

# ZORNIČKA

MORNING STAR

Ladies  
Pennsylvania  
Slovak  
Catholic  
Union



Vol. 71, No. 822

January-February 2012



*Seated, from left, Ann Pogorelec, Most Rev. Joseph V. Adamec, Theresa Kluchinski, and Mary Jo Savidge. Standing, L-R: Steven Pogorelec, Albina Senko, Joseph Senko, Nina Holy, Congressman John Mica, and Daniel Tanzone.*

## THIRD ANNUAL SLOVAK-AMERICAN AWARDS DINNER HELD IN VIRGINIA

The Third Annual Slovak-American Awards Dinner was held at the Washington Golf and Country Club in Arlington, Virginia, on November 17, 2011. The event celebrates Slovak-American friendship and publicly recognizes leading personalities who have made an outstanding contribution to deepening of the relations between Slovakia and the United States.

Mary Ann Johaneck, national president of the First Catholic Slovak Ladies

Association, received the Slovak-American of the Year Award at November's dinner. LPSCU National President Theresa Kluchinski and National Secretary-Treasurer Mary Jo Savidge were among those who attended to honor and congratulate Mary Ann on receiving this prestigious award. Also in attendance was our Episcopal Protector, Most Reverend Joseph V. Adamec.

Other attendees who were honored include Honeywell International, Inc. (Economic Cooperation Award), Cardinal Theodore E. McCarrick (Humanitarian Award), and hockey player Peter Bondra (Culture/Sports Award).

President Johaneck made the decision to retire effective December 31, 2011, and therefore did not seek re-election at last fall's FCSLA convention. The LPSCU National Officers, Board of Directors, and membership congratulate Mary Ann on receiving this recognition and wish her the best in her retirement.



*L-R: Theresa Kluchinski, LPSCU national president; Mary Jo Savidge, LPSCU secretary-treasurer; Mary Ann Johaneck, recipient of the Slovak-American of the Year Award; and Nina Holy and Daniel Tanzone, secretary-treasurer and president, respectively, of the Slovak League of America.*



# In This Issue

Spiritual Advisor's Message . . . . .	3	Cooking Corner . . . . .	11
Board of Directors Annual Meeting . . . . .	4	FSNEPA Makes a Difference . . . . .	12
Member Participates in MS Bike Ride . . . . .	4	Letters . . . . .	12, 19
LVO Holds Matching Fund Event . . . . .	4	LPSCU Privacy Statement . . . . .	13
39th Annual March for Life . . . . .	4	Board Holds Semiannual Meeting . . . . .	13
Call to the 40th National Convention . . . . .	5	LPSCU Annuities . . . . .	13
LPSCU 2012 College Award . . . . .	5	2012 Fraternalist of the Year Sought . . . . .	14
Branch and Okres News . . . . .	6	2012 Youth Achievement Award . . . . .	14
Convention Donations Notice . . . . .	6	ScriptSave Report . . . . .	15
LPSCU Members Win PFA Scholarships . . . . .	7	Midwest Pastoral Seminar Held . . . . .	15
Convention Memorial Service . . . . .	7	New Insurance Issued . . . . .	15
In Memoriam . . . . .	7	LPSCU Whole Life Insurance Plan . . . . .	16
Member Receives Nursing Degree . . . . .	7	Anne (Shinal) Cichy Memorial Award . . . . .	17
Pittsburgh Members Attend Dinner-Dance . . . . .	8	Then and Now Convention Photo Contest . . . . .	17
Msgr. Beeda District Makes a Difference . . . . .	8	Semiannual Board Meeting Minutes . . . . .	18
Convention Souvenir Book Patrons . . . . .	9	LPSCU 3rd Quarter Report . . . . .	19
Branch 64 Member is Wed . . . . .	9	Spring Slovak Language Classes . . . . .	19
Mother's/Father's Day Tributes Sought . . . . .	10	Leave a Legacy of Love . . . . .	20
Info. for Members Running for Office . . . . .	10	Valeria Lukish Obituary . . . . .	21
Catholic War Veterans Receive Donation . . . . .	11	Junior Branch Journal . . . . .	22-23
Slovak Gardens Offers Scholarship . . . . .	11	Slovak Heritage Group Programs . . . . .	24
Bethlehem Parish Holds Bingo Buffet . . . . .	11	JET Plan Special Premium Extended . . . . .	24

# Calendar of Events

## 2012

### JANUARY

- 12** — Meeting with the Pennsylvania Insurance Department.
- 20** — **Deadline to submit articles for March/April Zornicka.**
- 23** — 39th Annual March for Life in Washington, D.C. *Details on page 4.*

### FEBRUARY

- 15** — Deadline to apply for Slovak Gardens Scholarship. *Details on page 11.*
- 17** — Deadline for members to submit matters they wish the Board of Directors to consider at the Annual Meeting in March.

### MARCH

- 1** — Deadline to submit an entry for our "Then and Now" Convention Photo Contest. *See page 17.*
- 1** — Deadline to apply for the 2012 LPSCU College Award. *See page 5 for details.*
- 1** — Deadline to apply for the 2012 Anne (Shinal) Cichy Memorial Award. *See page 17 for details.*
- 1** — Deadline to nominate a member for the 2012 Fraternalist of the Year Award. *See page 14 for details.*
- 1** — Deadline to nominate a young member for the 2012 Youth Achievement Award. *See page 14 for details.*
- 8** — LPSCU Audit
- 9-11** — LPSCU Annual Board Meeting at the Home Office, Wilkes-Barre, Pennsylvania. *See announcement on page 4.*
- 20** — **Deadline to submit articles for May/June Zornicka.**

### APRIL

- 2** — Deadline to place a Patron ad in the LPSCU Convention Book. *See page 9.*
- 13** — Deadline to return completed Intent Form to the Home Office for those members wishing to run for the office of National President at the upcoming Convention. *Details on page 10.*
- 13** — Deadline to submit an application form to apply for a donation from the LPSCU National Convention. *Details on page 6.*
- 13-14** — 55th Congress of the Slovak League of America, Bridgeport, Connecticut.
- 14-18** — President/Secretary Section, American Fraternal Alliance.
- 24-25** — Slovak Catholic Federation Meeting, Hazleton, Pennsylvania.

### MAY

- 1** — Deadline to return completed Intent Form to the Home Office for those members wishing to run for National Office at the upcoming Convention (with the exception of the office of National President, which has an earlier filing deadline). *Details on page 10.*

*continued on page 9*



(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](mailto:lpscu@lpscu.org)**

**Website: [www.lpscu.org](http://www.lpscu.org)**

#### SECRETARY/TREASURER

Mary Jo Savidge, 71 South Washington Street, Wilkes-Barre, PA 18701; 570/823-3513, Fax 570/823-4464; [marvjo@lpscu.org](mailto:marvjo@lpscu.org)

#### BOARD OF DIRECTORS

##### SPIRITUAL ADVISOR

Rev. Philip A. Altavilla, V.G., St. Peter's Cathedral Rectory, 315 Wyoming Avenue, Scranton, PA 18503-1237; 570/344-7231, Fax 570/344-4749; [frfrosty@gmail.com](mailto:frfrosty@gmail.com)

##### PRESIDENT

Theresa A. Kluchinski, 446 Mountain Oaks Drive, Laurel Run, PA 18706; 570/829-5410; [theresa@lpscu.org](mailto:theresa@lpscu.org)

##### VICE PRESIDENT

Anita Gregory, 304 Turkey Path Road, Sugarloaf, PA 18249; 570/788-3263; [anitag13@hotmail.com](mailto:anitag13@hotmail.com)

##### CHAIRPERSON OF TRUSTEES

Mary Ann Ewasko, 9 Shannon Street, Wilkes-Barre, PA 18702; 570/823-6432; [maryann6@ptd.net](mailto:maryann6@ptd.net)

##### TRUSTEES

Dolores M. Evanko, 173 Berner Avenue, Hazleton, PA 18201; 570/454-5547; [jje@intergrafix.net](mailto:jje@intergrafix.net)

Joan T. Hladek, 2138 Waterbury Lane E., Sycamore, IL 60178; 815/895-0431; [jhladek@lpscu.org](mailto:jhladek@lpscu.org)

Margaret Jollimore, 1001 SR 292E, Harveys Lake, PA 18618-7829; 570/760-9790; [jollimore.m@juno.com](mailto:jollimore.m@juno.com)

Elizabeth Melko, 100 Bryn Mawr Court West #513, Pittsburgh, PA 15221; 412/242-0419; [bam0208@hotmail.com](mailto:bam0208@hotmail.com)

##### FRATERNAL ACTIVITIES DIRECTOR

Cecilia B. Gaughan, 325 Florida Avenue, Whitehall, PA 18052; 610/433-4610; [cbgaughan@msn.com](mailto:cbgaughan@msn.com)

##### PUBLIC RELATIONS DIRECTOR

Margaret A. Ferri, 428 East Frankford Street, Bethlehem, PA 18018; 610/866-8945; [mfluvbaskets@gmail.com](mailto:mfluvbaskets@gmail.com)

# Spiritual Advisor's Message

## Servant Leadership



Fr. Altavilla

Happy New Year! I hope and pray that your Christmas and New Year's celebrations were wonderful opportunities to experience and share love!

On Pentecost Sunday, June 12, 2011, the Most Reverend Joseph C. Bambera, D.D., J.C.L., Bishop of Scranton, issued a pastoral letter entitled: *Wounded and Loved, Regathering the Scattered (A Pastoral Vision for the Diocese of Scranton)*. In his letter, Bishop Bambera lays out a vision for the Diocese of Scranton, rooted in the idea of "servant leadership." As a scripture passage to highlight the concept of servant leadership, Bishop Bambera quotes John 13: 3-15. During the course of the Last Supper, Jesus washes the feet of his disciples. After he performs this significant ritual action, he declares: "What I just did was to give you an example: as I have done, so you must do." As Bishop Bambera notes in his pastoral letter: "These important words of Jesus call us to lead lives deeply rooted in service – service to our God, neighbor, self, and creation." (page 6). You may read Bishop Bambera's wonderful pastoral letter by visiting [www.dioceseofscranton.org](http://www.dioceseofscranton.org).

In tune with Bishop Bambera's pastoral vision of servant leadership, the January 2012 issue of *Connections (Ideas, resources and information for homilists and preachers)*, edited by Jay Cormier, Ph.D., shares a story which speaks of an approach or attitude to live out the call to be servant leaders.

Two teachers were assigned to teach a history course for high school juniors. The course was required for graduation – which meant having students in the class who really did not want to be there.

At the first class meeting, one teacher began by making clear to the students that the course was required for graduation and warned that failing the course would mean having to make it up in summer school. She stressed the impact this course would have on college applications. She then geared the whole course toward passing the final exam and preparing them for the social studies sections of the SATs.

But the second teacher took an entirely different approach with her class. On the first day, she talked about how we "learn" from history and how we "live" our own histories. She shared with students how her own study of history had affected the decisions she made in her life and how their study of history in the year ahead would help them deal with the issues they will face as adults. She guided them in applying the events and developments they studied to the present and dared them to imagine the future implications. The class discussions and exams challenged students to see the connections between the past and present and the present and future – their future.

The students in both classes passed the course and fulfilled the requirements for their transcripts. But only one class actually learned something, coming away with an appreciation of history.

Jay Cormier notes that "true authority is propelled by

persuasion, not coercion; effective leadership is a matter of articulating a shared goal, rather than warning of the consequences of failure. Jesus' authority and leadership inspires rather than enforces; he sees his call to lead as a trust, as a responsibility to serve others by revealing the God who calls us to compassion and mercy for the sake of his kingdom of peace, instead of a God of judgment and vengeance." As is often said, "It's not the what . . . it's the how." In Cormier's story, both teachers have the same responsibility: to teach a high school history course. The difference is in how each approaches the task. The second teacher, in her approach, embraces the traits of a good servant leader that help to bring out the best in her students.

What traits distinguish servant leaders from other kinds of leaders? What is so special about a servant leader? Do we have what it takes to be servant leaders?

### *What traits distinguish servant leaders from other kinds of leaders?*

According to Larry C. Spears, the former President and CEO of the Robert K. Greenleaf Center for Servant Leadership,

there are distinct characteristics that servant leaders possess. Certainly, other characteristics could be added and not all of them may apply to all servant leaders.

**Listening** – The ability to listen effectively along with a willingness to pay close, undivided attention to what others are saying (and sometimes what they are not saying) is essential to establishing and maintaining healthy relationships.

**Empathy** – This is a keen awareness that seeks to understand the feelings of others through a willingness to put ourselves in the place of another, to gain and appreciate their perspective.

**Healing** – The ability to heal oneself and others flows from a sincere desire to help other people find real, healthy solutions to life's problems. A willingness to provide healing does mean that, at times, we must take the emphasis off ourselves and focus more on the needs of those before us.

**Awareness** – Beginning with an awareness and appreciation of oneself, one's own feelings and what is going on in the world around one leads us to be perceptive, observant, and sensitive to the feelings of those around us and attentive to changes that may be taking place around us.

**Persuasion** – Like the second high school teacher, it is helpful to use an influencing and communicating style that is open, honest, imaginative, leading to opportunities to find solutions to problems that are mutually beneficial. This healthy communication style encourages a "partnership approach" to achieving goals.

**Conceptualization and Foresight** — The ability to see the bigger picture and to see more deeply than others, seeing trends and underlying causes, not just symptoms, helps people develop plans that address not just immediate concerns, but

*continued on page 24*

## LPSCU BOARD OF DIRECTORS 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 9, 2012, 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 10, and Sunday, March 11.

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 received **no later than February 17, 2012.**

## Member Participates in MS Bike Ride

LPSCU Branch 19, Swoyersville, Pennsylvania, was a proud sponsor of member Lauren Adamchak in the National Multiple Sclerosis Society City to Shore Bike Ride held on September 24, 2011. To participate, Lauren was required to provide a minimum of \$300 in sponsorships. Participants cycled 45 miles from Hammonton, New Jersey, to Ocean City, New Jersey.

Lauren was a former LPSCU college scholarship recipient, graduating with a Bachelor of Science in Biology from East Stroudsburg University and a BSN from College Misericordia, Dallas, Pennsylvania. She is presently a Registered Nurse with Geisinger Medical Center, Bear Creek, Pennsylvania.

Lauren is the daughter of LPSCU members Stephen and Debbie Adamchak. Debbie is a member of the LPSCU Board of Appeals and president of Swoyersville Branch 19.



**Lauren Adamchak proudly displays her "Bike MS City to Shore" T-shirt.**

## LVO Holds Matching Fund Program Event

The Lehigh Valley Okres held a themed gift basket raffle at its Holiday Luncheon on Sunday, December 4, 2011, in the Lehigh Room of the Best Western Lehigh Valley Conference Center in Bethlehem, Pennsylvania. There were 45 adult members in attendance. Okres members donated 21 beautiful themed gift baskets and raffled them off as a Matching Fund project for the benefit of the Allentown Diocesan Soup Kitchen. The raffle netted \$250. Up to \$200 of that total will be matched by the LPSCU, bringing a sum of \$450 that will be presented to the Allentown Diocesan Soup Kitchen, which serves four meals a week year round to the needy in the Allentown Diocese.

The LPSCU initiated the Matching Fund Program on January 1, 2011.



**Some of the many gift baskets that were raffled off to benefit Allentown's Diocesan Soup Kitchen.**

## 39TH ANNUAL MARCH FOR LIFE MONDAY, JANUARY 23, 2012 WASHINGTON, D.C.

For years, members of the Ladies Pennsylvania Slovak Catholic Union have been invited to participate in the annual March for Life in Washington, D.C. The LPSCU joins other Slovak/Catholic fraternal organizations (First Catholic Slovak Ladies Association, First Catholic Slovak Union, and the Slovak Catholic Sokol) in this peaceful demonstration showing our support of and respect for the unborn. This year's march will take place on Monday, January 23.

### ***Departures from the Wilkes-Barre/Hazleton Area***

A bus will leave Wilkes-Barre, Pennsylvania, at 7:00 a.m. with a stop in Hazleton, Pennsylvania, at St. John's Bosco Church on Route 93, departing Hazleton at approximately 8:00 a.m. Local Branches and Districts may sponsor the cost of members who wish to attend.

Anyone interested in attending can call Theresa Kluchinski at 888-834-6614 or 570-823-3515 for more information. The cost is \$50; this includes bus transportation to and from Washington, a snack on the bus, and a dinner buffet on the way home.



# CALL TO THE 40<sup>TH</sup> NATIONAL LPSCU CONVENTION

**JUNE 24-27, 2012**

**POCONO MANOR, PENNSYLVANIA**

In accordance with Article 50 sub-section (k), I hereby issue a call for the 40th National Convention of the Ladies Pennsylvania Slovak Catholic Union to convene on Sunday, June 24, 2012, at the Inn at Pocono Manor, Pocono Manor, Pennsylvania. Registration of delegates will begin Saturday, June 23, at a time to be announced.

## CONVENTION

Article 60. The Convention is the highest legislative body of the organization.

Article 61. The Convention shall consist of the Board of Directors, Honorary Officers, Court of Appeals, and the delegates sent by various Branches.

## DELEGATES

Article 64. Each Branch in good standing, which has at least 10 members, shall be entitled to have a delegate at the Convention who shall receive traveling expenses and such allowance per day as the Branch shall fix. Any one Branch may have no more than fifteen (15) delegates.

Article 65. Each Branch sends its delegates to the Convention at its own expense. The LPSCU, however, shall pay their hotel and meals during the time spent at the Convention. Each Branch having between 10 and 50 members, inclusive, is entitled to one delegate; 50 plus 1 members – two delegates; 100 plus 1 members – three delegates; 150 plus 1 members – four delegates, etc. The delegate must be elected by a majority of the members present at a regular Branch meeting. The delegate's application must be returned by the time designated. The number of members in good standing is designated according to the membership list held by the Secretary-Treasurer from the third month previous to the Convention.

Article 66. Each Branch shall have the opportunity to elect alternates to represent its Branch at the National Convention in the event of unforeseen circumstances preventing an elected delegate from attending the Convention.

Article 67. No person shall be recognized as a delegate unless the member is 18 years of age, an active member in good standing, and duly elected at the regular or special meeting of the Branch the member represents.

Article 68. The Convention shall be the sole judge of the qualifications of its delegates and may refuse or grant any person the right to sit as a delegate. However, the Credential Committee shall sit one day before the Convention and submit a report to the Convention.

Fraternally,  
**Theresa A. Kluchinski**  
National President

## LPSCU EDUCATIONAL BENEFITS

# 2012 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 2012-2013 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 2012-2013 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 2012 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, 2012.**

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: [lpscu@lpscu.org](mailto:lpscu@lpscu.org) ❖ Website: [www.lpscu.org](http://www.lpscu.org)

**PITTSBURGH DISTRICT**

The Pittsburgh District held its annual Card Party at the Westwood Golf Club, West Mifflin, Pennsylvania, on October 23, 2011. Seventy members and their guests attended.

Following the luncheon, a Chinese auction and a 50-50 raffle were conducted. Each table enjoyed playing games, and door prizes were distributed.

Some of the members and guests who attended are pictured below. Also pictured is a beautiful autumn-themed cake designed for the occasion by Branch 42 member Janet Lawrence.



**MSGR. BEEDA DISTRICT**

The Msgr. Beeda District began celebrating the Christmas season at Sts. Cyril and Methodius Church in Hazleton, Pennsylvania. Twenty-eight members and five of their guests gathered on Friday, December 2, to celebrate at the District's annual Christmas party.

District President Anita Gregory welcomed everyone including special guests, Fr. Michael Piccola and LPSCU President Theresa Kluchinski. She also pointed out that there were several new faces in the group and hoped they would all enjoy the evening. After thanking everyone for their kindness and support of the District throughout the year, she called upon Deacon Cyril Kowalchick to give the invocation.

James Yocum continued the program with a Christmas toast and the sharing of *Oplatky*. He concluded by reading a poem called "A Slovak's Night Before Christmas." Everyone then enjoyed a delicious meal prepared by the White Haven Bakery.

President Kluchinski offered a few brief remarks to the group. Dolores Evanko later organized a few games of Bingo and had several lucky winners.

As the party came to an end, a number of door prizes were raffled off and each member received a favor to take home.

President Gregory would like to thank Mary Ann Litchock, Chris Gregory, Dolores Evanko, and Jim Yocum for their help in making the party such a success. The Msgr. Beeda District would like to wish everyone a Merry Christmas and a Happy and Healthy New Year.



**Members and guests who attended the Msgr. Beeda District's Christmas party pose for group photo.**

**Convention Donations Notice**

The LPSCU Convention, to be held June 24-27, 2012, in Pocono Manor, Pennsylvania, will consider applications for donations.

Donation applications are available upon request through the Home Office. Qualified representatives of organizations seeking donations may contact the Home Office for an application. Applications are also available on the LPSCU website, [www.lpscu.org](http://www.lpscu.org).

All requests for donations from the Convention must be submitted on an LPSCU Donation Applications Form and must be returned to the Home Office with a postmark of **no later than April 13, 2012**.



## Two LPSCU Members Win PFA Scholarships

Caitlin Hunter of LPSCU Branch 27, Pittston Township, Pennsylvania, and Elizabeth Nace of LPSCU Branch 7, Camp Hill, Pennsylvania, were each awarded a \$500 scholarship from the Pennsylvania Fraternal Alliance during its Annual Meeting held at the Holiday Inn in Grantville, Pennsylvania, this past October.

Caitlin is currently a freshman at Keystone College in LaPlume, Pennsylvania, where she is majoring in occupational therapy. She is a 2010 graduate of Pittston Area High School in Pittston.

Elizabeth is currently a freshman at Gettysburg College in Gettysburg, Pennsylvania, majoring in biology. She is a 2010 graduate of Camp Hill High School in Camp Hill, where she was in the top ten of her class.

The LPSCU congratulates Caitlin and Elizabeth on receiving PFA scholarships. We wish them continued success in their educational endeavors.



### LPSCU 2012 National Convention Memorial Service

A Memorial Service will be held during the LPSCU's 2012 National Convention, June 24-27, 2012, in Pocono Manor, Pennsylvania. Any individual who has passed away since the last Convention, and who held an office in an LPSCU District and/or Branch, can be recognized during the Memorial Service if their name is submitted.

Please return the completed form, **postmarked no later than June 1, 2012**, to:

LPSCU MEMORIAL SERVICE  
P.O. Box 32  
Wilkes-Barre, PA 18703-0032

*Please print or type*

Individual's Name: \_\_\_\_\_

Position Held: \_\_\_\_\_

In Branch/District: \_\_\_\_\_

Individual's Name: \_\_\_\_\_

Position Held: \_\_\_\_\_

In Branch/District: \_\_\_\_\_

*(Additional names may be attached on a sheet of paper, following the format above.)*

## In Memoriam

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

Name	Branch	Location
Margaret Pesta	7	Exeter, PA
Anna Duzen	7	Exeter, PA
Helen B. Pocius	21	West Lake, MA
*Stephanie Pekala	24	Windber, PA
William T. Schimeneck	40	Allentown, PA
Margaret Sabol	42	Pittsburgh, PA
*Andrew Nederostek	62	Northampton, PA
*Albert J. Thompson	64	Pittsburgh, PA
Bernice Gradek	79	Whiting, IN
Emily Kovalik	122	Wilkes-Barre, PA
Robert J. Cronin	158	Chicago, IL
Margaret Javorsky	163	Youngstown, OH
Sophia Baker	167	Sterling Heights, MI
Joseph Casey	197	Wilkes-Barre, PA
Eleanor A. Stanlus	197	Wilkes-Barre, PA
Domincelle Masilunas	197	Wilkes-Barre, PA
Eleanor Kleppinger	197	Wilkes-Barre, PA
Carol A. Mikols	214	Exeter, PA
Bernice Kugler	L0033	Chicago, IL

\*Multiple certificates

## Member Receives Nursing Degree

On December 2, 2011, Teresa Worth, graduated with honors with a degree in Practical Nursing from Wilkes-Barre Career and Technical Center. Along with carrying a 3.5 GPA, she also received awards in leadership and professionalism.

Teresa is a member of Branch 92, Larksville, Pennsylvania. She is pictured with husband, Del Worth, and her two-year-old twins, Abigail and David, all members of the LPSCU. Her entire family is very proud of her success and we wish her all the best in her future nursing career.

The LPSCU also congratulates Teresa upon earning her nursing degree. We wish her much success and fulfillment in her nursing career.



# Pittsburgh District Members Attend Dinner-Dance

Pittsburgh District members and their guests attended the 29th annual Dinner-Dance sponsored by the Western Pennsylvania Slovak Radio Hour on October 1, 2011. The event was held at the Slovak Catholic Sokol Center on Pittsburgh's Southside, where everyone enjoyed a delicious buffet.

Following the meal, guests were entertained by the Pittsburgh Slovaks, a local Slovak song and dance group under the direction of Sue and Rudy Ondrejco. The Ondrejcos host the Slovak Radio Hour every Sunday from 3:00 to 4:00 p.m. on radio station WPIT-AM.

## Msgr. Beeda District Makes a Difference

During the first three weeks of October, members of the Msgr. Beeda District, along with the parishioners and friends of Sts. Cyril and Methodius Parish, held a food drive at the church of St. Joseph in Hazleton, Pennsylvania. Drop off boxes were placed at the back of the church for anyone wishing to donate non-perishable food items.

We are so grateful to Father Piccola and his parishioners for their help and support of our "Make a Difference Day" project as well as our other activities throughout the year. Thanks to everyone's generosity, four boxes and fifteen grocery bags full of food items were collected and delivered to Catholic Social Services by members of the Msgr. Beeda District. The food will be distributed to those who are in need in the Hazleton community.

Not only on this national day of doing good, but every day, we should try to "make a difference" in the lives of others.



**L-R: Cameron and Anita Gregory, Mary Ann Litchock, and LeeAnn Lywiski with food items donated for the District's "Make a Difference Day" project.**

The event also featured an apron contest where contestants wore unique Slovak aprons and were asked to explain the heritage behind each one.



**Among the Pittsburgh District members in attendance were Honorary Slovak Consul Joseph Senko, Sylvia Goda, Margaret Joschak, Mary Ann and Tom Kaylor, Ann and Arnold Krohmaly, Janet Lawrence, Susan Lazur, Janice Mathews, Ann and Elizabeth Melko, Dolores Sakal, Elva and Ed Silay, and Florence Wackowski.**



**Young members of the Pittsburgh Slovaks perform.**



**Rev. Joseph R. Grosko, pastor of Holy Trinity Parish in West Mifflin, Pennsylvania, is pictured with two entrants in the apron contest, Sylvia Goda (Branch 42) and guest Mary Ann Barrington.**



# CONVENTION SOUVENIR BOOK

The committee preparing the LPSCU's Convention Souvenir Book requests the assistance of all Branch and Okres officers to solicit their members to become Patrons in this book which will highlight the LPSCU's 40th National Convention in 2012. Upcoming Branch and District meetings afford excellent opportunities for members to sign up as Patrons. Information relating to Patrons and a Patron Order Form follow.

## 40th National LPSCU Convention

June 24-27, 2012

### CONVENTION BOOKLET

Patron Category	Rate Schedule	Patron Category	Rate Schedule
Platinum .....	\$ 100.00	Silver .....	\$ 25.00
Diamond .....	\$ 75.00	Bronze .....	\$ 10.00
Gold .....	\$ 50.00	Memorials .....	\$ 20.00

#### EXAMPLES OF PATRONS

Platinum ~ Diamond ~ Gold ~ Silver ~ Bronze:

**Ladies Pennsylvania Slovak Catholic Union Branch XX  
City, State**

Or

**John and Mary Smith, LPSCU Br. XX  
City, State**

#### MEMORIAL PATRON:

**John and Mary Smith by Daughter, Ann (Smith) Jones  
LPSCU Br. XX, City, State**

### 40th NATIONAL LPSCU CONVENTION

June 24-27, 2012

**Patron Order Form** — *Please type or print*

Patron's Name \_\_\_\_\_

Branch and/or City/State \_\_\_\_\_

Patron     Memorial    Amount enclosed \$ \_\_\_\_\_

If you wish to have more than one Patron listing, please fill out a separate Order Form for each. You may, however, write one check to cover all listings. Just be sure to enclose them all in one envelope.

Make check payable to: LPSCU

Remit payment with Patron Order Form **by April 2, 2012**, to:

Mary Jo Savidge, Secretary/Treasurer, Ladies Pennsylvania Slovak Catholic Union,  
P.O. Box 32, Wilkes-Barre, PA 18701-0032

Please complete the following for LPSCU Home Office use:

Patron Order given by \_\_\_\_\_

Address \_\_\_\_\_

Telephone (\_\_\_\_\_) \_\_\_\_\_ Date \_\_\_\_\_

## William Turkovich and Stephanie Hoburg Wed

William James Turkovich married Stephanie Hoburg on September 10, 2011, at North Hills Christian Church. The newlyweds now reside in McCandless Township, Pennsylvania.

Bill is a member of LPSCU Branch 64, Pittsburgh, Pennsylvania, and is the son of Mary Ann Turkovich and the late John Turkovich. Stephanie is the daughter of Jeffrey and Debbie Hoburg.

Bill is a former LPSCU Youth Achievement Award winner (2004). He graduated from Community College of Allegheny County and went on to receive his Bachelor's degree from LaRoche College. He works for the Northwest Ambulance Service as an EMT. In his free time, Bill is a volunteer firefighter for the Ross Township, Pennsylvania, and Bellvue, Pennsylvania, fire departments.

Stephanie also graduated from the Community College of Allegheny County and continued her education at LaRoche College.

Warm congratulations to the new Mr. and Mrs. Turkovich. May your coming days and years be happy ones.

**Elva Silay**

Pittsburgh Branch 64



**Mr. and Mrs. William Turkovich**

## Calendar of Events continued from page 2

**5** — Join Hands Day

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

### JUNE

**1** — Deadline to submit names of deceased Branch and/or District officers to be honored at a Memorial Service at the LPSCU's National Convention. *Details on page 7.*

**2** — LPSCU Telephone Conference Meeting

**24-27** — LPSCU 40th National Convention, The Inn at Pocono Manor, Pocono Manor, Pennsylvania.

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

## LPSCU Mother's Day/Father's Day 2012 Tribute/Memorial Program

The LPSCU will once again be offering an opportunity for members to honor/remember their mothers and fathers in our May/June 2012 issue through our Tribute/Memorial Program. Good will donations raised through this annual activity go to the Breast Cancer Research Center (Mother's Day) and American Diabetes Association (Father's Day). Donations (which are tax deductible) should be made by check **payable directly to either the "Breast Cancer Research Center" or "American Diabetes Association."**

Because space is limited, Tributes/Memorials cannot be more than 2 or 3 lines and should not exceed 20 words. A few examples follow:

In honor of our mothers  
Mary Jones and Susan Clark  
Given by George and Christine Clark

In loving memory of Joseph Smith, Sr.  
Given by his children and grandchildren

Happy Mother's Day to Betty J. Winston  
With love from her grandchildren

If you would like to take part in this annual fraternal activity, please fill out the form below and send it, along with your \$5.00 donation (per greeting) to:

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

Greetings can also be emailed to Ceil at [cbgaughan@msn.com](mailto:cbgaughan@msn.com) and you can follow-up with your donation by mail.

Thank You for your participation in this tribute and for your contribution to these very worthy causes!

Name \_\_\_\_\_

Phone or E-mail\* \_\_\_\_\_

Address \_\_\_\_\_  
\_\_\_\_\_

City/State/Zip \_\_\_\_\_

Amount enclosed \$ \_\_\_\_\_ Branch No. \_\_\_\_\_

\*In case we have questions about your submission

### MY TRIBUTE/MEMORIAL

(Please limit to 2 or 3 lines and no more than 20 words):

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## ATTENTION: ALL MEMBERS ASPIRING FOR LPSCU NATIONAL OFFICE

According to the Official Minutes of the Board of Directors' Semiannual Meeting held in Las Vegas, Nevada, on November 6-8, 2007, it is required that any member with aspirations for National Office must request an Intent Form from the Home Office. According to the LPSCU Bylaws, the qualifications for candidates are set forth in the following Articles:

**Article 16.** A candidate for office must be at least 21 years of age, an active member with participation in LPSCU Branch or District activities for at least five years, and be present as a delegate at the Convention.

**Article 17.** No two immediate family members shall serve as an Officer of the LPSCU during the same term of office. Immediate family is defined as: grandparent, parent, spouse, or sibling.

**Article 18.** A member or delegate, who is a National Officer/Director/Board Member of another fraternal benefit society, may not hold office of the LPSCU.

**Article 26.** No hired employee of the LPSCU shall be eligible to hold any National Office in the LPSCU while so employed, with the exception of the office of Secretary-Treasurer.

**Article 27.** Since the office of President is full time, nominations for this office will not be made from the floor. Nominations for the office of President shall be by written application which states the nominee's qualifications, personal background and history, as well as past experience. Nominee applications are to be submitted to the Home Office two months prior to the Convention. The Board of Directors shall verify these qualifications. They may use personal interviews, a professional investigating company, or any other means in order to verify the qualifications. From these applications, the Board of Directors shall recommend to the Nominating Committee candidates qualifying for the office of President.

**Article 28.** While nominations from the floor are to be accepted for all National Offices, excluding the office of National President and the hired position of Secretary-Treasurer, upon acceptance of the nomination, nominee will provide a resume to the delegates of the National Convention, containing personal background and history and past experience to prove their qualifications for the office to which they have been nominated.

The completed Intent Form must be returned to the Home Office with a postmark no later than May 1, 2012, with the exception of the Intent Form for the President's position, which must be returned to the Home Office with a postmark no later than April 13, 2012.



## LPSCU Makes Donation to Catholic War Veterans

For the eleventh year, the LPSCU has paid tribute to our veterans and men and women currently in uniform in the pages of *Zornicka*, and for the sixth year in a row we have donated the proceeds of this fraternal activity to the Catholic War Veterans of the United States. During this past November's tribute, members of the LPSCU generously collected \$375.00 for this worthy organization.

LPSCU Fraternal Activities Director Cecilia Gaughan is pictured below presenting the check from our most recent donation to Catholic War Veterans Post 454 2nd Vice Commander Joan Glover (left) and Commander Bruce Shellock (right).



## Slovak Gardens Announces Annual Scholarship Award

The Slovak Gardens, Inc., a 501 (c) (3) tax-exempt not-for-profit corporation, has established a scholarship fund. Those eligible for participation must be:

- A high school or college student, and
- A member of the Slovak Gardens or have one or both parents who are members of the Slovak Gardens

To be eligible, the applicant must submit a 4-page (8½ x 11), double-spaced, type-written essay on one of the following subjects:

- The history of the Slovak Gardens
- Slovaks living in Florida
- Slovak immigration to the United States

The essay must be submitted **no later than February 15, 2012**, to the Slovak Gardens Scholarship Committee. The following awards will be given:

First Prize – \$500.00

Second Prize – \$300.00 • Third Prize – \$200.00

Send applications to:

The Slovak Gardens, Inc.  
Scholarship Committee

3110 Howell Branch Road #100

Information on The Slovak Gardens, Inc. and membership requirements can be found on their website:

[www.theslovakgarden.org](http://www.theslovakgarden.org).

## Bethlehem Parish Holds Bingo Buffet

On Saturday, November 5, 2011, parishioners, family, and friends of Incarnation of Our Lord Parish in Bethlehem, Pennsylvania, gathered in the school social hall for the parish's semiannual Bingo Buffet.

The activity started in 2004 as a fellowship and fund-raising event of the Parish Activities Group (PAG) of the former SS. Cyril and Methodius Church. In 2008, Incarnation of Our Lord Parish was founded upon the merger of five of South Bethlehem's ethnic parishes: SS. Cyril and Methodius (Slovak), St. Stanislaus (Polish), St. John Capistrano (Hungarian), Our Lady of Pompeii (Italian), and St. Joseph (Windish).

The Bingo portion of the event included 15 standard bingo games along with "early bird" and "book special" games. The Buffet featured cabbage and noodles, barbecue, and hot dogs. Parishioners and PAG members Stephanie Turek and Marie Bolcar (also an LPSCU Branch 83 member) were in charge of food preparation. Desserts were homemade baked goods donated by parishioners.

Ticket printing was sponsored by Richard "Bucky" Szulborski and Plaza Realty, Bethlehem. Reverend Stanley Moczydlowski, Incarnation's administrator, wowed the crowd as the evening's enthusiastic bingo caller.

The Bingo Buffet is usually held twice per year and is always a popular social highlight of the parish.

**Milissa Bolcar**  
Branch 83

## Cooking Corner

### FRUIT SQUARES

4½ cups flour	1 cup shortening
2 tsps. baking powder	½ cup sugar
½ tsp. salt	3 egg yolks
½ tsp. baking soda	1½ tsp. vanilla
1 cup sour cream	2 cans prepared pie filling

Combine flour, baking powder, salt, baking soda, and add shortening; mix as for pie dough. Add sugar, egg yolks, vanilla, and sour cream and blend thoroughly. Roll out two-thirds of the dough and place in a 12x18-inch baking pan. Fill with two cans of prepared pie filling such as pineapple, apricot, cherry, peach, or blueberry.

Roll out remaining one-third of dough and cut into lattice strips and place on top of fruit filling. Bake at 375 degrees for 25 minutes or until lattice top is nicely brown. When cooled, sprinkle with powdered sugar and cut into squares.



# FSNEPA Makes a Difference for Domestic Violence

This past November, during a meeting held at the Polish Union of the U.S. of N.A. in Wilkes-Barre, Pennsylvania, the Fraternal Societies of Northeast Pennsylvania presented a donation to the Domestic Violence Service Center (DVSC) as part of their “Make a Difference Day” project. The donation was an assortment of items collected from the organization’s members, including household items, bed linens, and health and hygiene products. All of the items collected will be used by the residents of DVSC’s emergency shelter and transitional housing unit.

The Fraternal Societies of Northeast Pennsylvania, a not-for-profit trade association, unites local leaders of fraternal benefit societies domiciled or doing business in northeastern Pennsylvania. FSNEPA membership consists of seven fraternal benefit societies: First Catholic Slovak Ladies Association, Ladies Pennsylvania Slovak Catholic Union, National Slovak Society, Polish National Union of America, Polish Union of the U.S. of N.A., Slovak Catholic Sokol, and Polish Women’s Alliance of America. The altruistic efforts of fraternal benefit societies are primarily funded by the sale of life insurance and other financial service products to their members.

The donation recipient, the Domestic Violence Service Center, has been providing quality services to battered and homeless women and their children since 1976. Celebrating 35 years of service to the community, DVSC currently serves Luzerne and Carbon counties. DVSC provides emergency shelter and direct services to battered women and their children and DVSC’s Bridge Housing Program offers transitional housing for battered and homeless women and their children.

In addition to emergency shelter and transitional housing, DVSC offers a wide range of free and confidential services including 24-hour hotlines, supportive options counseling, individual and group counseling, advocacy, court advocacy and accompaniment, community outreach and education, life

skills and parenting training, medical and mental health advocacy and training for professionals.

For more information on the Domestic Violence Service Center, or to learn how you can become a supporter of DVSC and a partner in the fight against domestic violence, please visit [www.domesticviolenceservice.org](http://www.domesticviolenceservice.org) or call 1-800-424-5600. DVSC is a proud member of the United Way.

## Letters

Dear Ms. Theresa Kluchinski,

Thank you so much for selecting me as a recipient of the 2011 scholarship. I am truly honored and will use the award towards my educational endeavors at the University of Scranton.

I enjoyed exploring my thoughts on the importance of Life Insurance. It gave me a new perspective on life and death and the need to protect our loved ones from any financial burden; the sadness and loss is more than enough to handle at this difficult time. I’d like to take this opportunity to thank my grandparents for the purchase of this wonderful asset. And again thank you to the Ladies Pennsylvania Slovak Catholic Union for allowing me this wonderful opportunity and gracious monetary gift.

Sincerely,  
**Nick Batzel**  
Branch 8, Jessup, PA

Dear Ladies Pennsylvania Slovak Catholic Union,

Thank you for the 2011 Scholarship Award of \$500. It will be used towards my education at Johnson College. It was greatly appreciated.

Sincerely,  
**Luke Morahan**  
Branch 197, Wilkes-Barre, PA

*The following thank you note was received from the family of our deceased member, Elizabeth Gasper, Branch 23, Wilkes-Barre, Pennsylvania.*

Thank you for your kind expression of sympathy and your sending of the insurance check so promptly.

May God continue to bless all of you and your organization.

**Miriam Sullivan**

Dear Ms. Savidge,

Thank you for selecting me for the Catholic High School grant of \$150. My parents have made many sacrifices to send me to a Catholic school, and the grant will help pay the tuition. Thank you so very much.

Sincerely,  
**Christian Nonnemacher**  
Branch 124, Hazleton, PA



**FSNEPA members present a donation to the Domestic Violence Service Center as part of their annual “Make a Difference Day” project – Seated, from left, are representatives of the member fraternal: Terri Rumensky, Felicia Perlick, FSNEPA President Martha Iskra, and Alice Czyzyk. Standing, L-R, are Bernard Kolodziej, Bernie Regis, John C. Andrzejewski III, Mary Jo Savage, Theresa Kluchinski, DVSC Development Director Nina C. Dei Tos, Charlotte L. Androckitis, and Magdalen Iskra.**

*More Letters on page 19*



# LPSCU PRIVACY STATEMENT

## Our Privacy Commitment

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

## Why we collect and how we use information

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

## How we collect information

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

## How we protect information

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

## What we do with personal information we collect

We do not disclose your personal information to companies or organizations not affiliated with us that would use the information we have provided them to contact you about their own products and services. We may disclose information about you in order for us to conduct our business, or where law requires disclosure. For example, information may be disclosed to others to enable them to provide business services for us, such as performing general administrative activities. We may use your personal information for marketing purposes or to help with your overall insurance program. Information may also be disclosed for audit or research purposes, or to law enforcement and regulatory agencies.

## Further information

As required by law, we will notify you of our privacy policy annually.

### Ladies Pennsylvania Slovak Catholic Union

71 South Washington Street / P.O. Box 32

Wilkes-Barre, PA 18703-0032

Phone: 888-834-6614

Fax: 570-823-4464

E-mail: [lpscu@lpscu.org](mailto:lpscu@lpscu.org)

# LPSCU Board Holds Semiannual Meeting in Pocono Manor

The Semiannual Meeting of the LPSCU Board of Directors was held at The Inn at Pocono Manor, in Pocono Manor, Pennsylvania, on September 23-25, 2011. The Inn is the site for the 40th National Convention of the LPSCU, which will be held on June 24-27, 2012.

The Board conducted its meetings on Friday, September 23, from 8:30 a.m. until early evening and on Saturday, September 24, from 8:30 a.m. to 4:00 p.m., when the meeting adjourned to allow Board members to attend Mass at St. Mary of the Mount Church in Mount Pocono, where the Convention Liturgy will be celebrated on Sunday, June 24, 2012, at 2:30 p.m. The Board Meeting reconvened on Sunday, September 25, from 8:30 a.m. to 1:00 p.m., when the meeting adjourned.

The Board was impressed with the cleanliness, service, food, and beauty of The Inn, which has undergone extensive renovations since early 2011. Renovations were expected to be completed sometime this past December.

The Board is excited that our 40th Convention will be held at The Inn at Pocono Manor, deeming it a perfect convention site for our delegates and guests.



**The LPSCU Board of Directors is shown in the lobby of The Inn at Pocono Manor – Seated, L-R: Anita Gregory, vice president; Theresa Kluchinski, president; Mary Jo Savidge, secretary-treasurer; and Mary Ann Ewasko, chair of trustees; standing, L-R: Rev. Philip A. Altavilla, V.G., spiritual advisor; Elizabeth Melko and Dolores Evanko, trustees; Margaret A. Ferri, public relations director; Margaret Jollimore and Joan Hladek, trustees; and Cecelia B. Gaughan, fraternal activities director.**

## LPSCU Annuities

Br.	Branch Representative	Month(s) July/Aug. 2011	Year-To-Date Total
64	Elva E. Silay		\$ 20,000.00
19	Deborah Adamchak	\$ 15,000.00	\$ 15,000.00
122	Theresa Kluchinski	\$ 5,000.00	\$ 8,292.59
6	Mary Ann Ewasko	\$ 5,000.00	\$ 5,000.00
60	Anita Gregory	\$ 5,000.00	\$ 5,000.00
		\$ 30,000.00	\$ 53,292.59

**ATTENTION!**

## **LPSCU Branch & District Members**



**We're Looking for a Shining Star in the LPSCU  
for the 2012 Fraternalist of the Year**



**Do you have a member who, through example and accomplishment, provides outstanding volunteer service?**



**Do you have a member that should be recognized for outstanding fraternal and volunteer efforts?**



**If you can answer "yes" to the above, then you have a "Shining Star" member to be nominated as our 2012 LPSCU Fraternalist of the Year!**

**To receive a Nomination Form, contact the Home Office at  
570/823-3513 or toll free 888/834-6614; e-mail: [lpscu@lpscu.org](mailto:lpscu@lpscu.org)  
or visit our website: [www.lpscu.org](http://www.lpscu.org).**

**Hurry — The Deadline for Nominations is March 1, 2012**

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: [lpscu@lpscu.org](mailto:lpscu@lpscu.org) or visit our website: [www.lpscu.org](http://www.lpscu.org).

The deadline for nominations is **March 1, 2012**.

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



# SCRIPTSAVE®

## UTILIZATION REPORT

	For Oct. 2011	Year-to-Date 2011
Prescriptions Filled:	22	194
Normal Retail Pricing:	\$1,202.58	\$8,430.63
ScriptSave Pricing:	\$ 481.98	\$4,136.29
Total Dollars Saved		
By LPSCU Cardholders:	\$ 720.60	\$4,294.34
Average Saved per		
Discounted Prescription:	\$ 40.03	\$ 29.21
Overall LPSCU Discounted		
Prescription Savings:	61.24%	53.74%

October 2011 was a big savings month for our ScriptSave® card members. Our group's discounted prescription savings for October 2011 amounted to 61.24%. With our group's year-to-date 2011 discounted prescription savings averaging 53.74%, or \$29.21 per discounted prescription, our members benefit from the program every day. It is amazing to note that since the LPSCU instituted this ScriptSave Program in October 2001, our group's total savings to November 2011 has amounted to \$88,438.20! This is a remarkable savings over a ten year period.

The ScriptSave® Prescription Drug Savings Program is available at **NO COST** to you. There are **no monthly or ongoing fees, no limits on usage, and no income or age restrictions.** Your entire household can use the card to receive instant savings on brand name and generic prescriptions at over 62,000 participating pharmacies nationwide.

If you do not have health insurance coverage, use the ScriptSave® card for any brand name or generic prescription you or a family member pays for out-of-pocket. If you have health insurance coverage, use the ScriptSave® card for everyone in your household and for any prescriptions that are excluded by Medicare Part D law. In addition to prescription savings, the ScriptSave® card also provides savings on vision care, hearing care, daily living products, and diabetes care and supplies.

If you do not have a ScriptSave® card, you may enroll online by visiting [www.scriptsave.com](http://www.scriptsave.com) and log-in with Group #195. On that web site, you can also find a participating pharmacy near you; you can look up drug pricing; and you can view the Preferred Medications List, health information, and more! Any LPSCU member (including the membership of LCA) can receive a ScriptSave® card at no cost. You are eligible for the card as long as you are a member of the LPSCU (or LCA) in good standing.

**DISCOUNT ONLY—NOT INSURANCE. This program is not an insurance policy and does not provide insurance coverage. Discounts are available exclusively through participating pharmacies. You may cancel your registration at any time by contacting Customer Care.**

**Have you signed up  
a new member lately?**

## Midwest Pastoral Seminar

Sixty-eight people attended the most recent Midwest Slovak Pastoral Seminar in Chicago, Illinois. The seminar, under the auspices of the Slovak Catholic Federation, took place on October 2, 2011, at the Motherhouse of the Sisters of Saint Casimir, originally a Lithuanian congregation, on Chicago's south side. The featured speaker was Father John A. Jamnicky, a priest of the Archdiocese of Chicago. He is the founding pastor of St. Raphael the Archangel Parish, located in a rural area near the Wisconsin border. The new parish already has 500 families, and expects to add many more as the farms surrounding it are developed.

Father Jamnicky has had a very interesting spiritual journey, serving as the pastor of an intercity minority parish, as an airport chaplain, a chaplain at San Quentin Prison, and a missionary in Alaska. A question and answer session followed.

**Robert Tapak Magruder**



**Guest speaker Father John A. Jamnicky is pictured with the Midwest Slovak Pastoral Seminar Board of Directors.**

## New Insurance Issued

Branch	Branch Representative	Sep.-Oct. 2011	Year-to-Date Total
*8/197	Christine Zak	\$ 20,000.00	\$ 100,000.00
83/130	Mary Ann Ackerman		\$ 89,000.00
213	Mary Jo Savidge		\$ 46,000.00
213	Theresa Kluchinski	\$ 5,000.00	\$ 45,000.00
38	Cecilia B. Gaughan		\$ 41,000.00
6	Mary Ann Ewasko	\$ 31,000.00	\$ 41,000.00
*7/9/19	Maureen Grohowski		\$ 40,000.00
60	Anita Gregory		\$ 40,000.00
64	Elva E. Silay	\$ 10,000.00	\$ 20,000.00
14	Verna Prawdzik		\$ 10,000.00
19	Deborah Adamchak		\$ 10,000.00
202	Eleanor Papst		\$ 10,000.00
52	James E. Tomasic		\$ 8,000.00
130	Margaret A. Ferri		\$ 7,000.00
42	Dolores Sakal	\$ 2,000.00	\$ 7,000.00
156	Joan Ellen Friendak	\$ 2,000.00	\$ 7,000.00
76	Celeste Palscey		\$ 5,000.00
17	Marion DiCalogero		\$ 2,000.00
194	Ann Dobias		\$ 2,000.00
19	Regina Kapral		\$ 1,000.00
		<u>\$ 70,000.00</u>	<u>\$ 531,000.00</u>

\*Sold through Home Office, not included in the Campaign

# LPSCU WHOLE LIFE INSURANCE PLAN

If you are looking for a very economical insurance plan, check out the LPSCU's Whole Life Plan. 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 defray 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 Age	Annual		Monthly	
	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 Age	Annual		Monthly	
	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



## LPSCU EDUCATIONAL BENEFITS

# The Anne (Shinal) Cichy Memorial Award

## \$500 Award

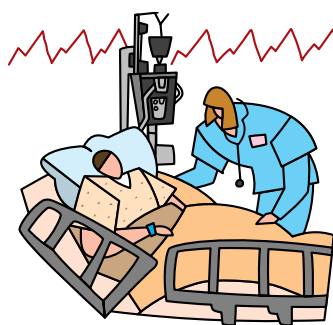
The LPSCU is proud to offer the Anne (Shinal) Cichy Memorial Award for students in the health care field. This award, instituted in 2006, is given in memory of Anne (Shinal) Cichy, the first LPSCU public relations director. The award is made possible through the generosity of Mr. and Mrs. Francis A. 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 2012 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 post-marked by March 1, 2012.**

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: [lpscu@lpscu.org](mailto:lpscu@lpscu.org) ❖ Website: [www.lpscu.org](http://www.lpscu.org)

# Then and Now

## A Fun New Photo-Matching Contest for Our 2012 Convention

With the help of our members, we're planning a fun Photo-Matching Contest for our 2012 Convention. Here's how it will work: Members will send in two photos of themselves, one from their childhood (at least 2 years of age) or teen years and one from the present day. The photos will be randomly displayed at our 40th National Convention, to be held June 23-26, 2012, at The Inn in Pocono Manor, Mt. Pocono, Pennsylvania. Then, convention delegates will have a chance to guess which past and present photos belong together. Those with the most correct answers will win the cash prizes listed below.

Members, start looking through your photos now and choose the pair you would like to submit for this fun Photo-Matching Contest. Please identify your photos **on the back** and mail them to Cecilia Gaughan, LPSCU Fraternal Activities Director, 325 Florida Avenue, Whitehall, PA 18052. Also, be sure to list your Branch number on your entry. **Photos from the first 50 entrants will be accepted.** If you would like to have your photos returned after the contest, please provide a stamped, self-addressed return envelope with your entry.

**Entries for this contest will be accepted until March 1, 2012.** However, because of display space limitations, we can only accept the first 50 entries, so we encourage you to send in your photos as soon as possible.

As an incentive and "thank you" for our members who participate, the names of two of the 50 chosen photo-senders will be drawn during the convention. Those lucky two will each receive a \$25 gift card to a restaurant or store in their area.

If you have any questions, you may contact Ceil at 610-433-4610 or email [cbgaughan@msn.com](mailto:cbgaughan@msn.com).

### PRIZES

1st Prize (Most correct answers) - \$100

2nd Prize (2nd most correct answers) - \$75

3rd Prize (3rd most correct answers) - \$50

*(In case of a tie, prize money will be split)*

We encourage our Board members to send in their "Then and Now" photos too. However, Board members are not eligible for photo contest prizes.

Remember, this contest will only be successful if YOU help make it so by your participation, so dig out those old photos today and see if you can stump our delegates!

**An LPSCU insurance policy  
makes the perfect gift!**

**LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION**  
**Semiannual Board Meeting Minutes**  
**September 23-25, 2011 ~ Pocono Manor, Pennsylvania**

**Friday September 23, 2011**

**Call to Order – Prayer – Pledge of Allegiance**

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

**Submission of Insurance**

Applications were received from Anita Gregory, Mary Ann Ewasko, and Cecilia Gaughan.

**Welcome Remarks**

President Kluchinski welcomed everyone to the Semiannual Meeting at Pocono Manor, the site of our 2012 National Convention, and asked that everyone take this opportunity to become familiar with the facility and the services it offers.

President Kluchinski extended congratulations to Sarah Brassington, a member of Branch 6, who is this year's recipient of the Youth Achievement Award and the Bishop Grutka Award; to Jean Kapral, Branch 19, the recipient of the Fraternalist of the Year Award; and to Rev. Philip Altavilla on being named Vicar General of the Diocese of Scranton and Moderator of the Curia (Bishop's staff).

**Approval of Agenda/Minutes**

The agenda for this meeting was approved. The Minutes from the June 18, 2011, meeting were accepted as presented.

**Correspondence**

Secretary-Treasurer Savidge read the correspondence received since the previous meeting. The following request was approved:

- ❖ Friends of Slovakia requesting the purchase of tickets for the Third Annual Slovak American Awards Dinner to be held November 17, 2011, in Washington, D.C. Public Relations Director Margaret Ferri made a motion to purchase two tickets, seconded by Fraternal Activities Director Cecilia Gaughan. Motion accepted.

**Financial Report**

Board members reviewed and discussed the following information:

- ❖ Quarterly Statement – June 30, 2011
- ❖ Month End Balance Sheet/Revenue & Expense Accounts
- ❖ Minor Beneficiary Account Listing
- ❖ Summary Market Value 2011 Spreadsheet
- ❖ Budget
- ❖ Investment Portfolio
- ❖ Smith Barney Checking Account, Anne (Shinal) Cichy and Bishop Grutka Awards, and the First Eagle Fund
- ❖ Statement of Investment Policy Objectives and Guidelines
- ❖ Employee Retirement Plan
- ❖ Employee Retirement Plan Statement of Investment

Policy Objectives and Guidelines

- ❖ Transaction Summary
- ❖ American Fraternal Alliance Ratio

**Home Office Report**

Secretary-Treasurer Savidge reported on the following:

- ❖ Building
- ❖ Frontier Maintenance Agreement
- ❖ Colonial Supplemental Insurance Cafeteria Plan Resolution

**Unfinished Business**

The Board reviewed the following:

- ❖ Marsh Benefit Program
- ❖ Policy/Procedural Manuals

**New Business**

The Board was provided information and discussed the following:

- ❖ Dividend Resolution
- ❖ Colonial Supplemental Insurance Cafeteria Plan
- ❖ Term to 25
- ❖ Annuity Rate
- ❖ Branch Deposit Rates
- ❖ Gift Policy Guidelines

**Branch Structure**

The Board was provided information and reviewed the following:

- ❖ Branch Structure
- ❖ Compliance

**State and National Congress Meetings**

The Board was provided reports from the following:

- ❖ President Theresa Kluchinski – American Fraternal Alliance Mid-Year Section Meeting and the Fraternal Societies of Northeast Pennsylvania Seminar
- ❖ Secretary-Treasurer Mary Jo Savidge – American Fraternal Alliance Mid-Year Section Meeting
- ❖ Chairperson of Trustees Mary Ann Ewasko – Fraternal Societies of Northeast Pennsylvania Seminar
- ❖ Trustee Dolores Evanko – Fraternal Societies of Northeast Pennsylvania Seminar

**Calendar of Events**

The Board was provided and reviewed a list of the Calendar of Events.

**Committee Reports**

The following committees provided a report:

- ❖ Fraternal Activities
- ❖ Fraternalist of the Year
- ❖ Campaign

**Good of the Union**

President Kluchinski asked if anyone had anything else for the good of the union.

There was one item that was discussed and accepted.

*continued on page 21*



# Letters

Dear President Kluchinski,

My name is Bruce Shellock; I am the Commander of Catholic War Veterans for God and Country Post #454.

It is my honor to thank your organization for the generous donation of \$375.00. We recently ran a fund raising activity and that money will be added to your money to equal \$1,000.00. Last

year we at Post #454 recognized that many parents are struggling to pay for the tuition to have their children get a quality Catholic education. My finance committee is in the process of selecting a school to receive our donation. I will notify you when the selection is made. Post #454 will continue doing this project into the foreseeable future.

Again I thank your organization for your generosity. God bless you.

**Bruce Shellock**

Commander Post #454  
Catholic War Veterans

Dear Mrs. Ferri,

The tribute to my dear aunt, Agnes M. Janinek, was done so beautifully in the November-December *Zornicka*. We have had numerous comments not only on the "In Memoriam" article but on the consistent general excellence of the publication itself. We are deeply grateful to you and to the LPSCU.

We were particularly touched that my aunt was in the issue with Ryan Turner, her great-nephew, who was one of the 2011 LPSCU Post-Graduate Award recipients. Agnes was so proud of him, as she was of all her nieces and nephews.

Again, thank you, and you have our kindest regards.

Sincerely,

**Jean Fetcho**

and the family of Agnes Janinek  
Branch 8, Jessup, PA

Dear Ladies,

Thank you very much for the \$150 grant that you gave me toward my Catholic High School tuition. It is very much appreciated.

Sincerely,

**Ryan Crossin**

Branch 122, Wilkes-Barre, PA

## Ladies Pennsylvania Slovak Catholic Union 3rd Quarter Report

Assets	3rd Quarter 2011	3rd Quarter 2010
Investments .....	\$ 13,893,365.00	\$ 13,728,807.00
Certificate of Deposit .....	\$ 96,000.00	\$ 192,000.00
Cash on Deposit .....	\$ 620,090.00	\$ 459,611.00
Mortgage Loans .....	\$ 4,639.00	\$ 7,886.00
Real Estate Owned .....	\$ 139,803.00	\$ 125,189.00
Other Assets .....	\$ 54,265.00	\$ 60,236.00
<b>Totals</b> .....	\$ 14,808,162.00	\$ 14,573,729.00
Liabilities & Fund Balance	3rd Quarter 2011	3rd Quarter 2010
Fund Balance .....	\$ 3,810,705.00	\$ 3,818,536.00
Interest Maintenance Reserve .....	\$ 240,303.00	\$ 265,978.00
Amt. Retained as Trustee .....	\$ 91,012.00	\$ 89,057.00
Aggregate Reserve-Life Certificates .....	\$ 10,156,942.00	\$ 9,980,474.00
Other Liabilities .....	\$ 509,200.00	\$ 419,684.00
<b>Totals</b> .....	\$ 14,808,162.00	\$ 14,573,729.00
Revenues	3rd Quarter 2011	3rd Quarter 2010
Premium Income .....	\$ 170,475.00	\$ 140,770.00
Investment Income .....	\$ 581,667.00	\$ 596,982.00
Income - Other .....	\$ 46,278.00	\$ 40,426.00
<b>Totals</b> .....	\$ 798,420.00	\$ 778,178.00
Expenses	3rd Quarter 2011	3rd Quarter 2010
Death Claims .....	\$ 157,325.00	\$ 209,435.00
Endowments .....	\$ 14,878.00	\$ 25,028.00
Cash Surrenders .....	\$ 59,407.00	\$ 61,908.00
Dividends .....	\$ -	\$ -
Increase in aggregate reserves .....	\$ 126,000.00	\$ 63,000.00
Commissions (new and renewals) .....	\$ 4,170.00	\$ 2,114.00
General Operating Expenses .....	\$ 237,726.20	\$ 222,051.05
Officers and Committee Expenses .....	\$ 23,525.42	\$ 34,530.45
Actuarial/Accounting Expense .....	\$ 63,171.44	\$ 68,008.98
Investment Mgt. Fee .....	\$ 14,524.93	\$ 13,063.84
Official Publications .....	\$ 53,453.36	\$ 52,340.68
Travel Expense .....	\$ 5,660.55	\$ 8,785.27
Bureau and Association Dues .....	\$ 1,240.00	\$ 1,335.00
Donations .....	\$ 4,545.00	\$ 5,215.77
Scholarships .....	\$ 9,400.00	\$ (300.00)
Fraternal Activities .....	\$ 5,724.10	\$ 8,352.96
Insurance Taxes, Licenses & Fees .....	\$ 25,522.00	\$ 25,569.00
<b>Sub Total</b> .....	\$ 806,273.00	\$ 800,438.00
Net Gain/Loss From Operations .....	\$ (7,853.00)	\$ (22,260.00)
Net Realized Capital Gain (Loss) .....	\$ 61,183.00	\$ 1,943.00
<b>Total</b> .....	\$ 53,330.00	\$ (20,317.00)

## Spring Slovak Language Classes

The Western Pennsylvania Slovak Cultural Association will conduct Spring Slovak Language Classes every Tuesday, beginning February 28 and running through April 24, 2012, from 7:00 p.m. to 8:45 p.m., at Mt. Lebanon Public Library, 16 Castle Shannon Boulevard, Pittsburgh, Pennsylvania. The classes are free and the instructor will be Bozena Hilko. To reserve a place for the classes, call Pam at 412-531-2990 during normal office hours.

# Leave a Legacy of Love With Life Insurance



You want your loved ones to have lives filled with happiness, comfort and opportunities, and you work very hard to make that happen. But what would happen to your family's quality of life if you were suddenly gone and no longer able to provide for them? What would your legacy to them be?

Would they be able to make ends meet financially with you no longer in the picture? Could they continue to live in your home? Would a college education be possible for your children? In short, would the legacy you leave be one of financial hardship or financial security?

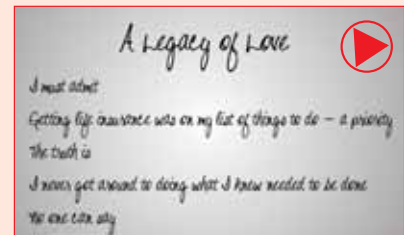
The choice is yours. Maybe you've been diligently saving money for many years and already have enough put away to guarantee a financially secure future for your loved ones. But if you're like most people, you probably haven't reached all of your long-term savings goals yet. That's where life insurance comes in. When you've done the proper life insurance planning, you can rest easy knowing that your loved ones will be provided for after you're gone.

To find out more about how life insurance can help you leave a legacy of love and financial security, visit [www.lifehappens.org](http://www.lifehappens.org), the website of the nonprofit LIFE Foundation. It explains who needs life insurance and provides tools to help you determine how much and what kind of life insurance might be right for you.

## There Are No "Do-Overs" With Life Insurance

Life turns on a dime. You have no idea when you will "need" life insurance. That's why it's important to buy it as soon as a need arises. To figure out if you need life insurance, answer this one simple question: Would anyone who depends on you suffer financially if you were to die tomorrow? If the answer is "yes," then you need life insurance.

Perhaps you have been putting off buying life insurance, thinking it's something you can do ... later. Watch the short online "Legacy of Love" video to find out how one woman's decision—or lack of it—changed the course of her family's life. This woman got a do-over. Would you be as fortunate?



[www.lifehappens.org/legacy](http://www.lifehappens.org/legacy)



## Valeria Lukish, Longtime LPSCU Supporter



**Valeria T. Lukish**

Valeria T. (Hercek) Lukish, 97, of Whitehall, Pennsylvania, passed away peacefully in her home on Monday, November 7, 2011. She was the loving wife of the late Michael P. Lukish. Born on March 9, 1914, in Lansford, Pennsylvania, she was the daughter of the late Paul and Anna (Dojcak) Hercek.

Val, as she was known, retired as the general manager of the Schneider Manufacturing Company in Allentown, Pennsylvania, where she worked from 1941 to 1988. She was a member of St. John the Baptist Slovak Catholic Church in Allentown, where she served as a lector. She was also a member of St. John's Auxiliary, the Morning Mass Group, and the Golden Age Group.

Val was a charter member of the Cardinal Tomko Chapter of the Slovak Catholic Federation and chairperson of the Chapter's semiannual bake sales for 15 years. She received a citation from Cardinal Tomko and the 2000 Jubilee Medal from Pope John Paul II for all her work for the missions. She was an honorary member of the Lehigh Valley Okres of the Ladies Pennsylvania Slovak Catholic Union. She also directed the Laska Singing Group for ten years.

Val is survived by many loving nieces, nephews, great-nieces, great-nephews, cousins and godchildren. She was predeceased by two brothers and four sisters.

A viewing was held on November 11 in Kohut Funeral Home, Allentown, followed by a Mass of Christian Burial celebrated at 11:30 a.m. in St. John the Baptist Church. Concelebrants of the Mass were Msgr. Robert F. Kozel, pastor emeritus of St. John the Baptist and chaplain of the Cardinal Tomko Chapter, and Msgr. Thomas A. Derzack, pastor of St. Nicholas Parish (Berlinsville), Walnutport, Pennsylvania, and national chaplain of the Slovak Catholic Federation.

In his homily, Msgr. Kozel praised Val for her strong Catholic faith, her dedication to her Slovak heritage, her volunteer work for her various organizations, and her generosity to her church. He noted that in spite of her long illness, she remained a daily communicant. He recognized her close friend and neighbor, Ceil Gaughan, a Eucharistic Minister at St. John's, who delivered communion to Val daily and whose presence brightened Val's day.

Following the Communion of the Mass, Justine Wesnak, foundress of the Cardinal Tomko Chapter, offered a eulogy emphasizing Val's dedication and hard work for the Chapter in assisting Cardinal Tomko's missionary work, and during the past several years in promoting scholarships for Slovak seminarians studying at the Pontifical College of Saints Cyril and Methodius in Rome.

Interment in the parish cemetery followed the service.

The Mass was attended by many members of the LPSCU's Lehigh Valley Okres and of the Cardinal Tomko Chapter. Both organizations are saddened at the loss of Val. She was a well-liked person and she will be greatly missed. Although Val herself was not a member of the LPSCU, she loved our organization and recommended over 30 of her relatives for membership. The Lehigh Valley Okres was proud to have Val as its honorary member. We extend our sincere sympathy to her family. May she rest in peace.

## Semiannual Board Meeting Minutes

*continued from page 18*

### **Bylaws**

The Board was provided and discussed the proposed changes for the Constitution and Bylaws. A discussion occurred and will continue tomorrow.

The meeting adjourned until Saturday.

### **Saturday, September 24, 2011**

President Kluchinski called the meeting to order. Spiritual Advisor Rev. Philip Altavilla held a morning-prayer service.

The Board worked on the proposed changes to the Constitution and Bylaws and dividing the two.

President Kluchinski asked the Board to submit duties for each individual committee for the December 2011 meeting.

The meeting adjourned until Sunday.

### **Sunday, September 25, 2011**

President Kluchinski had a family emergency so Vice President Anita Gregory conducted the meeting. Spiritual Advisor Rev. Philip Altavilla was excused. Vice President Gregory called the meeting to order and offered a prayer.

Committees met for part of the morning and provided reports for the following:

- ❖ Fraternalist of the Year
- ❖ Fraternal Activities
- ❖ Educational Committee
- ❖ Youth Achievement
- ❖ Campaign

### **Strategic Plan**

The Board spent part of the morning reviewing items on the Strategic Plan.

### **Job Descriptions**

The Board was provided a copy of job descriptions and reviewed the following:

- ❖ Spiritual Advisor
- ❖ Vice President

There being no further business, the meeting was adjourned.

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

**SIGN UP A NEW MEMBER  
TODAY!**

## Dear Junior Members,

February is African American History Month, also called Black History Month. The observance originated in 1926 as Negro History Week, celebrated for a week in February. Hoping to raise awareness of African Americans' contributions to civilization and the nation, historian Carter G. Woodson founded the Association for the Study of Negro Life and History. It was this organization that conceived and announced Negro History Week.

By the 1960s, the Civil Rights movement and the expanded consciousness of black Americans brought to the forefront the subject of the contributions of African Americans to America's culture and history. Fifty years after its inception, the celebration was expanded to a month in 1976 when President Gerald R. Ford urged Americans of every color to "seize the opportunity to honor the too-often neglected accomplishments of black Americans in every area of endeavor throughout our history." Every American president since has issued a proclamation declaring February as African American History Month.

There are many, many prominent black Americans who have contributed to our country's greatness and rich history, but today I'd like to focus on Booker T. Washington, the most influential spokesman for black Americans between 1895 and his death in 1915. Born on April 5, 1856, he was the son of an enslaved woman named Jane and an unnamed white father thought to be a local planter in rural Franklin County, Virginia. His mother later married a slave called Washington Ferguson.

After the emancipation of the slaves, Booker moved with his family to Malden, West Virginia. He was 9 years old when he began working in a salt furnace, being much too poor to attend school and get a formal education. But Booker's mother, knowing how much he wanted to learn, saved every spare penny and bought him a well-worn copy of Webster's Speller. Booker memorized every page. A year later, he got a job in a coal mine, but his drive to get a formal education was tremendously strong. When he went to work as a houseboy for the wife of the mine's owner, she encouraged his aspirations and, with the help of pennies, nickels, and dimes painstakingly saved by Booker and his mother, he was able to enroll in Hampton Agricultural Institute, in Hampton, Virginia, in 1872. So great was his determination to educate himself that he traveled hundreds of miles under great hardship, mostly on foot, arriving at the school broke, tired, and dirty. He later helped to pay for his tuition by working as a janitor at the school.

Samuel Armstrong was the principal of Hampton Institute. An opponent of slavery, Armstrong had commanded African American troops in the Civil War and believed that it was important for the freed slaves to receive an education. Armstrong, impressed by young Booker's drive and work ethic, became Washington's mentor. Armstrong would have a lasting impact on young Booker and the man he grew to become, particularly with regard to Armstrong's views on character development, morality, and the impor-



tance of providing African Americans with a practical education.

Booker graduated from Hampton in 1875 and returned to Malden to work with a local school. He thought of studying law and briefly attended a seminary to become a minister, but in the end he took up a teaching position at Hampton.

In 1881, with Samuel Armstrong's strong recommendation, Booker T. Washington was selected to head a newly established school for blacks at Tuskegee, Alabama. The fledgling institution was housed in two small converted buildings, and had no equipment and very little money. However, Tuskegee Normal and Industrial Institute would grow to become a monument to Washington's life's work. When he died, some 34 years later, the school had more than 100 well-equipped buildings, over 1,500 students, a faculty of nearly 200, and almost a \$2 million endowment. It had grown from an unknown normal school to a respected institution that graduated students in 38 trades and professions.

In addition to his contributions in education, Washington wrote some 14 books. Perhaps the best known is his autobiography, *Up From Slavery*, first published in 1901. He did much to improve the working relationship between the races during the difficult transition period after the Civil War. Though some blacks criticized him for not taking a stronger stand on civil rights, Washington believed that cooperation with supportive whites was the only way to overcome pervasive racism in the long run. His work was instrumental in helping blacks achieve higher education and financial stability, and laid the groundwork for important federal civil rights laws that were later passed in the 1960s.

Booker T. Washington is to be admired for all the struggles and hardships he endured to reach his goals. Through his firm belief in himself, in education, and in hard work, he truly lived the American dream, and made it possible for many others to do so.

**Cecilia B. Gaughan**, Fraternal Activities Director

## Mark Your Calendar!

On February 2nd, folks across the country will be waiting to hear if Phil, the famous groundhog from Punxsutawney, Pennsylvania, is scared by seeing his own shadow and runs back into his burrow, signaling another six weeks of winter. This forecasting task, which originated in 16th century Germany, first belonged to European mammals like the badger and the hedgehog. When the German farmers immigrated to Pennsylvania, there were none of these critters to be found, and so the job went to the groundhog, known in other parts of the country as the woodchuck or marmot.





## Secrets to a Great Smile

Flossing and brushing is definitely the most important, but did you know that certain foods will also help you get that dazzling smile?

Strawberries are bursting with vitamin C, and this builds collagen. This is very important for healthy gum tissue. People who lack vitamin C may develop gingivitis, a gum disease.

Whole grain bread—these grains contain iron and B vitamins, important nutrients to healthy gums.

Green tea, whether enjoyed hot or cold, is full of antioxidants which kill the bacteria that lead to gingivitis. It also wipes out the germs that cause bad breath.

Pistachios are full of the antioxidant CoQ10 that fights gum disease.

Fish, especially salmon, contains omega 3 fatty acids. This reduces inflammation all over the body, including the gums. Eating this fish will help protect you from getting gingivitis.

## Presidential Firsts

Can you guess which of these former presidents – George Washington, John Adams, Thomas Jefferson, and Abraham Lincoln – was the first:

- To wear a beard
- To live in the White House
- To shake hands with visitors instead of bowing to them
- To appear on a postage stamp

**Answers:** A. Abraham Lincoln; B. John Adams; C. Thomas Jefferson; D. George Washington

## Info to Sink Your Teeth Into

- If Americans use common sense and take care of their teeth, they can expect to keep them as long as they live.
- Your teeth should be brushed at least two times a day. If possible, brush after every meal or at least swish some clear water around your mouth.
- Eating sweets causes cavities, especially if the food is not brushed off the teeth quickly and thoroughly.
- All 20 primary (first) teeth will be replaced at some point in your childhood. As you grow, 12 more teeth will be added, giving you a total of 32 permanent teeth as an adult.
- Teeth serve different purposes. Incisors and cuspids (front teeth) cut and tear food. Bicuspids and molars (back teeth) chew or grind food.
- If a tooth is accidentally completely knocked out of your mouth, you should wrap the tooth in a moist, clean cloth. The sooner you can get it to your dentist, the better the chances it can be successfully replaced.



## Found in February

The second month of the year boasts several holidays, as well as special celebrations. Mark your calendar so you won't miss...

- Groundhog Day (2nd)
- Chinese New Year (3rd)
- Valentine's Day (14th)
- Presidents' Day (21st)
- George Washington's (22nd) and Abraham Lincoln's (12th) birthdays

There are a number of bizarre, unique, or just plain silly days in February too, such as...

- National Frozen Yogurt Day (6th)
- Don't Cry Over Spilled Milk Day (11th)
- Do a Grouch a Favor Day (15th)
- National Dog Biscuit Day (23rd)



## Arts and Crafts

### TOOTH TIMERS

In order to get your teeth really clean, you need to brush for three minutes. You will know that you have brushed long enough thanks to these cute timers.

Buy a plastic hourglass-shaped three-minute timer. Using acrylic paints or permanent colored markers, draw a happy, smiley face on one end (or a happy, smiley tooth!) and write your name on other. You can make one of these for each member of your family so everyone will be sure to brush as long as they should.

## Kids in the Kitchen

### SWEETHEARTS

This colorful classic heart-shaped treat is a great gift for you to give to someone you're sweet on this Valentine's Day.

You will need:

- Cooking spray
- 3 tablespoons margarine
- 6 cups mini marshmallows (or 60 regular-size)
- Red food coloring
- 9 cups of Rice Krispies cereal
- A heart-shaped cookie cutter
- Plastic bags
- Yarn

To begin, lightly coat a 10 x 15-inch baking sheet with cooking spray and set aside. Melt the butter in a large pot over low heat. Add the marshmallows, stirring continuously until they melt. Remove from heat and stir in red food coloring until decide you like the color. Add the Rice Krispies, stirring until they are all evenly coated. Spoon the mixture onto the baking dish. With waxed paper or lightly buttered hands, smooth out the mixture to an even thickness. Now cut out hearts with the cookie cutter. Place each heart in a clear plastic bag, and tie on a yarn bow. Your treats are now ready for giving.



## Servant Leadership

*continued from page 3*

most importantly, help to focus on long-term solutions. Practicing foresight also means that we do not allow ourselves to live in the past; we are to learn from the past so that we can positively and realistically influence the present and the future.

**Stewardship** – Caring for others, both as individuals and as institutions, striving to build a sustainable future means that we use wisely the resources that are available to us. The practice of good stewardship enables us not to take other people, or creation, for granted.

**Commitment to the growth of people** – Motivated to help people develop, for their own sake, allows us to find joy in seeing people grow and achieve their full potential.

**Building community** – Above all, we strive to foster collaboration, shared ownership, a sense of belonging - all of which aim to give everyone a stake and ownership in a healthy and vibrant future.

My dear friends, as we journey through this new year, 2012, let us resolve to be servant leaders. May we generously place our gifts and talents at the service of God and others as we strive to build community, affirm the goodness of others and love with a willingness to put the needs of others above our own, revealing the God who calls us to compassion and mercy for the sake of his kingdom of peace.

**Rev. Philip A. Altavilla, V.G.**

## Slovak Heritage Group Announces New Programs

The Slovak Heritage Group of the Western Pennsylvania Slovak Cultural Association announces the following programs to be held at their upcoming meetings:

**February 6, 2012** – “Absolut Warhol,” an award winning documentary film that traces Andy Warhol’s family roots back to Eastern Europe.

**March 5, 2012** – “Wooden Churches of Slovakia,” a DVD featuring several wooden churches in the Carpathian Mountains near Presov, Slovakia.

The Slovak Heritage Group meets at 7:00 p.m. on the first Monday of each month at Mt. Lebanon Library, located at 16 Castle Shannon Boulevard, Pittsburgh, Pennsylvania.

## 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 (Term-to-25) plan of insurance has been extended for the year 2012. **This offer is limited to certificates with an issue date in the year 2012.** 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 less than 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 school years, including college. Now the JET Term-to-25 is even more affordable with the first year’s premium costing just \$1.00.

Call your Branch Secretary today for an application for this economical term insurance plan, or contact the LPSCU Home Office at 888-834-6614 or 570-823-3513. You can also e-mail the Home Office at [lpscu@lpscu.org](mailto:lpscu@lpscu.org).