ZORNIČKA

Ladies Pennsylvania Slovak Catholic Union



MORNING STAR

Vol. 72, No. 828

January-February 2013



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JANUARY

- 7 The Slovak Heritage Group of the Western Pennsylvania Slovak Cultural Association will hold a "Summer Slovak Language and Cultural Program" at Mt. Lebanon Public Library, Pittsburgh, Pennsylvania, at 7:00 p.m. Guest speaker is Brianna Trifiletti, WPSCA 2012 scholarship recipient.
- **20** Deadline to submit articles for March/April Zornicka.
- **25** March for Life, Washington, D.C.

FEBRUARY

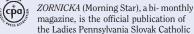
- 4 The Slovak Heritage Group of the Western Pennsylvania Slovak Cultural Association will hold a "History of Slovak Music" presentation at Mt. Lebanon Public Library, Pittsburgh, Pennsylvania, at 7:00 p.m. Jerry Jumba is the guest speaker.
- **5** Msgr. Beeda District Meeting at 7:00 p.m. at Perkins Restaurant, Route 93, West Hazleton, Pennsylvania. Any member planning to attend should call Anita Gregory at 570-788-3263 by February 2nd.
- 19 The Western Pennsylvania Slovak Cultural Association will begin holding Intermediate Slovak Language Classes from 6:30-8:00 p.m. on Tuesdays at the Brashear Association, 2005 Sarah Street, Pittsburgh, Pennsylvania. Classes run through April 9. See page 24 for more details.

MARCH

- **1** Deadline to apply for an LPSCU College Scholarship. *See page 7 for details*.
- **1** Deadline to nominate a member for the 2013 LPSCU Fraternalist of the Year Award. *See page 6 for details*.
- 1 Deadline to apply for the Ann (Shinal) Cichy Memorial Award. See page 28 for details.
- 4 The Slovak Heritage Group of the Western Pennsylvania Slovak Cultural Association will hold a presentation on "Slovakia Today vs. Slovakia of Our Ancestors" at Mt. Lebanon Public Library, Pittsburgh, Pennsylvania, at 7:00 p.m. Guest speaker is Rev. Johannes Oravecz from Slovakia.
- 20 Deadline to submit articles for May/June Zornicka.
- **21** LPSCU Annual Internal Audit
- **22-23** LPSCU Annual Board of Directors Meeting



(USPS 699-520)



Union, National Headquarters, 71 South Washington Street, Wilkes-Barre, PA 18701.

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

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

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

Subscription Rate: Members — free; non-members — \$15.00 per year. Postmaster: Send address changes only to: Zornicka (Morning Star), Ladies Pennsylvania Slovak Catholic Union, 71 South Washington

Street, Wilkes-Barre, PA 18701.

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Spiritual Advisor's Message

The New Evangelization

Happy New Year! As we make our journey through this New Year, we do so still within the context of the Year of Faith. Pope Benedict XVI called for this Year of Faith, which began on October 11, 2012, to celebrate the 50th anniversary of the convening of the Second Vatican Council under the leadership of Blessed Pope John XXIII and also the 20th anniversary of the promulgation of The Catechism of the Catholic Church, given under the leadership of Blessed Pope John Paul II. It is also important for us to note that in Slovakia, our brothers and sisters are celebrating a Jubilee Year, commemorating the 1,150th anniversary of the arrival of the brother saints, Cyril and Methodius, to preach the Gospel to the Slavs. These significant anniversaries, though highlighting important events of the past, beckon us today to engage ourselves in what Pope Benedict is calling the "New Evangelization." The word "evangelization" means the process

of proclaiming the Gospel message of Jesus Christ. The New Evangelization is a call to each person to deepen his or her own faith, have confidence in the Gospel, and possess a willingness to share the Gospel. **Evangelization** is not merely a way of speaking but, rather, is a form of living by giving voice to our Lord Jesus.

... each of us must grow in our own personal relationship with Jesus, coming to know him not only as Savior, but also as friend.

Many of us are familiar with His Eminence, Cardinal Timothy Dolan. Currently, Cardinal Dolan serves as Cardinal-Archbishop of New York, and President of the United States Conference of Catholic Bishops. Cardinal Dolan was elevated to the College of Cardinals on February 18, 2012, by Pope Benedict XVI. The day before the Consistory, on February 17, 2012, then Archbishop Dolan had the distinct privilege of offering an address to Pope Benedict and the College of Cardinals. In his impressive speech, Cardinal-designate Dolan offered some very practical recommendations on how Catholics can engage in the new evangelization. At the beginning of this New Year, I offer some of his recommendations, so that each of us may prayerfully discern how God is calling us to be intruments of his love and peace in the church and world today.

Cardinal Dolan began his speech by reminding his listeners that the mandate of Jesus to go and preach the Gospel, is a mandate that is "ever ancient and ever new." He said: "The how of it, the when of it, the where of it, may change, but the charge remains constant, as does the message and inspiration, 'Jesus Christ, the same yesterday, today, and tomorrow." As we adapt our proclamation to our current situation, Cardinal Dolan reminds us that, although some people are unwilling to admit it, deep down inside, they really do have a longing to experience the sacred and divine in their lives. Unfortunately, for a variety of reasons, some people get distracted and even lost as they journey through life, yet they do desire to have a real encounter with God. In each person there is a spark of interest in "other worldly" realities, but

perhaps they just do not know how to express or engage that interest. Many of us probably have people in our circle of life – family and friends – who have fallen away from the faith or claim to no longer see faith a priority



Fr. Altavilla

in life, yet it is to just such as these that God sends us to share the message of his Son, Jesus.

In order to faithfully and authentically share this message, we, ourselves, must come to a realization that the gift we share is not a program or a proposition; rather, we share with others a real person – the person of Jesus Christ. This means, first, that each of us must grow in our own personal relationship with Jesus, coming to know him not only as Savior, but also as friend. This healthy, vibrant relationship that we have with Jesus will definitely be seen and experienced by those we

encounter in life. It is not enough to say that we believe in Jesus; we must show this belief by the way we, ourselves, live his Gospel message. As we come to know and love Jesus better, his way of life truly becomes our way of life and this will rub off on others.

This growth must not only occur on the level of our personal relationship with Jesus, it must also occur on the level of our formal knowledge and understanding of our Catholic faith. For many Catholics, their formal training and religious education probably ended at Confirmation which was celebrated in their teenage years. There are those who, because they attended Catholic schools, may have received further education as they advanced in life, but really what many of our Catholics know about their faith is just the basics. Are the basics enough? Perhaps because our people have not advanced in the knowledge and understanding of their Catholic faith, when some person or group comes along that poses questions that Catholics are unable to answer, they tend to stray away from the Catholic faith and/or the Catholic Church. Cardinal George Pell of Australia has observed that "It's not so much that our people have lost their faith, but that they barely had it to begin with; and, if they did, it was so vapid that it was easily taken away." In order to worthily share the faith with others, we must grow in our understanding through reading, study, and attending educational opportunities.

As we grow in our friendship with Jesus and the understanding of our Catholic faith, Cardinal Dolan encourages us to be people of joy. In his address to the College of Cardinals, Cardinal Dolan shares this personal experience: "When I was a new seminarian at the North American College here in Rome, all the first-year men from all the Roman theological universities were invited to a Mass at St. Peter's with the Prefect of the Congregation for the Clergy, Cardinal John Wright, as celebrant and homilist. We thought he would give us a

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REVEREND DIANISKA DISTRICT

A meeting of the Rev. Dianiska District of the LPSCU was held on Sunday, October 21, 2012, at North End Slovak Club in Wilkes-Barre, Pennsylvania. Theresa Olshemski welcomed everyone on behalf of host Branch 122.

The meeting was called to order by District President Mary Ann Ewasko. Vice President Hope Napkora led the members in The Prayer for a Year of Faith for sick and deceased members of our District, including Helen Kosco and Dorothy Domonowski. The Pledge of Allegiance followed.

Financial Secretary Marge Zinkavich read the roll call. The Secretary's Report was approved. Treasurer Debbie Adamchak gave the financial report, which was approved. Secretary Barbara Kalish read correspondence.

President Ewasko introduced guest Maureen Grohowski, who works at Home Office.

The following items were discussed:

- The LPSCU National Convention, held in June, which all agreed was a beautiful and memorable event.
- The annual Youth Bowling Party held on July 21st at Modern Lanes, Exeter, Pennsylvania. Hope and Lori Ann Napkora co-chaired this successful event once again.
- President Ewasko thanked members for the cleaning supplies donated to the Catherine McCauley House in Plymouth, Pennsylvania for "Make a Difference Day."
- The District's annual Christmas Party will be held on December 2, 2012, at the Ramada Inn in Wilkes-Barre, Pennsylvania, hosted by Branches 6 and 213. A flyer with details was passed out to the members present. Eight college award recipients from the District will be honored at the event.
- The following Branches will be hosts for meetings in 2013: First, Branch 19; second, Branches 6 and 213; and the Christmas Party, Branches 122 and 214.
- The District's 70th anniversary celebration will be held on April 21, 2013, at St. Elizabeth Ann Seton Church, Swoyersville, Pennsylvania, beginning with an 11:30 a.m. Mass. More details will be published in *Zornicka*.

Jean Kapral announced the election of officers would be taking place and asked if anyone present would be interested in taking one of the offices that are open for the next two-year term. The members agreed that they are so happy with the officers who are serving right now that they wanted them all to run again. The following nominations were announced: President, Mary Ann Ewasko; Vice President, Hope Napkora; Secretary, Barbara Kalish; Treasurer, Debbie Adamchak; Financial Secretary, Margaret Zinkavich; and Publicity, Susan Worth. All were unanimously voted into office. The 2013 officers will be installed at the Christmas Party in December.

National President Theresa Kluchinski spoke about the Convention and what a huge success it was. She announced the following District members who were elected as national officers: Mary Ann Ewasko, Margaret Jollimore, Debbie Adamchak, and Bernie Walcheck.

The President said that for future conventions, there will be changes in the days on which it is held to make it more accessible for everyone. She also explained "matching funds" to the group and recommended that everyone read the article about it in *Zornicka*. She described some of the

LPSCU products available and the benefits that are afforded to members.

President Kluchinski also announced that the 2013 "March for Life" will be held on January 25th in Washington, D.C., and that a bus will be available for those wishing to attend. Details on all of the above and more are available in *Zornicka* and she stressed the importance of reading the magazine from cover to cover.

Susan Worth

Member Taylor Baggest Celebrates a Special Event

How exciting it was for Taylor Baggest to help her grandmother, Alberta Baggest, a licensed beautician entrepreneur, celebrate her 50th anniversary of being in business on July 15, 2012. Taylor helped to decorate the interior and exterior of her grandmother's beauty shop with balloons, banners, signs, and big "50" decorations. An open house was held for patrons who enjoyed an array of goodies including Swedish meatballs, dips, treats, and other refreshments. There was also a beautifully decorated cake on which was written "Congratulations! 50 Years in Business." All patrons received a pen engraved "Alberta's Beauty Salon – 50th Anniversary 1962-2012."

Taylor is in the 4th grade at Calypso School in Bethlehem, Pennsylvania, and enjoys jazz dancing and gymnastics. She has two brothers, Anthony, who is a sophomore at Bethlehem Catholic High School, and Ryan, who is in kindergarten at Seton Academy. Their parents are James and Andrea Baggest and their maternal grandparents are James, Sr., and Alberta Baggest. All three children are members of LPSCU Branch 130, Bethlehem.



Taylor Baggest with a display of goodies in celebration of her grandmother's 50th anniversary of being in business.

Have <u>you</u> signed up a new member lately?

New Insurance Issued

Branch	Branch Representative	Sept./Oct. 2012	Year-to-Date Total	
38	Cecilia Gaughan	\$ 5,000.00	\$ 74,000.00	
7/213	Maureen Grohowski	\$ 22,000.00	\$ 23,000.00	
213	Theresa Kluchinski	\$ 22,000.00	\$124,000.00	
213	Mary Jo Savidge	\$ 15,000.00	\$ 98,000.00	
64	Elva Silay	\$ 10,000.00	\$ 40,000.00	
52	James Tomasic	\$ 1,000.00	\$ 5,000.00	
		\$ 77,012.00	\$364,000.00	

^{*}Sold through Home Office, not included in the Campaign

Announcing Our 1st LPSCU

POETRY CONTEST

Category I – GRADES 1-4 Category II – GRADES 5-8

OF POEMS CAN BE ON ANY SUBJECT
OF MAXIMUM OF 8 LINES
OF MULTIPLE SUBMISSIONS ARE ALLOWED

Original Work Only!

PRIZES WILL BE AWARDED
IN EACH CATEGORY

First Prize - \$50.00 Second Prize - \$25.00

PLEASE LIST ON BACK OF YOUR ENTRY:

Name Address Contact phone number or email Branch # Grade*

*The category into which an entry falls is based on the grade the entrant is in at the time his/her submission is postmarked.

Entries MUST be postmarked by December 31, 2013

Mail entries to:
Fraternal Activities Director
Cecilia B. Gaughan
325 Florida Avenue
Whitehall, PA 18052

All entries become the property of the LPSCU.

Then and Now Contest Results

Our *Then and Now* photo contest was held in conjunction with our 40th National Convention this past September. Thirtyone Branch members participated by sending in their *Then* and *Now* photos, which were displayed for the convention delegates. The object was for delegates to match up the childhood or teen-age photo with the more recent photo of that same person. It was a fun contest and it did keep our delegates busy.

The delegate who had the most correct matches was Mary Ann Ackerman of Branch 83. She won the First Prize of \$100.

The delegate who came in second was Patricia McGowan of Branch 65, winning \$75.

Third prize went to delegate Diane Jason of Branch 6, who won \$50.

The following members participated in the *Then and Now* Contest by submitting their photos:

Philomena Ciglar - Branch 8 Mary Ford - Branch 83 Elva Silay - Branch 64 Patty DeFazio - Branch 40 Anita Gregory - Branch 60 Thomas Gaughan - Branch 40 Timothy Gaughan - Branch 38 Erin Roach Joseph - Branch 38 Joan Hladek - Branch 109 Bridget Gaughan - Branch 38 Colleen Gaughan - Branch 38 Dan O'Connor - Branch 38 Mary Jo Savidge - Branch 213 Michael DeFazio - Branch 38 Mary Beth Gaughan - Branch 38 Patrick Gaughan - Branch 38

John A. Ferri – Branch 130
Jenna A. Kienzle – Branch 130
Victoriana Kienzle – Branch 130
Mary Shannon – Branch 83
Jace Kienzle – Branch 130
Patricia Kienzle – Branch 130
Tate Kienzle – Branch 130
Eleanor Kluchinski – Branch 213
Mary Landmesser – Branch 213
Theresa Kluchinski – Branch 213
Len Kluchinski – Branch 213
Marisa Jason – Branch 6
Paul G. Jason – Branch 6
Sylvia Goda – Branch 6
Ann Krohmaly – Branch 42

Two names were chosen at random from all who submitted photos for the contest. Ann Krohmaly (Branch 42) and Mary Landmesser (Branch 213) each received a \$25 gift certificate.

We thank everyone who participated in this fun contest. We hope you enjoyed it as much as we enjoyed organizing it for you!

Cecilia B. GaughanFraternal Activities Director



Pictured with the photo display from our *Then and Now* Contest are, L-R: Fraternal Activities Director Cecilia B. Gaughan, Trustee Joan Hladek, and Trustee Margaret Jollimore.



Dear LPSCU Board and Members,

May the Lord reward your kindness and your generous gift upon my 25th Ordination Anniversary.

God bless,

Rev. Andrew S. Hvozdovic Branch 122 Wilkes-Barre, PA

Dear Ladies Pennsylvania Slovak Catholic Union,

"Serve one another" (1 Peter 4:10), the message of the First Letter of Saint Peter, challenges us to use the gifts received from God well and wisely. As a leadership donor to the 2012 Diocesan Annual Appeal, you have demonstrated a commitment to our shared faith and service to others.

Please accept my deepest gratitude for your gift of \$1,000. Your commitment to our Catholic faith and the ministries of our Diocese enables us to move forward together, ensuring that our Church continues to thrive in our parish and school communities, in our religious education and lifelong faith formation programs, and in our social service and outreach programs.

When we share our gifts, we demonstrate our gratitude while acknowledging the many blessings we have received through God's varied graces. Your gift is important as it allows us to respond to our sisters and brothers who come to us in need throughout northeastern and north central Pennsylvania.

Thank you again for your support. Please be assured of my continued prayers for you and your families. May God bless you and the Diocese of Scranton.

Faithfully yours in Christ, **Most Rev. Joseph C. Bambera, D.D., J.C.L.**Bishop of Scranton

Dear LPSCU and Theresa, You are the best! Thanks for the Scholarship!

> **Shawn O'Malley** Branch 213, Dallas, PA

Dear Ms. Kluchinski,

I would like to thank you and the Board of Directors for choosing me as a recipient of the Ladies Pennsylvania Slovak Catholic Union 2012 Scholarship Award.

As you may know, I will be a sophomore at Duquesne University starting in August. Given that, I have enclosed a copy of my student schedule as proof that I am enrolled for the fall semester as a full time undergraduate student. I hope this satisfies the requirements of receiving the award payment.

Again, thank you for the consider-

ation and for generously selecting me as a recipient of the 2012 Scholarship Award. I appreciate the time you took to review my application and I look forward to using the award to help fund my education.

Sincerely, **Anna Nosal** Branch 64, Pittsburgh, PA



2013 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 2013-2014 academic year. A total of 25 College Awards will be granted.

These are the guidelines for those applying for this award:

- Applicants 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.
- Applicants must provide a detailed list of extracurricular activities, honors, and awards.
- Applicants must provide a detailed list of church, community, volunteer, and work activities, including honors and awards, with reference(s) included.
- Applicants must be attending an accredited college/ university on a full time basis for the 2013-2014 academic year and submit proof of acceptance for the Fall 2013 semester.
- Applicants must submit a brief essay (no more than 200 words) on the topic "Why is life insurance important?"
- Applicants must provide a wallet-size color photo.

Applicants must meet all criteria outlined above and provide data indicated in order to be eligible. Applications with incomplete data or not meeting the outlined 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, at 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, 2013.** Submit applications to:

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

Pittsburgh District Holds Annual Card Party



The Pittsburgh District welcomed 62 members and guests to its annual Card Party held on October 21, 2012, at the Westwood Golf Club, West Mifflin, Pennsylvania. Everyone enjoyed the luncheon, Chinese auction, door prizes, and playing various card and board games. The game winner at each table took home a potted mum.

✓ Guest Millie Malay shows
off her Chinese auction prize,
a Vera Bradley handbag
donated by LPSCU Public
Relations Director Margaret
Fouri



Pictured at the Chinese auction table are, L-R: Elva Silay, Dolores Sakal, Elizabeth Melko, and Sylvia Goda. The table included, among other things, a Pittsburgh Steeler basket, a Vera Bradley handbag, a lighted Halloween ghost, and a 10" under-the-kitchen-cabinet TV.



These Pittsburgh District card party attendees spanned four generations: Margaret Joschak, daughter Donna Powell, granddaughter Diana Powell, and great-granddaughter Adelynn (9 months old). Note that little Adelynn and her mom are all decked out in their Pittsburgh Steeler outfits!

Minutes of the Executive Finance Committee

October 17, 2012 - Home Office, Wilkes-Barre, Pennsylvania

President Theresa Kluchinski called the meeting to order and offered a prayer, followed by the Pledge of Allegiance. Attendees: Theresa Kluchinski, president; Anita Gregory, vice president; Mary Jo Savidge, secretary-treasurer; and Mary Ann Ewasko, chairperson of trustees. The committee reviewed and accepted the Minutes from the July 17, 2012, Executive Finance Committee meeting.

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

- ❖ Slovak Benedictine Fathers requesting a donation. *Approved \$25.00*.
- ❖ A donation to Domestic Violence for Make a Difference Day. *Approved \$100.00*.
- ❖ Pennsylvania Fraternal Alliance requesting a donation to the PFA scholarship program. *Approved \$50.00*.
- Pennsylvania Fraternal Alliance requesting a donation for their charitable project, The Arc of Washington. Approved \$50.00.
- **❖** 35th Heritage Festival requesting an ad in the program book. *Approved \$75.00*.

LPSCU Donates Bound Zornicka to Jankola Library

The Ladies Pennsylvania Slovak Catholic Union recently presented bound copies of its fraternal magazine, *Zornicka*, to the Jankola Library and Slovak Museum. Located at the Villa Sacred Heart in Danville, Pennsylvania, the Library and Museum exists to promote and preserve Slovak intellectual and cultural life by providing books and reading material and exhibiting artifact memorabilia that pertain to Slovak and Slavic history, language, literature, fine arts, spirituality, and science for all people who honor and cherish the faith and heritage of their ancestors. The current director of the Jankola Library and Slovak Museum is Sister M. Catherine Laboure Bresnock, SS.C.M.



Pictured L-R: Sister Catherine Laboure, SS.C.M., LPSCU Secretary-Treasurer Mary Jo Savidge, Sister Michael Ann Orlik, SS.C.M., General Superior, and LPSCU President Theresa Kluchinski.

- ❖ Polish Union of the USA requesting an ad for their 34th Anniversary Debutante Ball. *Approved \$100.00*.
- Western Pennsylvania Slovak Radio Hour requesting an ad and dinner tickets for the 30th Annual Dinner Dance. Approved \$100.00 ad and \$210.00 for 6 dinner tickets.
- ❖ Ohio Fraternal Alliance requesting a donation for the 95th Annual Session. *Approved \$125.00*.
- ❖ PAC Western Pennsylvania Division requesting an ad in the 2012 Pulaski and Polish Heritage Day Dinner program book. *Approved \$100.00*.

Financial Statement

The committee reviewed the following checking accounts as of July, August, and September 2012: M&T Bank – General Operating Account, Morgan Stanley Smith Barney Checking Account and the M&T Bank – Home Office Checking Account.

Bonds/Stocks/Pension Portfolio

The committee was provided copies of all reports from July, August, and September 2012, reviewing all activity including CDs, Common Stocks, Preferred Stocks, Bonds, and International Investments. The Employee Retirement Plan was also reviewed.

Home Office

Secretary-Treasurer Savidge provided the committee with information on the Frontier Telephone maintenance contract. President Kluchinski reported on a letter she sent to the mayor of Wilkes-Barre about the paving of our parking lot.

Budaet

The committee was provided and reviewed the budget for July, August, and September 2012. The 2013 budget was presented.

Meeting Dates

The next meeting will be held on December 19, 2012. There being no further business, the EFC adjourned.

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

Rev. Dianiska District 70th Anniversary Celebration

The Reverend Dianiska District of the Ladies Pennsylvania Slovak Catholic Union will celebrate its 70th anniversary on April 21, 2013, with a celebration Mass at 11:30 a.m. at St. Elizabeth Ann Seton Church, Hughes Street, Swoyersville, Pennsylvania. A buffet dinner will immediately follow in the church hall.

Everyone is invited to attend. Cost for the dinner is \$10.00 for District members; \$15.00 for adult guests; children 6-12, half price. There is no charge for children five and under. Call District President Mary Ann Ewasko with any guestions.

To make a reservation, members are asked to contact their Branch Secretary by April 15, 2013.



JANUARY/FEBRUARY 2013

Rev. Dianiska District "Makes a Difference"

At the October meeting of the Reverend Dianiska District, members participated in "Make a Difference Day" by donating cleaning supplies to the Catherine McCauley House in Plymouth, Pennsylvania. In the absence of Sister Marie, director of the House, Deacon Daniel Sloan and his wife Linda, volunteers at Catherine McCauley House, stopped by our meeting to accept the supplies from the members. They were also presented with a monetary gift from the District.

Sister Marie retired at the end of 2012. The District members wish her all the best in her retirement. We look forward to working with the new director on future Make a Difference Day projects. **Susan Worth**



Pictured from left: District President Mary Ann Ewasko, Mrs. Linda Sloan and Deacon Daniel Sloan from Catherine McCauley House, District Treasurer Debbie Adamchak, District Secretary Barbara Kalish, District Vice President Hope Napkora, LPSCU Secretary-Treasurer Mary Jo Savidge, District Financial Secretary Marge Zinkavich, LPSCU National President Theresa Kluchinski, and District Publicity Officer Susan Worth.

Slovak Heritage Group Announces Programs

The Slovak Heritage Group of the Western Pennsylvania Slovak Cultural Association has announced the following programs that will take place at their monthly meetings to be held at the Mt. Lebanon Public Library, 16 Castle Shannon Boulevard, Pittsburgh, Pennsylvania, beginning at 7:00 p.m.

January 7, 2013 – "Summer Slovak Language and Cultural Program" presented by Brianna Trifiletti, WPSCA 2012 scholarship recipient, who will speak about her recent experiences at the summer school program at Comenius University in Bratislava, Slovakia.

February 4, 2013 – "History of Slovak Music" presented by Jerry Jumba, well-known Slovak musician in the Pittsburgh area, who will share his knowledge of Slovak music.

March 4, 2013 – "Slovakia Today vs. Slovakia of Our Ancestors" presented by Rev. Johannes Oravecz from Slovakia, who will make the comparisons with insights into religious practices.

Calendar of Events

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APRIL

- **6-9** President/Secretary Section American Fraternal Alliance, Arlington, Virginia.
- **14-26** Slovak Catholic Federation's Pilgrimage of Faith to Rome and Slovakia.
 - 14 Reverend Dianiska District Meeting at St. Elizabeth Ann Seton Church Hall, Hughes Street, Swoyersville, Pennsylvania, beginning at 1:00 p.m. Branch 19 will host.
 - 16 The Western Pennsylvania Slovak Cultural Association will begin holding Advanced Slovak Language Classes from 7:00-8:45 p.m. on Tuesdays at the Mt. Lebanon Public Library, 16 Castle Shannon Blvd., Pittsburgh, Pennsylvania. Classes run through June 4. See page 24 for more details.
 - 21 The Reverend Dianiska District celebrates its 70th Anniversary with a Mass at 11:30 a.m. at St. Elizabeth Ann Seton Church, Hughes Street, Swoyersville, Pennsylvania, followed by a buffet dinner in the church hall. Reservation deadline is April 15. See page 8 for more details.

MAY

- 1 Deadline to nominate a young LPSCU member for our 2013 Youth Achievement Award. *See page 16 for more details*.
- **1** Deadline to submit an article for publication in the Slovak Catholic Federation's *Good Shepherd* annual. *See page 25 for details*.
- **3-5** 2nd Annual United Slovak Fraternal Bowling Tournament, Buffalo, New York.
 - **4** Join Hands Day
- **20** Deadline to submit articles for July/August *Zornicka*.

JUNE

15 — LPSCU Telephone Conference Call Meeting

JULY

20 — Deadline to submit articles for September/ October Zornicka.

SEPTEMBER

- **5-7** American Fraternal Alliance Annual Meeting, Hollywood, Florida
- **15-17** Slovak Catholic Federation Convention, Wilkes-Barre, Pennsylvania.
 - 20 Deadline to submit articles for November/ December Zornicka.
- **20-22** LPSCU Semiannual Meeting, Pittsburgh, Pennsylvania

OCTOBER

- 13 Reverend Dianiska District Meeting at Our Lady of Fatima Parish at St. Mary's Immaculate Church Hall, South Washington Street, Wilkes-Barre, Pennsylvania, beginning at 2:00 p.m. (Note time change for this meeting.) Branches 6 and 213 will host.
- **27-29** Pennsylvania Fraternal Alliance Annual Meeting, Hershey, Pennsylvania

JET Plan \$1.00 First Year Premium Extended

The LPSCU Board of Directors is pleased to announce that the \$1.00 first year annual premium on the Juvenile Estate Term (JET) plan of insurance has been extended for the year 2013. **This offer is limited to certificates with an issue date in the year 2013.** 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 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 for the year 2013. 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 choose to e-mail the Home Office at lpscu@lpscu.org.

SIGN UP A NEW MEMBER TODAY!

Msgr. Beeda District "Makes a Difference"

The Msgr. Beeda District of the Ladies Pennsylvania Slovak Catholic Union, along with the parishioners and friends of Sts. Cyril and Methodius Parish at the Church of St. Joseph in Hazleton, Pennsylvania, sponsored a Coat Drive in conjunction with "Make a Difference Day 2012." For two weeks prior to the event, the group collected coats for their project, which were then given to Catholic Social Services. With the winter months approaching, CSS was very grateful for the donation. The coats will be distributed to those in need in the Hazleton area.

The Msgr. Beeda District would like to thank everyone for their kindness, generosity, and support of this project. Without all your help, we would not be able to provide this service to the community.

Anita Gregory



L-R: Dolores Evanko, LeeAnn Lywiski, Mary Ann Litchock, John Gregory, Christopher Gregory, and James Yocum, members of the Msgr. Beeda District who collected coats for the District's Make a Difference Day project.

Members Visit Slovak Museum

Pittsburgh Branch 42 members Sylvia Goda, Mary Heckel, Anne Krohmaly, and Dolores Sakal visited the Slovak Museum in McMurray, Pennsylvania, on September 15, 2012. The beautiful artifacts from Czechoslovakia, various booths displaying unique Slovak gifts, and entertainment by the Pittsburgh Slovakian youngsters contributed to a delightful afternoon.



JANUARY/FEBRUARY 2013 11



for all members age 40 to 75

The 20 Payment Life Plan

The 20 Payment Life Insurance Plan offered by the LPSCU is an economical and beneficial plan for anyone age o to 70. Premiums are low and can be paid monthly, quarterly, semiannually, or annually. The primary feature of this plan is that premiums are paid for a period of twenty years and then the certificate is paid in full. Coverage remains in full force and effect for the entire life of the insured without any additional premium payments required. In the event of death prior to twenty years, the face amount of the policy is paid to the insured's named beneficiarycies, except as provided within the contract regarding suicide and contestability.

A member with a 20 Payment Life Insurance

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

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

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

20 PAYMENT LIFE ANNUAL PREMIUM RATES PER \$1,000
Based on 2001 CSO Male and Female Mortality Tables — Based on Age at Last Birthday

loous

Issue	Annual		Monthly		
Age	Male	Female	Male	Female	
0	8.04	7.75	0.72	0.70	
1	8.13	7.83	0.73	0.70	
2	8.22	7.92	0.74	0.71	
3	8.32	8.01	0.75	0.72	
4	8.41	8.10	0.76	0.73	
5	8.51	8.19	0.77	0.74	
6	8.61	8.29	0.77	0.75	
7	8.72	8.38	0.78	0.75	
8	8.82	8.48	0.79	0.76	
9	8.93	8.58	0.80	0.77	
10	9.03	8.68	0.81	0.78	
11	9.15	8.78	0.82	0.79	
12	9.22	8.89	0.83	0.80	
13	9.53	8.99	0.86	0.81	
14	9.84	9.10	0.89	0.82	
15	10.16	9.21	0.91	0.83	
16	10.48	9.32	0.94	0.84	
17	10.80	9.43	0.97	0.85	
18	11.12	9.65	1.00	0.87	
19	11.46	9.97	1.03	0.90	
20	11.73	10.23	1.06	0.92	
21	12.07	10.55	1.09	0.95	
22	12.43	10.89	1.12	0.98	
23	12.81	11.24	1.15	1.01	
24	13.19	11.61	1.19	1.04	
25	13.59	11.98	1.22	1.08	
26	14.00	12.36	1.26	1.11	
28	14.86	13.18	1.34	1.19	
29	15.32	13.61	1.38	1.22	
30	15.79	14.05	1.42	1.26	
31	16.28	14.51	1.47	1.31	
32	16.79	14.98	1.51	1.35	
33	17.33	15.46	1.56	1.39	
34	17.89	15.96	1.61	1.44	
35	18.47	16.47	1.66	1.48	

Age Male Female Male Female 36 19.08 17.02 1.72 1.53 37 19.71 17.58 1.77 1.58 39 21.04 18.76 1.89 1.69 40 21.75 19.39 1.96 1.75 41 22.47 20.04 2.02 1.80 42 23.23 20.71 2.09 1.86 43 24.02 21.41 2.16 1.93 44 24.83 22.14 2.23 1.99 45 25.67 22.90 2.31 2.06 46 26.54 23.68 2.39 2.13 47 27.45 24.48 2.47 2.20 48 28.39 25.32 2.56 2.28 49 29.38 26.20 2.64 2.36 50 30.43 27.09 2.74 2.44 51 31.53 28.02 2.84 <	Issue	ssue Annual		Monthly		
37 19.71 17.58 1.77 1.58 39 21.04 18.76 1.89 1.69 40 21.75 19.39 1.96 1.75 41 22.47 20.04 2.02 1.80 42 23.23 20.71 2.09 1.86 43 24.02 21.41 2.16 1.93 44 24.83 22.14 2.23 1.99 45 25.67 22.90 2.31 2.06 46 26.54 23.68 2.39 2.13 47 27.45 24.48 2.47 2.20 48 28.39 25.32 2.56 2.28 49 29.38 26.20 2.64 2.36 50 30.43 27.09 2.74 2.44 51 31.53 28.02 2.84 2.52 52 32.68 28.99 2.94 2.61 53 33.90 29.98 3.05	Age	Male	Female	Male	Female	
39 21.04 18.76 1.89 1.69 40 21.75 19.39 1.96 1.75 41 22.47 20.04 2.02 1.80 42 23.23 20.71 2.09 1.86 43 24.02 21.41 2.16 1.93 44 24.83 22.14 2.23 1.99 45 25.67 22.90 2.31 2.06 46 26.54 23.68 2.39 2.13 47 27.45 24.48 2.47 2.20 48 28.39 25.32 2.56 2.28 49 29.38 26.20 2.64 2.36 50 30.43 27.09 2.74 2.44 51 31.53 28.02 2.84 2.52 52 32.68 28.99 2.94 2.61 53 33.90 29.98 3.05 2.70 54 35.17 31.01 3.17	36	19.08	17.02	1.72	1.53	
40 21.75 19.39 1.96 1.75 41 22.47 20.04 2.02 1.80 42 23.23 20.71 2.09 1.86 43 24.02 21.41 2.16 1.93 44 24.83 22.14 2.23 1.99 45 25.67 22.90 2.31 2.06 46 26.54 23.68 2.39 2.13 47 27.45 24.48 2.47 2.20 48 28.39 25.32 2.56 2.28 49 29.38 26.20 2.64 2.36 50 30.43 27.09 2.74 2.44 51 31.53 28.02 2.84 2.52 52 32.68 28.99 2.94 2.61 53 33.90 29.98 3.05 2.70 54 35.17 31.01 3.17 2.79 55 36.50 32.08 3.29	37	19.71	17.58	1.77	1.58	
41 22.47 20.04 2.02 1.80 42 23.23 20.71 2.09 1.86 43 24.02 21.41 2.16 1.93 44 24.83 22.14 2.23 1.99 45 25.67 22.90 2.31 2.06 46 26.54 23.68 2.39 2.13 47 27.45 24.48 2.47 2.20 48 28.39 25.32 2.56 2.28 49 29.38 26.20 2.64 2.36 50 30.43 27.09 2.74 2.44 51 31.53 28.02 2.84 2.52 52 32.68 28.99 2.94 2.61 53 33.90 29.98 3.05 2.70 54 35.17 31.01 3.17 2.79 55 36.50 32.08 3.29 2.89 56 37.89 33.19 3.41	39	21.04	18.76	1.89	1.69	
42 23.23 20.71 2.09 1.86 43 24.02 21.41 2.16 1.93 44 24.83 22.14 2.23 1.99 45 25.67 22.90 2.31 2.06 46 26.54 23.68 2.39 2.13 47 27.45 24.48 2.47 2.20 48 28.39 25.32 2.56 2.28 49 29.38 26.20 2.64 2.36 50 30.43 27.09 2.74 2.44 51 31.53 28.02 2.84 2.52 52 32.68 28.99 2.94 2.61 53 33.90 29.98 3.05 2.70 54 35.17 31.01 3.17 2.79 55 36.50 32.08 3.29 2.89 56 37.89 33.19 3.41 2.99 57 39.35 34.34 3.54	40	21.75	19.39	1.96	1.75	
43 24.02 21.41 2.16 1.93 44 24.83 22.14 2.23 1.99 45 25.67 22.90 2.31 2.06 46 26.54 23.68 2.39 2.13 47 27.45 24.48 2.47 2.20 48 28.39 25.32 2.56 2.28 49 29.38 26.20 2.64 2.36 50 30.43 27.09 2.74 2.44 51 31.53 28.02 2.84 2.52 52 32.68 28.99 2.94 2.61 53 33.90 29.98 3.05 2.70 54 35.17 31.01 3.17 2.79 55 36.50 32.08 3.29 2.89 56 37.89 33.19 3.41 2.99 57 39.35 34.34 3.54 3.09 58 40.90 35.54 3.68	41	22.47	20.04	2.02	1.80	
44 24.83 22.14 2.23 1.99 45 25.67 22.90 2.31 2.06 46 26.54 23.68 2.39 2.13 47 27.45 24.48 2.47 2.20 48 28.39 25.32 2.56 2.28 49 29.38 26.20 2.64 2.36 50 30.43 27.09 2.74 2.44 51 31.53 28.02 2.84 2.52 52 32.68 28.99 2.94 2.61 53 33.90 29.98 3.05 2.70 54 35.17 31.01 3.17 2.79 55 36.50 32.08 3.29 2.89 56 37.89 33.19 3.41 2.99 57 39.35 34.34 3.54 3.09 58 40.90 35.54 3.68 3.20 59 42.55 36.79 3.83	42	23.23	20.71	2.09	1.86	
45 25.67 22.90 2.31 2.06 46 26.54 23.68 2.39 2.13 47 27.45 24.48 2.47 2.20 48 28.39 25.32 2.56 2.28 49 29.38 26.20 2.64 2.36 50 30.43 27.09 2.74 2.44 51 31.53 28.02 2.84 2.52 52 32.68 28.99 2.94 2.61 53 33.90 29.98 3.05 2.70 54 35.17 31.01 3.17 2.79 55 36.50 32.08 3.29 2.89 56 37.89 33.19 3.41 2.99 57 39.35 34.34 3.54 3.09 58 40.90 35.54 3.68 3.20 59 42.55 36.79 3.83 3.31 60 44.31 38.11 3.99	43	24.02	21.41	2.16	1.93	
46 26.54 23.68 2.39 2.13 47 27.45 24.48 2.47 2.20 48 28.39 25.32 2.56 2.28 49 29.38 26.20 2.64 2.36 50 30.43 27.09 2.74 2.44 51 31.53 28.02 2.84 2.52 52 32.68 28.99 2.94 2.61 53 33.90 29.98 3.05 2.70 54 35.17 31.01 3.17 2.79 55 36.50 32.08 3.29 2.89 56 37.89 33.19 3.41 2.99 57 39.35 34.34 3.54 3.09 58 40.90 35.54 3.68 3.20 59 42.55 36.79 3.83 3.31 60 44.31 38.11 3.99 3.43 61 46.16 39.46 4.15	44	24.83	22.14	2.23	1.99	
47 27.45 24.48 2.47 2.20 48 28.39 25.32 2.56 2.28 49 29.38 26.20 2.64 2.36 50 30.43 27.09 2.74 2.44 51 31.53 28.02 2.84 2.52 52 32.68 28.99 2.94 2.61 53 33.90 29.98 3.05 2.70 54 35.17 31.01 3.17 2.79 55 36.50 32.08 3.29 2.89 56 37.89 33.19 3.41 2.99 57 39.35 34.34 3.54 3.09 58 40.90 35.54 3.68 3.20 59 42.55 36.79 3.83 3.31 60 44.31 38.11 3.99 3.43 61 46.16 39.46 4.15 3.55 62 48.11 40.88 4.33	45	25.67	22.90	2.31	2.06	
48 28.39 25.32 2.56 2.28 49 29.38 26.20 2.64 2.36 50 30.43 27.09 2.74 2.44 51 31.53 28.02 2.84 2.52 52 32.68 28.99 2.94 2.61 53 33.90 29.98 3.05 2.70 54 35.17 31.01 3.17 2.79 55 36.50 32.08 3.29 2.89 56 37.89 33.19 3.41 2.99 57 39.35 34.34 3.54 3.09 58 40.90 35.54 3.68 3.20 59 42.55 36.79 3.83 3.31 60 44.31 38.11 3.99 3.43 61 46.16 39.46 4.15 3.55 62 48.11 40.88 4.33 3.68 63 50.18 42.39 4.52	46	26.54	23.68	2.39	2.13	
49 29.38 26.20 2.64 2.36 50 30.43 27.09 2.74 2.44 51 31.53 28.02 2.84 2.52 52 32.68 28.99 2.94 2.61 53 33.90 29.98 3.05 2.70 54 35.17 31.01 3.17 2.79 55 36.50 32.08 3.29 2.89 56 37.89 33.19 3.41 2.99 57 39.35 34.34 3.54 3.09 58 40.90 35.54 3.68 3.20 59 42.55 36.79 3.83 3.31 60 44.31 38.11 3.99 3.43 61 46.16 39.46 4.15 3.55 62 48.11 40.88 4.33 3.68 63 50.18 42.39 4.52 3.82 64 52.39 43.99 4.72	47	27.45	24.48	2.47	2.20	
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51 31.53 28.02 2.84 2.52 52 32.68 28.99 2.94 2.61 53 33.90 29.98 3.05 2.70 54 35.17 31.01 3.17 2.79 55 36.50 32.08 3.29 2.89 56 37.89 33.19 3.41 2.99 57 39.35 34.34 3.54 3.09 58 40.90 35.54 3.68 3.20 59 42.55 36.79 3.83 3.31 60 44.31 38.11 3.99 3.43 61 46.16 39.46 4.15 3.55 62 48.11 40.88 4.33 3.68 63 50.18 42.39 4.52 3.82 64 52.39 43.99 4.72 3.96 65 54.76 45.71 4.93 4.11 66 57.29 47.54 5.16	49	29.38	26.20	2.64	2.36	
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53 33.90 29.98 3.05 2.70 54 35.17 31.01 3.17 2.79 55 36.50 32.08 3.29 2.89 56 37.89 33.19 3.41 2.99 57 39.35 34.34 3.54 3.09 58 40.90 35.54 3.68 3.20 59 42.55 36.79 3.83 3.31 60 44.31 38.11 3.99 3.43 61 46.16 39.46 4.15 3.55 62 48.11 40.88 4.33 3.68 63 50.18 42.39 4.52 3.82 64 52.39 43.99 4.72 3.96 65 54.76 45.71 4.93 4.11 66 57.29 47.54 5.16 4.28 67 60.04 49.50 5.40 4.46 68 63.06 51.61 5.68	51	31.53	28.02	2.84	2.52	
54 35.17 31.01 3.17 2.79 55 36.50 32.08 3.29 2.89 56 37.89 33.19 3.41 2.99 57 39.35 34.34 3.54 3.09 58 40.90 35.54 3.68 3.20 59 42.55 36.79 3.83 3.31 60 44.31 38.11 3.99 3.43 61 46.16 39.46 4.15 3.55 62 48.11 40.88 4.33 3.68 63 50.18 42.39 4.52 3.82 64 52.39 43.99 4.72 3.96 65 54.76 45.71 4.93 4.11 66 57.29 47.54 5.16 4.28 67 60.04 49.50 5.40 4.46 68 63.06 51.61 5.68 4.64 69 66.35 53.90 5.97	52	32.68	28.99	2.94	2.61	
55 36.50 32.08 3.29 2.89 56 37.89 33.19 3.41 2.99 57 39.35 34.34 3.54 3.09 58 40.90 35.54 3.68 3.20 59 42.55 36.79 3.83 3.31 60 44.31 38.11 3.99 3.43 61 46.16 39.46 4.15 3.55 62 48.11 40.88 4.33 3.68 63 50.18 42.39 4.52 3.82 64 52.39 43.99 4.72 3.96 65 54.76 45.71 4.93 4.11 66 57.29 47.54 5.16 4.28 67 60.04 49.50 5.40 4.46 68 63.06 51.61 5.68 4.64 69 66.35 53.90 5.97 4.85	53	33.90	29.98	3.05	2.70	
56 37.89 33.19 3.41 2.99 57 39.35 34.34 3.54 3.09 58 40.90 35.54 3.68 3.20 59 42.55 36.79 3.83 3.31 60 44.31 38.11 3.99 3.43 61 46.16 39.46 4.15 3.55 62 48.11 40.88 4.33 3.68 63 50.18 42.39 4.52 3.82 64 52.39 43.99 4.72 3.96 65 54.76 45.71 4.93 4.11 66 57.29 47.54 5.16 4.28 67 60.04 49.50 5.40 4.46 68 63.06 51.61 5.68 4.64 69 66.35 53.90 5.97 4.85	54	35.17	31.01	3.17	2.79	
57 39.35 34.34 3.54 3.09 58 40.90 35.54 3.68 3.20 59 42.55 36.79 3.83 3.31 60 44.31 38.11 3.99 3.43 61 46.16 39.46 4.15 3.55 62 48.11 40.88 4.33 3.68 63 50.18 42.39 4.52 3.82 64 52.39 43.99 4.72 3.96 65 54.76 45.71 4.93 4.11 66 57.29 47.54 5.16 4.28 67 60.04 49.50 5.40 4.46 68 63.06 51.61 5.68 4.64 69 66.35 53.90 5.97 4.85	55	36.50	32.08	3.29	2.89	
58 40.90 35.54 3.68 3.20 59 42.55 36.79 3.83 3.31 60 44.31 38.11 3.99 3.43 61 46.16 39.46 4.15 3.55 62 48.11 40.88 4.33 3.68 63 50.18 42.39 4.52 3.82 64 52.39 43.99 4.72 3.96 65 54.76 45.71 4.93 4.11 66 57.29 47.54 5.16 4.28 67 60.04 49.50 5.40 4.46 68 63.06 51.61 5.68 4.64 69 66.35 53.90 5.97 4.85	56	37.89	33.19	3.41	2.99	
59 42.55 36.79 3.83 3.31 60 44.31 38.11 3.99 3.43 61 46.16 39.46 4.15 3.55 62 48.11 40.88 4.33 3.68 63 50.18 42.39 4.52 3.82 64 52.39 43.99 4.72 3.96 65 54.76 45.71 4.93 4.11 66 57.29 47.54 5.16 4.28 67 60.04 49.50 5.40 4.46 68 63.06 51.61 5.68 4.64 69 66.35 53.90 5.97 4.85	57	39.35	34.34	3.54	3.09	
60 44.31 38.11 3.99 3.43 61 46.16 39.46 4.15 3.55 62 48.11 40.88 4.33 3.68 63 50.18 42.39 4.52 3.82 64 52.39 43.99 4.72 3.96 65 54.76 45.71 4.93 4.11 66 57.29 47.54 5.16 4.28 67 60.04 49.50 5.40 4.46 68 63.06 51.61 5.68 4.64 69 66.35 53.90 5.97 4.85	58	40.90	35.54	3.68	3.20	
61 46.16 39.46 4.15 3.55 62 48.11 40.88 4.33 3.68 63 50.18 42.39 4.52 3.82 64 52.39 43.99 4.72 3.96 65 54.76 45.71 4.93 4.11 66 57.29 47.54 5.16 4.28 67 60.04 49.50 5.40 4.46 68 63.06 51.61 5.68 4.64 69 66.35 53.90 5.97 4.85	59	42.55	36.79	3.83	3.31	
62 48.11 40.88 4.33 3.68 63 50.18 42.39 4.52 3.82 64 52.39 43.99 4.72 3.96 65 54.76 45.71 4.93 4.11 66 57.29 47.54 5.16 4.28 67 60.04 49.50 5.40 4.46 68 63.06 51.61 5.68 4.64 69 66.35 53.90 5.97 4.85	60	44.31	38.11	3.99	3.43	
63 50.18 42.39 4.52 3.82 64 52.39 43.99 4.72 3.96 65 54.76 45.71 4.93 4.11 66 57.29 47.54 5.16 4.28 67 60.04 49.50 5.40 4.46 68 63.06 51.61 5.68 4.64 69 66.35 53.90 5.97 4.85	61	46.16	39.46	4.15	3.55	
64 52.39 43.99 4.72 3.96 65 54.76 45.71 4.93 4.11 66 57.29 47.54 5.16 4.28 67 60.04 49.50 5.40 4.46 68 63.06 51.61 5.68 4.64 69 66.35 53.90 5.97 4.85	62	48.11	40.88	4.33	3.68	
65 54.76 45.71 4.93 4.11 66 57.29 47.54 5.16 4.28 67 60.04 49.50 5.40 4.46 68 63.06 51.61 5.68 4.64 69 66.35 53.90 5.97 4.85	63	50.18	42.39	4.52	3.82	
66 57.29 47.54 5.16 4.28 67 60.04 49.50 5.40 4.46 68 63.06 51.61 5.68 4.64 69 66.35 53.90 5.97 4.85	64	52.39	43.99	4.72	3.96	
67 60.04 49.50 5.40 4.46 68 63.06 51.61 5.68 4.64 69 66.35 53.90 5.97 4.85	65	54.76	45.71	4.93	4.11	
68 63.06 51.61 5.68 4.64 69 66.35 53.90 5.97 4.85	66	57.29	47.54	5.16	4.28	
69 66.35 53.90 5.97 4.85	67	60.04	49.50	5.40	4.46	
	68	63.06	51.61	5.68	4.64	
70 69.97 56.37 6.30 5.07	69	66.35	53.90	5.97	4.85	
	70	69.97	56.37	6.30	5.07	

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Scenes from the 40th National Convention

































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ZORNICKA



Convention Photos Courtesy of Ceil Gaughan.

PAS Performs at Slovak Heritage Festival

The Pittsburgh Area Slovak Folk Ensemble (PÁS) once again was invited to share some music and dance from "the Old Country" with audiences at the New Jersey Slovak Heritage Festival in Holmdel, New Jersey, on September 23, 2012. The invitation was even more special because of the opportunity to perform for the President of the Slovak Republic, Ivan Gašparovic, who visited the festival to mark its 35th anniversary.

PÁS, a group of 1st- through 5th-generation American Slovaks, presented a program of songs and dances from the Horehron region of Slovakia featuring the beauty and precision of their stamping and rhythmic movement.

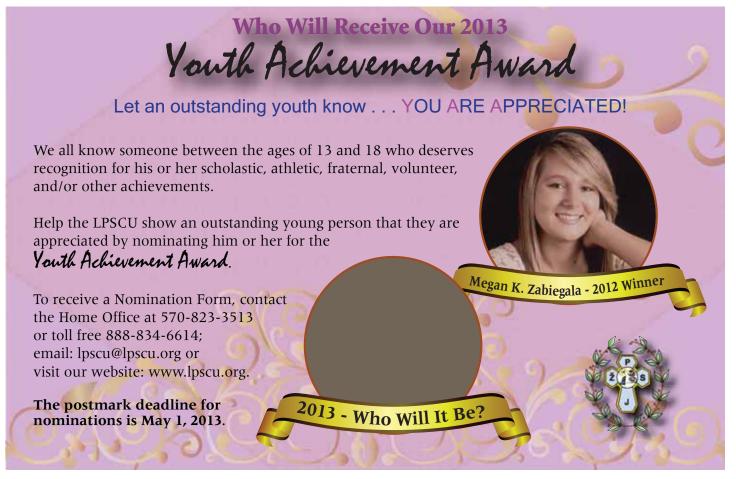
The program opened with members of the PÁS Junior Ensemble creating the atmosphere of the region by pretend-





ing to be sheep in the fields while women worked nearby. Soon, the celebration of spring and the flirting that begins after a long winter warmed up the stage as the adult ensemble began the lively program, highlighted by *Horehronsky Dupak*, in which young men and women compete to impress each other with unique dancing, and stamping "calls" to attract their romantic partner.

PÁS is proud to add this honor to its ever-lengthening list, which also includes performances at venues ranging from Slovak Day at Kennywood Park in Pittsburgh to repeat invitations to participate in Disney World's Performing Arts Onstage Program. PÁS was also invited to represent all Americans of Slovak descent in Det'va, Slovakia, at the 44th Annual *Folklórne Slávnosti Pod Polanou v Detve* (Folklore Celebration below Polana Mountain), and has performed in concert with the Pittsburgh Philharmonic Orchestra for its "Going Abroad" series.



Ladies Pennsylvania Slovak Catholic Union

Minutes of the Semiannual Board Meeting

September 21-23, 2012 🌣 Wilkes-Barre, Pennsylvania

Friday, September 21, 2012

Call to Order - Prayer - Pledge of Allegiance

President Theresa Kluchinski called the meeting to order at 8:50 a.m. Spiritual Advisor Rev. Philip Altavilla held a morning-prayer service which was followed by the Pledge of Allegiance. President Kluchinski asked to dispense with roll call since everyone was present.

Submission of Insurance

An application was received from Theresa Kluchinski.

Welcome Remarks

President Kluchinski welcomed everyone to the Semiannual Meeting and congratulated the officers who were elected at the 40th National Convention. She stated that the next four years will be critical so we need to work hard to find ways for our organization to thrive.

Approval of Agenda/Minutes

The agenda for the meeting was approved with two changes. The Minutes from the June 2, 2012, meeting were accepted with six changes regarding grammar.

Correspondence/Requests

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

Financial Report

Board members reviewed and discussed the following information:

- Quarterly Statement June 30, 2012
- Month End Balance Sheet/Revenue & Expense Accounts for August 2012
- Minor Beneficiary Account Listing
- Summary Market Value 2012 Spreadsheet
- Budget
- Investment Portfolio
- Statement of Investment Policy Objectives and Guidelines
- Employee Retirement Plan
- Employee Statement of Investment Policy Objectives and Guidelines
- Transaction Summary Report

Home Office

Secretary-Treasurer Savidge reported on the following:

- Colonial Supplemental Insurance Cafeteria Plan Resolution
- Employee Handbook Revisions
- Building
- Pennsylvania Insurance Department Pre-examination

Unfinished Business

The Board reviewed the following:

- Office Depot Program
- Strategic Plan

New Business

The Board was provided information and discussed the following:

- Dividend Resolution
- Term to 25
- Annuity Rate
- Branch Deposit Rate Review
- Change to Maximum Valuation Interest Rate
- American Fraternal Alliance Phase Two Consumer Research

Job Descriptions

The Board was provided and reviewed the job description for the Youth Achievement Award Committee.

Convention 2012

The Board was provided the following:

- Revised and approved copy of the Constitution and By-Laws
- Minutes from the Convention

The meeting was adjourned until Saturday.

Saturday, September 22, 2012

President Kluchinski called the meeting to order at 8:30. Spiritual Advisor Rev. Philip Altavilla was excused; however, he did provide prayer for Saturday and Sunday.

Convention 2016

The Board was provided information on the following for the 2016 Convention:

- Site Possibilities
- Recommended changes
- * Recommendation
- Constitution
- Daily Program
- Schedule/Program
- Budget

President Kluchinski received a fax from Spiritual Advisor Rev. Philip Altavilla, thanking the Board for the generous gift of a trip to Slovakia which was presented at the LPSCU 40th National Convention.

Compliance

The Board was provided the following:

- New York Regulation 200
- Code of Ethics
- Biographical Affidavit

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
- Public Relations
- Fraternalist of the Year
- Campaign

continued on page 18



UTILIZATION REPORT

	For September	Year-to-Date
	2012	2012
Prescriptions Filled:	31	300
Normal Retail Pricing:	\$1,392.53	\$16,488.33
ScriptSave Pricing:	\$ 651.80	\$ 5,931.39
Total Dollars Saved		
by LPSCU Cardholders:	\$ 740.73	\$10,556.94
Average Saved per		
Discounted Prescription	: \$ 30.86	\$ 39.99
Overall LPSCU Discounted	d	
Prescription Savings:	54.73%	64.95%

Our group's discounted prescription savings for September 2012 amounted to 54.73%. With our group's year-to-date 2012 discounted prescription savings averaging 64.95%, or \$39.99 per discounted prescription, our members benefit from the program every day.

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 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. If you do not have access to a computer to apply for a card, call the Home Office and the Home Office will apply for a ScriptSave® card for you. 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.

Veterans' Salute

We inadvertently omitted the following salute in our Veterans' Tribute in the November-December 2012 issue. We sincerely apologize for this oversight.

In honor and memory of my husband, **T.Sgt. Leo L. Lichman**, who served 44 months in the Air Force. ~ With love and pride, your wife Dorothy

Our Scholarship Recipients Explain...

The Importance of Life Insurance

One of the great uncertainties in life is that none of us quite knows exactly how and when our lives will end. It could be today, tomorrow, or 50 years from now. However, when it is your time, don't you want your family to feel financially stable and secure for the time ahead of them when you're not there? That's where life insurance comes in.

Life insurance is a form of risk management. In case of a disaster or a catastrophic event, life insurance is there to make sure that you will have the capital to pay for all your most important financial responsibilities without putting a burden on your family members after your death.

People sign up for some type of life insurance for the following reasons: to maintain the standard living of their family members, pay for any expenses from the funeral, provide a source of retirement income, to fund their children's education costs, and creating or sustaining their family's wealth. Life insurance can be acquired by just paying a monthly fee to a company. Life insurance is a hedge or a comfort for family members when an untimely death occurs, and if you care greatly about your family's well-being and future, life insurance is a very important thing to have.

Kaylee Macko Branch 213, Dallas, PA

Semiannual Meeting Minutes

continued from page 17

- Education
- Youth Achievement

Good of the Union

President Kluchinski asked if anyone had anything else for the good of the union. There being nothing else, the meeting adjourned until Sunday.

Sunday, September 23, 2012

President Kluchinski called the meeting to order. Vice President Anita Gregory and Spiritual Advisor Rev. Philip Altavilla were excused.

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

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

There being no further business to conduct, the meeting was adjourned.

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

FSNEPA Helps Domestic Violence Center

During their October 2012 meeting, held at the Ladies Pennsylvania Slovak Catholic Union headquarters 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 goods, bed linens, towels, baby products, car seats, 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 notfor-profit trade association, unites local leaders of fraternal benefit societies of Northeastern Pennsylvania. FSNEPA membership is comprised of seven fraternal benefit societies: the 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., Polish Women's Alliance of America, and Slovak Catholic Sokol. The efforts of fraternal benefit societies are primarily funded by the sale of life insurance and other financial service products.

The recipient of FSNEPA's donation, the Domestic Violence Service Center, has been providing emergency shelter and other services to battered and homeless women and their children since 1976. DVSC is currently celebrating 36 years of service to the communities of Luzerne and Carbon counties. DVSC's Bridge Housing Program also offers transitional housing for battered and homeless women and their children. In addition, DVSC offers a 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 profes-

2013 Office Closings

The LPSCU Home Office will be closed on the following days in 2013:

0 ,	
Tuesday, January 1	New Year's Holiday
Monday, February 18	Presidents' Day
Friday, March 29	Good Friday
Monday, May 27	Memorial Day
Thursday, July 4	Independence Day
Friday, July 5	Day after Independence Day
Monday, September 2	Labor Day
Monday, October 14	Columbus Day
Thursday, November 28	Thanksgiving Day
Friday, November 29	Day after Thanksgiving
Tuesday, December 24	Christmas Holiday
Wednesday, December 25	Christmas Holiday
Tuesday, December 31 Ne	w Year's Eve Holiday (½ day)
Wednesday, January 1, 2014	New Year's Holiday

sionals. For more information on the Domestic Violence Service Center, or to learn how to become a supporter of this organization, visit www.domesticviolenceservice.org or call 800-424-5600. DVSC is a member of the United Way.



Members of the Fraternal Societies of Northeast Pennsylvania present donated items to DVSC Development Director Tammy Rodgers (center). From left are Charlotte L. Androckitis, Magdalen Iskra, Bernie Regis, Martha Iskra, Director Rodgers, Mary Ann Ewasko, Bernard Kolodziej, Felicia Perlick, and Theresa Kluchinski.

Midwest Slovak Pastoral Seminar Held

The Annual Midwest Slovak Pastoral Seminar, held under the auspices of the Slovak Catholic Federation, took place on Sunday, September 23, 2012, at the Motherhouse of the Sisters of St. Casimir on Chicago's south side. Eva Bustamante, an employee of the Catholic Cemeteries of Chicago, spoke on the history of Our Lady of Sorrows Slovak Catholic Cemetery in Hillside, Illinois. The cemetery was founded in 1923 in Chicago's West Town neighborhood at the behest of Monsignor Victor Blahunka, pastor of Sacred Heart Slovak Parish.

After the presentation, attendees enjoyed a buffet dinner.

Robert Tapak Magruder



Present at the Midwest Slovak Pastoral Seminar were, from left, Father Kristian Libant, C.M., Honorary Slovak Consul for Chicago Rosemary Macko Wisnowski, and seminarian Matus Bohacik.

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LPSCU Donates to Catholic War Vets

For the 7th consecutive vear, the Catholic War Veterans of the United States is the recipient of a check representing donations from the members of the LPSCU in honor of our nation's veterans and those who are serving our country in the armed forces. Members' tributes are published annually in the November-December issue of Zornicka in conjunction with Veterans' Day. This marks the 12th year our



organization has honored our men and women in uniform for their service, past and present.

Pictured accepting the check from LPSCU Fraternal Activities Director Cecilia Gaughan is 2nd Vice Commander Joan Glover of Catholic War Veteran Post 454.

We are grateful to our members for their continuing support of this very worthy cause.

LPSCU Matching Fund Program

On January 1, 2011, the LPSCU initiated a Matching Fund Program for our Branches and Districts. In the program's initial year, we had one Matching Fund project.

As a fraternal benefit society, the LPSCU encourages our Branches and Districts to participate in a Matching Fund project for the benefit of a charitable organization. The funds that are raised from a matching fund event will be matched dollar for dollar by the LPSCU, up to a maximum of \$100 for a Branch event and \$200 for a District event. If a Branch or District prefers to make a donation to a charitable organization, that can be considered as a Matching Fund event except that the donation will be limited to 50% of the maximum amount, \$50 for a Branch and \$100 for a District. Each Branch and District is allowed two Matching Fund events per year.

For more information or to receive a copy of the Matching Fund Program Guidelines and Forms, contact the Home Office via phone 570-823-3513, toll free at 888-834-6614, by fax at 570-823-4464, or e-mail lpscu@lpscu.org.

LPSCU Educational Book Buy Program

The LPSCU introduced this fraternal benefit on January 1, 2007. The Book Buy Program assists our members attending college by reimbursing 10% of their college book expenses. This benefit is in addition to any educational award members may have received from the LPSCU.

How to qualify? You need only to purchase a **new 20 Payment Life** or **Whole Life policy** during the student's freshman, sophomore, junior, or senior years of college. Premiums must be paid on an annual, semiannual, or quarterly basis and must be current in order for the member to be eligible for this program. Student members can submit an LPSCU Educational Book Buy Program Application each school year and receive a 10% refund based on books purchased (limited to the amount paid for the annual premium on their 20 Payment Life or Whole Life policy).

Example: A 21-year-old female student purchases a \$10,000 20 Payment Life policy with an annual premium of \$87.60. (This does not include administration fee.) The student submits receipts totaling \$815.00 for book purchases. The benefit will reimburse the student \$81.50 (10% of the books purchased).

Student members may take advantage of this program for a maximum of four years. Simply complete the LPSCU Educational Book Buy Program Application and attach your book receipt. It's as simple as that! And in addition to receiving this reimbursement, you are protected with valuable life insurance!

For an application, please contact the Home Office at 570-823-3513, toll free at 888-834-6614, fax 570-823-4464, e-mail us at lpscu@lpscu.org, or check our website at www.lpscu.org.

In Memoriam

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

Name	Branch	Location
*Genevieve J. Simalchik	7	Exeter, PA
Loretta Krieger	8	Jessup, PA
Helen B. Kosco	19	Swoyersville, PA
Frank Matz	39	Drums, PA
Florence Granchi	42	Pittsburgh, PA
Francis J. Kostovcik	42	Pittsburgh, PA
Josephine Miller	90	Johnstown, PA
*John A. Gregus	156	Coaldale, PA
Margaret A. Moran	167	Sterling Heights, MI
Helen A. Lutkoski	197	Wilkes-Barre, PA
Paul B. Laikaitis	197	Wilkes-Barre, PA
Ruth Bartivic	197	Wilkes-Barre, PA
Angeline Grivensky	213	Dallas, PA

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*Multiple certificates

Slovak Heritage Society Holds Slovak Picnic

The Slovak Heritage Society of Northeastern Pennsylvania held its annual traditional Slovak picnic last fall in the Nuangola Park of St. Matthew's Lutheran Church, North Main Street, Wilkes-Barre, Pennsylvania.

Members and guests enjoyed a varied menu of food well-known to Slovak families including piggies, halushki, goulash, pirohi, bean salad, dill pickle soup, plus hot dogs, hamburgers, and corn-on-the-cob. Picnic co-chair Michael Stretanski of Kingston was in charge of food preparation.

Elaine Palischak from Plymouth, the other co-chair, guided program activities including group singing accompanied by John Sinkovich of Hazleton on keyboard. Attendees also enjoyed guessing games and winning door prizes. A special raffle was held on for a "Slovak Food Basket" containing items reminiscent of childhood in Slovak families. The basket, prepared and donated by David Kolesa of Luzerne and

The LPSCU Needs Your Help

You can help the LPSCU fulfill its unique mission by asking your United States House member to co-sponsor a resolution supporting fraternal benefit societies. The federal government is facing record deficits and examining every possible option of increasing revenues. While the fraternal tax exemption that funds our branch/district system, member programs, and community service activities is not under direct threat today, tax reform is almost certain to be on the congressional agenda in 2013, and now is the time to build awareness in Congress for the LPSCU and our important mission.

That is why we are joining other fraternal organizations that are members of the American Fraternal Alliance to support House Congressional Resolution #116. The resolution promotes fraternalism and praises the essential role organizations like the LPSCU play for our members and their communities. It provides an opportunity for members of the House of Representatives to go on record supporting the work not-for-profit fraternals do throughout the nation.

Go to the American Fraternal Alliance website www.fraternalalliance.org and under the tab "Advocacy" found at the top of the website click on "The Take Action". Simply enter your contact information and the system will automatically identify the correct House member for you to contact, determine if the Representative is a current co-sponsor of the resolution, and prepare an email asking the Representative to become a cosponsor or an email thanking the Representative for being a co-sponsor. It's that simple!

Thank you for getting involved in this important grass-roots campaign!

Theresa A. Kluchinski LPSCU National President Carl Lanowski of Dunmore, included kolbasi, cabbage, mushrooms, canned vegetables, and much more, all stirring happy memories.



Picnic attendees are shown proudly holding the Slovak flag. Chairperson of the Slovak Heritage Society, Philip R. Tuhy of Wilkes-Barre, is at far left.



Having fun "shucking corn" at the annual picnic are Slovak Heritage Society Treasurer Jackson Hendershot (left) and his wife, Anna, of Wilkes-Barre, with board member Anthony Palischak (center) of Plymouth.



Selling chances to win a special "Slovak Food Basket" is Constance Plesniak of Wilkes-Barre, assisted by SHS President Philip R. Tuhy (seated).

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A Firefighter Who Was Always Prepared



Remle Winand and children (from left) Levi and Mia with financial advisor Michael Tokushige

Im Winand was not yet married when he met Michael Tokushige, a financial advisor, but he was already thinking ahead, asking about life insurance for himself and his fiancée, Remle. Just 28, he was fit and muscular, and spent as much time as he could in the Pacific Ocean off

CALCULATE YOUR NEEDS point in ca



For an estimate of how much life insurance you would need to help safeguard your family's financial future, use LIFE's online calculator at www.lifehappens.org/ lifecalculator. Honolulu, where he was a parasailing and scuba diving instructor, as well as a boat captain. Many young people barely give life insurance a thought, but Jim "was already on the right path," Tokushige recalls. "He was really concerned about taking care of his wife-to-be."

Jim knew that if he bought life insurance while he was young and healthy he could lock in low premiums on a policy that would grow over time. In the years that followed, Jim took a position as a firefighter at the Honolulu

Fire Department. He kept in touch with Michael and bought additional life insurance coverage for himself and Remle as their family grew to include two children. Then in late 2006, Jim called to share some crushing news. He had been diagnosed with colorectal cancer.

As Jim fought the cancer in the months that followed, he never stopped preparing for his family's future. At Tokushige's suggestion, he invoked a provision in his original policy that allowed him to apply some of its dividends toward increasing the death benefit. He passed away in July 2007, just 15 days shy of his 39th birthday. Today, proceeds from Iim's individual policies, as well as additional coverage through the fire department, allow Remle the time and financial security to home school their

two children, Mia, 6, and Levi, 4. "He was an amazing man who always thought about things and prepared," says Remle. "He made it possible for us to continue living the way we always wanted to."

Review Your Insurance Needs Annually

our life insurance needs change as circumstances in your life change. That's why it's a good idea to re-examine your life insurance needs at least once a year and certainly when big changes occur. Here are a few of the major "life events" that typically impact your insurance needs:

- Getting married
- · Having a child
- Buying or refinancing a home
- Getting a promotion
- Changing jobs
- Becoming responsible for aging parents
- Change in marital status

An annual life insurance review could mean the difference between a financially secure future for your loved ones and a life of financial struggles. So if you haven't examined your needs lately, don't put it off another minute.



The Life and Health Insurance Foundation for Education is a nonprofit organization dedicated to helping consumers make smart insurance decisions to safeguard their families' financial futures. © 2009 LIFE. All rights reserved.

Ladies Pennsylvania Slovak Catholic Union

3rd Quarter Report

3rd Quarter 2012 3rd Quarter 2011

Assets	3r	d Quarter 2012	31	rd Quarter 2011
Investments	. \$	14,503,196.00	\$	13,893,365.00
Certificate of Deposit	. \$	96,000.00	\$	96,000.00
Cash on Deposit	. \$	235,034.00	\$	620,090.00
Mortgage Loans	. \$	1,208.00	\$	4,639.00
Real Estate Owned		132,789.00	\$	139,803.00
Other Assets		74,081.00	\$	54,265.00
Totals	. \$	15,042,308.00	\$	14,808,162.00
Liabilities & Fund Balance	3r	d Quarter 2012	31	d Quarter 2011
Fund Balance	. \$	3,805,321.00	\$	3,810,705.00
Interest Maintenance Reserve	. \$	211,898.00	\$	240,303.00
Amt. Retained as Trustee	. \$	84,070.00	\$	91,012.00
Aggregate Reserve-Life Certificates		10,459,144.00	\$	10,156,942.00
Other Liabilities	. \$	481,875.00	\$	509,200.00
Totals		15,042,308.00	\$	14,808,162.00
Revenues	3r	d Quarter 2012	3r	d Quarter 2011
Premium Income	. \$	204,474.00	\$	170,475.00
Investment Income	. \$	579,825.00	\$	581,667.00
Income - Other	. \$	31,500.00	\$	46,278.00
Totals		815,799.00	\$	798,420.00
Expenses	31	rd Quarter 2012	3r	d Quarter 2011
Death Claims		219,762.00	\$	157,325.00
Endowments		22,669.00	\$	14,878.00
Cash Surrenders		54,764.00	\$	59,407.00
Dividends		-	\$	-
Increase in aggregate reserves		146,000.00	\$	126,000.00
Commissions (new and renewals)		5,238.00	\$	4,170.00
General Operating Expenses		239,607.14	\$	191,448.20
Officers and Committee Expenses		25,105.02	\$	23,525.42
Actuarial/Accounting Expense		59,515.00	\$	109,449.44
Investment Mgt. Fee		12,849.67	\$	14,524.93
Official Publications		55,102.47	\$	53,453.36
Travel Expense		7,270.89	\$	5,660.55
Bureau and Association Dues		920.00	\$	1,240.00
Donations	*	16,690.00	\$	4,545.00
Scholarships		10,850.00	\$	9,400.00
Fraternal Activities		7,116.81	\$	5,724.10
Insurance Taxes, Licenses & Fees		26,678.00	\$	25,522.00
Sub Total		910,138.00	\$	806,273.00
Net Gain/Loss From Operations		(94,339.00)	\$	(7,853.00)
Net Realized Capital Gain (Loss)	. \$	35,810.00	\$	61,183.00
Total	. \$	(58,529.00)	\$	53,330.00

SAVE THE DATE!

Slovak Catholic Federation Convention September 15-17, 2013 Wilkes-Barre, Pennsylvania

Watch future issues for more info!

Slovak Radio Hour Holds Dinner-Dance

The Slovak Radio Hour held its 30th annual Dinner-Dance on October 6, 2012, at the Slovak Catholic Sokol Center, Southside, Pittsburgh, Pennsylvania.

Among those who attended the event were Cynthia M. Maleski, Esq., FCSLA national president, and LPSCU Pittsburgh District members Margaret Glassbrener, Sylvia Goda, Mary Heckel, Mary Ann and Tom Kaylor, Ann and Arnold Krohmaly, Susan Lazur, Janice Mathews, Ann and Elizabeth Melko, Dolores Sakal, Joseph Senko (Slovak Honorary Consul for Pennsylvania), Elva and Ed Silay, and Florence Wackowski.

Everyone enjoyed the entertainment by the young Pittsburgh Slovakians. Sue and Rudy Ondrejko choreograph as well as participate in the performances of the adult Slovakians. They also broadcast the Slovak Radio Hour every Sunday from 3:00 to 4:00 p.m. on radio station WPIT (730 AM). (You can listen live at www.wpitam.com).

The Jurasi Family Band from New Jersey provided music throughout the evening.







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PAS Performs at McKeesport Ethnic Festival

Pittsburgh District President Dolores Sakal (pictured front row, second from left, in photo top right) visited with some of the Pittsburgh Area Slovak (PAS) performers prior to their performance at the McKeesport International Village Festival in August 2012. The festival, which attracts several thousand people each year, features many ethnic food booths

NJ/NY Alliance Holds Annual Meeting

The New Jersey/New York Fraternal Alliance held its Annual Meeting October 4-5, 2012, at the Golden Nugget Casino Resort in Atlantic City, New Jersey. The NJ/NY Fraternal Alliance, a non-profit, is a trade association uniting 31 fraternal benefit societies doing business in the states of New Jersey and/or New York. Attending the meeting were LPSCU National President Theresa Kluchinski and National Secretary-Treasurer Mary Jo Savidge.

The Annual Meeting of the alliance provides information to its members by coordinating presentations on topics and regulations relevant to the fraternal benefit network. Some of the presenters this year included Joseph Annotti, president and CEO, American Fraternal Alliance; Ed DePersis, Bruce and DePersis; Allan Ferrone, CPS Actuaries Inc.; and Peter Hart, New Jersey Insurance Department.

The Alliance also supports a number of community nonprofit organizations including the Atlantic City Rescue Mission, Habitat for Humanity, and the Debbie Bochanski

At the 2012 Annual Meeting, Mary Jo Savidge was elected to the New Jersey/New York Fraternal Alliance Board of Directors.



Pictured are, front row, L-R: Cynthia Macon, secretary-treasurer; Richard Cecchi, 2012-2013 president; Justine Wesnak, 2nd vice president; and Frederick Durso, immediate past president. Middle row, L-R: John Wanko, Phyllis Rooney, Mary Jo Savidge, Christine McMullen, and Daniel Pollaci, all directors. Back row, L-R: Steven Pogorelec, director and Milan Kovac, legislative chairman.

and entertainment groups who represent various European countries. The bottom photo shows PAS during their performance.

Photos courtesy of Sylvia Goda





WPSCA to Hold Slovak Language Classes

The Western Pennsylvania Slovak Cultural Association announces its schedule for upcoming Intermediate and Advanced Slovak Language Classes.

Intermediate Slovak Language Classes will be held from 6:30 to 8:00 p.m. every Tuesday beginning February 19, 2013, and running through April 9, at the Brashear Association, 2005 Sarah Street, Pittsburgh, Pennsylvania. The Association can be reached at 412-431-2236. Tuition is \$15 for WPSCA members and \$20 for non-members.

Advanced Slovak Language Classes will be held from 7:00 to 8:45 p.m. every Tuesday, from April 16 through June 4, 2013, at Mt. Lebanon Public Library, 16 Castle Shannon Blvd., Pittsburgh (412-531-1912). Tuition is free.

Bozena Hilko is the instructor for both classes. To make a reservation for either class, call Joe Senko at 412-956-6000 or Albina Senko at 412-343-5031.

Slovak Catholic Federation Seeks Contributors for *The Good Shepherd* Annual

Dobry Pastier (**The Good Shepherd**), edited by Sister Bernadette Marie Ondus, SS.C.M., and published annually by the Slovak Catholic Federation, is compiled of articles focusing on topics which are of interest to Slovak-American Catholics. The Federation is once again accepting articles for inclusion in its 2013 edition. Potential contributors should note that while the scope of the publication is broad, articles solely political in nature will not be accepted.

The deadline for all articles is May 1, 2013. Due to the publication schedule, articles received after the deadline will not be included in the annual. The annual will be available for distribution in the latter part of 2013.

In order to facilitate the editing and printing of *The Good Shepherd*, the following guidelines are established for authors who would like their work to be considered for inclusion in the annual:

GENERAL INFORMATION

- All articles must be type-written in upper and lower case, double-spaced, in Microsoft <u>WORD</u> format in 12 point, Times New Roman font. For the sake of the editor, <u>please do not capitalize all words (or entire sentences)</u> or use unnecessary punctuation such as double exclamation points, etc. The article layout should be similar to articles printed in daily newspapers and magazines.
- English articles should be e-mailed to Sister Bernadette Marie Ondus, SS.C.M, Editor, at: bernsscm@yahoo.com. In this age of modern technology, it is faster and more cost effective to work from a text that is provided digitally instead of having to retype the entire article from scratch.
- If it is not possible for an article to be e-mailed, an original "hard copy" may be mailed to Sister Bernadette at Villa Sacred Heart, Danville, PA 17821-1698. "Hard copy" means that articles are either typed or hand-written by the author. **Please do not send photo copies of articles or photos.**
- To be accepted for publication, articles must be between three and ten typewritten pages. Articles fewer than three pages or beyond ten pages will not be accepted.

USE OF PHOTOS

- If using photos within the article, **photos must be included at the same time the article is sent to the Editor.** (If sending photos digitally, save as separate JPGs to accompany the article.) Please indicate where photos are to be placed within the body of the article. Be sure to properly identify the persons, places and/or situations depicted in the photo(s). If no indication is given as to where, within the article, the photos are to be inserted, the photos will not be used.
- In the event that an article is e-mailed and photos are not included as attachments, the actual photographs, along with a hard copy of the article, must be mailed to Sister Bernadette Marie for inclusion in the article. (If more convenient, photos can also be saved to a CD which the printer can then link up with the article.) Once again, please be sure that the photos are properly identified and note where, within the article, the photos are to be inserted. Photos must always accompany the article for which they are intended.
- Captions must be included with the photos. This allows readers to better understand the relationship of the photo to the content of the article.

ARTICLES IN SLOVAK

• It is preferred that articles be written in English. Articles submitted in Slovak will be sent to a third party for editing.

Please note: Articles submitted in Slovak that need to be typeset are set by a person who does not read or understand Slovak; therefore, it is imperative that the author include all appropriate accent marks, diacritical letters, and other special characters. Correct punctuation is essential. Use commas and periods where appropriate, not dashes. All Slovak articles must be checked for accuracy before they reach the typesetter.

Slovak articles can be e-mailed to Sister Bernadette Marie, but a
hard copy (including all accents) must also be mailed to her.
(Please indicate that the article was both mailed and emailed.)
Frequently, accent marks, diacritical charters, and other special
characters do not come through properly when articles are emailed. Having a hard copy of the article, appropriately marked,
will save valuable time and minimize errors.

As Editor, Sister Bernadette Marie retains the right to correct grammatical errors, delete repetitions, rearrange ideas to make them clearer, etc. Sister Bernadette Marie also retains the right to determine the appropriateness of articles for the publication. However, she will not substantially change the author's ideas without first consulting the author.

Our sincere thanks to all the faithful contributors to *The Good Shepherd*! Your contributions, year after year, ensure that the Slovak Catholic Federation is able to provide a quality annual which helps celebrate our Catholic faith, preserves our Slovak heritage, and allows our readers to stay in touch with what's happening in the Catholic Church, in Slovakia, and in the Slovak-American community.

We are looking forward to your contributions again this year.

Reverend Philip A. AltavillaNational President
Slovak Catholic Federation

Cooking Corner

ZUCCHINI CAKE

½ cup oil ½ cup melted margarine/butter

½ cup sugar 1 cup brown sugar

3 eggs 2 cups zucchini (peeled and grated;

½ cup buttermilk do not remove juice)

Mix and blend together above ingredients. (I use a wisk to mix the batter.)

Add to above mixture:

2½ cups flour 1 tsp. salt

2 tsps. baking soda ½ tsp. baking powder 4 Tbsps. cocoa ½ tsp. cinnamon

Beat well, until smooth. Grease and flour 2 bread pans. Bake at 350 degrees for 50 minutes.

Optional: Before pouring into

pans add:

Cup of chopped nuts or Cup of blueberries or Cup of mini chocolate chips or peanut butter chips

Theresa A. Kluchinski



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Dear Junior Members,

On November 6, 2012, we elected a President. But how many of you know how that process comes about?

The presidential and vice presidential candidates from each party run on the same ticket as a team. According to the rules set down by the Constitution, each state is allotted a certain



number of votes. These are called electoral votes. Each state has a different number of electoral votes, depending on its population. In most cases, the winning ticket in each state wins all of that state's electoral votes.

When we talk about this election process, we say that our president and vice president are elected by the Electoral College. There is really no college with a campus and students. Another meaning for "college" is a group that meets and has special duties. That is what the Electoral College is about.

The Electoral College has the duty to elect the president of the United States. The total of electoral votes is based on the total members of Congress; Senators and Representatives from the 50 states and from Washington, D.C. Each state is allotted the number of electoral votes equal to the number of members that it has in the U.S. Congress. The political party in each state nominates a set of electors equal to its number of Congressmen/women.

We voted on November 6th and by late that evening we knew who the winner was based on the number of electoral votes he received. However, there are other steps that make it official.

Good Dental Health

February is National Children's Dental Month.
Dental care begins at birth.
Primary teeth, or baby teeth, are important because they help children chew food, speak clearly, and retain space for the permanent teeth that begin to erupt at the age of 5 or 6.



The American Academy of Pediatrics suggests that parents begin to clean their child's teeth immediately upon the arrival of the first tooth. A piece of gauze or a damp cloth can be used to wipe an infant's tooth. Older children can begin to use a toothbrush with a floride toothpaste. Dental floss can also be used with parents' guidance.

A balanced diet, proper brushing habits, and regular checkups are all important for the healthy development of teeth. And remember, children who learn to take good care of their teeth early in life will most likely continue these habits as teenagers and adults.

In December, the electors from each state meet in their state capitals to cast their votes. They are expected to vote for the ticket that won the popular vote in their state. (It has happened that unfaithful electors did not cast their vote for the winners, but this is very rare and unusual.)

These electoral votes are put into sealed envelopes and sent to the president of the U.S. Senate. On January 6th, the Senate president opens the envelopes and reads the results before a joint meeting of the Senate and House of Representatives.

If there would be a tie, or if no one gets the minimum amount of electoral votes required, the House of Representatives must decide who will become president. Each state has only one vote. This rare occurrence has happened only twice in our history, to Thomas Jefferson in 1800 and John Quincy Adams in 1804.

Cecilia B. Gaughan, Fraternal Activities Director

February Highlights

February, along with January, was introduced onto the Roman calendar by Numa Pompilous when the calendar was extended from $10\ \text{to}\ 12\ \text{months}$. The word February

comes from the word *februa*, which means cleansing or purification and reflects the rituals undertaken before spring.

February is a month full of notable dates and personalities.

February 2 is Candlemas Day, an ancient festival marking the mid-point of winter, halfway between the shortest day and the spring equinox. It was the day when all the candles that were to be used in church during the coming year were bo

church during the coming year were bought into the church to be blessed. Thus, a "mass" for the candles.

The 2nd is also Groundhog Day. It is said this small, furry mammal comes out of his snug underground burrow on that date to predict the weather for the next six weeks.

On February 12th we celebrate the birthday of Abraham Lincoln, the 16th President of the United States. He is perhaps our most beloved president.

February 14th is Valentine's Day. This was originally thought to be the day on which birds chose their mates. The British had some charming traditions associated with Valentine's Day. It was said if a woman saw a robin flying overhead that day, she would marry a sailor. If she saw a sparrow, she would marry a poor man and be very happy. And if she saw a goldfinch, she would marry a rich man.

The first President of the United States, George Washington, was born on February 22. He is called the Father of Our Country.

Many other notable people celebrate their birthdays in February. Among them are Elvis's daughter, Lisa Marie Presley, former Russian President Boris Yeltsin, biologist Charles Darwin, "Twilight" actor Taylor Lautner, aviator Charles Lindbergh, and baseball great Babe Ruth.

Kids' Korner

Pat Gaughan is a 14-year-old freshman at Holly Springs High School in Holly Springs, North Carolina. The following essay was an assignment for his 9th grade English class. Pat is a member of LPSCU Branch 38 and is originally from Downingtown, Pennsylvania. He is the son of Tim and Beth Gaughan, and brother of Mary Gaughan.

Background Information Essay

Dear Mrs. Ethridge,

Hello. My name is Pat Gaughan. I was born in Downingtown, Pennsylvania, then moved to Holly Springs when I was twelve. I enjoy playing sports, and I play baseball and basketball. Listening to music and playing guitar are also what I like to do. I try to hang out with my friends a lot and as much as I can. Having fun is pretty important to me, and I like to have a good time.

I view myself as a pretty good student because I always try to get good grades. Working with a partner or a group is a strength for me. Working alone is a weakness because sometimes I will get bored or tired of working and then I will get distracted by the smallest thing which results in me not really working. I usually get all A's and B's but sometimes I will get a C in math. For school, I try to get my work finished and handed in on time, and get good grades on that work. I have a pretty good attitude towards school, but I don't like waking up early in the morning.

From this class, I expect to get better at writing, reading, and grammar. In English, I do not like to write essays that much. There is not really anything that I would like to be specifically covered in the class this year. I am both a visual

Kids in the Kitchen

MUFFIN MANIA

This will warm up your kitchen with delightful smells in a hurry. You'll need:

2 cups of flour 2 eggs 1 Tbsp. baking powder 1 cup of milk ¼ cup sugar ½ cup of canola oil ¾ tsp. of salt 1½ tsp. vanilla extract

Preheat oven to 400 degrees. Coat a 12-cup muffin pan with cooking spray or line with paper liners. In a medium size bowl, combine flour, baking powder, sugar, and salt. In a large bowl, beat eggs, milk, oil, and vanilla for 1 minute on medium speed. Add flour mixture. Beat just until no streaks of flour remain. Do not over mix. Spoon batter into muffin cups and bake for 18 to 20 minutes or until the tops of the muffins spring back when pressed lightly. Transfer to rack to cool.

For other variations, make a streusel topping to put on the muffins before baking. For cinnamon sprinkle topping, mix 3 tbsp. of sugar and 1 tsp. of cinnamon. For a blueberry streusel, add blueberries to the cinnamon-sugar mixture. For oatmeal raisin muffins, stir 1 cup of raisins into the batter and top with rolled oats.

-----CLIP AND SAVE-

and kinesthetic learner. Depending on the subject, I can learn something just by hearing how to do it, but I mostly like seeing what I am doing and learning, and I like doing hands-on work.

All throughout high school I do not simply just want to pass. I want to do great, go to college, and be successful in life. Some of my goals for this year are to get good grades, and to stay out of serious trouble. Another one of my goals is to not get thrown in a trash can or shoved into a locker. I am not sure if I want to play sports on any of the school teams or do any other extracurricular activities. Overall, this year I just want to get good grades, be successful, and stay out of trouble.

One of my long-term goals is to graduate high school, then go to a good college, and then get a job somewhere. This is important to me because I want to have a good education, and I want to go off into the world and do something meaningful. I do not want to be living on the street asking people for food and money. I want to have a house, a car, and belongings of my own. A good job that has a high yearly income would suit me pretty well. I do not want to be dropping fries, and flipping burgers at McDonald's for a living.

Sincerely,

Pat Gaughan

Why's Your State Special?

New Mexico – "Smokey Bear," symbol of the National Forest Service, was rescued as an orphaned cub from a 1950 forest fire here.

New York – The first presidential inauguration was held here when George Washington took the oath of office in New York City on April 30, 1789.

North Carolina is the birthplace of the first English-born child in America. She was born on Roanoake Island in 1587.

North Dakota is home to the exact geographic center of North America, in Pierce County, near Balta.

Ohio – The first electric traffic lights were invented and installed in Cleveland in 1914. The hotdog was also invented in Ohio in 1900.

Oklahoma has operating oil wells on the grounds of its state capital. And Oklahoma City boasts the first parking meter, installed in 1935.

Oregon – Portland is home to the world's smallest park – totaling 452 inches – created on St. Patrick's Day for leprechauns and snail races!

Pennsylvania – The first magazine in America was published in Philadelphia in 1741. Lasting just 3 months, it was called the *American Magazine*.

Rhode Island – The White Horse Tavern is the nation's oldest operating tavern, built in 1673. The state is also famous for its Rhode Island Red chickens, first bred in 1854,

South Carolina – Summer County is home to the world's largest gingko farm and the first tea farm in the U.S. was created near Summerville in 1890.

South Dakota boasts the world's largest natural, indoor warm-water pool, Evans' Plunge in Hot Springs.

PERIODICAL

The New Evangelization

continued from page 3

cerebral homily. But he began by asking, 'Seminarians: do me and the Church a big favor. When you walk the streets of Rome, smile!" The New Evangelization is accomplished with a smile, not a frown. The mission to share the Gospel of Jesus is all about a "yes" to everything decent, good, true, beautiful, and noble in the human person. The Church is about a "Yes!" not a "No!" In the midst of a world that is often sad, dark, and depressed, you and I are sent to be people of joy, thus becoming ourselves infallible signs of God's presence!

Along with being people of joy, we are also called to be people of love. The love that we are called to embrace and share with others is not a nebulous love, but is a love made incarnate and real through us. This love is expressed in the care and concern we show for others, especially the poor, lonely, and forgotten. Commenting on the rapid growth of Christianity in the ancient world, Tertullian said, "See how they love one another." The practical ways that Christians loved and cared for each other and for those who were non-Christian, became inspirations which led many to embrace the faith. As Jesus said, "Thus will all know that you are my disciples if you love one another." (John 13:35).

In this New Year, may each of us discern how we can involve ourselves in the New Evangelization. Through personal growth in our friendship with Jesus and the knowledge of our Catholic faith, may we more willingly share that same faith with great joy and love to a world that so badly needs a message of hope and new life! May the joy and love we find in and through Jesus be contagious and inspirational!

"God, our Father, we pray that through the Holy Spirit each of us might hear the call of the New Evangelization to deepen our faith, grow in confidence to proclaim the Gospel, and boldly witness to the saving grace of your Son, Jesus Christ, who lives and reigns with you, in the unity of the Holy Spirit, one God, forever and ever. Amen."

Rev. Philip A. Altavilla

A Happy and Healthy New Year to All Our Members and Their Families

THE ANNE (SHINAL) CICHY MEMORIAL AWARD

\$500 Award

The LPSCU is once again 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 LPSCII
- Must attend an accredited college/university in the fall of 2013 on a full time basis, pursuing a degree in the health care field. Proof of acceptance/attendance must be provided.
- Must provide a wallet-size photo to accompany the application.

The recipient of this award shall be selected by a random drawing from among all the qualified applicants. The awardee will receive \$500. No individual shall be eligible to receive this award more than two times.

Applicants must meet all criteria outlined above and provide data indicated to be eligible. 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, 2013.**

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