little frogs and as they get bigger, the young frogs squirm inside the mother. When they are ready to be born, they climb up their mother's throat and jump out of her mouth. I guess she really does have a frog in her throat!

The female seahorse deposits eggs into the male's small pouch, and then leaves. Out of the entire animal kingdom, these are the only animals where the male has babies. I guess that means our most unusual animal mother is a dad!

Facts About First Ladies

Mary Todd Lincoln, the wife of Abraham Lincoln, was the first to hold séances in the White House. She was attacked by the press for lavish purchases she made during wartime and was the first to fight for the abolition of slavery. Mary Todd Lincoln was so distraught that she could not bring herself to attend Lincoln's funeral and remained in bed for five weeks afterwards.

Eliza Johnson, wife of Andrew Johnson, taught her husband how to spell and pronounce words properly. Tuberculosis prevented her from being a hostess at the White House. This role was assumed by their daughter, Martha Peterson, who also milked cows at the White House every morning.

Julia Grant, the wife of Ulysses S. Grant, was cross-eyed. She owned slaves during the Civil War while her husband served as general of the Union Army.

Rutherford B. Hayes' wife, **Lucy Hayes**, was the first to ban all alcoholic beverages from the White House. She also hosted the first Easter Egg Roll on the White House lawn.

John Tyler's first wife, **Letitia Tyler**, was a stroke victim and the first wife of a president to die in the White House. Their daughter, Letty Tyler Semple, and daughter-in-law, Priscilla Cooper Tyler, served as White House hostesses until Tyler eloped with his second wife, Julia. She became the first photographed incumbent first lady.

Kids in the Kitchen

What are doing for Father's Day? I have a suggestion. With your mother's help, you can make this ahead of time for Dad's special day. (It's a treat for Mom too because she won't have to cook on Father's Day!)

PIEROGI CASSEROLE

- 6 cups mashed potatoes
- 1 teaspoon salt
- 1 large onion, sliced
- 1 pound of lasagna noodles, cooked
- 8 oz. cream cheese
- 1 small jar Cheez Whiz
- 2½ sticks of butter or margarine

Mix mashed potatoes, cream cheese, salt, and Cheez Whiz in a bowl and set aside. Sauté onion in butter or margarine until brown. Layer noodles, potatoes, and onion mixture, alternately, in buttered 13"x 9" baking dish until all ingredients are used, ending with onion mixture. Baked covered at 300 degrees for 20 minutes. Remove cover and broil until browned. Yields 12 servings.

This can easily be assembled ahead of time and frozen to bake at a later date. It can also be made in two 8"x 8" square casserole dishes so one can be enjoyed now and the other frozen for later use. Thaw overnight in the refrigerator and let it sit out on the counter 30 minutes prior to baking.



Celebrating Flag Day

- 1776 – George Washington's flag was called "Grand Union."
- A resolution for a national flag was made on June 14, 1777.
- The first time flags were "officially" flown on government buildings: June 14, 1877.
- The first official "Flag Day" observance: June 14, 1894, in Philadelphia.
- The first year of a standardized "American flag": 1912.
- A presidential proclamation of "Flag Day" was made in 1916.
- Congress established "National Flag Day" in 1949.



Go Green This Memorial Day

Memorial Day traditionally kicks off the summer picnic season. How about going green for this year's holiday picnic?

Start with the grill. Natural gas would be the cleanest burning fuel for grills, but that may not be an option, so opt for a propane or electric grill. If you still use a conventional grill, skip the charcoal briquettes that use coal dust or other additives. Instead, buy lump charcoal that's made from invasive tree species or use wood scraps left over from making flooring, furniture, or housing. And don't use charcoal lighter fluid. Opt for a cylindrical chimney starter to start the fire.

Use organic poultry and grass fed beef raised locally without antibiotics or hormones. Make sure your meats are lean so the fat does not cause



carcinogenic flare-ups. Better still, buy lean, omega-3 rich fish such as salmon. It can be wild or raised in approved fish farms. Grill more vegetables and fruits and fewer meats.

Shop for your supplies locally to save on gasoline and minimize emissions from your car. If you buy reusable plastic cutlery and plates, be sure to reuse them! Skip paper napkins and tablecloths in favor of cloth ones that can be washed and reused.

Carry purchases home using reusable cloth totes, rather than in plastic or paper bags.

When it comes time for cleaning up, sometimes the old-fashioned ways are best. Use soap and water and plenty of elbow grease for clean-ups instead of products with harsh chemicals.

It isn't always easy to make these choices, but the more we all make an effort to protect the earth and our environment, the better off we'll all be.

“The Fruits of the Spirit”

continued from page 3

loyal, and helps provide stability, especially in relationships. We all need the faithfulness of the Holy Spirit worked into us to help keep us loyal to God, family, and friends.

Self-control. Since we all live in a very self-centered and materialistic type world today, many people have very poor impulse control. If they see something they immediately want, they will do anything they can to try and get it. They will not be denied until they get what they are going after. These people are obviously very weak in the quality of self-control. They are ruled by their own flesh or desires rather than by the Holy Spirit. Using the Gift of Counsel or Right Judgment, this Fruit shows itself in people who truly think before speaking or acting, especially in trying to determine possible consequences of what they are about to say or do. Will my words or actions help or hurt? In sometimes practicing restraint or self-discipline, it would then be possible to make a decision that can be of benefit to oneself or others. This means that, with God’s help, we work on mastering our personal desires and passions.

Modesty, Contineny (control of sexual desires), Chastity. These Fruits of the Holy Spirit relate to the gift of human sexuality. Modesty is the virtue that moderates our presentation to others. Modesty in behavior directs us to observe proper decorum. Modesty in appearance inclines us to avoid whatever is offensive to others and even whatever is not necessary. Modesty is grounded in humility, which reminds us of our true worth before God. Contineny is the Fruit by which we control our sexual passions and desires. Strengthened by the virtue of Chastity, a person is enabled to see themselves and others, not as mere objects to be used just for pleasure or gratification but, as fellow children of God who deserve respect and love. A person who is chaste is one who does not misuse the gift of sexuality, but rather lives according to the conditions of their state in life. A modest, continent, and chaste person is a person of integrity. In exercising purity in conduct and intention, they abstain from the sexual act out of respect for the needs and feelings of others.

As we celebrate Pentecost, the conclusion of the Easter Season, may the Holy Spirit strengthen us so that we may wisely use His Gifts and in doing so, produce good Fruits that will surely enhance our lives and the lives of those around us! A Blessed Pentecost to all! And...Happy Mother’s Day...and Happy Father’s Day!

Rev. Philip A. Altavilla, V.E.

March 3, 2010

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

**CPS
Actuaries**

Ladies:

This will certify that we have completed a valuation of the outstanding certificates of the Society as of December 31, 2009, according to the schedules of insurance submitted to us, and have found the reserves to be as follows:

| | |
|--|--------------|
| 01 CSO 4% | \$ 20,850 |
| 41 SI 3% | 105,661 |
| 80 CET 4.5% | 48,828 |
| 80 CSO 4% | 210,636 |
| 80 CSO 4.5% | 2,302,709 |
| 80 CSO 5% | 2,175,007 |
| 80 CSO 5.5% | 745,142 |
| AE 3% | 570,789 |
| AM 3% | 3,544,016 |
| Annuities | 4,840 |
| Unearned Premium Reserve | 25,782 |
| For AIDS Risk | 7,300 |
| Deficient Premiums Reserve | 5,348 |
| Reserve for A&H Riders | 565 |
| Asset Adequacy Analysis | 150,000 |
| Reinsurance Credit | — |
| Total Life Reserve | \$ 9,917,474 |
| Reserve for Accident & Health Certificates | — |
| Total Reserve | \$ 9,917,474 |

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 2009 annual statement, were sufficient to meet all certificates as they mature by their terms with a surplus of \$3,811,852 (or 35.58%) above the statutory standards.

Ratios of assets to liabilities: 2009-135.8%; 2008-138.19%; 2007-150.88%; 2006-154.04%; 2005-156.08%.

Sincerely,

Allan Ferrone, FSA, MAAA
Actuary