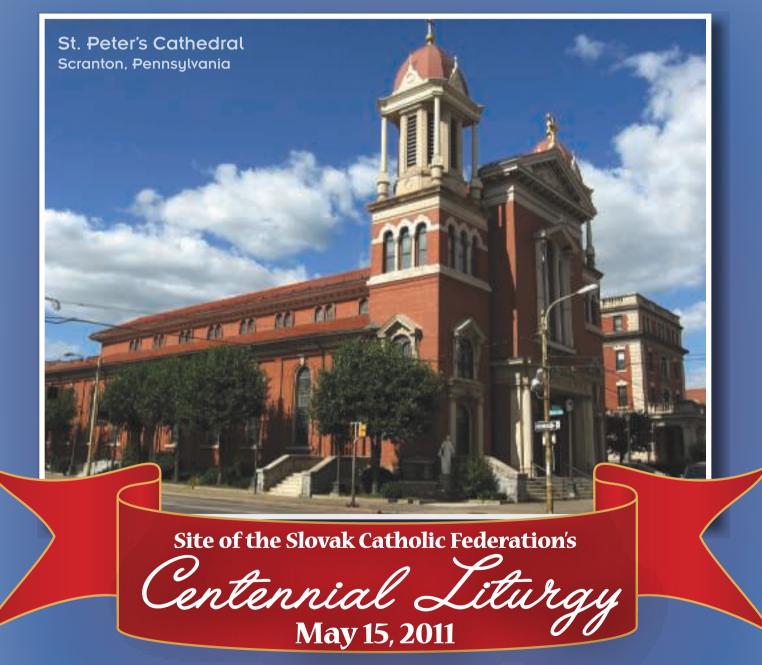
# **IORNIČKA** MORNING STAR

Ladies Pennsylvania Slovak Catholic Union



Vol. 70, No. 819

January-February 2011



Read more about the Cathedral on page 10



33rd Annual SS.C.M Appeal Announced.13Letters.143rd Quarter Financial Report.14District Members Attend Dinner-Dance.15Matching Fund Program Announced.15ScriptSave Utilization Report.15Looking for Our 2011 FOTY.162011 Youth Achievement Award.16EFC Meeting Minutes.17Members Attend Pastoral Seminar.17LPSCU 2011 College Award.18
Anne {Shinal) Cichy Memorial Award 18 LPSCU Whole Life Insurance Plan 19
Lithuanian Nun Closer to Beatification20Mary Ann Siska is "Fraternal MVP"20The Slovak Garden21NSS Golf Tournament Invitation21
Junior Branch Journal 22-23 President Kluchinski Ends PFC Term 24



#### **JANUARY**

#### **20** — Deadline to submit articles for March/April Zornicka.

- **24** March for Life, Washington, D.C.
- Branch 213 meeting at the LPSCU Home Office, 71 S. Washington Street, Wilkes-Barre, Pennsylvania, beginning at 4:45 p.m. Please RSVP to Theresa Kluchinski by January 24.
- **31** Deadline to enter our Caring by Volunteering contest.

#### **FEBRUARY**

 Lehigh Valley Okres Meeting at St. John the Baptist Church Social Hall, 924 North Front Street, Allentown, Pennsylvania, beginning at 1:30 p.m. Come enjoy the Valentine's Party following the meeting.

#### MARCH

- Deadline to apply for LPSCU College Award and Anne (Shinal) Cichy Memorial Award. *Details on page 18*.
- Deadline to nominate a member as LPSCU Fraternalist of the Year and for our Youth Achievement Award. *Details on page 16*.
- Deadline to make a contribution in support of "Operation Purple Camps" for children of military families. *Details on page 7*.
- Deadline to submit matters for the LPSCU Board to consider at its March 25th Annual Meeting. *Details on page 4*.

#### **20** — Deadline to submit articles for May/June Zornicka.

**25-27** — LPSCU Annual Meeting, Wilkes-Barre, Pennsylvania. *Details on page 4*.

#### MAY

- **7** Join Hands Day
- **15-16** Slovak Catholic Federation 100th Anniversary Celebration at the Clarion Hotel in Scranton, Pennsylvania. *More details to come*.

#### **20** — Deadline to submit articles for July/August Zornicka.

**20-22** — Slovak Catholic Sokol Bowling Tournament, Reading, Pennsylvania. LPSCU members are invited to participate.

#### JUNE

**18** — LPSCU Telephone Conference Meeting

#### JULY

- **20** Deadline to submit articles for September/October Zornicka. **SEPTEMBER**
- **9-10** Slovak Catholic Federation Pilgrimage, Latrobe, Pennsylvania

#### **20** — Deadline to submit articles for November/December Zornicka.

- **23-25** LPSCU Semiannual Meeting, Pocono Manor, Pennsylvania
- 29-10/1 National Fraternal Congress Annual Meeting in Denver, Colorado

Margare

continued on page 24

# JRN (KA

#### ORNING STAR (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.

#### 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; maryjo@lpscu.org

#### BOARD OF DIRECTORS

SPIRITUAL ADVISOR Rev. Philip A. Altavilla, V.E., Our Lady of the Snows Parish, 301 South State Street, Clarks Summit, PA 18411-1599; 570/587-5191; frfrosty@epix.net PRESIDENT Theresa A. Kluchinski, 446 Mountain Oaks Drive, Laurel Run, PA 18706; 570/829-5410; theresa@lpscu.org VICE PRESIDENT Anita Gregory, 304 Turkey Path Road, Sugarloaf, PA 18249; 570/788-3263; anitag13@hotmail.com CHAIRPERSON OF TRUSTEES Mary Ann Ewasko, 9 Shannon Street, Wilkes-Barre, PA 18702; 570/823-6432; maryann101939@verizon.net TRUSTEES Dolores M. Evanko, 173 Berner Avenue, Hazleton, PA 18201; 570/454-5547; jje@intergrafix.net Joan T. Hladek, 2138 Waterbury Lane E., Sycamore, IL 60178; 815/895-0431; jhladek@lpscu.org Margaret Jollimore, RR 2, Box 374, Harvey's Lake, PA 18618-9512: 570/760-9790: jollimore.m@juno.com Elizabeth Melko, 100 Bryn Mawr Court West #513, Pittsburgh, PA 15221; 412/242-0419; bam0208@hotmail.com FRATERNAL ACTIVITIES DIRECTOR

Cecilia B. Gaughan, 325 Florida Avenue, Whitehall, PA 18052; 610/433-4610; cbgaughan@msn.com

PUBLIC RELATIONS DIRECTOR Margaret A. Ferri, 428 East Frankford Street, Bethlehem, PA 18018; 610/866-8945; <u>margeferri28@gmail.com</u> Spiritual Advisor's Message

## **The New Roman Missal**

Happy New Year to everyone! I hope and pray that your Christmas and New Year's celebrations were wonderful opportunities to experience and share love! As many of you have probably heard already, when we gather to celebrate the beginning of the Advent season this year, the Church will begin using the Revised Roman Missal. The Roman Missal is the ritual text (book) used during the celebration of the Mass. It is the large red book that the altar server brings to the priest during the Mass and is currently referred to as the Sacramentary. The revision in the wording of prayers, acclamations, and responses is being made to reflect a truer translation in English of the original Latin text of the Mass. Many of the revisions that we will experience are deeply rooted in Sacred Scripture. The order of the Mass and its structure are not changing; only some of the ways we speak and sing during the Mass.

Now, of course, whenever we speak about change, some people get nervous and upset. We can readily admit that change is a natural part of everyday life. For example, we change jobs, homes, our health changes, changes occur in relationships due to death, separation, etc. When it comes

to our faith and how that faith is lived out in the community of the Church, however, some people think that faith and the Church are immune to change. When confronted with the reality of change, some people can just "go with the flow," while others try their hardest to resist the change(s). In the months ahead, I hope to try and share information on the Revised Roman Missal, so that when the changes in the way we speak and sing at Mass occur in Advent 2011, we will be as ready as possible.

Since Jesus offered the first Eucharist at the Last Supper, the Liturgy (the Mass) has evolved and developed over time with changes introduced at various moments in the history of the Church. One such moment was the major reform initiated by the Second Vatican Council (1962-1965). Among many changes the Council gave us, the Mass was now allowed to be celebrated in the vernacular language, that is in the language of the people. Mass no longer had to be celebrated in Latin but now could be celebrated in whatever language the people of a particular area spoke.

The first Roman Missal that reflected the changes of the Second Vatican Council was issued in 1970 by Pope Paul VI and was called the "editio typica" (typical edition). A revised text, the "editio typica altera," was issued by the Vatican in 1975. In the year 2000, Pope John Paul II issued a third edition ("editio typica tertia") which contained, among other things, some additional prayers for recently canonized saints, some additional prefaces for the Eucharistic Prayers, and some updated and revised rubrics (instructions) for the celebration of Mass which we have been using since 2002. Each of these editions must be introduced in Latin first, then the editions are translated into various languages before the Missal can be used in a particular country. The introduction of the English translation



Fr. Altavilla

of this third edition of the Roman Missal will bring a number of changes to the texts that we use at Mass and will go into effect in all churches in the English-speaking world in Advent 2011.

In 1970, when Pope Paul VI issued the first Roman Missal revised according to the reforms of the Second Vatican Council, work began on translating the texts into the languages of the people. In translating a text into English, a process of *dynamic equivalence* was used. This method of translation allowed the translators some freedom in how to

Times of change are always a challenge, but from this challenge can come a deeper appreciation of who we are . . .

best express the original Latin text in English based on both how it would read and sound. As a result, the style of the English translation was, in part, less formal and more conversational. This more conversational translation is what we use today at Mass.

When, in 2000, Pope John

Paul II issued the third typical edition of the Roman Missal, a new method of translation was utilized. The new guidelines are contained in a document called *Liturgiam authenticam* ("On the use of the vernacular languages in the publication of the books of the Roman Liturgy"). These new guidelines no longer use the process of *dynamic equivalence* when translating texts of the Mass. Instead, the guidelines call for the use of *formal equivalence*, which is a translation that is more of a word-for-word translation of the original Latin text. As a result, some of the words and phrases in the prayers and responses we say or sing in English will be changing. For example, when the priest or deacon says: "The Lord be with you," our response will now be: "*And with your spirit*." The response is a more accurate translation of the Latin, "*Et* (and) *cum* (with) *spiritu* (spirit) *tuo* (your)."

No doubt it will take some time for all of us – priests and people – to become more familiar with and accustomed to the new translations and prayers. However, with patience and an open spirit, the new translations will help us in our liturgical prayer, as they reflect more the poetry and scriptural richness expressed in the original Latin.

In the months before the revised translation is implemented, Catholic parishes will have to do many things. The parish will have to replace liturgical books and participation aids. Priests will practice proclaiming the new texts and will prepare homilies helping the faithful to understand the new translation and to deepen their appreciation for the Liturgy. The music ministers and the people will learn new musical *continued on page 24* 

## LPSCU Board of Directors Announces Annual Meeting

This announcement is made to all members of the LPSCU that the Annual Meeting of the Board of Directors will convene on Friday, March 25, 2010, at 8:30 a.m. at the National Headquarters of the LPSCU located at 71 South Washington Street, Wilkes-Barre, Pennsylvania. Subsequent sessions will be held on Saturday, March 26, and Sunday, March 27.

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 Annual Meeting should be <u>received</u> no later than **March 2, 2011**.

## Kids' Korner

Bryce Goodman turned 6 years old on August 26, 2010. Because Bryce's birthday was during the summer, his family gave him a combination Halloween/birthday party in October so that his school classmates could join him for the celebration. Everyone came in costume and spent an hour crafting Halloween decorations. They also bobbed for apples and played "Pin the Nose on the Pumpkin." Sounds like everyone had a HOWLING good time!

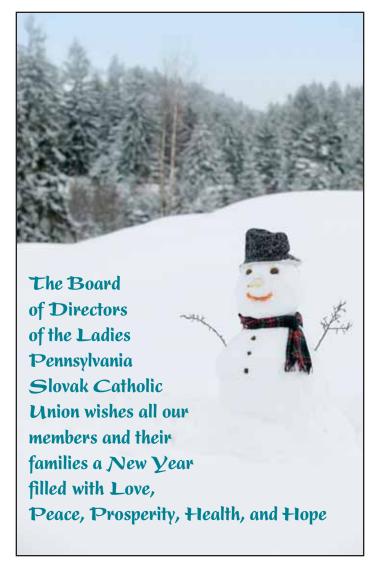
Bryce is the son of Laura and Jim Goodman from Hamilton, Ohio. His grandparents are Beverly and Walt Jackson from Hamilton and Donna and Jim Goodman from Pennsylvania. In addition to his parents and grandparents, his Aunt Gail and Uncle Gary, Aunt Robin, Uncle Spook, Greatgrandfather Dan Julian, and many nieces and nephews were all there (in costume) to help Bryce celebrate his birthday.

Bryce is a member of LPSCU Branch 38 in Whitehall, Pennsylvania.

Happy belated birthday, Bryce, and may you have many more!



Bryce Goodman shows his "vampire fangs" as he celebrates his combination 6th birthday/Halloween costume party.



Next	Insurance Issued	
1011		

Branch	Branch Representative		Oct-Nov 2010	Year-to-Date Total
	Theresa Kluchinski	¢		
213 7/132/	Theresa Kiuchiniski	ф	20,000.00	\$126,000.00
197/214	Home Office			\$118,000.00
38	Cecilia B. Gaughan			\$ 71,000.00
77	Ethel Bozik			\$ 70,000.00
60	Anita Gregory	\$	30,000.00	\$ 55,000.00
156	Joan Ellen Frendak		10,000.00	\$ 48,000.00
83	Mary Ann Ackerman			\$ 30,000.00
209	Bro. Theodore Girard			\$ 15,000.00
194/198	Ann Dobias	\$	3,000.00	\$ 15,000.00
64	Elva Silay	\$	6,000.00	\$ 15,000.00
65	Janice Mathews			\$ 10,000.00
27	Elaine Kasa			\$ 10,000.00
19	Deborah Adamchak			\$ 10,000.00
14	Verna Prawdzik			\$ 10,000.00
52	James Tomasic			\$ 8,000.00
130	Margaret A. Ferri			\$ 7,000.00
122	Theresa Olshemski			\$ 6,000.00
42	Cecilia Sarocky			\$ 2,000.00
37	Joan Evan	\$	69,000.00	$\frac{\$ 2,000.00}{\$ 628,000.00}$

ZORNICKA

## LPSCU Members Visit with Msgr. Francis J. Beeda

On Tuesday, November 23, 2010, LPSCU Fraternal Activities Director Cecilia Gaughan and Public Relations Director Margaret A. Ferri and her husband, John, visited with the LPSCU's Honorary Spirital Advisor, Msgr. Francis J. Beeda, at Little Flower Manor Nursing Home in Wilkes-Barre, Pennsylvania.

Monsignor was surprised by our visit. We explained that we were in the area to attend former National officer Ann Tirpak's viewing and decided to stop in to visit with him. He was very pleased to see us.

Monsignor walks with assistance but said he is feeling fine. His left hand has little movement but his right hand is uneffected by the stroke he suffered sometime ago. He receives therapy every day, and he goes to the chapel daily. He said the nursing home has bingo for entertainment and he enjoys playing every day, but "never wins." The "prizes," he explained with a smile, are pennies and nickels.

He said he reads the *Zornicka* from cover to cover and he enjoys it, but he teased that he never sees his picture in it. He asked us to take his picture on the first floor near the lighted Christmas tree. He suggested we take a group photo and the receptionist there was kind enough to accommodate us.

While we were in the lobby, a young boy walked by with his grandmother. Monsignor talked with the boy and they exchanged "high fives" as the boy departed. That tickled Monsignor.

As we wheeled him back to his room, we could tell how popular he is with the other residents, judging by the many greetings he received along the way.

It was getting late and we needed to be on our way to Ann's viewing. Ceil and I gave Monsignor a kiss and said we would pray for his continued recovery. He thanked us for the visit and we promised him that his photo would be in the next *Zornicka*. He said he wanted our LPSCU members to see that he is doing fine. We were sad to have to say goodbye.

#### Margaret A. Ferri

If any of our members would like to send Msgr. Beeda a get well card or a greeting, his address is: Msgr. Francis J. Beeda, Little Flower Manor, 200 South Meade Street, Wilkes-Barre, PA 18702-6299.



Standing L-R, John and Marge Ferri and Ceil Gaughan at their recent visit with former LPSCU Spiritual Advisor, Msgr. Francis Beeda (seated) in Wilkes-Barre.

#### In Memoriam

## Ann M. Simalchik Tirpak Former National Trustee

Ann M. Simalchik Tirpak, formerly of Exeter, Pennsylvania, passed away early Saturday morning, November 20, 2010, at Little Flower Manor, Wilkes-Barre, Pennsylvania.

Born in Pittston, Pennsylvania, on May 25, 1923, Ann was the daughter of the late Karol (Charles) and Anna Polacky Simalchik. Her beloved husband, the late John J. Tirpak, died on February 21, 2009. She and John shared 59 years of marriage together.



Ann M. Simalchik Tirpak

Ann was a former member

of St. John the Baptist Roman Catholic Church in Pittston, where she often served as a lector. She later became a member of St. Cecilia's Church in Exeter.

Ann was a member of LPSCU Branch 214 in Exeter, where she served as Financial Secretary for many years. She was also a member of the Rev. Dianiska Okres of the LPSCU, and served as its President for several years. Ann also served the LPSCU as a member of the Court of Appeals and as a National Trustee from 1985-1997.

Ann is survived by four children, Dr. Michael Tirpak and wife Valerie of Toms River, New Jersey; Mary Ellen Berry and husband Michael of Wyoming, Pennsylvania; Attorney John Tirpak and wife Karen of Seattle, Washington; and Janet Marley and husband Michael of Dallas, Pennsylvania; eight grandchildren, Melanie Bodner and husband Jeff; David and wife Sam; Brian, Matthew, Jack and Ari Tirpak; and Christine and Patrick Marley; two brothers, Albert Simalchik of Wyoming and Charles Simalchik of Pittston; nieces and nephews. She was preceded in death by her daughter, Annette; sisters, Josephine, Mary, Elizabeth, and Theresa; and brothers, Alois and Michael.

Calling hours were held on November 22, 2010, at Metcalfe and Shaver Funeral Home, 504 Wyoming Avenue, Wyoming. A Mass of Christian Burial was held on November 30 at St. Cecilia's Church in Exeter. National officers Mary Jo Savidge and Mary Ann Ewasko and many officers and members of the Rev. Dianiska District and of LPSCU Branch 214 attended the Liturgy. Rev. Philip A. Altavilla, V.E., spiritual advisor of the LPSCU, concelebrated. Interment took place at St. John the Baptist Slovak Cemetery in Exeter.

The national officers and members of the LPSCU are deeply saddened at the loss of our beloved fraternal sister, Ann M. Tirpak. She was a dedicated fraternalist and served as National Trustee with distinction, honor, and respect. Ann was well liked by all who knew her. She will be missed dearly by her Branch, Okres, and the LPSCU. We extend sincere sympathy to Ann's children, grandchildren, and extended family. May she rest in peace.

## LPSCU Members "Make a Difference"

### Reverend Dianiska District

At their October 17, 2010, meeting, members of the Reverend Dianiska District participated in "Make a Difference Day" by collecting new socks, hats, gloves, scarves, underwear, and toiletries that were then donated to the Catherine McCauley House in Plymouth, Pennsylvania. Sister Marie, director, stopped by the meeting to introduce herself and give the members a brief overview of the House and its purpose.

Sister Marie explained that the building, which is part of the former St. Vincent's Church, is 100 years old. The House has been in operation for 21 years. Women and children under the age of 12 can reside at the House for 30 days, though there have been cases where someone has staved as much as three months due to lack of alternative housing. Residents are expected to treat the House as they would their own homes by cooperating with one another and doing the necessary chores to keep the House running. Some residents come to the House with just the clothes on their backs, so in that case they need everything provided for them. That's where donations such as the one the District made play such an important role in keeping the House functioning. Sister Marie said it takes \$100,000 per year to run the House with \$11,000 coming from FEMA and the remainder coming from donations such as ours. The House is a 24/7 operation staffed by Sister and two additional paid employees, but they mostly rely on volunteers to keep it running. Sister invited the members to tour the home or, better vet, to become volunteers there. She noted that she has one volunteer who is 81 years old and never misses her scheduled time!

Sister Marie (pronounced as Mary in Ireland) has been with the Catherine McCauley House for 19 years. She visits Ireland once a year, where her mother still resides. Generally her mother visits here for three months, then Sister flies back



Pictured with the donated items are Rev. Dianiska District officers, from left, Susan Worth, publicity; Marge Zinkavich, financial secretary; Debbie Adamchak, treasurer; Mary Ann Ewasko, president; and Hope Napkora, vice president, along with Sister Marie, director of Catherine McCauley House.

to Ireland with her. This year they visited Lourdes, France. Sister is the only Presentation Sister in the Dioceses of Scranton, meaning she's the only one of her community living in this Diocese. She resides with the Sisters of Mercy.

President Ewasko presented Sister with the donated items and introduced her to the District and National officers present at the meeting.

#### Susan Worth



### Branches 83 & 130

LPSCU Branches 83 and 130, located in Bethlehem, Pennsylvania, participated in a clothing drive on "Make a Difference Day," which was held on October 23, 2010. The members collected clothing and accessories for the benefit of Re-Vision, an upscale thrift shop supported by the Lehigh-Northampton Counties Visually Impaired & Blind Association. The Re-Vision thrift shop (which was formerly called "Second Sight") recently moved to a larger facility in the first block of East Third Street in Bethlehem to accommodate its expanding display of men's, women's and children's clothing.

Leading up to Make a Difference Day, Branch members solicited clothing donations from their friends and neighbors. On Make a Difference Day, the group delivered over 300 articles of men's, women's and children's clothing to the thrift shop. Volunteers at the shop welcomed the familiar faces of the LPSCU members who have delivered clothing to the shop on numerous occasions. They are always grateful to receive our large clothing donations.

The group chose Re-Vision for its project because it is the only thrift shop in Bethlehem that donates business attire to unemployed men and women who are looking for jobs. Through this gesture, the shop helps individuals present a more professional appearance at their interviews, which hopefully results in their being hired.



Members who delivered clothing to Re-Vision on Make a Difference Day are Mary Ann Ackerman (seated), financial secretary of Branch 83, and, standing, L-R: Marie Clemens, Mary Ford, treasurer of Branch 83 and 130; Margaret A. Ferri, financial secretary of Branch 130; and Mary Shannon, president of Branch 83 and 130.

## in Pennsylvania



## Msgr. Beeda District

As we work together side by side, we truly can "Make a Difference" in the lives of the people who need us. The Msgr. Beeda District of the Ladies Pennsylvania Slovak Catholic Union joined forces with the parishioners and friends of Sts. Cyril and Methodius Parish at St. Joseph Church in Hazleton, Pennsylvania, to sponsor a Coat Drive in conjunction with "Make a Difference Day," October 23, 2010. The group collected coats, hats, scarves, and gloves which were then given to Catholic Social Services to be distributed throughout the community to those in need.

We believe that we truly did "Make a Difference" by helping to keep people warm on those frigid winter days ahead. The Msgr. Beeda District would like to thank everyone for their kindness and generous support of this project.

**Anita Gregory** 



Some of those helping the Msgr. Beeda District "Make A Difference" in the lives of others are, front row, L-R: Dolores Evanko, Mary Ann Litchock, and Anita Gregory; back row, L-R: John Gregory, James Yocum, and Alice Vislocky from Catholic Social Services.

## LPSCU Fraternal Activity to Support "Operation Purple<sup>®</sup> Camps" for Children of Military Families

The National Military Family Association and the National Fraternal Congress of America have issued a call to fraternals to **Save Summer 2011 Camps** for children of military families. Ten thousand children of active duty military service members are in jeopardy of losing one of the largest private programs helping them cope with the lengthy and repeated deployments of their parents. Without funding from the private sector in the coming months, "Operation Purple<sup>®</sup> Camps" will not be around in the summer of 2011, according to the National Military Family Association, which runs the program in nearly 70 locations in more than 30 cities.

With the approval of our Board of Directors, the LPSCU Fraternal Activities Committee is seeking the support of our Branches, Districts, and individual members to step up and help save the summer camps for the thousands of deserving military children struggling under the prolonged strain of lengthy family separations. As a fraternal activity, we ask our Branches and Districts to organize their own fundraiser specifically for the benefit of "Operation Purple® Camps." Funds collected from the fundraisers are to be mailed to the LPSCU, ATTN: "Operation Purple Program," 71 South Washington Street, Wilkes-Barre, PA 18701.

Members not participating in a Branch or District fundraiser may send their own individual donation to the LPSCU Home Office, earmarked for "Operation Purple Program." **The deadline for mailing a contribution is March 1, 2011**. For more information on "Operation Purple® Camps," see <u>www.MilitaryFamily.org</u>.

When your Branch or District selects a fundraiser, please notify Fraternal Activities Director Cecilia B. Gaughan with the details (325 Florida Avenue, Whitehall, PA 18052 or by e-mail: <u>cbgaughan@msn.com</u>).

We thank you all in advance for your generosity in helping to make these family separations a little easier for thousands of young military dependents and their parents who are serving our country.



LPSCU members will join Slovak Catholic Sokol members at their Bowling Tournament set for the Spring of 2011. The tournament will be held in Reading, Pennsylvania, over the weekend of May 20-22, 2011. Additional information will be made available closer to the date. Watch the *Zornicka* or check it out on our website: <u>www.lpscu.org</u>.

#### REVEREND DIANISKA DISTRICT

The Rev. Dianiska District held its third meeting of 2010 on Sunday, October 17, at 1:00 p.m. at the North End Slovak Club, North Main Street, Wilkes-Barre, Pennsylvania, hosted by Branches 58, 94, and 122.

The meeting was called to order by District President Mary Ann Ewasko. Vice President Hope Napkora and the members recited *The Memorare* for sick and deceased members of our District and for former National LPSCU President Cecilia Sarocky, who passed away in June. The Pledge of Allegiance followed.

Theresa Olshemski welcomed everyone on behalf of the hosting branches and announced that her daughter donated the beautiful fall-themed table decorations.

Financial Secretary Marge Zinkavich read roll call; 30 members were present, along with one guest. Susan Worth, publicity chair, read the Minutes of the May meeting in the absence of Secretary Barbara Kalish. Debbie Adamchak gave the treasurer's report. Both reports were approved. Debbie Adamchak also read correspondence.

The following items were discussed:

ranch and Okres N

President Ewasko reported on the District's annual Youth Bowling Party held on July 24, 2010, at Modern Lanes in Exeter, Pennsylvania. Forty-nine individuals attended: 25 children and 24 adults. The coins donated by Mary Okal were a big hit; Mary received a round of applause from the members for her generous donation to the children. Other Branches donated dollars and goody bags were distributed. Mary Ann was thanked by many who attended.

A flyer was passed around with information about the Christmas party. President Ewasko reminded everyone that this event is a family affair for the District and the LPSCU and that all are invited to attend.

She also reminded everyone to send in their name to their Branch Secretary if they made a recommendation in 2010. Branch Secretaries will then forward the names to her.

Items collected for "Make a Difference Day" will be sent to the Catherine McCauley House in Plymouth, Pennsylvania.

The election of officers was held, conducted by Jean Kapral and Kay Haddock. Jean asked if anyone was interested in adding their name to the slate in addition to those who are presently in office and who have graciously agreed to remain in their position. Jean then read the slate: Mary Ann Ewasko, president; Hope Napkora, vice president; Barbara Kalish, secretary; Debbie Adamchak, treasurer; Marge Zinkavich, financial secretary; and Susan Worth, publicity. Jean asked if there were any nominations from the floor and Margaret Jollimore requested to run for financial secretary. Paper ballots were passed out. The result of the vote was 26 to 4 in favor of Marge Zinkavich, who will retain her office. Carol Royer agreed to retain her position as historian.

The members voted to have two meetings a year starting in 2011; one in the spring and one in the fall, plus the Christmas party. The spring meeting will be hosted by Branch 19 and the fall meeting by Branches 6 and 213. The Christmas party will be hosted by Branch 19.

With some Branches finding it so difficult to find a place to meet, President Ewasko inquired on the price of a

meeting room at the Ramada. The price is \$175.00 for four hours, plus the cost of food and beverages. The body decided that the price was too high and that meetings will be held at other locations that are available to them. Branches without a place to meet can request to hold their meetings at a location which is available to another Branch.

National President Theresa Kluchinski thanked the officers for resuming their positions in the District; all members thanked them with a round of applause.

Preident Kluchinski then spoke on the new insurance products offered by the LPSCU and stated that in the near future seminars will be held for those who would like to become licensed agents. Watch the *Zornicka* for these events. She thanked the members for recommending and selling policies.

President Kluchinski also announced that the Slovak Catholic Federation will be having an organizational meeting on Monday, November 15, at 6:00 p.m. at the LPSCU's Home Office to form a chapter in this area. Numerous invitations were sent out for this meeting and everyone present at the District meeting was invited to attend.

The 100th anniversary of the Slovak Catholic Federation will be celebrated on May 15, 2011, at the Clarion Hotel in Scranton, Pennsylvania. Mass will be held at the Cathedral at 2:30 p.m. President Ewasko said the District would look into getting a bus to transport members to the event.

The 2012 LPSCU National Convention will be held June 23-26 at Pocono Manor. Members must be voted on by their Branch in order to attend as a delegate.

In closing, President Ewasko thanked the members retaining their current offices and also for all the items brought in for "Make a Difference Day" for the Catherine McCauley House.

#### **Susan Worth**

#### PITTSBURGH DISTRICT

The Pittsburgh District held its annual card party on October 31, 2010, at the Comfort Inn, Penn Hills, Pennsylvania. There was a great turnout of 65 adults and children. A lunch including a Vermont turkey croissant, fruit cup, and dessert was enjoyed by all. The Chinese auction was a success, with baskets donated by the officers and guests. Ann Melko donated a beautiful handmade green and white afghan. There was also a 50-50 raffle. Assorted games were played and everyone received a door prize. The photos that follow show members enjoying the event.

Sylvia Goda



ZORNICKA



#### **BRANCH 213 MEETING**

Theresa Kluchinski, secretary of LPSCU Branch 213, announces there will be a meeting of all interested Branch 213 members on January 27, 2011, at 4:45 p.m. The meeting will be held at the LPSCU Home Office, 71 S. Washington Street, Wilkes-Barre, Pennsylvania. Activities and meetings for 2011 will be on the agenda. If you plan to attend, please R.S.V.P. by January 24, 2011, to Theresa at 570-829-5410 or 570-817-4657.

## JET Plan \$1.00 First Year Premium Extended

The LPSCU Board of Directors announces that the \$1.00 first year annual premium on the Juvenile Estate Term (JET) plan of insurance has been extended for the year 2011. **This offer is limited to certificates with an issue date in the year 2011.** After the first year, premiums will be billed at the rate of \$16.00 for \$10,000 of term life insurance and \$9.50 for \$5,000 of term life insurance.

The LPSCU's Juvenile Estate Term (JET) Plan, commonly referred to as Term-to-25, is an ideal insurance solution for students and is available to anyone under 22 years of age. The plan provides full life insurance protection from date of issue to age 25.

A medical exam is not required to apply; however, the LPSCU reserves the right to require a medical exam on any applicant should it be deemed necessary.

Once the JET insurance certificate is issued, coverage remains in full force and effect through the maturity date of the certificate, provided premium payments are current. This plan matures when the insured's certificate reaches the anniversary of issue date closest to his/her 25th birthday. When the certificate expires, the insured will be given an option to convert his/her current coverage amount to a legal reserve plan (permanent insurance) with no evidence of insurability being required. This is a guaranteed provision within the JET contract.

In the event of the death of the insured prior to reaching 25 years of age, the face amount of the policy is paid to the named beneficiary/ies.

The new legal reserve certificate may provide a death benefit equal to or less than the face amount of the expired JET policy. The policy date of issue will be the expiry date of the JET policy. The policy premium on the new certificate will be based on the member's age on the date of exchange and on the Society's premium rates then in effect. The first premium on the new certificate must be paid prior to the expiry date of the JET policy. Written request for exchange will be required.

JET Term-to-25 is an excellent, affordable plan providing protection for your children from infancy on through their college years. Now the JET Term-to-25 is even more affordable with the first year's premium costing just \$1.00. This offer is good for certificates with an issue date in the year 2011.

Call your Branch Secretary today for an application for this economical term insurance plan for the young, or contact the LPSCU Home Office at 888-834-6614 or 570-823-3513. You can also e-mail the Home Office at <u>lpscu@lpscu.org</u>.

## St. Peter's Cathedral, Site of the SCF's Centennial Liturgy

Pictured on our cover, St. Peter's Cathedral is a beautiful Roman Catholic church located at 315 Wyoming Avenue in Scranton, Pennsylvania. It is the Mother Church of the Roman Catholic Diocese of Scranton, which is comprised of eleven counties in Northeastern Pennsylvania. In May of this year, the Cathedral will host the 100th Anniversary Liturgy of the Slovak Catholic Federation.

The site a new Roman Catholic church in Scranton, to be named in honor of St. Vincent de Paul, was chosen in 1853. To accommodate the rapidly expanding parish of St. Vincent de Paul, the parish purchased land near the intersection of Wyoming and Linden Streets in Scranton. With permission from Bishop James F. Wood of Philadelphia, construction began on the new church. On July 2, 1865, Bishop Wood officiated at the laying of the cornerstone for the new St. Vincent de Paul Church. On March 10, 1867, the nearly finished church was blessed by Bishop Wood.

In 1868, the Diocese of Scranton was established by Papal Brief. Bishop William O'Hara was installed as first Ordinary of

## Youngstown Sister Cities Plans Slovakia Tour

Youngstown Sister Cities' 14th Heritage Tour to Slovakia has been set for July 4-18, 2011. The tour includes sites in Vienna, Bratislava, Trencin, the Tatra Mountains, Levoca, Kosice, and Spisska Nova Ves. Special features include Mass in Lendak where villagers still wear Slovak kroi (costumes) to Mass; Kezmarok Street Fair, where local artisans sell their homemade items at booths and where one can sit and enjoy Slovak folk music and dancing which is performed all day on stage (while you eat delicious Slovak food); the Piestany Spa; a Slovak wood-carving depicting the complete scene of Bethlehem; a gondola lift ride up the side of a Tatra mountain and dinner at a genuine *koliba* (shepherd's hut), a raft ride on the Dunajec River; and many old churches, museums, and castles. A special tour event is a champagne breakfast at the Town Hall hosted by the mayor of our Sister City, Spisska Nova Ves. One day in Levoca is reserved to visit friends and relatives. English speaking guides (chauffeurs) will be available for personal visits (for a fee).

Jim and Kay Bench, who have been guides on many YSC trips, are knowledgeable about tours and sites to be seen during the 13-day stay.

Total cost per person (flying from Pittsburgh-Washington to and from Vienna) is approximately \$3,500, which includes airfare, 13 nights in first class hotels, two meals per day, and an air-conditioned bus with an English speaking guide for the entire tour.

For information, contact Jim/Kay at 724-858-5843 or email <u>imbench@yahoo.com</u>; call Adventure International Travel Service at 800-542-2487 or email <u>Paul@aits.webmail.com</u>; or email Bernadette Demechko, Youngstown Sister Cities secretary, at <u>bdemechko@aol.com</u>. the Diocese of Scranton and St. Vincent de Paul Church became the Cathedral of the Diocese of Scranton.

In 1883-84, a project was undertaken to remodel and embellish St. Vincent de Paul Church, which was the central church of the Diocese. On September 28, 1884, the new Mother Church of the Diocese was consecrated by Archbishop P.J. Ryan of Philadelphia. It was at this time that St. Vincent de Paul Church changed its name to St. Peter's Cathedral.

The beautiful stained glass windows found in the Cathedral date from the alterations that began in 1883. In addition to the use of stained glass in the clerestory and over the entrances, there are 15 grandiose windows focusing on the Life of Christ and highlighting the Blessed Virgin Mary and other saints. Of special note are the windows depicting the Annunciation, the Nativity, and the Last Supper.

In February 2008, the Cathedral was chosen by EWTN's "Cathedrals Across America" series to host the globally televised Mass for the Feast of the Chair of St. Peter.

On April 26, 2010, Most Reverend Joseph C. Bambera, D.D., J.C.L. was installed as the tenth Bishop of the Diocese of Scranton.

**Note of Thanks**: Information for this article was derived from the book, "St. Peter's Cathedral, A Lesson in Faith Alive" written by Diane Parente, with Agnes Toloczko, Ph.D., serving as editorial consultant. Much of the information contained in Ms. Parente's book was derived from the work of Rev. John P. Gallagher, Ph.D., "A Century of History: The Diocese of Scranton 1868-1968 (The Haddon Craftsmen, 1968) and from the work of James B. Earley, "Envisioning Faith: The Pictorial History of the Diocese of Scranton" (William T. Cooke Publishing, Inc., 1994). Additional information was derived from Wikipedia, the free encyclopedia.

## Branch 130 Member Receives PFC Scholarship

Kyle Kessler of LPSCU Branch 130, Bethlehem, Pennsylvania, was awarded a \$500 scholarship from the Pennsylvania Fraternal Congress during its Annual Meeting held at Mt. Airy Resort, Mount Pocono, Pennsylvania, this past October.

Kyle is currently a freshman at the University of Pittsburgh, where he is majoring in Physical Therapy. He is a 2010 graduate of Eastern Lebanon County High School in Myerstown, Pennsylvania, where he was a student in the Honors Program. Among the accolades Kyle received at commencement are the Spanish Award from the Spanish Honor Society; the Rotary Leadership Award; and the U.S. Army Scholar Athlete Award for outstanding performance and excellence in academic achievements and leadership in community activities. He also earned many medals during his high school years for his prowess in crosscountry and track.

Kyle is the son of Gregory and Tricia Kessler of Myerstown, and has a sister, Jamie. The Kessler family are 100% members of the LPSCU. Kyle's maternal grandmother, Mary Shannon of Bethlehem, is president of LPSCU Branch 83 and Branch 130, and secretary of the Lehigh Valley Okres.

The LPSCU congratulates Kyle on his PFC scholar-ship and wishes him continued success in his educational endeavors at the University of Pittsburgh.



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

Name	Branch	Location
Helen M. Ras	6	Wilkes-Barre, PA
Helen Kridlo	7	Exeter, PA
Sofia Caprione	14	Port Griffith, PA
John Elswick	39	Drums, PA
Stephen P. Nosko	42	Pittsburgh, PA
* Helen V. Stepanik	58	Ashley, PA
Marlene A. Moeller	64	Pittsburgh, PA
Margaret Frobe	64	Pittsburgh, PA

## Branch 109 Member is Talented Artist

Mary Kuric of Highland, Indiana, has been creating art for more than 45 years. She primarily is an oil painter, but she also works in pastels and inks, and she has pulled five etchings. Mary uses a somewhat impressionistic approach to her paintings, usually portraits, still life, and flowers.

Mary studied at Calumet College of St. Joseph in Whiting, Indiana, the Art Institute of Chicago, The American Academy, and Pallette & Chizel of Chicago, as well as the Indianapolis and New York Students Art Leagues. She also studied under a number of nationally known artists including Gianni Cilfone, Helen Sowa Flynn, Gerald Merfeld, Richard Schmid, Scott Burdick, and Robert Anderson.

Mary has shown her work at numerous art exhibitions with other artists. She can usually be found at the Steeple Gallery or other art venues in her area. Recently, she had a month-long exhibit of 20 oil paintings, pastel drawings, and etchings at the Crown Point Branch of South Shore Arts in the Highland area.

Mary says she loves the "continuous challenge of painting," and credits her husband and three daughters with supporting her passion through the years. She also notes that her parents were immigrants from Nitra and Chlebnec, Slovakia. Mary and her daughters are members of LPSCU Branch 109 in Hammond, Indiana.



**A floral painting by Mary Kuric.** JANUARY/FEBRUARY 2011

Name	Branch	Location
Pauline Macko	65	Munhall, PA
*William Lucas, Jr.	72	Stratford, CT
Anna Deangelis	77	Lorain, OH
Thomas Petko	83	Bethlehem, PA
Charles Skopelja	109	Hammond, IN
Elizabeth L. Petrash	156	Coaldale, PA
Anna M. Uhrin	159	Youngstown, OH
John P. Stahl	180	Youngstown, OH
*Vytautas Radzivanas	197	Wilkes-Barre, PA
Mary Rose Kelty	197	Wilkes-Barre, PA
Frances Televicius	197	Wilkes-Barre, PA
Sister M. Bertha Stodola	210	Lacon, IL
* Richard K. Price	213	Dallas, PA
Agnes B. Razawich	214	Duryea, PA
*Ann Tirpak	214	Duryea, PA
Jonas A. Kasis	L0101	Chicago, IL
*Multiple certificates		

## Mary Ann Siska Presented Fraternalist of the Year Award

While attending a recent Indiana Fraternal Congress meeting, Mary Ann Siska was presented with her LPSCU 2010 Fraternalist of the Year Award by National President Theresa Kluchinski and Secretary-Treasurer Mary Jo Savidge. President Kluchinski and Secretary-Treasurer Savidge were joined by LPSCU members from the Chicago area to help congratulate and celebrate with Mary Ann as she received her award. (See the July/August 2010 *Zornicka* for the original announcement.)

Pictured below are George and Mary Ann Siska (seated), surrounded L-R by National Trustee Joan Hladek, Court of Appeals member Patricia Stearney, Secretary-Treasurer Savidge, President Kluchinski, Honorary Trustee Ann Dobias, and LPSCU Branch officer Emily Vallese.



# Milestones for Our Episco

On July 3, 2010, the Most Reverend Joseph V. Adamec, D.D., S.T.L., Bishop of Altoona-Johnstown, Pennsylvania, and Episcopal Protector of the Ladies Pennsylvania Slovak Catholic Union, celebrated the 50th anniversary of his ordination to the Sacred Priesthood. On August 13th of last year, Bishop Adamec also celebrated his 75th birthday. After almost 24 years of faithful service as the bishop of the Diocese of Altoona-Johnstown, Bishop Adamec submitted his letter of resignation, having reached the mandatory retirement age.

Adding to his year of special personal celebrations, Bishop Adamec hosted the Convocation of the Conference of Slovak Clergy on Thursday, September 9, 2010. The Conference associates bishops, abbots, priests, and deacons of Slovak ancestry in the United States for the purposes of mutual pastoral support and of assisting financially those preparing themselves for the priestly ministry of the Roman Catholic Church, particularly those of Slovak ancestry. The Conference has over 70 members. Thirty delegates represented 12 dioceses and one abbey at the Convocation. In addition to Bishop Adamec, Bishop Ronald Gainer of Lexington, Kentucky, and Bishop Peter Libasci of Rockville Center, New York, also attended. The Archdioceses of New York and Philadelphia were also represented. Also present



Bishops attending the Conference of Slovak Clergy, L-R: Most Reverend Ronald Gainer, Diocese of Lexington; Most Reverend Joseph V. Adamec, Diocese of Altoona-Johnstown, Most Reverend Peter Libasci, Diocese of Rockville Center.



The Most Reverend Joseph V. Adamec delivers the homily at his Mass of Thanksgiving on September 12, 2010. (Photo by Bruce Tomaselli, photographer, Diocese of Altoona-Johnstown, used with permission of Tony DeGol, Secretary of Communications, Diocese of Altoona-Johnstown.)

were clergy from the Dioceses of Allentown, Altoona-Johnstown, Camden, Cleveland, Greensburg, Lexington, Pittsburgh, Rockville Center, Scranton, Youngstown, and Saint Andrew Abbey in Cleveland. The Conference of Slovak Clergy was founded in Whitehall (Allentown), Pennsylvania, on April 22, 1985, by the late

Reverend John J. Spitkovsky of the Chicago Archdiocese and Bishop Adamec.

Three days after the Convocation, on Sunday, September 12, 2010, the clergy and the faithful of the Diocese of Altoona-Johnstown hosted a Mass of Thanksgiving in the Cathedral Church of the Blessed Sacrament in recognition of Bishop Adamec's faithful and generous service as diocesan bishop. Bishop Adamec was the main celebrant and homilist. Concelebrating were the Most Rev. Donald W. Trautmann, Bishop of the Diocese of Erie, Pennsylvania; Monsignor Vladimir Stahovec, Rector, Pontifical Slovak College of Saints Cyril and Methodius, Rome Italy; Reverend Philip A. Altavilla, V.E., President of the Slovak Catholic Federation and religious clergy. Also in attendance at the Mass and reception afterwards was LPSCU National Trustee Dolores M. Evanko, who also serves as Secretary-Treasurer of the Slovak Catholic Federation.

Bishop Adamec was ordained a bishop and installed as the seventh Bishop of Altoona-Johnstown at the Cathedral of the Blessed Sacrament in Altoona, Pennsylvania on May 20, 1987, by His Eminence, Cardinal Jozef Tomko, then Prefect of the Congregation for the Evangelization of Peoples, Rome, Italy. Bishop

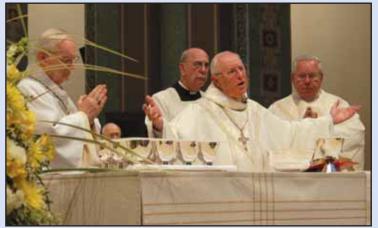


Clergy participants at the Mass honoring Saints Cyril and Methodius for the Convocation of Slovak Clergy.

# pal Trotector

Adamec has been the longest serving bishop in the diocese's history.

In recognition of Bishop Adamec's golden jubilee of priestly ordination, 75th birthday, and 24 years of ministry as the Bishop of Altoona-Johnstown, we extend our prayerful best wishes and gratitude for the many kindnesses he has shown to the LPSCU. As Bishop Adamec prepares to begin a new chapter in the story of his priestly vocation, may God bless him with good health, happiness, and fulfillment, as he continues to render faithful service to God, the Church, and the Slovak Catholic community. Congratulations and *Ad multos, gloriosque annos!* 



At Bishop Adamec's Mass of Thanksgiving, L-R are: Most Reverend Donald W. Trautmann, Bishop, Diocese of Erie; Deacon Robert Bailey, Master of Ceremonies; Most Reverend Joseph V. Adamec; and Msgr. Michael E. Servinsky, V.G., S.T.L., J.C.L., D. Min., Vicar General, Diocese of Altoona-Johnstown. (Photo by Bruce Tomaselli, used with permission.)



LPSCU National Spiritual Advisor Rev. Philip A. Altavilla, V.E. (left) and National Trustee Dolores M. Evanko (right) present a gift to Bishop Joseph Adamec on behalf of the National Board of Directors and membership of the Ladies Pennsylvania Slovak Catholic Union.

# 1911 - SLOVAK CATHOLIC FEDERATION - 2011 100<sup>th</sup> Anniversary Year 33rd Annual Slovak Catholic Federation SS. Cyril & Methodius Appeal

When our ancestors came to these shores more than a century ago, they brought with them few monetary assets. However, their most precious possession was their faith. The seeds were nurtured by the Slovak priests who came with the immigrant people and helped build our Slovak Catholic fraternals, religious communities of men and women, and nearly 300 Slovak parishes. In 2011, in response to this legacy, the Slovak Catholic Federation will sponsor the **33rd Annual SS. Cyril & Methodius Appeal**.

The Church in Slovakia has enjoyed a great renaissance since the fall of Communism in 1989. We in America and Canada take pride in the fact that the Slovak Catholic fraternals, our parishes, and individuals of Slovak ancestry have responded generously to assist the Church in our ancestral homeland. <u>The 2011 Annual</u> <u>Appeal begins during the month of February in churches of Slovak descent across the United States and Canada and will continue to the end of the year.</u>

#### The 2010 Appeal collected \$57,276.09. Since its inception, this Appeal has raised \$2,232,034.69!

Funds raised from the Appeal will aid the priest-graduate students at the Pontifical Slovak College of SS. Cyril and Methodius. These fine priests are being called upon to be the future leaders of the diocesan churches in Slovakia both as vicars and bishops, in addition to providing qualified instructors/ professors for the seminaries that educate future priests. In addition, funds benefit those Religious communities of both men and women which share a counterpart which belongs to the Slovak Catholic Federation and the Slovak Conference of Religious. These communities include the Vincentian Sisters of Charity (*Ruzomberok*); Dominican Sisters (*Dunajska Luzna*); School Sisters of St. Francis (*Zilina*); Daughters of St. Francis (*Bratislava-Prievoz*); Byzantine Catholic Sisters of St. Basil the Great (*Secove and Presov*), Franciscan Friars Minor (*Bratislava*), and House of St. Benedict (*Bacurov*).

The Slovak Catholic Federation was founded in 1911 under the spiritual leadership of Rev. Joseph Murgas, founding pastor of Sacred Heart of Jesus Slovak Church, Wilkes-Barre, Pennsylvania. The purpose of the Federation is to federate individuals of Slovak origin under one banner for cultural, religious, and educational needs. Serving as National President is Rev. Philip Altavilla, V.E., Episcopal Vicar for the Northern Pastoral Region of the Diocese of Scranton. The Episcopal Moderator is the Most Rev. Joseph V. Adamec, D.D. The National First Vice President, Rev. Andrew S. Hvozdovic, pastor of Epiphany Parish, Sayre, Pennsylvania, is the coordinator for this Annual Appeal.

In our church today, we are finding more and more individuals of Slovak descent do not attend traditionally founded Slovak parishes, for a number of reasons. Because of this reality today, the monies raised for this Appeal come both from the collections taken in our Slovak parishes as well as from individual donors.

Your tax deductible donation check, made out to the *Slovak Catholic Federation* (please note that it's for the "Annual Appeal"), can be sent directly to the National Secretary-Treasurer of the SCF: Dolores Evanko, 173 Berner Avenue, Hazleton, PA 18201.

Thank you in advance for your continued support!

Dear Ms. Savidge,

Please receive and forward my warmest thank you to you and the other members of the Board of Directors of the Ladies Pennsylvania Slovak Catholic Union. Last month I received a monetary award congratulating me on the attainment of my Masters in Education from the University of Pittsburgh.

Especially during these stressful financial times, I can assure you that your organization's award will be put to good use. Thank you so much for your generosity.

> Sincerely, **Kimberly A. Hanson** Branch 213, Dallas, PA

#### Dear LPSCU,

Thank you so much for the scholarship award that you granted me. It will help in the continuation of my education at Penn State University.

Thank you again. **Dan Crompton** Branch 38, Whitehall, PA

#### Dear LPSCU,

Thank you very much for the Scholarship award. I appreciate it very much and will put it to good use.

Thanks again. Greg Crompton

Branch 38, Whitehall, PA

#### Dear Mrs. Savidge,

I would like to thank you and the LPSCU for accepting me for the College Award. It greatly helped me pay for my college expenses.

Sincerely,

#### Kyle Kessler

Branch 130, Bethlehem, PA

#### Dear LPSCU,

This weekend I decided to take a break from my hectic college life and visit my family and dog back home. I was ecstatic when my mother mentioned to me that your organization had sent me a \$500 scholarship. I really want to thank you for contributing to my education and believing in me and my future success. Not being able to pay for college and falling into debt are two black clouds always hanging over my head ready to strike me down. Your scholarship alleviates this burden slightly in reality and deeply in my heart. I'm not sure if you all can really understand my gratitude, but believe me when I say, I could never pay for my education without help, and I could never be successful unless I attended school. In short, you are helping to fund my success. Thank you so much.

> Sincerely, **Madeleine Dahms** Branch 7, Exeter, PA

Dear Ladies,

Youngstown Sister Cities would like to thank the LPSCU for their donation of \$100. In addition to the High School Student Exchange Program between the United States and Slovakia, the money will be used to purchase a new sump pump for the Spisska Nova Ves Volunteer Fire Brigade. Thank you all for your continued support of Slovakia and our heritage.

**Bernie Demechko** 

## Ladies Pennsylvania Slovak Catholic Union 3rd Quarter Report

Assets Investments Certificate of Deposit Cash on Deposit Mortgage Loans Real Estate Owned Other Assets Totals	\$ \$ \$ \$ \$	d Quarter 2010 13,728,807.00 192,000.00 459,611.00 7,886.00 125,189.00 60,236.00 14,573,729.00	3 \$ \$ \$ \$ \$ \$ \$	rd Quarter 2009 13,146,857.00 383,000.00 790,080.00 19,555.00 134,216.00 63,328.00 14,537,036.00
Liabilities & Fund Balance	3r	d Quarter 2010	3,	d Quarter 2009
Fund Balance		3,818,536.00	\$	3,922,102.00
Interest Maintenance Reserve		265,978.00	\$	301,663.00
Amt. Retained as Trustee		89,057.00	φ \$	60,832.00
Aggregate Reserve-Life Certificates		9,980,474.00	\$	9,766,619.00
Other Liabilities		419,684.00	\$	485,820.00
Totals		14,573,729.00	Ψ \$	14,537,036.00
	Ψ	14,070,720.00	Ψ	14,007,000.00
Devenues	2		2	
Revenues		d Quarter 2010		d Quarter 2009
Premium Income Investment Income		140,770.00	\$ \$	126,019.00
		596,982.00		567,284.00
Income - Other		40,426.00	\$ \$	65,664.00
Totals	φ	778,178.00	Ф	758,967.00
Evenence	2.	d Overter 2010	2	d Overter 2000
Expenses		d Quarter 2010		d Quarter 2009
Death Claims		209,435.00	\$	198,113.00
Endowments	\$	25,028.00	\$	25,961.00
Endowments Cash Surrenders	\$ \$	25,028.00 61,908.00	\$ \$	
Endowments Cash Surrenders Dividends	\$ \$ \$	25,028.00 61,908.00 -	\$ \$ \$	25,961.00 54,842.00 -
Endowments Cash Surrenders Dividends Increase in aggregate reserves	\$ \$ \$ \$ \$ \$	25,028.00 61,908.00 - 63,000.00	\$ \$ \$ \$	25,961.00 54,842.00 - 63,000.00
Endowments Cash Surrenders Dividends Increase in aggregate reserves Commissions (new and renewals)	\$ \$ \$ \$ \$ \$ \$ \$	25,028.00 61,908.00 - 63,000.00 2,114.00	\$ \$ \$ \$ \$	25,961.00 54,842.00 - 63,000.00 12,526.00
Endowments Cash Surrenders Dividends Increase in aggregate reserves Commissions (new and renewals) General Operating Expenses	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	25,028.00 61,908.00 63,000.00 2,114.00 222,051.05	\$ \$ \$ \$ \$	25,961.00 54,842.00 - 63,000.00 12,526.00 226,971.47
Endowments Cash Surrenders Dividends Increase in aggregate reserves Commissions (new and renewals) General Operating Expenses Officers and Committee Expenses	\$\$\$\$\$\$\$	25,028.00 61,908.00 63,000.00 2,114.00 222,051.05 34,530.45	\$ \$ \$ \$ \$ \$ \$	25,961.00 54,842.00 - 63,000.00 12,526.00 226,971.47 30,903.42
Endowments Cash Surrenders Dividends Increase in aggregate reserves Commissions (new and renewals) General Operating Expenses Officers and Committee Expenses Actuarial/Accounting Expense	· \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$	25,028.00 61,908.00 - 63,000.00 2,114.00 222,051.05 34,530.45 68,008.98	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$	25,961.00 54,842.00 - 63,000.00 12,526.00 226,971.47 30,903.42 64,310.00
Endowments Cash Surrenders Dividends Increase in aggregate reserves Commissions (new and renewals) General Operating Expenses Officers and Committee Expenses Actuarial/Accounting Expense Investment Mgt. Fee	• \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	25,028.00 61,908.00 - 63,000.00 2,114.00 222,051.05 34,530.45 68,008.98 13,063.84	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	25,961.00 54,842.00 - 63,000.00 12,526.00 226,971.47 30,903.42 64,310.00 11,969.84
Endowments Cash Surrenders Dividends Increase in aggregate reserves Commissions (new and renewals) General Operating Expenses Officers and Committee Expenses Actuarial/Accounting Expense Investment Mgt. Fee Official Publications	• \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	25,028.00 61,908.00 - 63,000.00 2,114.00 222,051.05 34,530.45 68,008.98 13,063.84 52,340.68	\$ \$ \$ \$ \$ \$ \$ \$ \$	25,961.00 54,842.00 - 63,000.00 12,526.00 226,971.47 30,903.42 64,310.00 11,969.84 56,496.53
Endowments	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	25,028.00 61,908.00 - 63,000.00 2,114.00 222,051.05 34,530.45 68,008.98 13,063.84 52,340.68 8,785.27	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	25,961.00 54,842.00 - 63,000.00 12,526.00 226,971.47 30,903.42 64,310.00 11,969.84 56,496.53 4,508.78
Endowments	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	25,028.00 61,908.00 - 63,000.00 2,114.00 222,051.05 34,530.45 68,008.98 13,063.84 52,340.68 8,785.27 1,335.00	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	25,961.00 54,842.00 - 63,000.00 12,526.00 226,971.47 30,903.42 64,310.00 11,969.84 56,496.53 4,508.78 675.00
Endowments	\$\$\$\$\$\$\$\$\$\$\$\$\$\$	25,028.00 61,908.00 2,114.00 222,051.05 34,530.45 68,008.98 13,063.84 52,340.68 8,785.27 1,335.00 5,215.77	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	25,961.00 54,842.00 - 63,000.00 12,526.00 226,971.47 30,903.42 64,310.00 11,969.84 56,496.53 4,508.78 675.00 4,995.00
Endowments	• \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	25,028.00 61,908.00 - 63,000.00 2,114.00 222,051.05 34,530.45 68,008.98 13,063.84 52,340.68 8,785.27 1,335.00 5,215.77 (300.00)	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	25,961.00 54,842.00 - 63,000.00 12,526.00 226,971.47 30,903.42 64,310.00 11,969.84 56,496.53 4,508.78 675.00 4,995.00 (1,400.00)
Endowments	· \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$	25,028.00 61,908.00 2,114.00 222,051.05 34,530.45 68,008.98 13,063.84 52,340.68 8,785.27 1,335.00 5,215.77 (300.00) 8,352.96	* * * * * * * * * * * * * * * * *	25,961.00 54,842.00 - 63,000.00 12,526.00 226,971.47 30,903.42 64,310.00 11,969.84 56,496.53 4,508.78 675.00 4,995.00 (1,400.00) 12,581.96
Endowments	· \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$	25,028.00 61,908.00 2,114.00 222,051.05 34,530.45 68,008.98 13,063.84 52,340.68 8,785.27 1,335.00 5,215.77 (300.00) 8,352.96 25,569.00	* * * * * * * * * * * * * * * * * *	25,961.00 54,842.00 - 63,000.00 12,526.00 226,971.47 30,903.42 64,310.00 11,969.84 56,496.53 4,508.78 675.00 4,995.00 (1,400.00) 12,581.96 27,275.00
Endowments	· \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$	25,028.00 61,908.00 2,114.00 222,051.05 34,530.45 68,008.98 13,063.84 52,340.68 8,785.27 1,335.00 5,215.77 (300.00) 8,352.96	* * * * * * * * * * * * * * * * *	25,961.00 54,842.00 - 63,000.00 12,526.00 226,971.47 30,903.42 64,310.00 11,969.84 56,496.53 4,508.78 675.00 4,995.00 (1,400.00) 12,581.96
EndowmentsCash SurrendersDividends Dividends	• \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	25,028.00 61,908.00 2,114.00 222,051.05 34,530.45 68,008.98 13,063.84 52,340.68 8,785.27 1,335.00 5,215.77 (300.00) 8,352.96 25,569.00 800,438.00	* * * * * * * * * * * * * * * * * * * *	25,961.00 54,842.00 - 63,000.00 12,526.00 226,971.47 30,903.42 64,310.00 11,969.84 56,496.53 4,508.78 675.00 4,995.00 (1,400.00) 12,581.96 27,275.00 793,729.00
Endowments	• \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	25,028.00 61,908.00 2,114.00 222,051.05 34,530.45 68,008.98 13,063.84 52,340.68 8,785.27 1,335.00 5,215.77 (300.00) 8,352.96 25,569.00 800,438.00 (22,260.00)	**********	25,961.00 54,842.00 - 63,000.00 12,526.00 226,971.47 30,903.42 64,310.00 11,969.84 56,496.53 4,508.78 675.00 4,995.00 (1,400.00) 12,581.96 27,275.00 793,729.00 (34,762.00)
EndowmentsCash SurrendersDividends Dividends	• \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	25,028.00 61,908.00 2,114.00 222,051.05 34,530.45 68,008.98 13,063.84 52,340.68 8,785.27 1,335.00 5,215.77 (300.00) 8,352.96 25,569.00 800,438.00	* * * * * * * * * * * * * * * * * * * *	25,961.00 54,842.00 - 63,000.00 12,526.00 226,971.47 30,903.42 64,310.00 11,969.84 56,496.53 4,508.78 675.00 4,995.00 (1,400.00) 12,581.96 27,275.00 793,729.00



#### **UTILIZATION REPORT**

	<b>For October</b>		Year-to	-Date
		2010		2010
Prescriptions Filled:		18		190
Normal Retail Pricing:	\$	609.55	\$6,2	67.93
ScriptSave Pricing:	\$ 4	487.51	\$4,3	22.00
Total Dollars Saved				
by LPSCU Cardholders:	\$	122.04	\$1,9	45.93
Average Saved per				
<b>Discounted Prescription:</b>	\$	9.39	\$	5.95
Overall LPSCU Discounted Prescription Savings:	2	1.31%	3	5.17%

During these tough economic times, a ScriptSave<sup>®</sup> card continues to provide more value to our members. With our group's year-to-date 2010 discounted prescription savings averaging 35.17%, or \$15.95 per discounted prescription, our members benefit from the program every day.

The ScriptSave<sup>®</sup> 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<sup>®</sup> 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<sup>®</sup> 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<sup>®</sup> card also provides savings on vision care, hearing care, daily living products and diabetes care and supplies.

If you do not have a ScriptSave<sup>®</sup> 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, look up drug pricing, and 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.

## Important Publication Notice

Members who submit articles/photos for publication in *Zornicka* are reminded to always provide a phone number and/or email address where they may be reached so they can be contacted if any questions arise about the material they sent. Thank you.

## District Members Attend Pittsburgh Festivity

Pittsburgh District members attended the 28th annual dinner dance sponsored by the Western Pennsylvania Slovak Radio Hour on October 2, 2010, at the Slovak Catholic Sokol Center, Southside, Pittsburgh. Following the meal, the guests were entertained by the Pittsburgh Slovakians, a singing and dancing troupe comprised of young children and adults.

Among the Pittsburgh District members and their guests attending were Mary Ann and Tom Kaylor, Sylvia Goda, Mary Heckel, Margaret Joschak, Anne and Arnold Krohmaly, Susan Lazur, Janice Mathews, Elizabeth Melko, Dolores Sakal, Elva and Ed Silay, Florence Wackowski, and Dorothy Otlano. Some of the Pittsburgh attendees are pictured below.

The Slovak Radio Hour is broadcast over radio station WPIT/AM every Sunday from 3:00 to 4:00 p.m. by hosts Sue and Rudy Ondrejco.

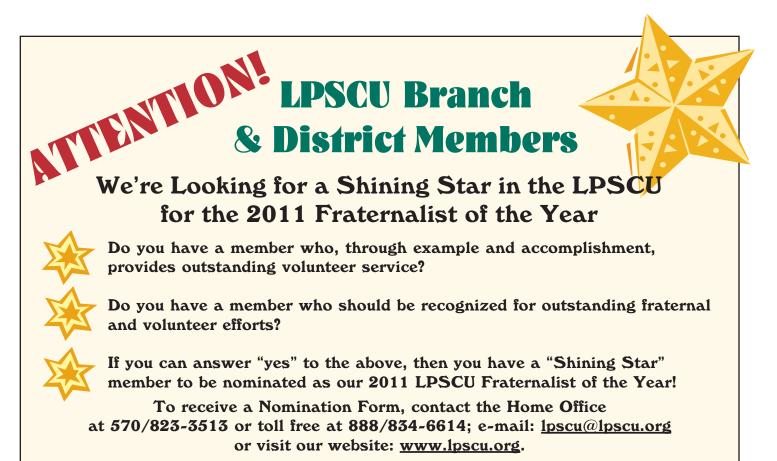
Also at the affair was Honorary Slovak Consul Joseph Senko, as well as U.S. Representative from Pennsylvania Joe Sestak. Congressman Sestak, a Slovak and former 3-star Admiral, was a recent candidate for the open U.S. Senate seat from Pennsylvania.



## LPSCU Announces Matching Fund Program

Effective January 1, 2011, the LPSCU begins a Matching Fund Program for our Branches and Districts. Branches and/or Districts may conduct charitable projects or make donations in their local communities and the LPSCU Home Office will match funds raised or donated dollar for dollar. Guidelines established for the program set forth maximum limits per calendar year as well as other requirements such as completion of forms and publication rules.

Contact the Home Office for a copy of the Matching Fund Program Guidelines and Forms. Information can also be found on our website: <u>www.lpscu.org</u>



Hurry — The Deadline for Nominations is March 1, 2011

## Let an outstanding youth know. .

You Are Appreciated

We all know someone between the ages of 13 and 18 who deserves recognition for his or her scholastic, athletic, fraternal, volunteer, and/or other achievements.



To receive a Nomination Form, contact the Home Office at 570/823-3513 or toll free 888/834-6614; e-mail: <u>lpscu@lpscu.org</u> or visit our website: <u>www.lpscu.org</u>. The deadline for nominations is **March 1, 2011**.

Help the LPSCU show an outstanding young person that "You Are Appreciated" by nominating him or her for the Youth Achievement Award!

Minutes of the Executive Finance Committee

### Home Office, Wilkes-Barre, Pennsylvania

#### **September 22, 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 August 26, 2010, Executive Finance Committee meeting with one change.

#### Requests

The committee approved the following requests:

- 20th Annual Slovak Heritage Festival requesting an ad in the program book. Approved \$60.00 ad from the LPSCU and \$60.00 ad in memory of Cecilia Sarocky.
- Polish Union of the U.S.A. requesting an ad in the 32nd Anniversary Debutante Ball Program Book. *Approved \$100.00*.

#### **Financial Statement**

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

#### **Other**

The committee discussed the following: the Budget and QuickBooks.

There being no further business, the EFC adjourned.

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

#### October 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 September 22, 2010, Executive Finance Committee meeting with two changes.

#### Requests

The committee approved the following request:

 Slovak Benedictine Fathers requesting a donation for Mass. *Approved \$25.00*.

#### **Financial Statement**

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

#### **Other**

The committee discussed the following: the Budget and QuickBooks.

There being no further business, the EFC adjourned.

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

### Members Attend Midwest Slovak Pastoral Seminar

On Sunday, October 3, 2010, LPSCU Honorary Trustee Ann Dobias, Emily Vallese and Marion Cioe, all of LPSCU Branch 194, Chicago, attended the Midwest Slovak Pastoral Seminar at the Mother House of the Sisters of St. Casimir in Chicago, Illinois.

Ivan Kralik of the Slovak League of America was the guest speaker. He showed videos and many photos regarding the history of Slovakia. He also spoke about Slovak American astronaut Eugene Cernan's trip to the moon. The presentation was followed by a

buffet dinner which was enjoyed by all

in attendance.

Ivan Kralik, guest speaker at the Midwest Slovak Pastoral Seminar.



LPSCU Branch 194 members who attended the seminar are, from left, Ann Dobias, Marion Cioe, and Emily Vallese.

## **2011 College Award** \$500 One Time Award

The LPSCU is offering a \$500, one-time College Award to our members who will be attending college during the 2011-2012 academic year. A total of 25 College Awards will be granted.

These are the guidelines for those applying for this award:

- Must be a member of the LPSCU for two (2) years with at least a \$2,000 permanent reserve life insurance plan (excludes term insurance).
- Applicants must be a high school senior, college freshman, sophomore, or junior.
- High school seniors must provide a letter of recommendation from a school representative (ex: teacher, guidance counselor, or principal).
- High school applicants must submit an official transcript from high school that includes test scores; College students must submit documentation indicating latest overall GPA.
- Provide a detailed list of extracurricular activities, honors, and awards.
- Provide a detailed list of church, community, volunteer, and work activities including honors and awards, with reference(s) included.
- Must be attending an accredited college/university on a full-time basis for the 2011-2012 academic year.
- Submit a brief essay (no more than 200 words) on the topic "Why is life insurance important?"
- Provide a wallet-size color photo.
- Submit proof of acceptance for the Fall 2011 semester.

Applicants must meet all criteria outlined and provide data indicated to be eligible. Those applications with incomplete data or requirements will not be considered. All submitted materials become the property of the LPSCU and will not be returned. The LPSCU reserves the right to publish the entire essay or excerpts of the applicant's essay, in its own discretion, in its official publication, *Zornicka*.

Applications are available from the LPSCU Home Office or its website. **Applications must be postmarked by March 1, 2011.** 

Ladies Pennsylvania Slovak Catholic Union Educational Benefit Committee P.O. Box 32 Wilkes-Barre, PA 18703 Phone: 570-823-3513 ❖ Toll free: 888-834-6614 Fax: 570-823-4464 E-mail: <u>lpscu@lpscu.org</u> ❖ Website: <u>www.lpscu.org</u>

## LPSCU EDUCATIONAL BENEFITS The Anne (Shinal) Cichy Memorial Award \$500 Award

The LPSCU is proud to offer the Anne (Shinal) Cichy Memorial Award for students in the health care field. This award, instituted in 2006, is given in memory of Anne (Shinal) Cichy, the first LPSCU public relations director. The award is made possible through the generosity of Mr. and Mrs. Francis A. Shinal.



Those applying for the Anne

(Shinal) Cichy Memorial Award must meet the following criteria:

- Must have a life insurance certificate with the LPSCU.
- Must attend an accredited college/university in the fall of 2011 on a full time basis, pursuing a degree in the health care field. Proof of acceptance/attendance must be provided.
- Provide a wallet-size photo.

The recipient of the Anne (Shinal) Cichy Memorial Award will receive \$500. The recipient of this award shall be selected by a random drawing from among all



the qualified applicants. No individual shall be eligible to receive this award more than two times.

Applicants must meet all criteria outlined and provide data indicated to be eligible. Those applications with

incomplete data or requirements will not be considered. All submitted materials become the property of the LPSCU and will not be returned.

Applications are available from the LPSCU Home Office or its website. **Applications must be postmarked by March 1, 2011.** 

Ladies Pennsylvania Slovak Catholic Union Educational Benefit Committee P.O. Box 32 Wilkes-Barre, PA 18703 Phone: 570-823-3513 � Toll free: 888-834-6614 Fax: 570-823-4464 E-mail: <u>lpscu@lpscu.org</u> � Website: <u>www.lpscu.org</u>

## The LPSCU Whole Life Insurance Plan

If you are looking for a very economical insurance plan, check out the Whole Life Plan offered by the LPSCU. Premiums are considered to be low and affordable for any applicant's age. Why not take advantage of having substantial life insurance protection with low premium payments?

This plan is offered from age 0 to 70 and premiums, which are paid during the life of the insured, can be paid on a monthly, quarterly, semiannual, or annual basis. Coverage remains in full force and effect for the entire life of the insured. Upon the insured's death, the face amount is payable to the insured's named beneficiary/ies.

In addition to its low premiums, the Whole Life Plan offers the added fraternal benefits of educational awards, youth and adult activities, newborn benefits, prescription discount plan, official publication, and discount car rental.

During these unstable economic times, the Whole Life Plan offered by the LPSCU is economical and beneficial for estate planning and can especially help with the high cost of funeral expenses.

For those who qualify, the Whole Life Plan also offers the "Paid Up at 80 Plus" benefit. Any insured member with a Whole Life Certificate who turns 80 years of age and has 25 years of LPSCU membership while holding this plan will not have to pay any further premiums as the certificate becomes paid up. (This member benefit is reviewed on an annual basis and is subject to change.)

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

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

#### WHOLE LIFE ANNUAL AND MONTHLY PREMIUM RATES PER \$1,000 Based on 2001 CSO Male and Female Mortality Tables Based on Age at Last Birthday

Issue	Ann	ual	Monthly	
Age	Male	Female	Male	Female
0	5.58	5.52	0.50	0.50
1	5.61	5.55	0.50	0.50
2	5.64	5.58	0.51	0.50
3	5.67	5.61	0.51	0.50
4	5.70	5.64	0.51	0.51
5	5.73	5.67	0.52	0.51
6	5.76	5.70	0.52	0.51
7	5.79	5.73	0.52	0.52
8	5.82	5.76	0.52	0.52
9	5.85	5.79	0.53	0.52
10	5.88	5.82	0.53	0.52
11	5.91	5.85	0.53	0.53
12	5.94	5.88	0.53	0.53
13	5.97	5.91	0.54	0.53
14	6.00	5.94	0.54	0.53
15	6.03	5.97	0.54	0.54
16	6.04	6.00	0.54	0.54
17	6.26	6.03	0.56	0.54
18	6.50	6.06	0.59	0.55
19	6.74	6.09	0.61	0.55
20	6.77	6.12	0.61	0.55
21	6.80	6.15	0.61	0.55
22	7.02	6.18	0.63	0.56
23	7.29	6.21	0.66	0.56
24	7.55	6.41	0.68	0.58
25	7.85	6.66	0.71	0.60
26	8.15	6.93	0.73	0.62
27	8.48	7.22	0.76	0.65
28	8.81	7.53	0.79	0.68
29	9.17	7.84	0.83	0.71
30	9.55	8.17	0.86	0.74
31	9.94	8.51	0.89	0.77
32	10.37	8.88	0.93	0.80
33	10.81	9.26	0.97	0.83
34	11.27	9.66	1.01	0.87
35	11.78	10.08	1.06	0.91

Issue	An	nual	Monthly	
Age	Male	Female	Male	Female
36	12.29	10.50	1.11	0.95
37	12.85	10.96	1.16	0.99
38	13.43	11.44	1.21	1.03
39	14.03	11.94	1.26	1.07
40	14.67	12.48	1.32	1.12
41	15.35	13.03	1.38	1.17
42	16.07	13.62	1.45	1.23
43	16.82	14.24	1.51	1.28
44	17.60	14.90	1.58	1.34
45	18.44	15.58	1.66	1.40
46	19.31	16.30	1.74	1.47
47	20.24	17.07	1.82	1.54
48	21.21	17.88	1.91	1.61
49	22.25	18.72	2.00	1.68
50	23.36	19.60	2.10	1.76
51	24.57	20.56	2.21	1.85
52	25.80	21.51	2.32	1.94
53	27.09	22.51	2.44	2.03
54	28.47	23.56	2.56	2.12
55	29.92	24.67	2.69	2.22
56	31.45	25.83	2.83	2.32
57	33.07	27.05	2.98	2.43
58	34.79	28.34	3.13	2.55
59	36.64	29.70	3.30	2.67
60	38.61	31.13	3.47	2.80
61	40.71	32.64	3.66	2.94
62	42.93	34.26	3.86	3.08
63	45.29	35.97	4.08	3.24
64	47.78	37.79	4.30	3.40
65	50.43	39.74	4.54	3.58
66	53.26	41.82	4.79	3.76
67	56.30	44.04	5.07	3.96
68	59.57	46.42	5.36	4.18
69	63.11	48.97	5.68	4.41
70	67.04	51.77	6.03	4.66

## Mother Maria Kaupas Declared "Venerable Servant of God"

On July 1, 2010, Pope Benedict XVI declared Mother Maria Kaupas, a former Mount Carmel nun of Lithuanian heritage and foundress of the Sisters of St. Casimir, a Venerable Servant of God, another step toward beatification and sainthood. The next step in the long and complicated process of beatification is for Mother Maria Kaupas to be declared "Blessed," which requires evidence of a miracle through her intercession.

Mother Maria Kaupas was born on January 6, 1880, in Ramygale, Lithuania, under the name of Casimira Kaupas. In 1897, Casimira came to the United States to serve as a housekeeper for her brother, Father Anthony Kaupas of St. Joseph's Parish in Scranton, Pennsylvania. She returned to Lithuania in 1901. She was encouraged by her brother to form a

Congregation for Sisters and address the faith and educational needs of the Lithuanian children in America.

On October 27, 1902, Casimira began religious training with the Sisters of Mercy of the Holy Cross in Ingenbohl, Switzerland. On November 2, 1905, she and two companions started religious training with Sisters, Servants of the Immaculate Heart of Mary in Scranton, Pennsylvania. On April 19, 1907, Pope Pius X approved the establishment of the Congregation of the Sisters of St. Casimir. Their first Motherhouse was at Holy Cross Convent in Mount Carmel, Pennsylvania.

Mother Maria's goal of educating the Lithuanian immigrants and preserving their heritage came to fruition with her involvement in Holy Cross School in Mount Carmel. The school was consecrated on December 26, 1907, and was opened in 1908 with 125 students. Mother Maria and the Sisters of St. Casimir served as the school's first teachers.

In 1909, Most Rev. E.J. Uigley, Archbishop of Chicago, selected a site for the Motherhouse of the Congregation of the Sisters of St. Casimir in the city. In 1911, the Motherhouse of the Sisters of St. Casimir was dedicated and St. Casimir Academy opened at the Motherhouse. In 1913, Mother Maria was elected the first Superior General of the Sisters of St. Casimir.

In 1933, the Lithuanian government bestowed the highest decoration, the Order of the Grand Duke Gediminas, on Mother Maria Kaupas, SSC, in recognition of her work for the Lithuanians in America. Later in that year, Mother Maria was diagnosed with cancer. She died on April 17, 1940, in Chicago, at age 60.

Although Holy Cross School closed and merged with other schools in the area in 1964, and the church closed in 1992 when the parish merged with other parishes that formed Divine Redeemer Parish in Mount Carmel, both the school and church buildings still stand to this day. Some former parishioners state that Holy Cross Church and School are monuments and reminders of Mother Maria Kaupas and everything that she did for the Mount Carmel community.



**Mother Maria Kaupas** 

One miracle of healing through the intercession of Mother Maria Kaupas revolves around the story of Sister M. Cabrini Steber of the Congregation of the Sisters of Saints Cyril and Methodius in Danville, Pennsylvania. In 1989, Sister Cabrini was diagnosed with Guillain-Barre syndrome, a rare disorder that often results in paralysis. Doctors expected two years of hospitalization but Sister Cabrini was released from the hospital in good health within five weeks. The Sisters of Saints Cyril and Methodius prayed for Mother Maria to intercede for Sister Cabrini because of the close bonds and early foundation they share with the Sisters of St. Casimir. Sister Cabrini, 83, is still active with the Sisters of Saints Cyril and Methodius at the Maria Joseph Manor in Danville.

Sister Cabrini's opinion of Mother Maria Kaupas is, "She's been a saint all the while; I never had to wait. As far as I'm concerned, she's already a saint."

Sister M. Cabrini Steber is the daughter of the late Mary Steber, who was a member of LPSCU Branch 46, Tamaqua, Pennsylvania.

We ask our LPSCU members and their families to say a special prayer for continued blessings in the beatification/ canonization cause of Mother Maria Kaupas, an outstanding Lithuanian nun and foundress of the Congregation of the Sisters of St. Casimir.

Excerpts taken from an article authored by Mark Gilger, Jr., *News-Item* intern, that appeared in the August 23, 2010, newspaper of *The News-Item*, Shamokin, Pennsylvania, were used in this article with permission.

## Mary Ann Siska is "Fraternal MVP"

The National Fraternal Congress of America, the trade association of America's fraternal benefit societies, named Mary Ann Siska, a member of LPSCU Branch 158, Chicago, Illinois, as a "Fraternal MVP" (Most Valuable Participant) for the week of October 18, 2010. Mary Ann, who is our 2010 Fraternalist of the Year, had her name submitted by the LPSCU as best representing "the spirit of fraternalism and volun-teerism."

The NFCA recognizes Fraternal MVPs as "Fraternalists-in-Action" who volunteer their time, energy, and compassion to strengthen their communities through participation in local lodge activities and other charitable endeavors. As a Fraternal MVP, Mary Ann Siska embodies the heart of fraternalism through her hard work, dedication, and generosity. Mary Ann's outstanding accomplishments, which set her apart as our 2010 Fraternalist of the Year, were featured in the July/August 2010 issue of the *Zornicka*.

The LPSCU congratulates Mary Ann Siska on adding the title of "Fraternal MVP" to her list of accomplishments. We are proud to see her receive this distinct honor from the NFCA.

## Slovak Garden, A Home for American Slovaks Winter Park, Florida

This article is my way of updating the entire Slovak community, and especially the members of The Slovak Garden, of recent changes that have occurred there. As of July 17, 2010, there has been a change in leadership at the Garden. Former President/Manager Jan Juhas has officially been replaced by Justine Wesnak as President and Dr. Thomas Kravets as Manager. The goal of the Garden's officers and entire Board of Directors is to insure that any actions taken in the future will be for the good of the Garden, and all of its residents and members. Our aim is to be certain that the Garden will always be the peaceful, safe, and beautiful home for American Slovaks which its founders intended when they established it nearly 60 years ago.

We invite all Slovaks to become members of the Garden for the present, low annual fee of \$10. At the very least, we ask you to come and join us at one or more of our social functions. The most recent of these was a Christmas party held on Saturday, December 11, 2010. For a \$15.00 admission fee, guests enjoyed a dinner featuring homemade Slovak foods, along with music for their dancing and listening pleasure.

**Annual Scholarship Award Program** — A scholarship fund of up to \$1,000 will be available to eligible applicants. Participation is limited to high school or college students. The applicant (or their parent) must be a member of the Slovak Garden for at least two years before application for a scholarship is made.

**Advance Notice** — Mark your calendars for Sunday, March 6, 2011. Traditionally, the first Sunday of March is the official date for a Slovak Day Celebration at the Garden, to be followed by the Garden's Annual Meeting on Monday, March 7. Specific information for advance paid reservations for this annual event will be published early in the New Year.

**Apartments Available** — If you're tired of the hardships of a cold winter and are considering a move to a warmer climate, it's time to consider a lovely apartment at the Slovak Garden in beautiful Winter Park, Florida. We have several apartments available ranging in size from efficiency to 1- and 2-bedroom. Our reasonable rental rates, ranging from \$348 to \$575, are as attractive as our apartments.

Additional information on all of the events and items listed above, including application forms for the essay contest, is available by calling the Garden at 407-677-6894 or writing to The Slovak Garden, 3110 Howell Branch Road, Winter Park, FL 32792.

On behalf of the Garden's entire membership, I would like to express our thanks to the leaders of our Slovak organizations for their cooperation in printing this article. By passing along the above information, they demonstrate the generosity of heart for which our Slovak people have been praised throughout the ages. May God bless them and all of you, their members. *Nec vas Boh zehna!* 

Justine Wesnak, President



MARK YOUR CALENDARS! More information to follow as the event date approaches! THE NATIONAL SLOVAK SOCIETY WOULD LIKE TO INVITE THE MEMBERS OF THE LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION TO JOIN US 2011 NSS GOLF TOURNAMENT July 15 – 17, 2011

## NSS WILL BE HOLDING THE 2011 ANNUAL GOLF TOURNAMENT AT

#### CULBERTSON HILLS GOLF RESORT

The tri-state area's premier public golfing facility

This resort is noted for its fast bent-grass greens, lush fairways, and towering hardwoods and pines.

Located in the lakeside resort community of Edinboro Route 6N West, Edinboro, PA 16412

Hotel accommodations will be provided by COMFORT SUITES INN

1007 Market Place Drive, Edinboro, PA 16412

Just minutes from the golf course – Shuttles are available

## **Dear Junior Members**,

The American bald eagle is truly an all-American bird. Our national symbol, it is the only eagle unique to North America. Bald Eagles are not actually bald. The name is derived from an older meaning of the word bald, which at one time meant "white," not hairless.

Male and female eagles have identical plumage, although female eagles are 25 percent larger than males. A male eagle

weighs about 7-10 pounds and has a wingspan of about 6½ feet; the female can reach up to 14 pounds and has a wingspan of up to 8 feet.

Bald eagles do not get their distinctive white head and tail until they reach maturity, at around five years of age. Until then, their heads and tails are brown or mottled with white as they are developing. Because of this, immature eagles in flight are



sometimes mistaken for golden eagles, another species found in North America.

Even prior to 1973's Endangered Species Act, the bald eagle was officially declared endangered in all areas of the United States south of the 40th parallel. The greatest threat to the bald eagle's existence arose from the widespread use of DDT and other pesticides after WW II. This chemical got into the food chain of the bald eagle when it entered groundwater and waterways and was ingested by fish. Since the bald eagle's primary food source is fish, the birds ingested the chemicals as well. The DDT interfered with the eagle's ability to develop strong shells for its eggs. As a result, bald eagles and many other bird species began laying eggs with shells so thin that they would break during incubation. Bald eagle reproduction was disrupted and the bird's population plummeted. Recognizing that our national bird was threatened with extinction, Congress passed the Bald Eagle Protection Act which made it illegal to kill, harass, possess, or sell bald eagles, among other protections.

As the U.S. and other nations moved to ban the use of DDT, bald eagles have made a slow but steady improvement in numbers and productivity. In June of 2007, the Interior Department removed the bald eagle from the Endangered Species List, although the bird is still protected under the Bald and Golden Eagle Protection Act and the Migratory Bird Treaty Act.

Sometimes the eagles get a little help from man to improve their survival and growth rates. An eagle pair may lay three or four eggs, but usually only two chicks survive per nest. Naturalists sometimes remove extra eggs and transfer them to the nest of an adult pair whose own eggs are infertile or fail to hatch. The "foster parents" readily adopt the chicks and raise them as their own.

With these and other recovery methods, as well as habitat improvement and the banning of DDT, the bald eagle has made a remarkable comeback. The number of nesting pairs in the lower 48 United States has increased from fewer than 450 in the early 1960s to over 9,500 by 2006. By far the greatest stronghold of bald eagles is in the coastal northwest of North America. Almost 35,000 eagles live in Alaska alone, with another 20,000 in British Columbia, Canada. The large native salmon population, a staple of the eagle's diet in this part of the continent, is responsible for their abundance here.

Like all birds of prey, bald eagles have excellent eyesight. They have two centers of focus; this allows them to see both forward and to the side at the same time. An eagle can spot a fish in the water from several hundred feet above. The bald eagle, like all birds, has color vision. Its eye is almost as large as a human's but its sharpness is at least four times that of a person with perfect vision.

The bald eagle became our national emblem in 1782, the year the great seal of the United States was adopted. The Great Seal shows an eagle with widespread wings, facing front, having on its breast a shield with thirteen perpendicular red and white stripes, surrounded by a blue field with the same number of stars. In its right talon the eagle holds an olive branch and in its left, a bundle of thirteen arrows. In its beak, the eagle carries a scroll with the motto: "E Pluribus Unum."

If you are lucky enough to ever see this majestic bird soaring across the sky, you'll understand why this the bald eagle was chosen as the symbol of our country.

Cecilia B. Gaughan, Fraternal Activities Director

## **Winter Play Precautions**

January and February are very cold and snowy months. It's fun to play outdoors in the snow as long as you take a few precautions.

Dress to protect yourself. Layers will keep you warm and dry. Choose thermal underwear as an inner layer. It's good to keep moisture away from the body. As a middle layer, go with a sweater or fleece top and ski pants, or a full sweatsuit, to trap heat. And don't forget warm socks. For your outer



layer, choose waterproof boots, an insulated nylon or down jacket, a hat that covers your ears, and mittens or gloves. And don't forget the SPF 30 sunscreen. Sunburns don't just happen in the summertime!

If you have younger brothers and sisters playing with you, check on them frequently. Young children tend to lose heat and get chilled more quickly. They may be having so much fun outside that they don't say anything about being cold. If they get wet, send them inside to change into dry clothes immediately. If they start to shiver, it's definitely time to go inside for some hot chocolate and a warm-up break.

## Happy New Year!

It's a brand new year. Are you feeling pressured to come up with some profound resolutions? How many of the resolutions you made last year did you keep? Perhaps this year you'll do better at keeping those promises to yourself.

Write your goals down and tape up the list in a place where you'll see it every day. This visual reminder will help you

stay on track. Also make sure the goals you set and resolutions you make are realistic and achievable. Instead of resolving to "eat healthier," plan a specific way to do that, maybe by substituting a piece of fresh fruit or raw veggies in place of lunchtime cookies or after dinner dessert. Instead of resolving to "lose weight" or "exercise more," plan something concrete you can do every day to work towards that goal. Take the stairs instead of the elevator whenever you can. Ask Mom to park on the opposite end of the mall from the store you're going to so you'll have to walk farther to get there. Take a walk around the block at least one day a week, or offer to walk your neighbor's dog so you get outside in the fresh air. If you incorporate gradual, reasonable changes into your weekly routine, they'll become second nature and you see progress towards your goals.

There are other things you can do to feel good about yourself in this new year. Resolve to:

- Call up a friend that you haven't spoken to in awhile.
- Write a letter to your grandparents or another relative who may live in another state.
- Volunteer to help out at an animal shelter, food pantry, or nursing home.
- Visit a shut-in; shovel an elderly neighbor's walk for free; read a story to your younger siblings who can't read yet.

There are lots of ways to work towards a "New You" in this New Year." Good luck!

## Slovak Lesson

#### NĂŠ DOM — OUR HOME

Na dome je vysoký tehlový komín. *On the home is a high brick chimney.* 

Na druhom poschodí máme tri spálne. On the second floor we have three bedrooms.

Na posteli sú podušky, plachty, a deky. *On the bed are pillows, sheets and blankets.* 

V našom dome máme veľký pôjd. *In our home we have a large attic.* 

Povedzte mi, čo vidíte v kuchyni? *Tell me, what do you see in the kitchen?* 

Reprinted with permission from LET'S LEARN SLOVAK II, Hrobak Family Publications, Little Ferry, NJ 07643.

## Heart & Oral Health Wellness Month

February is dedicated to our heart health and oral health. Your oral health is very much attuned to the health of your heart. The last time you went to the dentist, did he remind you to floss your teeth? Flossing is vital to your health in more ways than you might expect. Flossing helps get rid of food particles and bacteria that brushing alone can't. If you don't floss, that bacteria can create acids which eat away your tooth enamel. Not flossing also promotes plaque buildup. Regular plaque is strong. If it's not kept in check, it leads to a tougher version called tartar and that's not coming off until vou're in the dentist's chair! Tartar can lead to gingivitis, a bacterial invasion of the gums. Unchecked, it will lead to periodontal disease where both the gums and bones become involved. Flossing clearly has major benefits! It's not something to do only when there's a dental appointment on the near horizon.

Scientists have discovered that periodontal bacteria can enter your blood steam and may contribute to heart disease. That's all the more reason to take good care of your teeth and gums. Daily flossing, and brushing after eating, will pay worthwhile dividends throughout your life.

Your heart is the engine that keeps your body working. Your heart has many helpers to do this job. Some of these helpers are tubes called blood vessels. When the heart pumps blood, it first goes into blood vessels called arteries. The biggest artery comes out of the heart. It's about an inch wide and is called the aorta. As the arteries get farther from the heart, they begin to branch off into smaller blood-carriers called capillaries. Some are so small you would need a microscope to see them. These tiny blood vessels can be found in your toes, nose, fingers, ears, and the top of your head. Capillaries join to form larger blood vessels called veins. Veins carry blood back to the heart. They increase in size as they get closer to your heart. Blood flows around your body like a big circle. The heart and the blood vessels together is called the circulatory system.

Remember that you can help your heart do its job better if you keep your gums healthy by flossing every day!

## Kids in the Kitchen

#### **ZESTY TURKEY BURGERS**

1 cup salsa

- 2 Tbsp. chicken stock 2 Tbsp. red bell pepper,
- seeded and minced
- ½ tsp. pepper
- 2 cloves garlic, crushed ½ onion, minced ⅓ cup plain breadcrumbs 2 Tbsp. olive oil

1 lb. ground turkey

½ tsp. oregano

1 jalapeno pepper, seeded and minced

Combine all ingredients except oil and salsa in a mixing bowl. Mix thoroughly. Divide into one patty per person. Heat oil in a heavy, nonstick skillet over medium-high heat. (Or you can use a grill or broiler pan without the oil.) Sauté turkey burgers 4-5 minutes per side or until cooked. Serve on buns with salsa.

CLIP AND SAVE - ---

## **The New Roman Missal**

continued from page 3

settings for the parts of the Mass (such as the *Gloria* and the *Sanctus*). Catechists and teachers will help parishioners learn the new prayers. Parishes may also use this opportunity to undertake a thorough reexamination of their liturgical practices.

Now that the Holy See has granted the *recognitio* (recognition) to the revised English translation, the United States Conference of Catholic Bishops has established the date of November 27, 2011, as the date for the first and mandatory use. No parish may continue to use the current translation after the mandatory use date. Parishes will need to use the period before the mandatory use date to help parishioners renew their love for the Sacred Liturgy, to understand the changes, and to develop an appreciation for the revised translation.

As practical ways to help prepare for these upcoming changes, consider these suggestions: 1) Make a conscious effort to participate more fully in the Mass each Sunday and Holyday; 2) Take advantage of any special teaching sessions offered by your parish or diocese; 3) Visit the Revised Roman Missal website sponsored by the United States Conference of Catholic Bishops (<u>www.usccb.org/romanmissal</u>) to study the new texts and to learn more about the changes; 4) Read the new texts of the people's parts at Mass. Begin to study them so that you will be able to pray them well when the new *Roman Missal* is implemented; 5) Pray for a renewal of love for the Liturgy in your parish and in the Church.

Times of change are always a challenge, but from this challenge can come a deeper appreciation of who we are as the Body of Christ, gathering to celebrate the Paschal Mystery of the Lord.

Rev. Philip A. Altavilla, V.E.



continued from page 2

NOVEMBER 20 — Deadline to submit articles for January/ February Zornicka.

**DECEMBER 3** — LPSCU Telephone Conference Meeting

## President Kluchinski Concludes PFC Presidency

LPSCU President Theresa Kluchinski has completed her one year term as President of the Pennsylvania Fraternal Congress. The PFC held its annual meeting at the Mount Airy Casino Resort in Mount Pocono, Pennsylvania, this past October.

Highlights of the meeting were presentations from Patrick Braun, NAFIC Board of Directors; Ellen Bush and Karen Natishan, Morgan Stanley Smith Barney; Allan Ferrone, CPS Actuaries; Joseph Annotti, President and CEO, and Allison Koppel, Vice President of Membership and Marketing, National Fraternal Congress of America; and the Pennsylvania Insurance Department, Stephen J. Johnson, Deputy Insurance Commissioner, David G. DelBiondo, Director, Bureau of Financial Examinations, Jeffrey A. Arnold, Team Leader, Examiner II, Market Analysis and Chris Monahan, Director, Bureau of Market Conduct.

Desiree Thorne from the American Cancer Society accepted checks totaling \$2,075 from member organizations for Breast Cancer Research. Delegates and guests heard from Carol Marino, a cancer survivor, on her experiences with the American Cancer Society and how she benefited from the organization's services.

LPSCU Board members present included Spiritual Advisor Rev. Philip A. Altavilla, V.E., Vice President Anita Gregory, Secretary-Treasurer Mary Jo Savidge, Chair of Trustees Mary Ann Ewasko, and Trustees Dolores Evanko and Margaret Jollimore.



President Kluchinski is presented a plaque from the Pennsylvania Fraternal Congress by incoming PFC President, Charles Johns.