

Ladies Pennsylvania Slovak Catholic Union



Vol. 69, No. 817

September-October 2010

LPSCU Members JOIN HANDS to Help Others



Pittsburgh District

Pittsburgh Branch 64



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ADIES PENNSYLVANIA

District

lehigh Valley Okres



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SEPTEMBER

- Deadline to make a reservation to attend Mass and Luncheon being held in conjunction with the Semiannual Board Meeting in Boardman, Ohio.
- 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.
 - **12** At 8:30 a.m., Pittsburgh District members will travel to Boardman, Ohio, to attend the Mass and luncheon at the LPSCU Semiannual Board Meeting.
 - Slovak Language Classes sponsored by the Western Pennsylvania Slovak Cultural Association begin at Brashear Auditorium, 2005 Sarah Street, Pittsburgh, Pennsylvania. Classes will be held from 6:30-8:00 p.m. every Tuesday through November 2, 2010. See page 11 for more details.
 - 15 Deadline to submit your entry for our "What the Holidays Mean to Me" feature. See page 11.
 - **15** Deadline to submit a tribute honoring our military/veterans. *See page 19 for details*.
 - **20** Deadline to submit articles for November/December Zornicka.

OCTOBER

- Midwest Slovak Pastoral Seminar sponsored by the Slovak Catholic Federation at the Motherhouse of the Sisters of St. Casimir, 2601 W. Marquette Road, Chicago, Illinois. Registration begins at 1:00 p.m. See page 19 for more details.
- Western Pennsylvania Slovak Cultural Association's Conversation Group meets at the Mt. Lebanon Library, 16 Castle Shannon Blvd., Pittsburgh, Pennsylvania, from 7:00 to 8:45 p.m. See page 14 for details.
- 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.
- **23** Make a Difference Day. *Read more about it on page 7*.
- **31** Pittsburgh District's annual Card Party at the Comfort Inn, Penn Hills, Pennsylvania, beginning at 1:00 p.m.

NOVEMBER

- Western Pennsylvania Slovak Cultural Association's Conversation Group meets at the Mt. Lebanon Library. See page 14.
- **20** Deadline to submit articles for January/February *Zornicka*.

TORNIĞKA

MOKNING STA

(USPS 699-520)

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

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OFFICE HOURS

AT NATIONAL HEADQUARTERS Monday through Friday: 8:00 a.m. to 4:30 p.m. Phone: 570/823-3513 Toll Free 888/834-6614 Fax: 570/823-4464 E-mail: lpscu@lpscu.org Website: www.lpscu.org

SECRETARY/TREASURER

Mary Jo Savidge, 71 South Washington Street, Wilkes-Barre, PA 18701; 570/823-3513, Fax 570/823-4464

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Spiritual Advisor's Message "Forgiveness"

... there is the common

misconception that forgiveness

means condoning or accepting

the actions of another person.

Recently, I was reappointed to serve as a regional Episcopal Vicar (the bishop's special representative in a geographic area of the diocese) by our newly ordained and installed bishop, the Most Reverend Joseph C. Bambera, D.D., J.C.L., tenth Bishop of Scranton, Pennsylvania. Along with serving in this capacity, I was also asked by our bishop to become the temporary Administrator of Immaculate Conception Parish in the historic Hill Section of the City of Scranton. If a pastor in my pastoral region becomes ill or needs to take a leave from active ministry, I may be asked to "fill in" in his absence. Living with me at the parish is Father Joseph F. Sica, a fellow priest of the Diocese of Scranton. Father Sica currently serves as the full time Catholic Chaplain at Scranton's Mercy Hospital.

When we can, Father Sica and I like to sit on the front porch of Immaculate Conception Rectory and discuss various

topics and matters of mutual interest. Father Sica is an outstanding preacher, storyteller, and motivational speaker. I love to listen to his stories and his marvelous insights on faith, life, family, and love. The other evening, we were speaking about the

number of people we have encountered in our priestly ministry who struggle with the issue of forgiveness. For some people, they struggle with either asking for or granting forgiveness because of issues with other persons, while others struggle with the challenge to forgive themselves for things they have said or done in life.

As Father Sica and I spoke, we discussed his recent book: *Forgiveness: One Step at a Time*. His book was published in 2009 by Twenty-Third Publications, New London, Connecticut (www.23rdpublications.com). The book examines ten steps in working through the process of forgiveness. Through use of passages from Sacred Scripture, to the telling of real-life stories, Father Sica helps the reader move beyond feelings of anger, bitterness, and revenge to forgiveness and renewal. I find his material to be quite helpful as I minister to people who seek to better understand and practice forgiveness, especially in regard to their relationships with others.

It is safe to say that, at different times in our lives, all of us experience difficulties which can result in people getting hurt — either ourselves or others. Because of the hurt that has been experienced, some people become very angry and then choose to hold grudges against the people whom they may feel have offended them in some way or another. Sometimes these grudges and ill feelings can even be held against someone who is no longer living. This is done with the false idea that somehow they are making someone else suffer by being hurt and angry with them. While there is nothing wrong with being angry with another, how we deal with that anger can make all the difference for us and our relationships.

When speaking about forgiveness, there is the common SEPTEMBER/OCTOBER 2010

misconception that forgiveness means condoning or accepting the actions of another person. Not at all! Forgiveness simply means releasing the cycle of self torture that can continue to live within us.



Fr. Altavilla

On the "Beyond Affairs Network" website, I recently came across an article that contained steps to forgiveness. This network (www.beyondaffairs.com) exists to assist people who have been hurt by the infidelity or unfaithfulness of a spouse.

Here are some of the steps to forgiveness:

1. Write down the name of the person you need to forgive. Acknowledge how hurt you are, and even the hatred you may feel towards this person for what they have done.

2. Think of times in your own life when your wrong actions have hurt or disappointed others. None of us is perfect.

None of us is without fault. It is much easier to forgive others when we bear in mind our own weaknesses and failings. We are all in need of forgiveness from time to time. It is important to be honest with ourselves, and to view ourselves with sober judgment. When appropriate, be

sure to accept your part of the blame for the situation.

3. Decide to be bigger and better than the situation at hand. Do what's right and the situation will, in time, be transformed. Be brave and decide you will face the pain of the experience, rather than run away from it.

4. Take a piece of paper and write: "I forgive ______ (fill in the person's name) for ______ (write it all down) and it made me feel ______ (write as much as you need to).

5. Make a decision to forgive. Say it out loud, "I make a decision right now to forgive ______ (verbalize the situation)." Take as long as you need to and be real. Ask for God's help to let go of the hurt.

6. Destroy the list. Rip it up or better yet, burn it.

7. Do not expect that your decision to forgive will result in major changes in the other person. They may never even know that you have "officially" forgiven them. The act of forgiveness may have little to no impact on them, but by forgiving, you will feel a thousand times better and will be able to move away from the pain of the past.

8. Try to understand the person you have forgiven. What is their point of view? How do they feel? Why did they do what they did? What have their life experiences been that have made them vulnerable to such wrongdoing?

9. Expect positive results in yourself! Forgiveness sets you free from the past. In some cases, practicing forgiveness will even make you feel better and healthier as you release the weight that has caused you stress.

10. Think of what you have learned through the experience. What could you do better in the future? How can you *continued on page 24*

PITTSBURGH DISTRICT

and Okres N

A ride on the Johnstown, Pennsylvania, Inclined Plane proved to be a breathtaking experience for Pittsburgh District members on June 5, 2010. Enjoying the outing were Mary Ann Bowman, Sylvia Goda, Margaret Joschak, Ann Krohmaly, Helen Lorinc, Janice Mathews, Dolly Papst, Dolores Sakal, Elva and Ed Silay, and Frank Yaniga.

The trip also included a visit to St. Mary's Byzantine Catholic Church polka fest. The annual event featured continuous polka bands, dancing, ethnic foods, and numerous vendors. The group also visited the Johnstown Flood Museum where they viewed an awesome film which reenacted the 1889 disaster.

Sylvia Goda



Pittsburgh District members enjoy an outing to Johnstown's Inclined Plane.

PITTSBURGH DISTRICT

Pittsburgh District members attended a meeting on July 11, 2010, at White Oak Park, North Huntingdon, Pennsylvania. The meeting began with District President Dolores Sakal leading the group in prayer in remembrance of recently deceased member and LPSCU Honorary National President Cecilia Sarocky. As we prayed, we all felt Ceil was with us in spirit.

Plans for several upcoming events were finalized. The weather was perfect and the meal was even better. The chefs were Court of Appeals Secretary Jan Mathews and her husband, Dave. After a superb luncheon, a raffle was held and member-donated door prizes were distributed.

Sylvia Goda



Pictured are Pittsburgh District members who attended a meeting on July 11 at White Oak Park.

Slovak League of America Offers Scholarship Grants

The Slovak League of America, a civic and cultural federation of Americans of Slovak ancestry founded at Cleveland, Ohio, in 1907, is pleased to announce that it will again offer the John and Julia Demko Memorial Scholarship Grants of \$750 to deserving students this year. Any student of Slovak ancestry currently enrolled or who will be enrolled full time at a college, university, or professional school for the fall semester may apply for this grant. These grants are available to students who are in the undergraduate or graduate level of study. The grants honor the memory of John and Julia Demko, well-known Slovak fraternal and cultural activists of Bayonne, New Jersey.

Applicants are asked to complete a study paper of no less than five typewritten double-spaced pages on some theme from Slovak history or culture. The completed application, along with the essay, is to be returned by the deadline date of **November 1, 2010**. Grants will be paid to the individual student in December 2010.

For an application, write: Slovak League of America, 205 Madison Street, Passaic, NJ 07055 or telephone 973-472-8993 Monday-Friday, 11:00 a.m. to 4:00 p.m.

The Slovak League of America Scholarship Fund, Inc. was established in 1972 as an affiliate of the Slovak League of America to assist students of Slovak ancestry achieve their educational goals. Since then, more than 125 students have benefited from this fund. Tax deductible donations are welcome. Make check payable to: Slovak League of America Scholarship Fund, 205 Madison Street, Passaic, NJ 07055.

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Branch	Branch Representative	June-July 2010	y Year-to-Date Total
213	Theresa Kluchinski	\$ 36,000	00 \$106,000.00
7, 132,			
197, 214	Home Office	\$ 26,000	00 \$103,000.00
77	Ethel Bozik		\$ 60,000.00
38	Cecilia B. Gaughan	\$ 22,000	00 \$ 56,000.00
83	Mary Ann Ackerman		\$ 30,000.00
156	Joan Ellen Frendak	\$ 28,000	00 \$ 28,000.00
60	Anita Gregory		\$ 25,000.00
209	Bro. Theodore Girard	\$ 15,000	-
194	Ann Dobias	\$ 12,000	-
65	Janice Mathews		\$ 10,000.00
27	Elaine Kasa		\$ 10,000.00
19	Deborah Adamchak		\$ 10,000.00
14	Verna Prawdzik	\$ 10,000	-
64	Elva Silay	\$ 4,000	
52	James Tomasic	\$ 2,000	
122	Theresa Olshemski		\$ 6,000.00
130	Margaret A. Ferri	\$ 5,000	
42	Cecilia Sarocky		\$ 2,000.00
37	Joan Evan		\$\$
		\$160,000	.00 \$ 507,000.00

ZORNICKA



Dear Ladies Pennsylvania Slovak Catholic Union,

Thank you so much for the \$500.00 scholarship for college. The money will be incredibly helpful as I work towards my goal of becoming a doctor. Next year I will be attending Juniata College in Huntingdon, Pennsylvania, as a biology major in the pre-med program. I am very blessed to have the opportunity to attend Juniata. I greatly appreciate the additional funding provided by the scholarship and your generosity in giving it to me. Thanks again!

Sincerely. **Erin Kreider** Branch 60 West Hazleton, PA

Dear LPSCU,

Thank you very much for the generous scholarship. The money will greatly help me to pay for the many expenses of college.

Thanks again!

Smiles, **Jackie Miller** Branch 156 Coaldale. PA

Dear Mrs. Theresa A. Kluchinski,

I write you now in July after I finished my academic year 2009/2010 at the Pontifical Gregorian University at Rome. Finally, I did the first year of licence's degree in History of Church after integrated year which I had last year. I send you also the list of university subjects with notes. These subjects were very interesting as far as matter as teachers. Like you can see, the average of notes from this year is over 9, executed condition to continue to doctorhood (at least 8.6). These holidays I want to start [to] write my finally elaborate in licence called: The religious situation in Slovak territory in the 17th century in the light of letters of Propaganda Fide's missionaries. I hope the next year in June I'll finish the grade of licence.

Thank you for your help, especially with prayer and financial help as a studentship. I will remember you in my prayers. I wish you bless of our God and all the best.

> Yours sincerely, **Milan Kerdik**

LPSCU Family Membership **Contest Results**

The LPSCU is proud to announce that the winner of the LPSCU Family Membership Contest is James Tomasic of LPSCU Branch 52, North Braddock, Pennsylvania, with a total of 112 family members who belong to the LPSCU. James will now have his family name engraved on a Fraternal Leaf on the LPSCU "Tree of Life" that adorns the lobby of our Home Office.

In a remarkable coincidence, James' winning entry of 112 LPSCU family members was received in the very year that the LPSCU is celebrating the 112th Anniversary of its existence (1898-2010). Thank you, James, for keeping our motto, "From Generation to Generation" going forward.

The LPSCU extends best wishes and congratulations to James Tomasic and his family members for being tops in the LPSCU Family Membership Contest.

Other contest participants were:

Entrant	Branch	Number of LPSCU Family Members
Cecilia Gaughan	Branch 38, Whitehall, PA	98
Mary Ann Ewasko	Branch 6, Wilkes-Barre, PA	76
Emily Degenhart	Branch 1, Hazleton, PA	51
Agnes (Karpel) McLaren	Branch 28, Joliet, IL	38
Marie T. Kaminski	Branch 158, Posen, IL	26
Elva Silay	Branch 64, Pittsburgh, PA	26
Theresa Olshemski	Branch 122, Wilkes-Barre, PA	24
Marie A. Smark	Branch 64, St. Clair Shore, MI	10

A big thank you to all those who participated in our LPSCU Family Membership Contest!

Cecilia B. Gaughan, Fraternal Activities Director

Member Receives Degree from Marywood University

Matthew John Nonnemacher of Hazleton, Pennsylvania, graduated from Marywood University, Scranton, Pennsylvania, during the school's Spring 2010 commencement exercises. He received a Bachelor of Science degree Magna Cum Laude in Mathematics.

While at Marywood, Matthew was a consistent Dean's List student and maintained a 3.79 cumulative grade point average. He is a member of Kappa Mu Epsilon, the national mathematics honor society, and Delta Epsilon Sigma, the national scholastic honor society for students, alumni, and faculty of Catholic colleges and universities.

Matthew took part in various activities while at Marywood and also served as a math tutor. He was

scheduled to take the professional actuary certification exam in July and plans to pursue a career in actuarial science.

Matthew is a 2006 top ten graduate of the former Bishop Hafey High School. He is the son of John and Sandra Nonnemacher of Hazleton and is a member of Hazleton Branch 124.

The LPSCU congratulates Matthew Nonnemacher for receiving his Bachelor's degree and on his outstanding academic record throughout this secondary and post-secondary career.



Matthew J. Nonnemacher

LPSCU Members JOIN HANDS to Help Others

BRANCH 64, PITTSBURGH

LPSCU Branch 64 of Northside, Pittsburgh, Pennsylvania, joined hands with the Ladies of Charity from Risen Lord Parish to pack shoe boxes of goodies for our troops in Iraq and Afghanistan. A total of 245 boxes were filled with comfort items supplied by several organizations and lovingly packed by the Ladies of Charity and Branch 64 members. The boxes were delivered to the local Armory and shipped overseas to our servicemen and women for Operation Troop Appreciation. We do appreciate our military personnel and this is just one little way to show it.

LEHIGH VALLEY OKRES

At noon on Saturday, May 1, 2010, officers and members of the Lehigh Valley Okres delivered a large amount of men's, women's, and children's clothing to Second Sight located at the Trolley Station, Route 191 in Bethlehem, Pennsylvania. Collecting and delivering the donated clothing was the Okres's Join Hands Day project. Second Sight is an upscale thrift shop owned and managed by the Visibly Impaired and Blind Association of Lehigh, Northampton, and Monroe counties. It is a well-organized store known for offering classy, designer-name clothing and accessories. The shop donates its business attire to out-of-work individuals who are seeking employment. In doing this, it is Second Sight's hope that these individuals will present a neat and professional appearance at their interviews, thus helping them secure a job and enabling them to get off of public assistance.

Members of the Lehigh Valley Okres began collecting clothes from their neighbors and friends well in advance of Join Hands Day. This year's collection was most successful, netting over 30 boxes and bags filled with clothing and shoes. At least 20 adults and 15 children participated in this project.

PITTSBURGH DISTRICT

As their project for this year's Join Hands Day event, members of the Pittsburgh District made a donation of \$200 to the Brother's Brother Foundation, a 50-year-old Pittsburgh-based international charity. Brother's Brother Foundation has been instrumental in supplying medical and humanitarian supplies to Haiti following the earthquake. The charity has also sent aid to 22 other countries in the first quarter of 2010. The donation check was presented to Foundation President Luke Hingson by Pittsburgh District Treasurer Elva Silay.

REVEREND DIANISKA DISTRICT

On May 8, 2010, the Reverend Dianiska District participated in Join Hands Day by volunteering at The Laurels Skilled Nursing and Rehabilitation Center. Sixteen adults and seven young people from the District played bingo and passed out gifts, cake, and refreshments to 64 men and women living at The Laurels. Thirty-three of the residents enjoyed playing bingo for prizes donated by District members. Our young members visited the rooms of those who did not attend the bingo social, bringing them cake and a gift and interacting with them. Gerrity's Market in Wyoming, Pennsylvania, generously donated a beautifully decorated cake for the occasion.

The residents were very excited to have our District visit again this year and they enjoyed the camaraderie, especially with the young members. The staff at The Laurels was very pleased that our District chose their facility once again for its Join Hands Day project.



Reverend Dianiska District members Kay Haddock and Marge Zinkavich (standing) with residents who won binao prizes.

Our proud young members who volunteered are Anna Napkora, Daniel Edwards, Isabella Edwards, Cecilia Chisdock, Marissa Jason, and Paul Gregory Jason.

OUR COVER PHOTOS:

TOP LEFT: Pittsburgh District Treasurer Elva Silay presents a check on behalf of the District to Luke Hingson, president of the Brother's Brother Foundation of Pittsburgh, Pennsylvania.

TOP RIGHT: Lehigh Valley Okres officers and members delivering clothing to Second Sight in Bethlehem are, L-R: Okres Secretary Mary Shannon, Okres Treasurer Margaret Ferri, Mary Ann Ackerman, Cecilia Gaughan, and Okres President Jean Kosalko.

CENTER: Adults and young people from the Reverend Dianiska District with some of The Laurels residents.

BOTTOM LEFT: Members of LPSCU Branch 64 and the Ladies of Charity from Risen Lord Parish, Northside Pittsburgh, pack items into boxes for shipment to our troops in Iraq and Afghanistan. ADIES PENNSYIVANIA SLOVAK CATHOLIC UNION Rev. Dianiska District

Attorney Joseph J. Van Jura Joins Luzerne County Bench

On February 9, 2010, Pennsylvania Governor Edward Rendell nominated Attorney Joseph J. Van Jura of Kingston as Judge for the Court of Common Pleas of Luzerne County, Pennsylvania. After hearings before the Pennsylvania Senate Judiciary Committee, Attorney Van Jura was unanimously confirmed by the Senate on March 18, 2010, thus becoming the County's eighth judge. He replaces Judge Michael T. Toole, who resigned in December 2009, and will serve until the end of 2011.

On March 19, President Judge Thomas F. Burke, Jr. presided before a standing-room-only crowd at the swearingin ceremony at the Luzerne County Courthouse in Wilkes-Barre, Pennsylvania. Attorney Van Jura was sworn in by Senior Judge Chester B. Muroski, with whom he worked in the Luzerne County District Attorney's office in the mid-1970s.

Donning his robes for the first time, Judge Van Jura vowed to run a courtroom from which anyone can leave – whether found guilty or innocent – with a sense of trust and confidence in the judicial system. After the swearing-in

Make a Difference on October 23, 2010

Each October, millions of Americans participate in "Make a Difference Day." This year's day of community outreach takes place on Saturday, October 23rd. Everyone wants to help make the world a better place, so why not see what YOU can do to reach out to others? We encourage all our LPSCU and LCA members to volunteer for this worthwhile project, whether as individuals or through their Branch, District, or with another service group.

Select a project that suits your interests and abilities and make the necessary arrangements to see it through. Don't know what to choose? Volunteer to cook or serve a meal at a homeless shelter. Shop for a neighbor who is homebound. Do yard work for an elderly or handicapped person. Visit someone in a nursing home or veterans' hospital. Read to a visually impaired or blind person. Write an encouraging letter or send a care package to a serviceman or woman serving in Iraq or Afghanistan. There are literally thousands of small ways each of us can help make a difference in the lives of those around us. The reward of knowing that your good deed helped to brighten someone's day is priceless.

We would like to hear from everyone who "makes a difference" on October 23rd. Please send a brief article about your project, along with your name, Branch number and/or District, and a photo to Public Relations Director Margaret A. Ferri. We will report on your volunteer efforts in *Zornicka*.

Remember - One person can make a difference!

ceremony, he said, "I want the citizens of Luzerne County to absolutely believe in the judicial system, to have no doubt about its integrity, its efficiency, and its transparency."

Judge Van Jura is a 1968 graduate of King's College, Wilkes-Barre. He received his law degree from the University of Notre Dame Law School in 1970 and was admitted to the Luzerne County Bar in 1972. He has practiced law for 37 years, focusing primarily on civil litigation, estates, and guardianships. Judge Van Jura served as Solicitor for the Luzerne County Prothonotary's Office and for the Hanover Area School District in Luzerne County. He also served as Solicitor for the Ladies Pennsylvania Slovak Catholic Union for over 25 years.

Judge Van Jura and his wife, Rebecca, have two children, Jesse and Anna. He has four children from a previous marriage, sons Josh and Jake, and daughters Zoe and Bailey. Judge Van Jura is a member of LPSCU Branch 37, Plymouth, Pennsylvania.

The LPSCU congratulates the Honorable Joseph J. Van Jura on his installation as Judge of the Court of Common Pleas of Luzerne County. We are very proud of him for receiving this prestigious honor and we wish him the best during his years on the bench.

> 2010 Catholic High School Award Recipients



MICHAEL DEFAZIO

Freshman Allentown Central Catholic High School Allentown, Pennsylvania Branch 38 Whitehall, Pennsylvania

JENNIFER NOELLE McKINLEY Freshman Marian Catholic High School Tamaqua, Pennsylvania Branch 197 Wilkes-Barre, Pennsylvania



An LPSCU insurance policy makes the perfect gift!

Slovak Day Thank You

Reverend Joseph R. Grosko, presidentof the Western Pennsylvania Slovak Day Committee, and Dolores Sakal, general chairperson, wish to express their thanks and gratitude for the hard work of all those who contributed their time, talents, and energy to July 15th's annual Slovak Day at Kennywood Park in West Mifflin, Pennsylvania. A special thanks to Bishop Lawrence E. Brandt of Greensburg, Pennsylvania, and the many clergy from the Pittsburgh, Greensburg, and Altoona-Johnstown dioceses and the Ukranian Catholic Eparchy who concelebrated Mass. Visiting dignitaries included Peter Burian, Slovak ambassador to the United States, as well as Pavel Hagyari, JUDr., mayor of Presov, Slovakia, and his wife, Jana. (Presov is the Sister City to Pittsburgh.) Slovak Day just wouldn't be a success – year after year – without these wonderful folks. *Dakujeme a naj boze pozehnaj!*

Sylvia Goda



Pittsburgh District members with clergy at Slovak Day at Kennywood Park — From left, Rev. Michael Kozoil, St. Mary's Nativity Church, Uniontown, Pennsylvania, Elva Silay, Bishop Lawrence E. Brandt of the Greensburg Diocese, Helen Lorinc, Sylvia Goda, and Rev. Paul Lisik, Church of the Resurrection, Clymer, Pennsylvania.



Ann Krohmaly, a member of LPSCU Branch 42, is pictured beside her "Slovenske Kroje" exhibit with (from left) her husband Arnold, son Robert, and daughter-in-law Patti.



Dolores Sakal, Pittsburgh District president and Western Pennsylvania Slovak Day Committee general chairperson, stands beneath the banner which was dedicated in memory of longtime Slovak Day volunteer, Cecilia Sarocky.



The Pittsburgh Slovakians provide entertainment for Slovak Day at Kennywood Park.



Pittsburgh District members and volunteers from Holy Trinity Catholic Church in West Mifflin, Pennsylvania, prepare cheregi, halupki, kolbasi, and haluski for the annual Slovak Day at Kennywood Park.

Order Christmas Oplatky

Oplatky, the traditional Slovak Christmas wafers, will be available through Jankola Library. Orders will be accepted from November 1 through December 17, 2010. The Oplatky, five per packet, therma-sealed and securely packaged, are available for a donation of \$3.00. Priority Mail postage and handling – \$5.50 minimum – is additional. Orders may be customized and packaged to meet your needs.

For more information or to place an order, contact Sister M. Catherine Laboure, SS.C.M., at 570-275-5606 or write to Jankola Library, Villa Sacred Heart, Danville, PA 17821-1698.

Minutes of the LPSCU Annual Board Meeting

March 12-14, 2010 - Wilkes-Barre, Pennsylvania

Friday, March 12, 2010

Call to Order – Prayer – Pledge

President Theresa Kluchinski called the meeting to order at 8:30 a.m. Spiritual Advisor Rev. Philip Altavilla held a morning-prayer service, which was followed by the Pledge of Allegiance. Secretary-Treasurer Mary Jo Savidge was asked for roll call. All were present.

Submission of Insurance Applications

Applications for insurance were received from Anita Gregory and Cecilia Gaughan.

Welcome/Remarks

President Kluchinski welcomed the Board to the Annual Meeting and mentioned that we would not be spending a lot of time on the reports from 2009, but instead be concentrating on 2010 and the future. The LPSCU is a strong financial organization; however, if we do not address the issue of declining premium income and continued loss from operations, we will eventually erode this financial strength. We must work towards having our operations cover our expenses and not rely on unrealized gains from our investments.

Presentations

President Kluchinski introduced Mr. Robert Kopec, CPA for the LPSCU. Mr. Kopec reviewed the annual statement, premium income, and investment income. Any questions asked were answered.

President Kluchinski introduced Ellen Bush from Morgan Stanley Smith Barney who provided the Board with the LPSCU Capital Market Overview and Employees Pension Report, 4th Quarter 2009 through February 2010. Presentation of an overview on the following:

- Asset Allocation
- Market Value
- Maturity Distribution Graph
- Top Holdings by Market Value

LPSCU Employee Pension

- Asset Allocation
- Top Holdings by Market Value Questions asked were answered.

President Kluchinski introduced Sam Urda of CPS

Actuaries Inc. Mr. Urda reviewed the Management Discussion and Analysis Report. Questions asked were answered.

Approval of Agenda/Minutes

President Kluchinski provided a revised agenda, which was approved.

The Minutes from the December 5, 2009, Board Conference Call were approved with eight corrections.

Correspondence and Requests

Secretary-Treasurer Savidge read all correspondence received since the previous meeting.

- The following requests were approved:
- Slovak Catholic Federation
- Annual donation to the Conference of Slovak Clergy

Submission of Conflict of Interest Forms

Board members submitted Conflict of Interest forms. Secretary-Treasurer Savidge reported all were received.

Resolutions

The following resolutions were reaffirmed:

- Golden Age Benefit Resolution
- 80 Years of Age Resolution
- Certificate Loan Resolution
- MBA (Minor Beneficiary) Rate Resolution

Appointments

The following appointments were reaffirmed:

- Mr. Robert Kopec, Certified Public Accountant
- Mr. Sam Urda, Mr. Allan Ferrone, Actuary, CPS Actuaries
- Dr. Robert Czwalina, Medical Examiner
- Ms. Ellen Bush and Ms. Karen Natishan, Financial Consultants
- Attorney Joseph J. Van Jura, Legal Counsel

Financial Report

Board members reviewed and discussed the following information:

- 2009 Annual Statement
- Balance Sheet/Revenue and Expenses 2009
- Employee Retirement Plan 2009
- Transaction Summary Report 2009
- Secretary Prompt Pay Report
- Actuarial Memorandum

Officers' Reports

The following Officer Reports were provided to the Board and approved:

- President's Report
- Secretary-Treasurer's Report
- Public Relations Director's Report
- Fraternal Activities Director's Report
- District Reports

2009 Audit Report

Chairperson of Trustees Mary Ann Ewasko provided the Audit Report for 2009. No exceptions or recommendations were reported.

Home Office Report

Secretary-Treasurer Savidge informed the Board that the following items were covered in the Secretary-Treasurer's Annual Report:

- Building Improvements
- Membership
- Hardware/Software
- Home Office Projects
- Financials

Unfinished Business

- The Board reviewed the following:
- Tree of Life
- Life and Health Insurance Foundation
- Return of Premium Term Plan
- Meeting was adjourned until Saturday morning.

9

SEPTEMBER/OCTOBER 2010

Ann Marie Motko, Active Branch 83 Member



Ann Marie Motko

Ann Marie Motko, 70, of Bethlehem, Pennsylvania, was called home to Our Lord on Wednesday, May 16, 2010. She died at St. Luke's Hospice House, Lower Saucon Township, Pennsylvania, after a two-month illness.

Ann Marie was born April 6, 1940, in Allentown, Pennsylvania, the daughter of the late Michael and Mary (Anthony) Motko. She was a member of Incarnation of Our Lord Parish (formerly SS. Cyril and Methodius Catholic Church) where she

served as parish secretary since August 20, 1992, and was a lector. For many years, she served as treasurer of the Parish Activities Group. She was employed at Sacred Heart Hospital, Allentown, from 1964 to 1991 as a medical records technician in the Medical Records Department.

Ann Marie was a member of the Slovak Catholic Federation and an active member of the Cardinal Tomko Chapter of the SCF. She served on the Liturgical Committee for the Federation's 57th National Convention and was instrumental in compiling the liturgical program booklet for the Convention Mass held at St. John the Baptist Church in Allentown. She also chaired the Reception Committee for the clergy prior to the Convention banquet. She was an active member of Assembly 78 and Group 10 of the Slovak Catholic Sokols, and also an active member of Branch 83 and the Le-high Valley Okres of the Ladies Pennsylvania Slovak Catholic Union.

Ann Marie is survived by two sisters, Sister Loretta Motko, OSF, a member of the School Sisters of St. Francis, Monocacy Manor, Bethlehem, and Barbara, wife of Allan Holtz of Allentown; two brothers, Joseph Motko and his wife, Kathy, of Bethlehem, and Michael Motko and his wife, Sherry, of Surprise, Arizona; nephew Thomas Motko of Bethlehem; nieces Marie Holtz and Laura Holtz of Seattle, Washington, Kristine McGowan and her husband, Robert, of Callaway, Virginia, and Lori Motko of Alameda, California; and grandniece and grandnephew, Holly and Trevor McGowan. She was preceded in death by a brother, Thomas A. Motko, who died on November 8, 1961, as the result of an airplane crash in Richmond, Virginia.

Calling hours were held on May 28 from 6:00 to 9 p.m. and on May 29 from 8:00 to 9:15 a.m. at Connell Funeral Home in Bethlehem. A Mass of Christian Burial followed at 10:00 a.m. on May 29 at Incarnation of Our Lord Church. Celebrating the Mass was Rev. Msgr. Michael J. Chaback, former pastor of SS. Cyril and Methodius Church. Concelebrant was Rev. Msgr. William T. Baker, pastor of Incarnation of Our Lord Church. Deacon Jeffrey Trexler, formerly of SS. Cyril and Methodius Church, assisted at the service. In his homily, Msgr. Chaback praised Ann Marie as an excellent parish secretary who was very knowledgeable with regard to religious procedures.

A Tribute to Cecilia Sarocky

June 12, 2010, was a solemn day in the hearts of the Pittsburgh District and the entire LPSCU. It was the day we laid our devoted Cecilia Sarocky to rest. She was a lady who lived and breathed her Catholic faith; a lady who lived and breathed her Slovak heritage. During Ceil's eulogy, Father Thomas Burke, pastor of Good Shepherd Roman Catholic Church in Braddock, Pennsylvania, called her a "legend."

Indeed she was a legend. Ceil was a leader in every sense of the word, enjoying every challenge along the way, and making sure that every challenge was addressed with all her energy. Ceil had a way of energizing people as well, spreading her enthusiasm for Slovak functions, seeking out and making sure Slovaks were aware of anything and everything that dealt with their lineage. Although Cecilia Sarocky never entered a pageant or wore a winner's crown, she surely deserved the title "Miss Slovakia."

A Mass of Christian Burial was followed by a gathering at the grave site, where a flock of doves was released into the heavens, as the song "Somewhere Over the Rainbow" was played. It was an awesome and beautiful close to the ceremony. And a beautiful tribute to a good Slovak lady.

Family members and friends gathered at Grand View Restaurant in Braddock, Pennsylvania, following the burial.

We will miss you, Ceil – more than words could ever say! Thanks for your good leadership and for instilling us with pride in our Slovak heritage. PAN BOH POZEHNAJ!

Sylvia Goda



Pictured are a group of family and friends who gathered at Grand View Restaurant in Braddock, Pennsylvania, following Ceil Sarocky's funeral services.

Officers and many members of LPSCU Branch 83 attended the liturgy. Interment took place at Holy Saviour Cemetery in Bethlehem.

The officers and members of the LPSCU are deeply saddened at the loss of our beloved fraternal sister, Ann Marie Motko. She was dedicated to her church and fraternal organizations. She attended all Branch and Okres events and was proud to be a delegate at the LPSCU National Convention held in Merrillville, Indiana, in 2000. Ann Marie was well liked by all who knew her and will be dearly missed by her Branch, Okres, and the LPSCU. We extend sincere sympathy to Ann Marie's family. May she rest in peace.



UTILIZATION REPORT

For June	Year-to-Date
2010	2010
23	121
\$ 879.26	\$4,188.35
\$ 610.89	\$2,800.49
\$ 268.37	\$1,387.86
\$ 16.77	\$ 16.72
32.40%	37.00%
	2010 23 \$ 879.26 \$ 610.89 \$ 268.37 \$ 16.77

Our group's discounted prescription savings for June 2010 amounted to 37.00%. During these tough economic times, a ScriptSave[®] card will provide remarkable savings to you on your prescriptions. For June 2010, the average saved per discounted prescription was \$16.77. 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 <u>www.scriptsave.com</u> 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.

Get involved in the LPSCU! Meet new friends! Attend Branch & Okres meetings! Sign up a new member!



Blessed are they that mourn, for they shall be comforted. — Matthew v 5

		— Matthew V.5
Name	Branch	Location
MaryAnn Kowalski	7	Exeter, PA
Robert Stanislowski	19	Swoyersville, PA
*Clara C. Domanic	28	Joliet, IL
*Cecilia Sarocky	42	Pittsburgh, PA
Edward Lahovski	62	Northampton, PA
Joan L. Truver	64	Pittsburgh, PA
* Mary H. Trnian	77	Lorain, OH
Ann Marie Motko	83	Bethlehem, PA
Mary P. Petrore	90	Johnstown, PA
Martha Michalko	132	Campbell, OH
* Mary L. Zuccone	132	Campbell, OH
Robert A. Kuna	158	Chicago, IL
Kenneth J. Zumrick	163	Youngstown, OH
John W. Zabko, Jr.	163	Youngstown, OH
Anna Petrusek	194	Chicago, IL
Doris Vacula	197	Wilkes-Barre, PA
*Virginia Klimenko	197	Wilkes-Barre, PA
Mary Federicci	197	Wilkes-Barre, PA
Anne Nojunas	197	Pittston, PA
Marija Kuslikis	L0054	Grand Rapids, MI
Elvyra Idzelis	L0171	Detroit, MI
*Multiple cortificates		

*Multiple certificates

WPSCA to Sponsor Slovak Classes

Slovak language classes sponsored by the Western Pennsylvania Slovak Cultural Association will be held every Tuesday from September 14 through November 2, 2010, at the Brashear Association, 2005 Sarah Street, Pittsburgh, Pennsylvania, from 6:30 to 8:00 p.m. Bozena Hilko will be the instructor. Tuition is \$15.00 for WPSCA members and \$20.00 for non-members. Call Pam at 412-531-2990 during office hours to reserve a place. Class size is limited because of space.

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: <u>cbgaughan@msn.com</u>.





Michael P. DeFazio *Orefield, PA – Branch 38* Michael graduated from St. Joseph the Worker School and will attend Allentown Central Catholic H.S.

Congratulations on a job well done! Enjoy your high school years! ~ Love, Mom, Dad and Winnie, XOXO Woof!



Alexandra Wingfield Allentown, PA – Branch 38 Alexandra graduated from Dieruff High School and will attend the University of Pittsburgh.

Congratulations, Alex! We love you! ~ Mom, Dad, Nick and Rachael ~XXXOOO



Laura E. Bigley West Chester, PA – Branch 153

Laura graduated from the University of Delaware with a Bachelor of Arts degree in Mathematics Education and a minor in Spanish.

Congratulations, Laura! ~ Much love from Mom, Dad, Meg and Pop-pop Pitonak



Andrew McGowan Germantown, MD – Branch 65

Andrew graduated from the University of Maryland with a Bachelor of Science degree in Architecture.

We're proud of you, Andrew! ~ Love, Mom and Dad



Erika M. Silay Allison Park, PA – Branch 64 Erika graduated from Shaler Area High School. Believe in yourself, follow your dreams, and you will succeed! ~ Love, Mom, Dad and Leah



Victoria Lee Cooper Pittsburgh, PA – Branch 64

A past LPSCU Youth Achievement Award Winner, Victoria graduated from Penn State University in May 2010. She received a degree in Journalism with a minor in Psychology.

We are so proud of you, sweetie! ~ Love, Mum, Dad and Danielle



Jennifer N. McKinley Tamaqua, PA – Branch 197 Jennifer graduated from McAdoo Catholic. She'll attend Marian

Catholic High School. Dear Jennifer, we are so proud of you and wish you much success at Marian Catholic High School.

~ Love, Mom, Dad, and family (Molly and Max too!)



Travis J. Hartzell Whitehall, PA – Branch 38 Travis graduated from Whitehall High School and will attend Kutztown University. We are so proud of your accomplishments. Our prayers are with you at Kutztown University. ~ Love, Mom, Dad, Pop,

~ Love, Mont, Dad, Pop, Aunt Marie and Smokey too



Matthew Bench Derry, PA – Branch 42

Matthew graduated from Derry Area High School and will attend California University of Pennsylvania.

Congratulations on all of your accomplishments and best wishes on your future endeavors. We are proud of you!

~ Love, Mom and Kayla



Jaclyn Miller Quakertown, PA – Branch 156

Jaclyn graduated from Quakertown Community Senior High School and will attend Villanova University.

Jackie, you have always set your standards high, achieved your goals, and never compromised your values to obtain them. You are a dynamic young lady who will continue to accomplish greatness.

~ Love always, Mom, Dad, Nick and Java

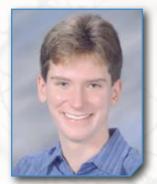


Madeleine Dahms Dupont, PA – Branch 7

Madeleine graduated from Pittston Area High School and will attend Drexel University.

Grandpa and Baba Duzen always said, "Just make us proud." They are looking down on you from heaven and they are so proud of you. Congratulations!

~ Love, Mim, Jane, Kin, Perci and Aunt



Curtis Donar *Encinitus, CA – Branch 30* Curtis graduated from Canyon Crest Academy in June. He will be attending Drexel University. *We're proud of you, Curtis!*

~ Love Grandma, Aunt Mary and Uncle Marty



Joseph Connell Bethlehem, PA – Branch 130

Joe graduated from Bethlehem Catholic High School and will attend Moravian College.

Joey, congratulations on your graduation and scholarship award. God bless you as you start your freshman year at Moravian College.

~ Love, Mom, Dad, John, Angela, Jamie, and Evan



Gregory J. Crompton Downingtown, PA - Branch 38

Greg graduated from Downingtown East H.S. and will attend Penn State University.

Greg, congratulations on all that you have accomplished. Good luck in whatever the future holds. Your family will always be here for you. We love you! ~ Mom, Dad, Dan, and Phil



Daniel Crompton Downingtown, PA - Branch 38

Dan graduated from Downingtown East H.S. and will attend Penn State University.

Dan, congratulations on all that you have accomplished. Good luck in whatever the future holds. Your family will always be here for you. We love you! ~ Mom, Dad, Greg, and Phil



Ann Theresa Bucha Center Valley, PA – Branch 38 Ann graduated from Allentown Central Catholic H.S.

Our family wishes you a big Congratulations! We are proud of you as you graduate from Allentown Central Catholic! The very best as you go to college. You will be in our prayers! ~ Love, Mom, Dad, Tony C.,

and Mary E. Bucha



Maureen Ann Bucha Emmaus, PA – Branch 38

Maureen graduated from Allentown Central Catholic High School and will attend Bloomsburg University, Bloomsburg, PA.

Congratulations! We are proud of you! - Love, Mom, Michael, and Kevin



Elizabeth Ackerman Bethlehem, PA – Branches 83/130

Elizabeth graduated from Freedom H.S., receiving the President's Education. **Outstanding Community** Service, and other awards.

We love you and are so proud of your accomplishments. ~ Love, Mom, Dad, Jared, Colin, Nana & the whole family



Nickolas E. Batzel Roaring Brook Twp., PA-Branch 8

Nickolas graduated from North Pocono High School. We're proud of you, Nick! ~ Love, Mom, Zack, Kimber, Cal, and Grandma Homentosky

and we wish you all the best. May God bless you. ~ Love, Mom, Dad, Jamie.

Kyle Kessler

Myerstown, PA - Branch 130

Kyle graduated from ELCO

High School and will attend

the University of Pittsburgh.

Dear Kyle, we are so very proud of you

Baba Shannon, and Pop-Pop Kessler



G. Tyler Tomasic Durham NC – Branch 52

Tyler graduated from Durham School of the Arts High School in June.

We are so proud of you! ~ Mom, Dad, Robbie and Patrick



Richard D. Wilson Canfield, OH – Branch 159

Richard graduated from Austintown Fitch H.S. and will attend Ohio State University.

Best of luck at Ohio State! The best days of your life are still to come. Enjoy every single minute of every single day. Never sweat the small stuff. Always hug your mom. And remember, distance is only measured in miles.

With all our love, Mom, Dad and Laura

Lauren Donahoe

Export, PA – Branch 42

Lauren graduated from

Allegheny College, with a

degree in Math and Econom-

ics. She is interning at Federal

Investors, Pittsburgh, and will

continue her finance education.

and Joseph Donahoe. Proud, too, is

great aunt Sylvia Goda.

Her proud parents are Patricia (Goda)



Erin K. Kreidler Allentown, PA – Branch 60

Erin graduated from Allentown Central Catholic High School and will attend Juniata

We are so proud of you! We love you! Much happiness and success at

~ Love. Mom. Dad. Brad. Aunt MaryAnn, and Uncle Jack



Amanda Silay Avalon, PA – Branch 64

Amanda graduated 4th in her class from Northgate High School in June.

We love you and are very proud of you, Amanda!

~ Mom and Dad



Kimberly L. Batzel

Roaring Brook Twp., PA -

Branch 8

~ Love, Mom, Zack, Nick, Cal,

and Grandma Homentosky

Kimberly graduated from

North Pocono High School

and will attend Marywood

We're proud of you Kim!

University.

James Silay Avalon, PA - Branch 64

Jim graduated as Valedictorian from Northgate High School in June.

We love you and are very proud of you, Jimmy!

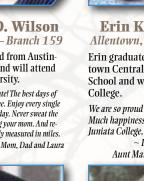
~ Mom and Dad



A.T. Conlisk III Columbus, OH - Branch 40

A.T. graduated with a Doctor of Dental Surgery degree from the University of Detroit Mercy. He is currently doing an internship at the VA Medical Center in Detroit. Dear A.T., we are so very proud of you. We wish you all of the success in the world.

~ Love, Mom, Dad, Katie, and Josie



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
0	2
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.

Slovak Catholic Federation Plans for 100th Anniversary

Recently, Father Philip Altavilla met at the Home Office of the Ladies Pennsylvania Slovak Catholic Union to plan for the 100th Anniversary of the Slovak Catholic Federation. The celebration will be held on Sunday, May 15, 2011, at Saint Peter's Cathedral, Scranton, Pennsylvania, with a Pontifical Mass at 2:00 p.m. with the Most Reverend Joseph Bambera, D.D. J.C.L., Bishop of Scranton, as celebrant. Following the Mass, a gala reception will be held at the Clarion Hotel in Scranton. Additional information will be made available in the near future.



The Planning Committee for the Slovak Catholic Federation's 100th Anniversary celebration – Pictured, seated L-R: Father Andrew S. Hvozdovic, SCF national first vice president; Father Philip A. Altavilla, V.E., SCF national president; and Margaret Ferri, president of the Cardinal Tomko Chapter of the SCF. Standing, L-R: Dr. Jayne Klenner-Moore, SCF communications; Theresa Kluchinski, LPSCU national president; and Mary Jo Savidge, LPSCU national secretary-treasurer. Missing from the photo is Dolores Evanko, SCF national secretary-treasurer.

WPSCA Conversation Group Sets Agenda

The Western Pennsylvania Slovak Cultural Association has set the following agenda for its monthly Conversation Group Meetings at the Mt. Lebanon Library, 16 Castle Shannon Blvd., Pittsburgh, Pennsylvania, from 7:00 to 8:45 p.m.

October 4 – John Righetti, president of the Carpatho-Rusyn Society, will discuss the Slovak and Carpatho-Rusyn development in Eastern Slovakia. He will give a brief history of their development, their similarities, and their differences.

November 1 – Chris Togneri, a reporter for the *Pittsburgh Tribune-Review*, will talk about his experiences in Bratislava when he worked as a reporter for the *Slovak Spectator*.

December 6 – Kristina Pavliak, 2010 WPSCA scholarship winner, will speak about her summer classes at Comenius University and her cultural travels in Slovakia. St. Nicholas will also make his annual visit, bringing lots of goodies for those attending.

LPSCU PRIVACY COMMITMENT

The Ladies Pennsylvania Slovak Catholic Union (LPSCU), a fraternal life insurance society, shares your concerns about privacy. We believe in protecting the confidentiality and security of the information we collect. This notice describes our privacy policy and how we treat the information we receive about you.

Why We Collect and How We Use Information

We use the information we collected about you for business purposes with respect to our insurance and fraternal relationship with you. The business purposes include evaluating a request for our products, services or benefits; evaluating benefit claims; administering our products, services or benefits; and processing transactions requested by you. We may also use the information to contact you about other products and services we provide.

How We Collect Information

Much of the personal information that we have comes directly from you. The information you give us when you apply for our products or services generally provides the information we need. If we need to verify information or need additional information, we may obtain this information from third parties such as health care providers. Information collected may relate to your employment, finances, health, avocations, or other personal characteristics.

How We Protect Information

We treat the information we collected about you in a confidential manner. Our employees are required to protect the confidentiality of this information. Your personal information is available only to our employees who may need to see it to fulfill and service your needs. We maintain safeguards to protect the information and our employees are required to comply with our established policies. Should your relationship with us end, your personal information will remain protected in accordance with our privacy practices as outlined in this notice.

What We Do With Personal Information We Collect

We do not disclose your personal information to companies or organizations not affiliated with us that would use the information we have provided them to contact you about their own products and services.

We may disclose information about you in order for us to conduct our business, or where law requires disclosure. For example, information may be disclosed to others to enable them to provide business services for us, such as performing general administrative activities. We may use your personal information for marketing purposes or to help with your overall insurance program. Information may also be disclosed for audit or research purposes, or to law enforcement and regulatory agencies.

Further Information

Federal law has established these privacy standards and requires us to provide this summary of our privacy policy once each year. For additional information regarding our privacy policy, please contact us in writing at:

> Ladies Pennsylvania Slovak Catholic Union ATTN: Mary Jo Savidge, Secretary-Treasurer 71 South Washington Street Wilkes-Barre, PA 18701

New Leadership at Jankola Library

Sister M. Catherine Labouré Bresnock, SS.C.M. (right), has been appointed Director of Jankola Libarary and Slovak Museum by Sister Linda Marie Bolinski, SS.C.M., General Superior of the Sisters of Saints Cyril and Methodius, effective August 1, 2010. Assisting her as Librarian is Sister Loretta Marie Hrubec, SS.C.M. (left).

Tours of the Library and Museum for individuals and groups can be arranged by calling 570-275-5606, ext. 140.



Photo by Sister Jeanne Ambre, SS.C.M.

LPSCU Offers Group Dental Insurance Plan

Caring for your teeth should be part of a sound health care program. Yet such basic care can cost

hundreds—if not thousands—of dollars annually. Now you can enjoy important dental protection designed specifically to meet the needs of you and your family. As a member of LPSCU, you are entitled to quality dental insurance at economical group rates.

Dental care isn't cheap. Why risk paying expensive dental bills out of your own pocket?

Visit <u>www.membersdental.com/lpscu</u> to start taking advantage of the LPSCU Group Dental Insurance Plan today or call 1-866-795-6128 for more information.

Minutes of the Executive Finance Committee

Home Office, Wilkes-Barre, Pennsylvania

May 26, 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 April 21, 2010, Executive Finance Committee meeting.

Correspondence and Requests

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

- Pennsylvania Fraternal Congress requesting a donation to their scholarship fund. Approved \$50.00
- Pennsylvania Fraternal Congress requesting a donation to their Charitable Donation Program which is Breast Cancer Research. Approved \$100.00
- Youngstown Sister Cities Program requesting a donation for their English teacher program. Approved \$100.00
- Western Pennsylvania Slovak Day Association requesting ad in their 87th Annual Slovak Day at Kennywood Park program book. *Approved \$120.00*

Branch 65 Member Receives MBA

On May 15, 2010. Nathan Lazur received his MBA from Carnegie Mellon Tepper School of Business. Nathan finished first in a class that was comprised of students from 43 countries. He was presented with the **Outstanding Academic** Achievement Award and the Elliott Dunlap Smith Award for Excellence. He also served as president of the **Operations Management** Club while working towards his Master's. Nathan graduated



Recent graduate Nathan Lazur is pictured with his grandmother, Dorothy Lazur of Munhall.

Summa Cum Laude with a degree in Chemical Engineering from Carnegie Mellon University in 2005. He received a scholarship from the LPSCU in 2001 to help start his academic journey.

Nathan is the son of Mark and Peggy Lazur of Munhall, Pennsylvania, and the grandson of Dorothy Lazur of Munhall. Nathan, his parents, and grandmother are all members of Pittsburgh Branch 65.

The LPSCU extends congratulations to Nathan Lazur on receiving his MBA degree. We wish him continued success in the future.

Financial Statement

The committee reviewed the following checking accounts as of April 30, 2010: 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 April 30, 2010, reviewing all activity, including CDs, Common Stocks, Preferred Stocks, Bonds, and International Investments. The Employee Retirement Plan was also reviewed.

Other Business

The committee discussed the following: QuickBooks, Pennsylvania American Water, Frontier Communications, the budget, and the Pennsylvania and Indiana Fraternal Congress meetings.

There being no further business, the EFC adjourned.

Respectfully submitted, **Mary Jo Savidge** National Secretary-Treasurer

June 23, 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; and Mary Jo Savidge, secretary-treasurer. Mary Ann Ewasko, chairperson of trustees, was excused. The committee reviewed and accepted the Minutes from the May 26, 2010, Executive Finance Committee meeting.

Requests

The committee approved the following requests:

- An ad in memory of Cecilia Sarocky in the program book for the Western Pennsylvania Slovak Day Association's 87th Annual Slovak Day at Kennywood Park. Approved \$120.00
- An ad in the program book for the New Jersey Fraternal Congress's 77th Annual Convention. Approved \$100.00

Financial Statement

The committee reviewed the following checking accounts as of May 31, 2010: 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 May 31, 2010, reviewing all activity, including CDs, Common Stocks, Preferred Stocks, Bonds, and International Investments. The Employee Retirement Plan was also reviewed.

Other Business

The committee discussed the following: QuickBooks and the budget.

There being no further business, the EFC adjourned.

Respectfully submitted, **Mary Jo Savidge** National Secretary-Treasurer

LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION

Offers Our New FLEXIBLE ANNUITY

- The LPSCU Flexible Annuity is a flexiblepremium, deferred annuity that accepts ongoing deposits of as little as \$100 per month.
- An annuity is a long-term investment where the interest earned is accumulated and compounded.
- Annuities are used to supplement retirement income, whereby at some point you stop paying into the annuity and start taking out.
- Upon maturity, LPSCU offers a number of distribution options, giving our members the convenience of selecting the one that is best suited for them.
- LPSCU's competitive interest rate is reviewed quarterly by the Board of Directors; however, your rate will never go below the guaranteed minimum rate established by the annuity contract.
- You can become a member of the LPSCU by purchasing an annuity and you can own an annuity regardless of your health status.
- Deposits can be made at your convenience!
- Minimum deposit is \$100.00.
- After the sixth year, there is no LPSCU penalty on annuity withdrawals.
- If the annuitant dies prior to settlement, funds on deposit are payable directly to the named beneficiary(ies).





- Settlement Options:
 - Payment of a specified amount.
 - Payments for a specified period.
 - Life Annuity.
- Payment options can be monthly, quarterly, semi-annually or annually, depending upon your needs.
- Prior to settlement, annuitant may withdraw the Cash Surrender Value at any time; however, the minimum withdrawal amount is \$250.00.
- **NOTE:** Withdrawals taken prior to age 59½ may be subject to a 10% Early Withdrawal Penalty by the Internal Revenue Service.

The First Year Interest Rate is currently 5% per annum.

• • •

For more information about our **Flexible Annuity**

contact the LPSCU Home Office or your local Branch Secretary.

71 South Washington Street Wilkes-Barre, PA 18701

A A
 Phone 888-834-6614
 Fax 570-823-4464

e-mail: lpscu@lpscu.org www.lpscu.org

Minutes of the LPSCU Annual Board Meeting

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Saturday, March 13, 2010

President Kluchinski called the meeting to order at 8:30 a.m. Spiritual Advisor Rev. Philip Altavilla led the Board in prayer.

Unfinished Business

- The Board reviewed the following:
- Marsh Affinity Program
- Branch Restructuring

New Business

- The Board discussed the following:
- Annuity Rate
- Procedural Manual
- Convention 2012

Committee Reports

- The Board was provided the following committee reports:
- Campaign Committee

LPSCU Attends Legislative Luncheon

The Pennsylvania Fraternal Congress held its annual Legislative Luncheon at the Capitol Building in Harrisburg on April 27, 2010. Twenty-eight fraternal leaders and over 100 legislators attended the affair. The atmosphere was informal with the lunch set up outside the Lt. Governor's Office on the second floor of the Capitol. This allowed our fraternal representatives an opportunity to meet legislators as they exited from their morning session on a lunch break.

President Theresa Kluchinski and Secretary-Treasurer Mary Jo Savidge represented the LPSCU at the luncheon and took the opportunity to speak to several members of the House of Representatives. President Kluchinski is the 2010 president of the Pennsylvania Fraternal Congress.



Pictured are General Secretary Charlotte Androckitis and President Rose Wartko from the Polish Union of the United States of North America, State Representative John Yudicak, LPSCU President Theresa Kluchinski, and LPSCU Secretary-Treasurer Mary Jo Savidge.

- Fraternalist of the Year
- Fraternal Activities

Meeting Dates

The Board was provided meeting dates for 2010 and 2011.

Meeting adjourned until Sunday morning.

Sunday March 14, 2010

President Kluchinski asked the committees to meet and then give a report.

Committee Reports

The following committees provided a report:

- Campaign Committee
- Youth Achievement Award
- Fraternalist of the Year
- Ann (Shinal) Cichy Award
- Educational Committee
- Fraternal Activities

For the remainder of the meeting, the Board discussed the following:

- How to increase Premium Income
- Training and seminars for our Branch Officers
- How to remain solvent
- Setting up of the new accounting system and credit card/debit payments
- Protecting our membership

There being no further business, meeting was adjourned.

Respectfully submitted, **Mary Jo Savidge** National Secretary-Treasurer

Cooking Corner

LUSCIOUS APPLE CAKE

1½ cups vegetable oil
1 tsp. vanilla
3 eggs
2 cups granulated sugar
2½ cups flour
2 tsp. baking powder
1 tsp. baking soda

 tsp. salt
 tsp. cinnamon
 cups coarsely chopped apples
 cups chopped walnuts
 Confectioner's sugar

Beat eggs and add granulated sugar, oil, and vanilla. Beat 3 minutes. Fold in apples and walnuts. In a separate bowl, mix together flour, baking powder, baking soda, salt, and cinna-

baking soda, salt, and cinnamon. Add flour mixture to egg mixture by hand. Pour into greased and floured 9"x13" pan. Bake at 350 degrees for 55 minutes. Dust with Confectioner's sugar when slightly cooled. Can be served warm or cold.



LPSCU to Honor Our Military and Veterans

Once again this year, the LPSCU is sponsoring a Veterans' Day Honorarium/Memorial Program to appear in the November/December issue. If you missed this wonderful tribute to our veterans and active military in past years, don't pass up this chance to participate.



Through our Veterans' Day

Honorarium/Memorial listings, the LPSCU is affording our members an opportunity to honor loved ones, co-workers, friends, and neighbors who are presently serving in our military, and to remember those veterans who have served in any branch of the service in the past.

Tributes will be limited to 2-5 lines and should not exceed 25-30 words. There is no charge for placing a message, but a good will donation of \$5.00 per listing would be appreciated.

In keeping with the benevolent and fraternal nature of our Catholic organization, all proceeds from these tributes will again be donated to the **Catholic War Veterans**, an organization whose primary objective is to make the entire nation aware of the struggle and needs of many veterans, their widows and children. The CWV cooperate fully with all veterans organizations to better serve the interests of the men and women who served in each of the wars in which our nation has been involved. Further, as a Catholic organization, the CWV strives to serve God by demonstrating love and respect for individuals without regard to race, creed, color, or national origin. They also seek to instill in today's youth a respect for our flag, our national anthem, and our country's great traditions. The CWV was founded in May of 1935 by a Catholic priest and former Army chaplain, Msgr. Edward J. Higgins of the Diocese of Brooklyn, New York. It was officially recognized as a veterans organization by the Veterans Administration in Washington in July of 1940. To learn more about the CWV and their mission, visit their website at <u>www.cwv.org</u>.

A few examples of Honorariums/Memorials follow:

In honor of our son serving in Iraq, Marine Gunnery Sgt. Jack Gibbs We pray every day for your safe return home. Your loving parents, John and Mary Gibbs In honor of my husband, Lt. Harmon Elliott presently serving his country in the U.S. Navy. With love and pride from your wife Sara

In memory of our father, Pfc. Arthur Bauer who served with the U.S. Army in Korea. We love and miss you – Tom and Chrissy

Tribute messages, along with all donation checks (made payable to "Catholic War Veterans"), should be mailed to Fraternal Activities Director Cecilia B. Gaughan, 325 Florida Avenue, Whitehall, PA 18052. If you have any questions, contact Ceil at 610/433-4610 or e-mail <u>CBGaughan@msn.com</u>.

Deadline for submitting a veterans/military tribute is September 15, 2010. We hope that many of our members will participate in this worthwhile fraternal activity which allows them to honor their family members, friends and neighbors who were members of the armed forces and/or those who are presently serving our country in Iraq, Afghanistan, Kosovo, and other parts of the world. This is a wonderful way to show our love and appreciation to those serving our country and to show the concern and compassion the LPSCU has for our fellowman.

Midwest Slovak Pastoral Seminar Scheduled

The annual Midwest Slovak Pastoral Seminar, under the auspices of the Slovak Catholic Federation, will take place on Sunday, October 3, 2010, at the Motherhouse of the Sisters of St. Casimir, 2601 W. Marquette Road, Chicago, Illinois.

Ivan Kralik of the Slovak League of America will show two short videos, one about Slovak-American astronaut Eugene Cernan's trip to the moon, and the second about Slovakia. A questionand-answer period will follow.

Registration for the seminar will start at 1:00 p.m. and Mr. Kralik will be welcomed at 1:45 p.m., with his presentation following. A buffet dinner will be served at 3:00 pm.

The offering for this event is \$15.00. Prepaid registration can be arranged through John Jurcenko at 773-763-0810. For more information, call Geraldine Hletko at 708-387-7812.



LESLIE BIBB'S realLIFEstory®

Life insurance was her father's legacy of love.

hen Betty and Bobby Bibb were in their 20s and dancing to Elvis Presley singing "Love Me Tender," they never could have suspected that their lives together would be cut short. Everything changed when Betty received the awful call that there had been an accident at work and Bobby, 39, hadn't survived. Without warning, Betty was faced with having to raise four girls on her own. In addition to her own grief, so much more fell upon her shoulders: the task of living, of picking up and carrying on, and keeping the family together.



Loss at a young age

Actress Leslie Bibb, whose recent credits include roles in "Iron Man 2," "Confessions of a Shopaholic," and "Talladega Nights: the Ballad of Ricky Bobby," was just 3 when her dad died. At the time, Leslie had no idea what life insurance was and how it benefitted her mother. Today, Leslie realizes the enormous impact it had on her life.



Watch a video of Leslie's story at www.lifehappens.org/leslie-bibb

"If my dad didn't have life insurance, everything would have changed for our family," says Leslie. "We would have had to sell our home. My mom would have been forced to work longer hours or get a second job. But none of that happened because of my dad's thoughtfulness. How did he know at such a young age that he needed life insurance? Well he didn't, and that's the point. He simply loved us enough to expect the unexpected."

A legacy of love

Leslie's father understood that a life insurance purchase is an act of love—a promise to provide for the ones you love, even after you're gone. That's the legacy he left for his family. Although pictures are Leslie's only memories of her father, she credits him with helping her understand that love truly can be everlasting: "The love we show while we are alive is why we live. The love we show after we are gone allows life to continue on."

September is Life Insurance Awareness Month, the perfect time to take stock of your life insurance needs. Start online by using the life insurance needs calculator on the nonprofit LIFE Foundation's website, **www.lifehappens.org**. Then meet with a qualified insurance professional in your community or your benefits manager at work. They can help you determine the right type and amount of coverage for your specific needs.





Leslie Bibb is the national spokesperson for Life Insurance Awareness Month 2010, and her services were retained by the Life and Health Insurance Foundation for Education. ©2010 LIFE. All rights reserved.

Ladies Pennsylvania Slovak Catholic Union Minutes of the Board Conference Call

June 5, 2010

Call to Order – Prayer

President Theresa Kluchinski called the meeting to order at 10:00 a.m. Spiritual Advisor Rev. Philip Altavilla offered a prayer. *Roll Call*

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

Welcome Remarks

President Kluchinski thanked everyone for attending.

Approval of Agenda/Minutes

The revised agenda for this meeting was approved, along with the Minutes from the March 12-14, 2010 meeting, with three changes.

Correspondence/Requests

Secretary-Treasurer Savidge read the correspondence received since the previous meeting. There were no requests.

Financial Report

Board members were provided and reviewed the following information:

- Quarterly Statement
- Month End Balance Sheet/Revenue & Expense Statement
- Summary Market Value 2009
- April 2010 Custodial and Clearbridge Accounts
- Anne Cichy and Bishop Grutka Awards
- Smith Barney Checking Account
- Employee Retirement Plan
- Transaction Summary Report
- CPA Audit/Recommendations
- Management's Discussion and Analysis
- Budget

Home Office

Secretary-Treasurer Savidge reported on the following:

- Building
- Scanning
- QuickBooks
- Unclaimed Property

New Business

The Board was provided information on and discussed the following:

- NFCA DVD Program
- NFCA Membership Call to Action
- Annuity Rate

Meeting Reports

The Board was provided with reports from the following:

- President Theresa Kluchinski NFCA Section Meeting and Fraternal Societies of Northeast Pennsylvania seminar.
- Secretary-Treasurer Mary Jo Savidge NFCA Section Meeting and Fraternal Societies of Northeast Pennsylvania seminar.
- Vice President Anita Gregory Fraternal Societies of Northeast Pennsylvania seminar.

Pennsylvania Fraternal Congress

This year, LPSCU President Theresa Kluchinski is the President of the Pennsylvania Fraternal Congress. In support, the LPSCU will sponsor a break at the PFC Annual Meeting in October.

Indiana Fraternal Congress

This year, LPSCU Trustee Joan Hladek is the President of the Indiana Fraternal Congress. In support, the LPSCU will sponsor the breakfast at the IFC Annual Meeting in September.

Committee Reports

- The Board was provided the following Committee reports:
- Fraternal Activities
- Campaign Budget

Calendar of Events

The Board was provided the calendar of events for the remainder of 2010.

President Kluchinski asked if anyone had anything else for the good of the union. There being no further business to discuss, the meeting was adjourned.

> Respectfully submitted, **Mary Jo Savidge** National Secretary-Treasurer

LPSCU Attends Presentation of Legislative Award

This past spring, the Pennsylvania Fraternal Congress Legislative Committee presented the 2010 Legislative Award to Senator John C. Rafferty, Jr. of Montgomery County, Pennsylvania. Senator Rafferty is chairman of the Transportation Committee and a member of the Appropriations, Law and Justice, Consumer Protection and Professional Licensure, Banking and Insurance, and Judiciary committees. Senator Rafferty was presented the award by the 2009 award recipient, Representative Ronald Buxton. Representatives of the LPSCU attending the presentation were National President Theresa Kluchinski (who is also serving as 2010 president of the PFC) and National Secretary-Treasurer Mary Jo Savidge.



L-R: Secretary-Treasurer Savidge, Senator Rafferty, Representative Buxton, and President Kluchinski.

SEPTEMBER/OCTOBER 2010

Dear Junior Members,

This is going to be a meaningful discussion about choices for our older teen members. Many of you who are in high school are starting to think about going to college. You may be thinking, "Oh, I just can't wait to go to college. I will be free at last! Free to do what I please whenever I want to do it. Free to go where I want and come back to my room whenever I choose."

If you're just starting high school, you will be among different students, many whom you don't know. You've gone from the smaller, more protected environment that you had in your neighborhood grade



school to perhaps larger classes, a bigger campus, and students drawn from a much wider area of your community.

Growing up does mean the freedom to do all sorts of adult things – including drinking alcohol. I am sure you and your friends have talked about drinking. Some of them may even think it is alright to do at parties and or on weekends. Everyone does it, right? It's cool. Why wait until you get older?

But not so fast!

Growing up means something else, too. It means added responsibilities. It means you are now going to be held accountable for your own actions. It means being able to look at many alternatives and then choosing your own actions wisely.

There are many reasons why people choose to drink. Some drink sociably, in celebration, to relieve tension, and some think it promotes togetherness. Many drink to escape worry, boredom, or feelings of inferiority or insecurity. Young people drink because they or their friends want to do "adult" things. But, one in 10 adults who drink uses alcohol because he or she has become dependent on it. For them, drinking is an illness.

It may surprise you to know that one-third of adults do not drink. They choose not to drink for a variety of reasons. Perhaps they do not like the taste of alcohol; or they have religious or personal reasons for choosing not to; or they believe alcohol is harmful to one's health.

The decision to drink or not to drink is a personal, private decision each of us must make at some time in our lives. For some, this choice may be simple and clear cut. They have no question in their mind; they have no intention to drink because of their own personal standards.

The real issue is learning to live with whatever choice you make. If you choose not to drink, you must feel comfortable with your decision. Don't apologize to anyone for this stand. If you friends expect you to respect the choices they make, they must also respect yours. Don't fall into the trap of drinking because of peer pressure. Some boys and girls will even boast about drinking to excess. This is very foolish and immature. Being drunk and hung over is about as much fun as having the flu or severe indigestion.

Many young people think alcohol is a stimulant, but actually it is a depressant. Alcohol may seem to reduce

tension, and the drinker often becomes more active and talkative. But what it's really doing is depressing the central nervous system as it slows down the activity of the brain. Remember alcohol is not an "upper," it is a "downer." Most young people do not know this.

To drink or not to drink? How to decide? Discuss this matter with your parents, a favorite teacher, or an adult you trust and admire. And remember, above all, if you are not at the legal drinking age, you are breaking the law when you drink. A DUI or other alcohol-related charge on your record could follow you

your whole life. It could affect your ability to get a job, get a loan, or get a scholarship. Are the long term consequences really worth it for a few hours of "fun" or to be part of the "in" crowd? Choosing wisely is a very important step in growing up.

Cecilia B. Gaughan, Fraternal Activities Director

Back-to-School Tune-Up

When it's Back-to-School time, mothers rush out to malls, eager to find the right clothes and other supplies their children need to be ready to start another school year.

But there are some other Back-to-School matters parents should attend to as well.

Make sure the school nurse has your current phone numbers (home, work, and cell). Also provide the phone number of a reliable friend or neighbor who can pick up your child at school if you can't.

Keep your child's immunizations up to date. Certain immunizations are required before a child can enter specific grades. Check with your doctor to make sure your child up to date on any necessary booster shots.

Update your child's medical records with the school nurse. If your child has undergone any surgical procedures such as a tonsillectomy, appendectomy, etc., pass this information on. Also mention any allergies to foods or medications. Most schools serve breakfast and lunch, so if your child has a dairy, egg, peanut, or seafood allergy, this should be made known.

Give specific, written directions about any medications your child must take. These can then be kept in your child's school medical file. If your child is asthmatic or has ADD or a temporary ailment requiring taking medicine during school hours, the school nurse should be made aware of this. Do not send pills to school in a plastic bag; they should be in the original container with the directions on that container stating the proper dosage.

Keep the nurse informed about major developments at home, such as new baby, serious illness in the family, job loss, divorce or separation. Parents may be embarrassed or hesitant to reveal some of this private information, but everything you tell the nurse is confidential. By reaching out, parents and children can receive help with support services.

Wash Your Hands!

It takes less than a minute and it's easily the best way to avoid the common cold, flu, and nasty stomach viruses. Yet, surveys show that many people still do not wash their hands as often as they should.

The findings are troubling to healthcare officials, who say keeping hands clean is the single most important way to keep from getting sick and spreading illness. Throughout the day, hands collect viruses and bacteria from touching people, contaminated surfaces, foods, and animals. Most germs are harmless, but others can cause colds, influenza, food-related illnesses from E coli and



salmonella, and even Hepatitis AJ and meningitis.

Once you touch a germ-laden person or object, you can infect yourself by touching your eyes, nose, or mouth. You can infect others by touching them or surfaces they also touch such as doorknobs, faucets, or money.

Effective hand washing is easy and requires only soap and running water. When these aren't available, alcohol based sanitizers and wipes are good alternatives.

You should definitely wash your hands:

- After using the bathroom
- Before eating or preparing food
- After blowing your nose, sneezing, or coughing
- Before dressing a cut or wound
- Before and after tending to a sick person
- After handling garbage

• After touching pets or other animals or cleaning the litter box

Lather up well, using soap and warm water. You should rub your hands together vigorously. Lather up on both sides of your hands, and don't forget your wrists, between your fingers, and around your nails. Wash for 15 seconds, about how long it takes to sing "Happy Birthday."

Kids in the Kitchen

These are fun Halloween treats to share with your friends. Invite them over to share some...

SPIDERS YOU CAN EAT

Gently separate a round chocolate sandwich cookie. Spread chocolate frosting over the half without the cream filling and set it aside. Put the half with cream filling in front of you. Cut a piece of black licorice into eight 2-inch lengths. Press one end of each licorice piece into the cream filling to make the spider's legs (four on each side). Gently place the cookie half with the chocolate frosting (frosting side down) over the legs. For eyes, use frosting to attach two round candies to the top of the cookie.

---- CLIP AND SAVE ···

Proverb Match-Up

Fill in the blanks to complete the proverbs below.

- 1. Actions speak louder than _____
- 2. Forewarned is ____
- 3. A chain is no stronger than its weakest _____.
- 4. Absence makes the heart grow _____.
- 5. All's well that ends _____.
- 6. Charity begins at _____.
- 7. Look before you ____
- 8. Great oaks from little _____ grow.
- 9. An apple a day keeps the _____ away.
- 10. Birds of a feather _____ together.
- 11. _____ killed the cat.
- 12. As you sow (plant), so shall you _____
- 13. A good beginning makes a good _____
- 14. A friend in need is a friend _____
- 15. Every cloud has a _____ lining.
- 14. indeed; 15. silver.

Proverb Match-Up Answers
I. words; 2. forearmed; 3. link; 4. fonder; 5. well; 6. home; 7. leap; 1. words; 2. forearmed; 3. link; 4. fonder; 5. well; 6. home; 7. leap; 8. acorns; 9. doctor; 10. flock; 11. Curiosity; 12. reap; 13. ending;

Backpack Hints

Heading back to school with a brand new backpack? Remember, pack it light and wear it right! The maximum weight of a child's backpack shouldn't be more than 15% of his/her body weight. If the weight of the pack is causing your child to lean forward, that's a sure sign that it is too heavy. This causes stress on the spine, which can lead to health problems.

Does your child suffer from any of these symptoms?

- Aching back & shoulders
- Weakened muscles
- Tingling arms
- Stooped posture

Then he/she is carrying too much or not wearing a backpack properly.

- Here's the right way to wear a backpack:
- Always wear both shoulder straps.
- Make sure the straps are well padded.
- Adjust the straps so that the pack fits snugly to the child's back.
- Wear the waist belt, if the pack has one.
- Be sure the bottom of the pack rests in the curve of the lower back.
- Choose the right size pack for your child. Tips for loading a backpack:
- Load heaviest items closest to the child's back
- Arrange item inside the pack so they do not shift.
- Make sure the items in the pack are all necessary
- If the pack is too heavy, have the child carry some items.

A backpack on wheels is an option, if allowed by your child's school.

"Forgiveness

continued from page 3

help others going through a similar type of pain?

"To forgive is not to forget. To forgive is really to remember that nobody is perfect; that each of us stumbles when we want to stay upright; that each of us says things we wish we had never said; that we can forget that love is more important than being right.

"To forgive is really to remember that we are so much more than our mistakes; that we are often more kind and caring; that accepting another's flaws can help us accept our own.

"To forgive is to remember that the odds are pretty good that we might soon need to be forgiven ourselves; that life sometimes give us more than we can handle gracefully.

"To forgive is to remember that we have room in our hearts to begin again and again and again."

An anonymous poem is found in Father Sica's book, *Forgiveness: One Step at a Time*, page 126: "Father, forgive us our sins as we try our best to forgive those who sin against us." Amen!

Rev. Philip A. Altavilla, V.E.

Congressional Slovak Caucus Established

In May of this year, the Embassy of the Slovak Republic established the Congressional Slovak Caucus in the U.S. House of Representatives. House members received information regarding the creation of the Slovak Caucus. The Slovak Embassy has been promoting the Caucus and encouraging participation among Congressional members.

The Caucus will work to promote and enhance U.S.-Slovak relations and to educate Congressional members on ways this relationship will benefit both countries. The successful establishment of the Slovak Caucus will not only serve as another significant proof of a strong partnership between Slovakia and the United States, but will also give Slovakia better access and further leverage for promoting its interests in the U.S.

Calendar of Events

continued from page 2

 28 — Rev. Baloga Okres annual Christmas Party hosted by Branches 163 and 180, beginning at 1:00 p.m. Location to be announced.

DECEMBER

- 3 Msgr. Beeda District Christmas Party at SS. Cyril and Methodius Parish, North Laurel Street, Hazleton, Pennsylvania, beginning at 6:00 p.m. Any member wishing to attend should contact District President Anita Gregory (788-3263) by Sunday, November 21.
- **4** LPSCU Telephone Conference Meeting
- 5 Rev. Dianiska District's annual Christmas Party at the Ramada Inn, Public Square, Wilkes-Barre, Pennsylvania, beginning at 1:00 p.m. Branches 7 and 214 will host.
- Western Pennsylvania Slovak Cultural Association's Conversation Group meets at the Mt. Lebanon Library. See page 14.
- 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.
- Pittsburgh District's Christmas Party at the Westwood Golf Club, West Mifflin, Pennsylvania, beginning at 1:00 p.m.

WPSCA Awards Slovak Scholarship

For the fifth consecutive year, the Western Pennsylvania Slovak Cultural Association has awarded a scholarship to attend the three-week Summer Slovak Language and Cultural Program at Comenius University in Bratislava, Slovakia. This year's \$3,000 award was given to Kristina Pavliak of Suffern, New York. Kristina is a junior at the University of Pittsburgh majoring in emergency medicine at the School of Health and Rehabilitation Services. She will speak to WPSCA members about her experiences in Slovakia at their December 6th meeting.