



## PFA Names

*Mary Ann Ackerman*  
Its 2013

*Fraternalist of the Year*

At the 102nd Annual Meeting of the Pennsylvania Fraternal Alliance held on October 27-29, 2013, at the Hershey Lodge in Hershey, Pennsylvania, Mary Ann Ackerman, honorary vice president of the LPSCU, was honored as the PFA's 2013 Fraternalist of the Year.

During the luncheon program on October 28, Irene Jugan, PFA Fraternalist of the Year chairperson, read a history of the volunteer accomplishments of this year's awardee. As Mary Ann's name was announced as the Fraternalist of the Year, she was honored with a standing ovation by the delegation. Mary Ann was presented with a beautiful medallion inscribed "Keystone Fraternal Alliance - Organized 1901." The back of the medallion is inscribed "Fraternalist of the Year Mary Ann Ackerman 2013." She also received a plaque engraved "Fraternalist of the Year - Pennsylvania Fraternal Alliance - In grateful recognition for your dedicated service to the Fraternal Community we hereby honor Mary Ann Ackerman in appreciation for her service to the Alliance and the Fraternal Benefit System on the 28th day of October, 2013."

Mary Ann was overwhelmed to receive the award. She expressed her heartfelt thanks to the PFA for selecting her as their Fraternalist of the Year. She also thanked the LPSCU for nominating her for the PFA award. Present at the awards luncheon were members of Mary Ann's family: son Bernard Ackerman with wife, Carey, and their daughter, Elizabeth; daughters Marilyn Geiger and Annette Ackerman; and sister Bernadine Pringer and daughter, Theresa Slack. Also present, representing the LPSCU, were President Theresa Kluchinski, Secretary-Treasurer Mary Jo Savidge, Public Relations Director and LPSCU Fraternalist of the Year Chairperson Margaret A. Ferri and her husband, John.

It was a delight to see Mary Ann receive this distinguished award. It brought honor and recognition not only to Mary Ann, but to the LPSCU as well. Additional photos from the award ceremony can be found on page 9.

To read about Mary Ann's volunteer work and accomplishments that qualified her for this award, see the cover story published in the May-June 2013 issue of *Zornicka*.



*Seated L-R: Margaret A. Ferri, honoree Mary Ann Ackerman, Bernadine Pringer, and LPSCU President Theresa Kluchinski. Standing, L-R: John Ferri, Bernard Ackerman, Carey Ackerman, Elizabeth Ackerman, Annette Ackerman, Marilyn Geiger, and LPSCU Secretary-Treasurer Mary Jo Savidge.*

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## Calendar of Events

### JANUARY

- 20** — **Deadline to submit articles for March/April Zornicka.**
- 22** — Annual March for Life in Washington, D.C.

### FEBRUARY

- 15** — Deadline to apply for a 2014 Slovak Gardens Scholarship Award. *Details on page 29.*

### MARCH

- 11-12** — Slovak Catholic Federation Meeting, Wilkes-Barre, Pennsylvania
- 20** — **Deadline to submit articles for May/June Zornicka.**
- 20** — LPSCU Internal Audit (Thursday)
- 21-22** — LPSCU Annual Meeting

### APRIL

- 1** — Deadline to nominate a member as our 2014 Fraternalist of the Year.
- 26-29** — President/Secretary Section, American Fraternal Alliance, Savannah, Georgia
- 30** — Deadline to apply for a 2014 College Scholarship Award. *See page 6.*

### MAY

- 3** — Join Hands Day
- 20** — **Deadline to submit articles for July/August Zornicka.**

### JUNE

- 1** — Deadline to nominate a young member for our 2014 Youth Achievement Award. *Details on page 20.*
- 14** — LPSCU Telephone Conference Meeting

### JULY

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

### SEPTEMBER

- 4-6** — American Fraternal Alliance Annual Meeting, Austin, Texas
- 16** — Slovak Catholic Federation Meeting, Youngstown, Ohio
- 19-20** — LPSCU Semiannual Meeting, Bethlehem, Pennsylvania
- 20** — **Deadline to submit articles for November/December Zornicka.**

### NOVEMBER

- 20** — **Deadline to submit articles for January/February 2015 Zornicka.**

### DECEMBER

- 13** — LPSCU Telephone Conference Meeting
- 31** — Deadline to submit a family recipe for our LPSCU Convention Cookbook. *See page 14 for details.*



(USPS 699-520)



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# Spiritual Advisor's Message

## “The Gospel of Joy”



Fr. Altavilla

At the conclusion of the Year of Faith, called for by Pope Emeritus Benedict XVI on Sunday, November 24, 2013, the Solemnity of Jesus Christ, the Universal King, His Holiness, Pope Francis issued his first Apostolic Exhortation entitled: **The Gospel of Joy**. An Apostolic Exhortation (teaching) is a communication of the Holy Father that encourages some sort of pastoral activity and is not necessarily solely focused on articulating already known church teachings. Instead of simply restating church teachings, an Apostolic Exhortation offers a vision or “action plan” on how church teachings may be offered to the world in a manner that allows people to be more receptive to the message of salvation.

Pope Francis offers this document to the Church as a map and guide to her pastoral mission in the near future. It is an invitation to recover a prophetic and positive vision of reality without ignoring current challenges to the truth of the Gospel. Pope Francis develops the theme of the proclamation of the Gospel (evangelization) in the contemporary world, drawn from, among other sources, the contribution of the work of the Synod of Bishops held in the Vatican from October 7-28, 2012, on the theme: “The new evangelization for the transmission of the faith.”

*Pope Francis encourages everyone to recognize that, just like the Church, we do not have a mission; each of us is a mission.”*

While offering just a few comments in this article, I would certainly encourage reading this marvelous document in its entirety by visiting the Vatican website (the Holy See) at:

[http://www.vatican.va/holy\\_father/francesco/apost\\_exhortations/documents/papa-francesco\\_esortazione-ap\\_20131124\\_evangelii-gaudium\\_en.html#The\\_joy\\_of\\_the\\_gospel](http://www.vatican.va/holy_father/francesco/apost_exhortations/documents/papa-francesco_esortazione-ap_20131124_evangelii-gaudium_en.html#The_joy_of_the_gospel).

In the opening paragraph, Pope Francis states: “The joy of the gospel fills the hearts and lives of all who encounter Jesus. Those who accept his offer of salvation are set free from sin, sorrow, inner emptiness, and loneliness. With Christ, joy is constantly born anew. In this Exhortation I wish to encourage the Christian faithful to embark upon a new chapter of evangelization marked by this joy, while pointing out new paths for the Church’s journey in years to come.” Pope Francis describes the history of salvation as a “great stream of joy.” Jesus has come so that his joy may be in us and our joy may be complete (John 15:11). The Christian’s joy “drinks of Jesus’ brimming heart,” he says. This participation in Jesus’ joy constitutes the “Joy of the Gospel” Francis is proclaiming not only through the title and pages of this exhortation, but also through his daily example. His hope, expressed in this new Apostolic Exhortation, is that the “Joy of the Gospel” will arouse the interest of clergy, religious, and lay faithful, and will provide a model for the reform of the Church — helping the Church more effectively carry out her mission as salt, light, and leaven in the world of today and tomorrow.

Pope Francis describes the transformation that must first happen in the Church so that sharing the happiness that flows

from our encounter with Jesus in faith becomes part of everything the Church does. The Pope invites the reader to “recover the original freshness of the Gospel,” finding “new avenues” and “new paths of creativity,” without enclosing Jesus in our “dull categories.” There is a need for a “pastoral and missionary conversion, which cannot leave things as they presently are” and a “renewal” of ecclesiastical structures to enable them to become “more mission-oriented.” This renewal cannot be deferred or put off, he said. “I dream of a ‘missionary option,’ that is, a missionary impulse, capable of transforming everything, so that the Church’s customs, ways of doing things, times and schedules, language and structures can be suitably channeled for the evangelization of today’s world.”

Throughout his Exhortation, Pope Francis describes how the Church must “go forth,” boldly taking the first step to draw near to those who do not know or live the Gospel, by

building bridges, supporting others, taking on the “smell of the sheep” and patiently seeking to accompany them on their journey. He says that the message we announce should be

the “heart of the Gospel,” which is the joyful proclamation that Jesus loves them, gave his life to save them, and seeks to live at their side each day to strengthen and free them.

For Pope Francis, the local parish becomes the place where this missionary activity originates and naturally flows out into the local community. He states “the parish is not an outdated institution; precisely because it possesses great flexibility, it can assume quite different contours depending on the openness and missionary creativity of the pastor and the community. While certainly not the only institution which evangelizes, if the parish proves capable of self-renewal and constant adaptivity, it continues to be ‘the Church living in the midst of the homes of her sons and daughters.’” . . . “This means that the parish has contact with the homes and the lives of its people, not becoming a useless structure out of touch with people or a self-absorbed group made up of a chosen few. The parish is the presence of the Church in a given territory, an environment for hearing God’s word, for growth in the Christian life, for dialogue, proclamation, charitable outreach, worship, and celebration. In all its activities the parish encourages and trains its members to be evangelizers. A healthy, vibrant parish is a community of communities, a sanctuary where the thirsty come to drink in the midst of their journey, and a center of constant missionary outreach.”

In the final chapter of the Exhortation, entitled: “Spirit-Filled Evangelizers,” Pope Francis calls all Catholics to be those who are “fearlessly open to the working of the Holy Spirit” and who have “the courage to proclaim the newness of

*continued on page 32*

**LEHIGH VALLEY OKRES**

A meeting of the Lehigh Valley Okres was held on November 10, 2013, at 1:00 p.m. at the Bull & Bear Restaurant, Allentown, Pennsylvania. Twelve members were present. President Jean Kosalko opened the meeting with a prayer for the living and deceased members of the Okres. Margaret A. Ferri, secretary pro tem, read the Minutes from the April 20, 2013, meeting. The Minutes were approved as read. In her role as Treasurer, Margaret A. Ferri presented the Financial Report, which was approved for audit.

Old business was discussed. Under new business, the 115th Anniversary Celebration of the LPSCU and the newly-formed District Guidelines were discussed. Due to the vacancy of the Secretary's position and in compliance with the guidelines, Bernadine Kurzeja was elected as Secretary, Elaine Molchany was elected Vice President, and Mary Ann Ackerman was elected Auditor.

Plans for the 115th Anniversary Celebration will be finalized at the next meeting, which will be held sometime in the spring. There being no further business, the meeting adjourned at 3:00 p.m.

**PITTSBURGH DISTRICT**



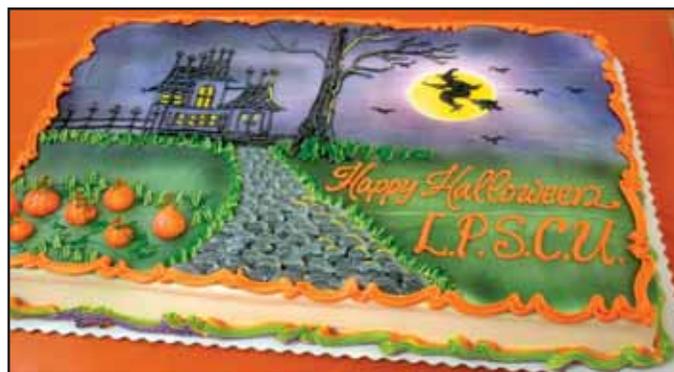
**Pittsburgh District members and their guests are pictured enjoying the District's Annual Card Party held on October 27, 2013, at St. Maximilian Kolbe Parish, Homestead, Pennsylvania. Members of the parish served a delicious luncheon to the 65 who attended the affair. Card winners at each table received a ceramic figurine.**



**Branch 65 member Susan Lazur stands beside the table of Chinese auction prizes, among which was a lovely Vera Bradley bag donated by Margaret Ferri, LPSCU public relations director. The Pittsburgh District greatly appreciated Margaret's thoughtful donation.**



**Members and guests who attended the party decked out in Halloween costumes are: Helen Lorinc (Branch 64) wearing an authentic Japanese outfit, a gift from her nephew who lives in Japan; guest pumpkin Millie Malay; guest Mary Hamas; jogger Jen Lacky (Branch 64); and gypsy Sylvia Goda (Branch 42).**



**Attendees enjoyed a delightful Halloween cake decorated by talented Branch 42 member Janet Lawrence. Great job, Janet, and thanks!**

**A New Commandment?**

*Thou shall take care of updating your beneficiaries on your insurance policies and other financial documents (e.g., annuities, wills, CDs, etc.).* There ought to be this or another Commandment entitled: *Take care of your financial responsibilities* when it comes to life insurance or other financial holdings like those already mentioned. Perhaps in the 613 commandments God gave Moses on the Mount, there is one.

In my college history class on Medieval History in the Middle Ages, when a Crusader went to fight in the Crusades, he would make arrangements to insure that his family would be taken care of by leaving finances and family matters in the hands of a trusted family member or friend, and Medieval laws/rules regulated inheritance.

One should make a point of updating one's beneficiaries on insurance policies, especially after the death of a beneficiary or the birth of a new beneficiary, or a change of name of a beneficiary (such as through marriage). There are, of course, many other occasions on which a beneficiary designation might need to be updated or changed. So, do not hesitate! Go to your safe deposit box or your home file cabinet and check that policy so you can notify the Home Office of any needed beneficiary updates now!

**Joan Hladek**  
ZORNICKA

# Minutes of the Executive Finance Committee

October 17, 2013 – 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 25, 2013, Executive Finance Committee meeting.

## Correspondence/Requests

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

- ❖ University of Ottawa requesting a donation. *Approved \$250 for the American Slovak Scholarship.*

## In Memoriam

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

| Name                   | Branch | Location         |
|------------------------|--------|------------------|
| Robert R. Goodrich     | 19     | Swoyersville, PA |
| Janet Y. Yeager        | 37     | Plymouth, PA     |
| Marilyn Joschak        | 42     | Pittsburgh, PA   |
| * Joan R. Klovaniak    | 42     | Pittsburgh, PA   |
| * Ann H. Vasko         | 83     | Bethlehem, PA    |
| Thomas J. Nypaver, Jr. | 90     | Johnstown, PA    |
| * Michael F. Arlotto   | 124    | Hazleton, PA     |
| MaryAnn Kopcik         | 131    | Reading, PA      |
| Margaret Kuack         | 132    | Campbell, OH     |
| Lawrence M. Kubina     | 132    | Campbell, OH     |
| Mary Jane Stevens      | 153    | Perth Amboy, NJ  |
| Ingeborg J. Blazek     | 158    | Chicago, IL      |
| George J. Niski        | 163    | Youngstown, OH   |
| Veronica Didgeon       | 197    | Wilkes-Barre, PA |
| Marion A. Savas        | 197    | Wilkes-Barre, PA |

\*Multiple certificates

- ❖ Pennsylvania Fraternal Alliance requesting a donation to the scholarship program. *Approved \$50.*
- ❖ Pennsylvania Fraternal Alliance requesting a donation for the charitable project, Arron's Acres. *Approved \$100.*
- ❖ John Holy requesting ad in the program book for the 36th Slovak Heritage Festival. *Approved \$75.*
- ❖ American Fraternal Alliance requesting gift cards for their charitable project. *Approved \$100 to buy gift cards.*
- ❖ Polish Union of the USA requesting an ad in the program book for their 35th Anniversary Debutante Ball. *Approved \$100 ad.*
- ❖ Western Pennsylvania Slovak Radio Hour requesting an ad and tickets for their 31st Annual Dinner Dance. *Approved \$100 ad and 6 tickets.*
- ❖ 23rd Annual Slovak Heritage Festival requesting an ad. *Approved \$60 for a full page ad.*
- ❖ Ohio Fraternal Alliance requesting a donation for the following charities: Center for Neurological Development, My Very Own Blanket, and the OFA Scholarship Fund. *Approved \$125.*
- ❖ St. Andrew's Abbey requesting a donation for Mass. *Approved \$25.*
- ❖ Domestic Violence Services annual donation. *Approved \$100.*
- ❖ The Committee approved a gift for Mary Ann Ackerman, Branch 83, Bethlehem, Pennsylvania, who was selected as 2013 Fraternalist of the Year for the Pennsylvania Fraternal Alliance.

## Financial Statement

The Committee reviewed the following checking accounts as of July, August, and September 2013: M&T Bank – General Operating Account, Morgan Stanley Smith Barney Checking Account, and Home Office – Branch Deposit Account.

The Committee reviewed the Profit & Loss/Balance Sheet for July, August, and September 2013.

## Bond/Stock/Pension Portfolio

The Committee was provided and reviewed all activity from July, August, and September 2013, including CDs, Common Stock, Preferred Stocks, Bonds, and International Investments.

## Home Office

Secretary-Treasurer Savidge reported on the Geisinger Health Plan and improvements to the Home Office.

## Budget

The Committee was provided and reviewed the 2013 budget through September 2013 and the proposed budget for 2014.

## Meeting Dates

The next meeting will be held on December 12, 2013. There being no further business, the EFC adjourned.

Respectfully submitted,

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

## LPSCU Board of Directors Annual Meeting Scheduled

This announcement is made to all members of the LPSCU that the Annual Meeting of the Board of Directors will convene on Friday, March 21, 2014, at 8:30 a.m. at the Best Western East Mountain Inn located at 600 Wildflower Drive, Route 115, Wilkes-Barre, Pennsylvania. A subsequent session will be held on Saturday, March 22.

Members wishing to submit matters for the Board of Directors to consider at this meeting are directed to send them to the attention of Theresa Kluchinski at the LPSCU National Headquarters, 71 South Washington Street, Wilkes-Barre, PA 18701 or to P.O. Box 32, Wilkes-Barre, PA 18703. All correspondence relative to this Annual Meeting should be received no later than **February 15, 2014.**

## Rev. Dianiska District “Makes a Difference”

At the October 2013 meeting of the Reverend Dianiska District of the LPSCU members participated in “Make a Difference Day.”

For the project, cleaning supplies collected were donated to the Catherine McCauley House in Plymouth, Pennsylvania. Sister Catherine McGroaty, RSM, director, was in attendance at the meeting to accept the donations.



**Pictured from left are Eleanor Kluchinski, Jean Kapral, LPSCU President Theresa Kluchinski, LPSCU Secretary-Treasurer Mary Jo Savidge, Theresa Olshemski, Bernie Walchek, Margaret Jollimore, Sister Catherine, Janet Marley, Debbie Adamchak, District President Mary Ann Ewasko, and District Financial Secretary Margaret Zinkavich.**

## Cooking Corner

### SEAFOOD SCAMPI

- 1 tsp. olive oil
- 5 garlic cloves, minced
- 2 28-oz. cans whole tomatoes, drained and coarsely chopped
- ½ cup chopped fresh parsley, divided
- 1¼ lbs. large shrimp, peeled and deveined
- 1 cup crumbled feta cheese
- 2 tbsp. fresh lemon juice
- ¼ tsp. fresh ground pepper

Preheat oven to 400 degrees. Heat oil in a large Dutch oven over medium heat. Add garlic; sauté 30 seconds. Add tomatoes and ¼ cup parsley. Reduce heat; simmer 10 minutes. Add shrimp, cook 5 minutes. Pour mixture into a 13”x 9” baking dish; sprinkle with feta cheese. Bake at 400 degrees for 10 minutes. Sprinkle with ¼ cup parsley, lemon juice, and pepper. Makes 6 servings.



## LPSCU EDUCATIONAL BENEFIT 2014 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 2014-2015 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 2014-2015 academic year and submit proof of acceptance for the Fall 2014 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 April 30, 2014.** 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

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





# 115<sup>th</sup> ANNIVERSARY CELEBRATION CAMPAIGN

*Serving "Generation to Generation"*



ISSUE DATES:

JANUARY 1, 2014 – DECEMBER 15, 2014

PRIZES:

**FIRST PRIZE - \$400.00**

**SECOND PRIZE - \$300.00**

**THIRD PRIZE - \$200.00**

WINNER WILL BE DETERMINED BY POINT SYSTEM

**HALF WAY BONUS — \$100.00**

Person selling the most policies  
from January 1, 2014 through June 15, 2014.

In the event of a tie, prize will be split.

**CAMPAIGN EXCLUSIONS:**

- **POLICIES UNDER \$5,000 FACE VALUE**
- **TERM-TO-25 POLICIES**
- **ANNUITIES** ▪ **OTHER OFFERS**

# Letters

Dear Ms. Mary Jo Savidge,

My name is Peter Gazda and I am a new student in the Slovak College of Sts. Cyril and St. Methodius in Rome. I have been a priest for fifteen years and I am from the Diocese of Kosice. Now I begin to study Philosophy in the Gregorian University in Rome. My studies will be

continuing probably for the next three years.

In this moment, I would like to thank you and the Ladies Pennsylvania Slovak Catholic Union for the scholarship and help that you have given to me and to the Slovak College of St. Cyril and St. Methodius in Rome. Without your help,

my studies would not have been possible.

I cannot express my feeling of gratitude in these limited words. I will pray for you and for all the members of the Ladies Pennsylvania Slovak Catholic Union. I hope that God will reward you for your goodness and your generosity.

With regards and prayers,  
**Peter Gazda**  
 Rome, Italy

Dear Ms. Savidge,

Thank you for your recent donation of \$252.50 (\$250.00 US) to the American and Canadian Slovak Scholarship and Research Bursary. Each and every gift we receive makes a difference in the quality of the education that we are able to provide to our students. The impact of your generosity will be felt throughout the entire community.

Sincerely,  
**Louis de Melo, CPA, CMA**  
 Vice-President,  
 External Relations  
 University of Ottawa

Dear Ms. Kluchinski, Board of Directors and Staff,

My husband Roger and I are sending continued success wishes to the Ladies Pennsylvania Slovak Catholic Union on the 115th Anniversary of its founding as a fraternal benefit society. I think that my mother would be very proud of you and your accomplishments.

Yours truly,  
**Marian Vrbancic Krumhansl**  
 Branch 77, Lorain, Ohio

## Ladies Pennsylvania Slovak Catholic Union 3rd Quarter Report

| <b>Assets</b>                | <b>3rd Quarter 2013</b> | <b>3rd Quarter 2012</b> |
|------------------------------|-------------------------|-------------------------|
| Investments .....            | \$ 14,650,709.00        | \$ 14,503,196.00        |
| Certificate of Deposit ..... | \$ 96,000.00            | \$ 96,000.00            |
| Cash on Deposit .....        | \$ 431,573.00           | \$ 235,034.00           |
| Mortgage Loans .....         | \$ -                    | \$ 1,208.00             |
| Real Estate Owned .....      | \$ 128,732.00           | \$ 132,789.00           |
| Other Assets .....           | \$ 59,289.00            | \$ 74,081.00            |
| <b>Totals</b> .....          | <b>\$ 15,366,303.00</b> | <b>\$ 15,042,308.00</b> |

| <b>Liabilities &amp; Fund Balance</b>     | <b>3rd Quarter 2013</b> | <b>3rd Quarter 2012</b> |
|---|-------------------------|-------------------------|
| Fund Balance .....                        | \$ 3,886,522.00         | \$ 3,805,321.00         |
| Interest Maintenance Reserve .....        | \$ 189,873.00           | \$ 211,898.00           |
| Amt. Retained as Trustee .....            | \$ 111,788.00           | \$ 84,070.00            |
| Aggregate Reserve-Life Certificates ..... | \$ 10,656,978.00        | \$ 10,459,144.00        |
| Other Liabilities .....                   | \$ 521,142.00           | \$ 481,875.00           |
| <b>Totals</b> .....                       | <b>\$ 15,366,303.00</b> | <b>\$ 15,042,308.00</b> |

| <b>Revenues</b>         | <b>3rd Quarter 2013</b> | <b>3rd Quarter 2012</b> |
|-------------------------|-------------------------|-------------------------|
| Premium Income .....    | \$ 153,540.00           | \$ 204,474.00           |
| Investment Income ..... | \$ 572,511.00           | \$ 579,825.00           |
| Income - Other .....    | \$ 32,385.00            | \$ 31,500.00            |
| <b>Totals</b> .....     | <b>\$ 758,436.00</b>    | <b>\$ 815,799.00</b>    |

| <b>Expenses</b>                        | <b>3rd Quarter 2013</b> | <b>3rd Quarter 2012</b> |
|--|-------------------------|-------------------------|
| Death Claims .....                     | \$ 222,519.00           | \$ 219,762.00           |
| Endowments .....                       | \$ 8,163.00             | \$ 22,669.00            |
| Cash Surrenders .....                  | \$ 54,709.00            | \$ 54,764.00            |
| Dividends .....                        | \$ -                    | \$ -                    |
| Increase in aggregate reserves .....   | \$ 115,000.00           | \$ 146,000.00           |
| Commissions (new and renewals) .....   | \$ 8,039.00             | \$ 5,238.00             |
| General Operating Expenses .....       | \$ 264,945.17           | \$ 239,607.14           |
| Officers and Committee Expenses .....  | \$ 17,299.19            | \$ 25,105.02            |
| Actuarial/Accounting Expense .....     | \$ 61,450.00            | \$ 59,515.00            |
| Investment Mgt. Fee .....              | \$ 20,410.80            | \$ 12,849.67            |
| Official Publications .....            | \$ 55,852.97            | \$ 55,102.47            |
| Travel Expense .....                   | \$ 5,141.93             | \$ 7,270.89             |
| Bureau and Association Dues .....      | \$ 3,825.00             | \$ 920.00               |
| Donations .....                        | \$ 4,850.00             | \$ 16,690.00            |
| Scholarships .....                     | \$ 5,860.00             | \$ 10,850.00            |
| Fraternal Activities .....             | \$ 10,105.94            | \$ 7,116.81             |
| Insurance Taxes, Licenses & Fees ..... | \$ 26,996.00            | \$ 26,678.00            |
| <b>Sub Total</b> .....                 | <b>\$ 885,167.00</b>    | <b>\$ 910,138.00</b>    |

|  |                       |                       |
|--|-----------------------|-----------------------|
| Net Gain/Loss From Operations .....    | \$ (126,731.00)       | \$ (94,339.00)        |
| Net Realized Capital Gain (Loss) ..... | \$ 83,663.00          | \$ 35,810.00          |
| <b>Total</b> .....                     | <b>\$ (43,068.00)</b> | <b>\$ (58,529.00)</b> |

## HAVE ANY NEWS?

We welcome any news concerning honors, awards, or outstanding achievements received by our members, news on a Branch/Okres social, or any letters, articles, or information of interest to our members.

Contact Margaret Ferri  
 Public Relations Director  
 428 East Frankford Street,  
 Bethlehem, PA 18018  
 Phone 610/866-8945 or  
 e-mail [mfluvbaskets@gmail.com](mailto:mfluvbaskets@gmail.com)

# Mary Ann Ackerman Named PFA Fraternalist of the Year

Additional photos from the award ceremony.  
Story on page 1.



Irene Jugan (above right), PFA Fraternalist of the Year chairperson, presents the Fraternalist of the Year Award to Mary Ann Ackerman.



President Theresa Kluchinski (center) and Secretary-Treasurer Mary Jo Savidge (right) present Mary Ann Ackerman with a gift from the LPSCU.

Congratulations  
Mary Ann!

Remember to nominate this year's  
LPSCU Fraternalist of the Year.

See page 12 for details.

## FSNEPA Donates to Domestic Violence Service Center

As part of their Make-A-Difference Day Project, the Fraternal Societies of Northeast Pennsylvania presented a donation to the Domestic Violence Service Center (DVSC) at the October meeting held at the Ladies Pennsylvania Slovak Catholic Union Home Office in Wilkes-Barre. The donation was an assortment of items including a highchair, household items, bed linens, towels, baby products, car seats, strollers, and health and hygiene products. All of the items will be used by the residents of DVSC's emergency shelter and transitional housing unit.

The Fraternal Societies of Northeast Pennsylvania (FSNEPA), a not-for-profit trade association, unites local leaders of fraternal benefit societies of Northeastern Pennsylvania. Members include the First Catholic Slovak Ladies Association, Greek Catholic Union of the USA, 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, Slovene National Benefit Society, and CPS Actuaries.



Pictured at the donation presentation, from left, are Theresa Kluchinski, Charlotte L. Androckitis, Bernard Golubiewski, Mary Jo Savidge, Martha Iskra, Ann Dougher, Bernie Regis, Magdalen Iskra, Mary Ann Ewasko, Felicia Perlick, Bernard Kolodziej, Irene Jugan, and Geneva Evancho, outreach supervisor, Domestic Violence Service Center.

## New Insurance Issued

| Branch    | Branch Representative | Sept/Oct 2013       | Year-to-Date Total   |
|-----------|-----------------------|---------------------|----------------------|
| *7 & 213  | Theresa Kluchinski    | \$ 25,000.00        | \$ 88,000.00         |
| *8/*132   |                       |                     |                      |
| *163/*197 | Home Office           | \$ 35,000.00        | \$ 120,000.00        |
| 38        | Cecilia Gaughan       | \$ 10,000.00        | \$ 35,000.00         |
| 64        | Elva Silay            | \$ 15,000.00        | \$ 66,000.00         |
| 65        | Janice Mathews        | \$ 2,000.00         | \$ 27,000.00         |
| 124       | Dolores Evanko        | \$ 10,000.00        | \$ 20,000.00         |
| 130       | Margaret Ferri        | \$ 10,000.00        | \$ 45,000.00         |
|           |                       | <u>\$107,000.00</u> | <u>\$ 401,000.00</u> |

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



We just enrolled in the  
LPSCU Guaranteed Issue Program.

**HAVE YOU?**

We are providing our loved ones with added protection!

- Guaranteed Issue Program is for all members age 40-75.
- Guaranteed lifetime coverage of \$5,000 or \$10,000 through our 3-pay plan.
- No medical questions will be asked.
- Details will arrive in the mail near your certificate's anniversary date. No member will ever be refused.
- This is a limited time offer!

**GUARANTEED ISSUE**

for all members age 40 to 75

# Pennsylvania Fraternal Alliance Holds 102nd Annual Meeting

The Pennsylvania Fraternal Alliance held its 102nd Annual Meeting at the Hershey Lodge in Hershey, Pennsylvania, on October 27-29, 2013. Attending from the LPSCU were National President Theresa Kluchinski and National Secretary-Treasurer Mary Jo Savidge.

The meeting was informative, with presentations from the following:

- Larry White from AQS Asset Management, LLC spoke on the economy and rates; employment and its impact on the deficit; and outsourcing of the administration or back office.
- Representatives from MWA Bank provided the delegates with information on the products and services offered at MWA.
- Mark Brezitski from the Milton Hershey School provided a history of the school and how it is operating today.
- Frances Roggenbaum from Saul Ewing LLP provided the delegates with an update on the Health Care Reform.
- The President and CEO of the American Fraternal Alliance, Joseph Annotti, provided information on what the Alliance is working on for the good of the fraternal industry.
- A representative from Diligent Board Members Services provided information on an alternative to providing information in paper format or e-mail. By utilizing a portal through an iPad or laptop, information can be securely sent so that less time is wasted and board members can be more productive.
- Deputy Insurance Commissioner Steve Johnson from the Commonwealth of Pennsylvania's Department of Insurance spent Tuesday morning giving the attendees updates on the protocol of the insurance examination, some of the activities of the NAIC, modernization of fraternal governance, unclaimed property, and insurer solvency concerns.



**L-R: LPSCU Secretary-Treasurer Mary Jo Savidge, 2013 Pennsylvania Fraternal Alliance President Linda Strom, and LPSCU President Theresa Kluchinski.**

This year we were honored to have the LPSCU Fraternalist of the Year, Mary Ann Ackerman, our honorary vice president, selected as the 2013 Pennsylvania Fraternal Alliance's Fraternalist of the Year. (Mary Ann's story is featured on this month's cover.)

LPSCU Secretary-Treasurer Mary Jo Savidge was elected to a two-year term on the Pennsylvania Fraternal Alliance's Board of Directors.

Also attending the luncheon was Senator John T. Yudichak of the 14th Senatorial District. Senator Yudichak was the 2013 Pennsylvania Fraternal Alliance Legislator of the Year recipient.



**Pennsylvania State Senator John T. Yudichak, the PFA's Legislator of the Year.**

## LPSCU Kicks Off 115th Anniversary Celebration

The Ladies Pennsylvania Slovak Catholic Union began celebrating the 115th Anniversary of its founding as a fraternal benefit society on November 21, 2013. To recognize the occasion, the LPSCU Board of Directors invited each Branch and/or District to commemorate this milestone with a specific 115th Anniversary Celebration held any time from November 21, 2013 to November 21, 2014.

In order to participate in a special 115th Anniversary celebration, each Branch and/or District must publish an announcement in the *Zornicka* prior to its event in order to notify its members with regard to the date, time, and place of the celebration.

After the event, the Branch and/or District shall publish in the *Zornicka* an article and group photo of the celebration. A copy of the article to be published, together with a list of all participating members with their Branch numbers, shall be mailed to the LPSCU Home Office. Upon receipt of the article and list of members, the Board will authorize the payment of a stipend of \$10, payable to the Branch and/or District for each member who attended the 115th Anniversary celebration.

The Board encourages each Branch and/or District to participate in celebrating the 115th Anniversary of our beloved LPSCU!

# Student from Kosice Attends King's College

Peter Kmec from Kosice, Slovakia, first came to America in his Junior year of high school as a Foreign Exchange Student. He soon became an active member of the Slovak Heritage Society of Northeastern Pennsylvania.

Motivated to learn English, Peter wanted to continue his "study abroad" experience at a college in the United States. He loved the small Catholic school environment at Holy Redeemer in Wilkes-Barre, Pennsylvania, where he

attended high school. He soon found the same environment and similar values at King's College, also in Wilkes-Barre, where he is a member of the Class of 2015.

An international business and accounting major at King's, Peter is currently president of the Student Council Executive Board, a co-leader of the Emerging Leaders Program, an admission ambassador, a resident assistant, and a caterer at the King's College Catering Service. Among his other college activities, he enjoys the Drama Club and acting in school productions.

Post-graduation, Peter would like to join an international business firm to help with globalization efforts, preferably a United States firm based somewhere in Europe. "While I love studying in America," he says, "I would prefer to be in Europe, closer to my family."

Throughout the year, Peter finds time to be quite active with the Slovak Heritage Society of Northeastern Pennsylvania through projects like Stations of the Cross, assisting with Slovak teaching classes, holiday hymn sings, the annual picnic, special dinner events, and working year-round with guidance from his mentor in the SHS, Michael Stretanski of Kingston, Pennsylvania.



**Peter Kmec (center), a foreign exchange student from Kosice, Slovakia, with his mentor, Michael Stretanski (left) and Slovak Heritage Society Chairperson Philip R. Tuhy of Wilkes-Barre (right).**

## Fraternalist of the Year



Mary Ann Ackerman



Who will it be?

## We're Looking for a Shining Star in the LPSCU for the 2014 FRATERNALIST OF THE YEAR

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

Do you know a member who should be recognized for outstanding fraternal and volunteer efforts?

If you can answer "yes" to the above, then you have a "Shining Star" member to be nominated as our 2014 LPSCU Fraternalist of the Year!

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

**Hurry — The Postmark Deadline for Nominations is April 1, 2014**

## JET Plan \$1.00 First Year Premium Extended

The LPSCU Board of Directors announces that the \$1.00 first year annual premium on the Juvenile Estate Term (Term-to-25) plan of insurance has been extended for the year 2014.

**This offer is limited to certificates with an issue date in the year 2014.** After the first year, premiums will be billed at the rate of \$16.00 for \$10,000 of term life insurance and \$9.50 for \$5,000 of term life insurance.

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

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

Once the JET insurance certificate is issued, coverage remains in full force and effect through the maturity date of the certificate, provided premium payments are kept 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.

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. This offer is good for certificates with an issue date in the year 2014.

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

## Important Publication Notice

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

## Cheryl Roche of LPSCU Branch 64 Receives St. Jeanne Jugan Award

The Little Sisters of the Poor is an international congregation of Roman Catholic women religious founded in 1839 by St. Jeanne Jugan. The congregation serves the elderly poor in over 30 countries around the world. The Sisters also serve residents at the Little Sisters of the Poor Home in Pittsburgh, Pennsylvania, where Cheryl Roche has been a housekeeper since March 2007. Every year the employees at the Home are asked to nominate one of their fellow employees for the St. Jeanne Jugan Award.

Veronica Bryan, who is Little Sisters Apartment Manager, states one of her favorite sayings of St. Jeanne Jugan is "Making the elderly happy — that is what counts!" She uses that quote to see who she wants to nominate for the award and this year was no exception. Veronica says she had the great honor of working with Cheryl and watching her live the example of St. Jeanne Jugan. When she asked the residents to describe Cheryl, some of the words they used were: "joyful," "efficient," "kind," "helpful," "patient," "great," "willing to help anyone," "caring," "loving," "energetic," and "always positive." Those are just a few responses and are some of the same characteristics often used to describe St. Jeanne Jugan.

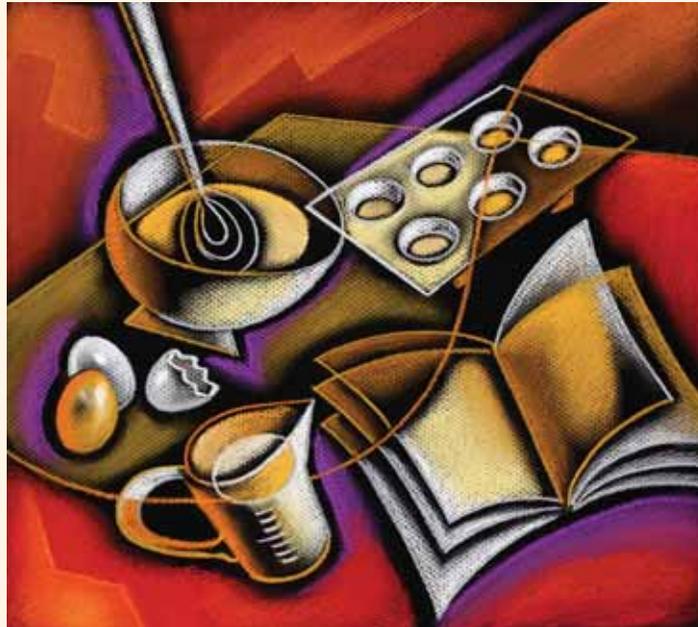
Besides Cheryl's dedication to the residents, she is also a very loving and dedicated mother to her son, Frankie, and a caring daughter to her mother, Ruth Kincel. One of the very special things Cheryl shared with Veronica when she first started working at the Home is that she works hard there so that her son will always be proud of her. Veronica states that Cheryl truly represents St. Jeanne Jugan by doing whatever it takes to make their residents happy.

Cheryl and her mother and son are all members of LPSCU Branch 64 of Pittsburgh. Members of Branch 64 are very proud of the honor bestowed upon Cheryl in receiving this award. The LPSCU is also proud of Cheryl and extends sincere congratulations to her on receiving this honor.



**Cheryl Roche (second from right) receives the St. Jeanne Jugan Award from Sister Mary Ellen of the Little Sisters of the Poor (second from left) as Cheryl's son Frankie (left) and her mother, Ruth Kincel (right) offer congratulations.**

# The LPSCU is Planning to Publish a Cookbook for our 2016 Convention



Wouldn't you love to share some of your favorite family recipes with other members of the LPSCU?

Recipes must be typed on 8½ x 11 paper and mailed to:

LPSCU Cookbook  
Margaret A. Ferri  
428 East Frankford Street  
Bethlehem, PA 18018-2915

or you can email them to [cookbook2016@outlook.com](mailto:cookbook2016@outlook.com).

Please include your name, address, and a phone number (in case we have any questions about ingredients).

Your name will be published with your recipe.

**Help us make a great cookbook for the LPSCU!**

## **IMPORTANT!**

**We will not accept copyrighted recipes nor recipes taken from another recipe book. We need your family-tested recipes in order to authenticate our own LPSCU recipe book.**

Recipes will be accepted until December 31, 2014

# The Slovak Foundation and The University of Pittsburgh

Founded in 1787, the University of Pittsburgh is the oldest institution of higher learning west of the Allegheny Mountains offering the Slovak Studies Program. The Slovak Studies Program established at the Department of Slavic Languages and Literatures is the only permanent Slovak program at an American university. The program offers courses devoted specifically to Slovakia and includes information about Slovakia in other, more general, courses in the department. These are taught by the University's regular faculty and, usually, by a visiting professor from a Slovak university.

In addition to offering Slovak language courses during the regular Fall and Spring terms, every year the Department of Slavic Languages and Literature organizes a Summer Intensive Slovak Institute. This six-week program, which consists of five-hours-a-day instruction from late June until the end of July, attracts students from all over the United States and Canada.

The Slovak Studies Program benefits from the extensive Slovak collection at Hillman Library, the main library of the University of Pittsburgh.

The Slovak Studies Program at the University of Pittsburgh derives its resources from the Slovak Endowment which has been established with the generous and vital support of the following fraternal organizations in the United States:

- First Catholic Slovak Union
- Ladies Pennsylvania Slovak Catholic Union
- First Catholic Slovak Ladies Association
- Slovak Catholic Sokol
- National Slovak Society

In the mid-1980s, representatives of the participating fraternal organizations met at the University of Pittsburgh to discuss the terms of the proposed endowment of a program of Slovak studies, and the financial support which would be necessary to ensure its continuation. It was at this meeting that Cecilia Sarocky, then LPSCU national president, was elected to the Board of The Slovak Foundation and subse-



Attendees at the meeting are, from left, Kenneth Arendt, FCSU; Theresa Kluchinski, LPSCU; Professor Martin Votruba, director of the Slovak Studies Program; Cynthia Maleski, FCSLA; and Linda Strom, NSS Life.

quently became the Executive Secretary-Treasurer of the Foundation.

The immediate goal was to raise enough capital to fund the endowment of the Slovak language program at the University of Pittsburgh and thereby guarantee that the University would offer the basic and advanced courses in Slovak for at least two years.

Through the generosity of the fraternal organizations, a total of \$500,000 was raised over approximately fifteen years, with the LPSCU contributing \$70,000. Not only was there enough money to fund the program for several years – the program has continued and continues to thrive thanks to those that made the financial commitment over twenty-five years ago.

The Slovak Foundation is in the process of re-organization. A meeting was held November 2, 2013, in Pittsburgh for the purpose of re-connecting with the Slovak Studies Program at the University of Pittsburgh and determining the role and objectives of The Slovak Foundation and its Board of Directors. Representatives from the FCSU, LPSCU, FCSLA, and NSS met with Professor Martin Votruba, director of the Slovak Studies Program.

Professor Votruba graciously provided a meeting room for the second half of the day. Everyone met in the Croghan-Schenley Room at the Cathedral of Learning on the University of Pittsburgh campus. Prior to reconvening the meeting for the afternoon, those present were honored to have Ben Sorensen play the *fujara* for the group. The instrument originated in central Slovakia as a large sophisticated folk shepherd's overtone fipple flute and has a sound like no other instrument.

For information on the Slovak Studies Program at the University of Pittsburgh, go to [www.pitt.edu/~votruba](http://www.pitt.edu/~votruba). Additional information regarding the Slovak Studies Program will also be published in future issues of *Zornicka*.



Ben Sorensen entertained those present at the meeting with his Slovak *fujara*.

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

## Member Opens Pittsburgh Sports Gala

As president of his school, Malcolm Bowman had the honor of presenting the opening remarks at the Northside Catholic Gala Pittsburgh Sports Night held at Heinz Field on November 7, 2013, to benefit Northside Catholic School, located in Pittsburgh, Pennsylvania. Those in attendance included Dan Rooney, chairman of the Pittsburgh Steelers football team; Dr. Robert Paserba, secretary for Catholic Education, Diocese of Pittsburgh; and U.S. Representative Mike Doyle.



**Malcolm Bowman (left) with his grandfather, Thomas Kaylor (right), and Dan Rooney (center), chairman of the Pittsburgh Steelers.**



**Malcolm Bowman presents the opening remarks at the Northside Catholic Gala Pittsburgh Sports Night.**

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

## EXCITING NEWS for MEMBERS AGES 3 TO 15!

**ATTENTION ALL ARTISTS!** *The LPSCU is holding an Art Contest, the results of which will be featured in a very special 2017 Calendar. The calendar will be given to each delegate attending our 2016 National Convention and also be made available for distribution at LPSCU functions.*

### CONTEST RULES

1. Drawings must be created by LPSCU members who are between the ages of 3 and 15. (Age-related eligibility will be based on the date the drawing is received by the Fraternal Activities Director.)
2. Submit an **original picture** that you have drawn. You may choose any subject pertaining to any of the 12 months of the year. Artwork should be horizontal (or landscape) format (wider than it is tall), not vertical (or portrait) format (taller than it is wide).
3. Use unlined paper, poster board, or canvas. The ideal size is 11" x 8½". Drawings may not exceed 11" x 8½".
4. Use charcoal, ink, crayons, pastels, colored pencils, tempera, or watercolors. **Do not use magic markers.**
5. On a separate sheet of paper that accompanies your drawing, print your name, birthday (including year), full address, branch number, telephone number, and email address.
6. Place your drawing flat, protected between two sheets of heavy cardboard to keep it from being bent or folded, and mail it in a large envelope to the address below. (Don't forget to enclose your contact information!)
7. All entries must be **postmarked by November 25, 2015.**



Since there are 13 eligible ages, and 13 calendar pages available (each of 12 months plus the front cover), it is our intention to feature one drawing chosen from each age on those 13 pages. All submissions, however, will be featured somewhere in the calendar, so everyone's work will be recognized.

Mom and Dad, Grandma and Grandpa – Here's a chance to encourage your children or grandchildren to show off their artistic talents and have their artwork printed for all to see! If they're a member of the LPSCU between the ages of 3 and 15, they're eligible to participate in this creative and fun activity.

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

# Successful Midwest Slovak Pastoral Seminar Held

The Midwest Slovak Pastoral Seminar, sponsored by the Chicago Chapter of the Slovak Catholic Federation, was held on September 15, 2013, the feast day of Our Lady of Sorrows. The event took place at St. Simon's Slovak Church on the south side of Chicago.

The afternoon started with a Mass in Slovak celebrated by Bishop Milan Sasik, Bishop of the Ruthenian Byzantine Catholic Eparchy of Mukachevo, Ukraine. After the service, the

166 attendees enjoyed a delicious catered dinner in the social hall. This was the largest attendance for the annual pastoral seminar to date, including 17 children.

After dinner, attendees listened to a speech by Vladimir Libant, the former mayor of Nitra, Slovakia. The speech was simultaneously translated into English by Matus Bohacik, a seminary student in Chicago who is a native of Slovakia.

## LPCU EDUCATIONAL BENEFIT THE ANNE (SHINAL) CICHY MEMORIAL AWARD \$500 Award

The LPCU is proud to offer the Anne (Shinal) Cichy Memorial Award for students in the health care field. This award, instituted in 2006, is given in memory of Anne (Shinal) Cichy, the first LPCU 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 LPCU.
- ❖ Must attend an accredited college/university in the **fall of 2014** 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 the Anne (Shinal) Cichy Memorial Award will receive \$500. The recipient of this award shall be selected by a random drawing from among all the qualified applicants. No individual shall be eligible to receive this award more than two times.

Applicants must meet all criteria outlined 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 LPCU and will not be returned.

Applications are available from the LPCU Home Office or its website. **Applications must be postmarked by March 1, 2014.**

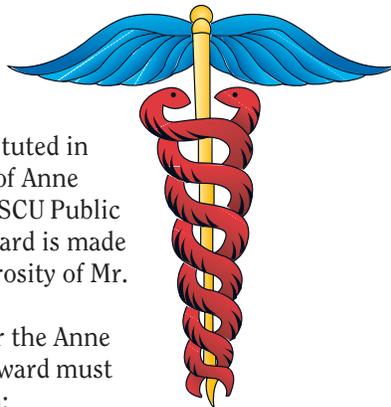
Ladies Pennsylvania Slovak Catholic Union  
Educational Benefit Committee  
P.O. Box 32

Wilkes-Barre, PA 18703

Phone: 570-823-3513 ❖ Toll free: 888-834-6614

Fax: 570-823-4464

E-mail: [lpacu@lpacu.org](mailto:lpacu@lpacu.org) ❖ Website : [www.lpacu.org](http://www.lpacu.org)



**Pictured are members of the Board of Directors of the Midwest Slovak Pastoral Seminar, along with Bishop Milan Sasik and Father Kristian Libant, a Slovak Vincentian priest who is residing at St. Simon's. Fr. Libant says the weekly Slovak Mass.**

## Msgr. Beeda District Makes a Difference

The Msgr. Beeda District of the Ladies Pennsylvania Slovak Catholic Union sponsored a Glove, Scarf and Hat Drive at the Church of Saint Joseph in Hazleton, Pennsylvania, as part of "Make a Difference Day 2013." New gloves, scarves, and hats were collected for two weekends prior to the event, which was held on Saturday, October 26, 2013. The items were then given to Catholic Social Services of Hazleton. CSS was grateful for the donation which will be distributed to those in need in the community.

The Msgr. Beeda District would like to thank everyone for their generosity and support of their "Make a Difference Day" project.



**Members of the Msgr. Beeda District deliver gloves, scarves, and hats to Catholic Social Services for "Make a Difference Day 2013." Pictured L-R are James Yocum, Angella Yocum, Anita Gregory, Mary Ann Litchock, and LeeAnn Lywiski, a representative from CSS.**



## Prescription Savings and More

The ScriptSave® Prescription Savings Program opens up a world of savings—from brand-name and generic prescriptions to the services listed below.

|  |  |
|--|--|
| <p><b>Vision and Lasik</b><br/>Get from 5% to 50% off usual charges for contact lens and eyeglass examinations and materials with EyeBenefits. Choose from over 12,000 independent, regional and national locations.</p> <p>Get from 40% to 50% off the national average cost of LASIK procedures with QualSight at over 850 locations nationwide.</p> <p>Get 20% off your first order of contact lenses and 10% off future orders when you purchase online from 1800AnyLens. Free standard shipping included with no minimum requirement.</p> | <p><u><a href="#">EyeBenefits.com</a></u><br/>Vision plan code SS20<br/>LASIK plan code SS60</p> <p><b>1800AnyLens</b><br/>Contact Lens promo code EYE20</p> |
| <p><b>Hearing</b><br/>Get from 30% to 60% off name brand hearing aids and products with Epic Hearing.</p> <p>Receive a free hearing test and 15% savings on hearing aids with Beltone.</p>   | <p><u><a href="#">EpicHearing.com</a></u><br/>EPIC Hearing plan code SS80</p> <p><u><a href="#">Beltone.com</a></u><br/>Beltone plan code 50340</p>          |
| <p><b>Diabetic Supplies</b><br/>Get from 15% to 48% off diabetic supplies from The Diabetic Program.</p>   | <p><u><a href="#">DiabetesMedPlan.com</a></u><br/>Diabetic Supplies plan code SS70</p>   |
| <p><b>Lab Testing</b><br/>Get from 10% to 70% off usual charges for blood tests and other lab testing with Galaxy Health Network.</p>  | <p><u><a href="#">MDLabTests.com</a></u><br/>Lab Testing plan code SS30</p>  |
| <p><b>Chiropractic</b><br/>Get from 10% to 60% off usual fees for chiropractic care with Galaxy Health Network at over 17,000 participating chiropractic doctor locations.</p>   | <p><u><a href="#">galaxyhealth.net</a></u><br/>Chiropractic plan code SS50</p>   |
| <p><b>X-Ray/Imaging</b><br/>Get from 10% to 80% off advanced diagnostic imaging procedures with Galaxy Health Network at over 2,900 radiology centers nationwide.</p>  | <p><u><a href="#">galaxyhealth.net</a></u><br/>X-ray/Imaging plan code SS40</p>  |
| <p><b>Fitness/Safety/Medical Supplies</b><br/>Get 10% off a wide selection of assistive daily living products including fitness, safety, medical supplies and more with ActiveForever.com</p>  | <p><u><a href="#">ActiveForever.com</a></u><br/>Buyer pass code V07</p>  |
| <p><b>Gym Membership</b><br/>Get from 25% to 40% off a gym membership through GlobalFit.</p>   | <p><u><a href="#">globalfit.com/fitwss</a></u><br/>Group code: bestrxsavingsplus</p>   |

To learn more or to find locations near you, visit the provider website or call: 1-800-700-3957

# SCRIPTSAVE®

## UTILIZATION REPORT

|   | For October<br>2013 | Year-to-Date<br>2013 |
|---|---------------------|----------------------|
| Prescriptions Filled:                             | 14                  | 209                  |
| Normal Retail Pricing:                            | \$1,033.04          | \$ 12,656.99         |
| ScriptSave Pricing:                               | \$ 318.97           | \$ 5,586.42          |
| Total Dollars Saved<br>by LPSCU Cardholders:      | \$ 714.07           | \$ 7,070.57          |
| Average Saved per<br>Discounted Prescription:     | \$ 59.51            | \$ 38.43             |
| Overall LPSCU Discounted<br>Prescription Savings: | 71.96%              | 57.40%               |

October 2013 was a big savings month for our ScriptSave® card members. Our group's discounted prescription savings for the month amounted to 71.96%. With our group's year-to-date 2013 discounted prescription savings averaging 57.40%, or \$38.43 per discounted prescription, it's easy to see how our members benefit from the program every day. During these tough economic times, a ScriptSave® card will provide savings to you on your prescriptions.

The ScriptSave® Prescription 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 who is not insured and for any prescriptions that are excluded by Medicare Part D law or drugs not covered by your health insurance. In addition to prescription savings, the ScriptSave® card also provides savings on vision and Lasik, hearing, diabetic supplies, lab testing, chiropractic, X-ray/imaging, fitness/safety/medical supplies, and gym memberships.

If you do not have a ScriptSave® card, you may enroll online by visiting [www.scriptsave.com](http://www.scriptsave.com) and logging in with Group #S1000. On that web site, you can also find a participating pharmacy near you, look up drug pricing, and view the Preferred Medications List, health information, and more. Any LPSCU member (including the membership of LCA) can receive a ScriptSave® card at no cost. 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.

**Discounts are available exclusively through participating pharmacies. The range of the discounts will vary depending on the type of provider and services rendered. This program does not make payments directly to providers. Members are required to pay for all health care services. You may cancel your registration at any time or file a complaint by contacting Customer Care. This program is administered by Medical Security Card Company, LLC (MSC) of Tucson, Arizona.**

## Slovak Radio Hour Fundraiser Held

The Pittsburgh Slovakian dancers entertained at the 31st Annual Dinner Dance held October 5, 2013, at the Slovak Catholic Sokol Center, on Pittsburgh's south side. Proceeds of the annual affair help fund the Slovak Radio Hour, a weekly Sunday program broadcast at 3:00 p.m. on radio station WPIT (730 AM). (You can listen live at [www.wpitam.com](http://www.wpitam.com).)

Sue and Rudy Ondrejco choreograph and perform with the troupe, as well as broadcast the radio program.



**Two young Pittsburgh Slovaks show their steps.**



**Young members of the Pittsburgh Slovaks prepare to entertain the crowd.**



**Attendees at the dinner dance included, seated L-R: Florence Wackowski, Mary Heckel, Bernice Vadas, and Sylvia Goda. Standing L-R: Jan Mathews, Geraldine McCabe, Dolores Sakal, Mike Krohmaly, Ann Krohmaly, Elizabeth Melko, Margaret Joschak, Elva Silay, Richard Joschak, and Ed Silay. Missing from the photo are Albina and Joseph Senko, Slovak Honorary Consul for Pennsylvania and chairman of Friends of Slovakia in Washington, D.C.**

## Visiting Sisters Join SS.C.M. Community

Two Sisters from Eastern Europe have joined the Sisters of Saints Cyril and Methodius in Danville, Pennsylvania, for one year of shared ministry. Sister Jana Maria Polakova, SCM, from Turzovka, Slovak Republic, and Sister Edita Lenka Navratilova, SCM from Brno, Czech Republic, will live and minister with the Sisters in Danville during the 2013-2014 school year. The visit is part of a number of activities sponsored by the Danville Sisters marking the 1,150th anniversary of the brothers Saints Cyril and Methodius coming to Eastern Europe to evangelize.

Sister Polakova, trained in Religious Studies and History, and Sister Navratilova, trained in English, Religious Studies, and the Czech Language, will serve as teacher aides in the Saint Cyril Preschool and Kindergarten in Danville. They will also share other ministry experiences with the Sisters of Saints Cyril and Methodius, including parish ministry and outreach to the elderly and sick.

While the Community names of the Sisters in Danville and the Sisters in Velehrad in the Czech Republic are the same, they are different communities. Their histories are similar, however, both being founded in the early 1900s, and both serving primarily in education, parish work, and care for the sick and elderly.

In inviting the Sisters from Europe to this collaboration, Sister Michael Ann Orlik, general superior of the Sisters of Saints Cyril and Methodius in Danville, stated, "Such a connection will nurture the faith life and mission to service of both of our groups."

In accepting the offer, Sister Vaclava Dudova, general superior of the Sisters of Saints Cyril and Methodius in Velehrad, Czech Republic, applauded the opportunity for increased cooperation between the two congregations of Sisters during the Jubilee 1,150th anniversary of the arrival of Saints Cyril and Methodius to Moravia.

The Sisters of Saints Cyril and Methodius in Danville currently serve in seven states: Pennsylvania, New York, Connecticut, South Carolina, Indiana, Illinois, and Texas. During the year the visiting Sisters will have the opportunity to visit and assist at some of these ministries.

**Sister Barbara Sable, SS.C.M.**



**From left: Sister Michael Ann Orlik, general superior of the Sisters of Saints Cyril and Methodius, Sister Edita Lenka Navratilova, Sister Jana Maria Polakova, and Sister Barbara Sable, assistant to the general superior of the Sisters of Saints Cyril and Methodius.**

### Who Will Receive Our 2014

## Youth Achievement Award

Let an outstanding youth know . . . **YOU ARE APPRECIATED!**

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

Help the LPSCU show an outstanding young member that they are appreciated by nominating him or her for the *Youth Achievement Award*.

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

**The postmark deadline for nominations is June 1, 2014.**



**Robert J. Kupscho III - 2013 Winner**



# Remembering the Most Reverend Andrew G. Grutka

November 12, 2013 marked the 20th anniversary of the death of the Most Reverend Andrew G. Grutka, D.D. Leading up to the anniversary, Rev. Monsignor Joseph Semancik, a retired priest of the Diocese of Gary, Indiana, gave a talk about the late Bishop of Gary to a group of LPSCU members from Branch 79 and the Illiana District.

In his presentation, Msgr. Semancik stated that Bishop Grutka was the first priest of Slovak background to be named to the Office of Bishop in the United States. In 1957, after his Episcopal Ordination, Bishop Grutka was appointed the first bishop to lead the newly formed Diocese of Gary in Indiana. He held this pastoral position until 1984, when Pope John Paul II accepted the Bishop's request to resign because he had reached the age of 75.

Bishop Grutka's parents moved from Pittsburgh to Joliet, Illinois, where Andrew Grutka was born. As a young man, he worked in the Carnegie Steel Mills in Joliet which gave him experiences for his future pastoral work and activities. As a young seminarian, he studied theology at the North American College in Rome and was ordained a priest in Rome in 1933 for the Diocese of Fort Wayne, Indiana.

According to the website of Indiana Northwest Glen Park campus, then Father Grutka became concerned deeply with social and economic problems of working people. This special concern was formed by his own working class upbringing and work experience. As a result, he joined the Association of Catholic Trade Unions and became a member of the Board of Directors of the Gary Urban League, among other organizations. After serving as an assistant pastor in Elkhart, Indiana, and as a pastor at Sacred Heart Church in East Chicago, Illinois, and Holy Trinity Church in Gary, he was chosen on Christmas Eve 1956 as the first bishop of the newly created Diocese of Gary, which had previously been part of the Diocese of Fort Wayne, Indiana.

It is well known that Bishop Grutka was instrumental in helping to establish and build the Slovak Institute (*Ustav*) of Saints Cyril and Methodius in Rome. Twenty thirteen marked the 50th anniversary of the founding of the Institute, which is now known as the Pontifical College of Saints Cyril and Methodius, where priests from Slovakia reside as they further their theological studies in the Eternal City.

Msgr. Semancik also stated that Bishop Grutka served on a Commission that studied the prison systems in the United States. In this capacity, the Bishop had the opportunity to visit most of the prisons in the U.S. and his contribution to revising the prison system continues to have an impact today. Bishop Grutka was also deeply involved in and committed to racial and social justice, educational opportunity, and the welfare of the human being.

Bishop Grutka, a former president of the Catholic Communication Foundation, was one of five religious representatives to visit North Vietnam in 1974. He received the American Legion Civic Merit Award in 1940 and the University of Evansville Medal of Honor. In 1977, he was named a Sagamore of the Wabash, a title conferred by the governor of Indiana to recognize distinguished Indiana citizens. He also received the Roy Wilkens Award of the Gary chapter of the NAACP in 1981.

Bishop Grutka's documents and history are archived in

the Library at Calumet College of Saint Joseph in Whiting, Indiana.

In recognition of Bishop Grutka and his faithfulness to our Catholic faith and Slovak heritage, at the LPSCU's 37th National Convention held August 13-16, 2000, in Merrillville, Indiana, our society established a special award to be granted to those who exhibit a similar desire be servant-leaders in their Church and who are active in organizations or activities that promote awareness of our Slovak heritage, culture, and traditions. Information on the Bishop Andrew G. Grutka Award may be found on our website, <http://www.lpsc.org>.

To learn more about Bishop, visit <http://iunglenparkcampus50th.wikispaces.com/Grutka>.

**Joan Hladek**

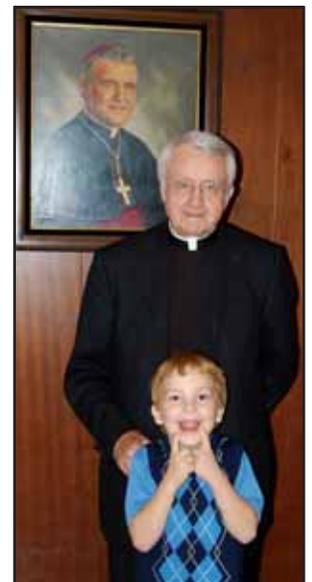
*with additional material provided by*

**Rev. Philip Altavilla**

## Branch 79 and Illiana District Hold Mass and Meeting

Members of LPSCU Branch 79, Whiting, Indiana, and the Illiana Okres attended Mass and held a meeting on September 29, 2013, at St. John the Baptist Church, followed by a luncheon in the school hall. Rev. Msgr. Joseph Semancik gave the invocation and provided a brief talk on the life of Bishop Andrew Grutka. November 2013 marked the 20th anniversary of Bishop Grutka's death. Msgr. Semancik encouraged attendees to visit the Bishop Grutka Exhibit which is located in the library at Calumet College of St. Joseph's in Whiting.

**Joan Hladek**



**Msgr. Joseph Semancik with Marshall Nay, grandson of LPSCU Trustee Joan Hladek, in front of a portrait of the late Bishop Andrew Grutka.**



**A group of Branch 79/Illiana Okres members who attended a talk on the life of the late Bishop Andrew Grutka this past September.**

# LPSCU Single Premium Life Plan

The Single Premium Life Plan offered by the LPSCU is a unique type of insurance option, providing the desired amount of life insurance with one premium payment. The greatest advantage to the Single Premium Life Plan is that the certificate is paid for the rest of the insured's life after just a single premium payment is made. The certificate remains in full force and effect for the life of the insured without the necessity of making any further premium payments after the single payment. Issue ages are from 0 to 85. The ages and limits of insurance coverage for Non-Medical Rates are: 0-40, \$30,000; 41-60, \$20,000; 61-70, \$10,000; 71-85, \$5,000. However, the LPSCU reserves the right to require a medical examination on any applicant.

Upon the death of the insured, the face amount of the certificate is paid to the insured's named beneficiary/ies, except as provided within the contract regarding Suicide and Contestability.

A member with a Single Premium Life 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. Currently, dividends are not paid on the Single Premium Life Plan.

The Single Premium Life Plan is perfect for both youth and adults – especially anyone who prefers to have their life insurance paid in full with one premium payment. If you would like to give a special gift to anyone, consider the Single Premium Life Insurance Certificate. This insurance plan would make an appropriate and thoughtful gift for anyone.

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

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 Single Premium Schedules for the Single Premium Life Insurance Plan. The premiums listed are based on \$1,000 of life insurance coverage. A Branch Administration Fee of \$10 must be added to the total premium.

## Single Premium Life Annual Premium Rates per \$1,000

Based on 2001 CSO Male and Female Mortality Tables • Based on Age Last Birthday

| Issue Age | Single Premium Life |          |
|-----------|---------------------|----------|
|           | Male                | Female   |
| 0         | \$ 91.00            | \$ 78.00 |
| 1         | 93.00               | 80.00    |
| 2         | 96.00               | 83.00    |
| 3         | 98.00               | 85.00    |
| 4         | 102.00              | 88.00    |
| 5         | 105.00              | 91.00    |
| 6         | 109.00              | 94.00    |
| 7         | 112.00              | 97.00    |
| 8         | 116.00              | 101.00   |
| 9         | 121.00              | 104.00   |
| 10        | 124.00              | 107.00   |
| 11        | 129.00              | 111.00   |
| 12        | 133.00              | 115.00   |
| 13        | 137.00              | 119.00   |
| 14        | 141.00              | 122.00   |
| 15        | 146.00              | 127.00   |
| 16        | 150.00              | 130.00   |
| 17        | 155.00              | 135.00   |
| 18        | 159.00              | 139.00   |
| 19        | 165.00              | 144.00   |
| 20        | 168.00              | 147.00   |
| 21        | 173.00              | 152.00   |
| 22        | 179.00              | 157.00   |
| 23        | 184.00              | 162.00   |
| 24        | 190.00              | 167.00   |
| 25        | 195.00              | 172.00   |
| 26        | 201.00              | 178.00   |
| 27        | 207.00              | 183.00   |
| 28        | 213.00              | 190.00   |

| Issue Age | Single Premium Life |        |
|-----------|---------------------|--------|
|           | Male                | Female |
| 29        | 219.00              | 195.00 |
| 30        | 227.00              | 202.00 |
| 31        | 233.00              | 208.00 |
| 32        | 241.00              | 215.00 |
| 33        | 248.00              | 221.00 |
| 34        | 256.00              | 229.00 |
| 35        | 262.00              | 234.00 |
| 36        | 271.00              | 242.00 |
| 37        | 279.00              | 249.00 |
| 38        | 288.00              | 257.00 |
| 39        | 297.00              | 265.00 |
| 40        | 306.00              | 274.00 |
| 41        | 316.00              | 282.00 |
| 42        | 325.00              | 291.00 |
| 43        | 335.00              | 300.00 |
| 44        | 345.00              | 309.00 |
| 45        | 356.00              | 319.00 |
| 46        | 366.00              | 329.00 |
| 47        | 377.00              | 339.00 |
| 48        | 388.00              | 349.00 |
| 49        | 399.00              | 359.00 |
| 50        | 411.00              | 370.00 |
| 51        | 423.00              | 381.00 |
| 52        | 435.00              | 392.00 |
| 53        | 448.00              | 404.00 |
| 54        | 461.00              | 415.00 |
| 55        | 473.00              | 427.00 |
| 56        | 486.00              | 438.00 |
| 57        | 499.00              | 449.00 |

| Issue Age | Single Premium Life |        |
|-----------|---------------------|--------|
|           | Male                | Female |
| 58        | 513.00              | 461.00 |
| 59        | 526.00              | 474.00 |
| 60        | 540.00              | 486.00 |
| 61        | 553.00              | 498.00 |
| 62        | 567.00              | 510.00 |
| 63        | 579.00              | 522.00 |
| 64        | 593.00              | 535.00 |
| 65        | 606.00              | 547.00 |
| 66        | 619.00              | 561.00 |
| 67        | 633.00              | 573.00 |
| 68        | 646.00              | 586.00 |
| 69        | 659.00              | 599.00 |
| 70        | 672.00              | 613.00 |
| 71        | 686.00              | 626.00 |
| 72        | 700.00              | 640.00 |
| 73        | 714.00              | 654.00 |
| 74        | 728.00              | 668.00 |
| 75        | 742.00              | 682.00 |
| 76        | 755.00              | 696.00 |
| 77        | 769.00              | 710.00 |
| 78        | 782.00              | 723.00 |
| 79        | 795.00              | 737.00 |
| 80        | 807.00              | 751.00 |
| 81        | 819.00              | 764.00 |
| 82        | 831.00              | 778.00 |
| 83        | 842.00              | 790.00 |
| 84        | 853.00              | 802.00 |
| 85        | 863.00              | 814.00 |

# Slovak Heritage Society Hosts Annual Picnic

Special culinary features and a variety of program activities highlighted the annual picnic of the Slovak Heritage Society of Northeastern Pennsylvania held in the Nuangola Park of St. Matthew's Lutheran Church, North Main Street, Wilkes-Barre, Pennsylvania.



**A large group of Slovak Heritage Society members attended the 2013 Annual Picnic.**



**Volunteers happily shucking ears of corn are, from left, SHS Treasurer Jackson Hendershot of Wilkes-Barre, Ray McLoskey of Lake Ariel, Pennsylvania, and George Dolmach of Gap, Pennsylvania.**

## SAVE THE DATE!

**September 5, 2015**

In cooperation with the First Catholic Slovak Union, the Slovak Catholic Federation will sponsor a pilgrimage to Washington, D.C., to participate in the commemoration of the 50th Anniversary of the dedication of the Chapel of Our Mother of Sorrows, patroness of Slovakia, at the Basilica of the National Shrine of the Immaculate Conception. The Slovak Chapel was dedicated at the Shrine on September 5, 1965.

So save the date and plan to attend!

The delicious food buffet featured many Slovak recipes including piggies, halushki, goulash, and pirohi, as well as lasagna, traditional hot dogs, hamburgers, cheeseburgers, and corn-on-the-cob, all prepared under the chairmanship of Michael Stretanski of Kingston, Pennsylvania.

The fun-filled program included mystery "guessing boxes," candy guessing jars, special table guessing assortments, and Board-prepared door prizes, all organized under the guidance of co-chairperson Elaine Palischak of Plymouth, Pennsylvania.

A special raffle featured "ethnic food we all enjoyed and remember from our youth," including hams, kielbasas, sauerkraut, horseradish, cabbage, potato pancake mix, red beets, kluski noodles, babalky, and potatoes. The "Slovak Food Basket" was donated by David Kolesa of Luzerne and Carl Yanowski of Dunmore, Pennsylvania. The lucky winner was Slovak Heritage Society Public Relations Board Member William A. Zdancewicz of Edwardsville, Pennsylvania.



**Slovak Food Basket winner William A. Zdancewicz accepts his tasty prize from the donors, David Kolesa (left) and Carl Yanowski (center).**



**Picnic-goers lined up quickly to enjoy a variety of delicious, well-loved Slovak entrees.**

# WPSCA Sponsors “Slovak-Toberfest” Event

The Western Pennsylvania Slovak Cultural Association sponsored their third Slovak-Toberfest, a Slovak-European beer tasting event, on October 12, 2013, at the Sonoma Grille

in the cultural district of downtown Pittsburgh. A Slovak fare was served, along with two different beers which were imported from Slovakia via their Presidential airplane.



**L-R: Mike Krohmaly, Sylvia Goda, Margaret Joschak, Joseph Senko, and Dolores Sakal.**



**Enjoying the evening are, seated L-R: Dolores Sakal, WPSCA board member, Margaret Joschak, and Richard Joschak, and standing L-R: Sylvia Goda, Joseph Senko, WPSCA executive director, and Mike Krohmaly. All are members of LPSCU Branch 42.**

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

## Member Takes Home Top Art Prize

Wilkes-Barre Branch 6 member Paul G. Jason, 15, is shown with his 1st Place award winning artwork. Paul garnered the blue ribbon by participating in the annual art competition held September 4-8, 2013, at the Luzerne County Fair in Lehman, Pennsylvania.

Paul was also awarded a 2013 Catholic High School award from the LPSCU. He is a freshman at Holy Redeemer High School in Wilkes-Barre, Pennsylvania.

Paul is the son of Paul J. and Diane Jason and the grandson of LPSCU Chairperson of Trustees Mary Ann Ewasko. He also has a sister, Marissa. We’re sure they’re all very proud of him for bring home a First Prize.





# Need a Unique Gift?

Purchasing a LEAF or STONE from the TREE OF LIFE Program makes a unique and perpetual gift.

## Tree of Life RESERVATION FORM

Your inscription may be personalized to recognize a loved one or special event with "In honor of...", "In memory of...", or "In celebration of...". You may also simply have your name, the family name, or business name. Restrictions as to space and characters are listed below, based on whether you choose a fraternal leaf (\$100) or stone (\$500).

Your contribution can be paid in one installment or several; however, we will not bill you for any remaining portion. It is your responsibility to monitor your installments.

Please complete the Reservation Form and return it (a photocopy is also acceptable), along with your donation, to: LPSCU Tree of Life, P.O. Box 32, Wilkes-Barre, PA 18703-0032. Please make checks payable to the "LPSCU – Scholarship Fund."

Name \_\_\_\_\_

Phone \_\_\_\_\_

Address \_\_\_\_\_

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

Enclosed is: (please check one)

- my first donation toward my "Tree of Life," entitling me to an engraved fraternal leaf or stone (please circle one) when fully paid. (Minimum of \$20 per payment.)
- my \$100 check entitling me to an engraved fraternal leaf.
- my \$500 check entitling me to an engraved fraternal stone.

**PLEASE ENGRAVE MY FRATERNAL LEAF OR STONE AS FOLLOWS:**

**Leaf inscription:**

Maximum of 4 lines with 20 characters per line, including spaces.

**Stone inscription:**

Maximum of 6 lines with 40 characters per line, including spaces.

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## Member Malcolm Bowman is Confirmed

Malcolm Bowman, a member of LPSCU Branch 64, Pittsburgh, Pennsylvania, recently made his Confirmation. He chose Thomas as his Confirmation name in honor of his grandfather, Thomas Kaylor, and chose his grandmother, Mary Ann Kaylor, as his sponsor.

His grandparents, Thomas and Mary Ann Kaylor, mother Mary Ann Bowman, and sister Rachel are all members of LPSCU Branch 64.



Malcolm Bowman is shown with his sister Rachel at his Confirmation ceremony.



Malcolm Bowman with his grandmother, Mary Ann Kaylor.

### PLEASE SEND ME INFORMATION ON THE FOLLOWING:

(Please indicate if more than one form is required.)

- \_\_\_ 3 Payment Life
- \_\_\_ 5 Payment Life
- \_\_\_ 10 Payment Life
- \_\_\_ 15 Payment Life
- \_\_\_ 20 Payment Life
- \_\_\_ Whole Life
- \_\_\_ 20-Year Endowment
- \_\_\_ Single Premium
- \_\_\_ Juvenile Term to 25
- \_\_\_ Change of Beneficiary Form
- \_\_\_ Change of Name Form
- \_\_\_ Change of Address Form
- \_\_\_ Lost Certificate Form
- \_\_\_ Newborn Benefit Form

**LPSCU**

P.O. Box 32, Wilkes-Barre, PA 18703  
 Phone 570-823-3513 • Toll free 1-888-834-6614  
 Fax 570-823-4464 • E-mail lpscu@lpscu.org

Name \_\_\_\_\_

Address \_\_\_\_\_

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

Phone # \_\_\_\_\_

Date of Birth \_\_\_/\_\_\_/\_\_\_ Certificate # \_\_\_\_\_

# LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION

## FLEXIBLE ANNUITY

### 1st Year's Interest Rate is 3.5%



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

- ◆ Settlement Options:
  - Payment of a specified amount.
  - Payments for a specified period.
  - Life Annuity.
- ◆ Payment options can be monthly, quarterly, semi-annually or annually, depending upon your needs.
- ◆ Prior to settlement, annuitant may withdraw the Cash Surrender Value at any time; however, the minimum withdrawal amount is \$250.00.

**NOTE:** *Withdrawals taken prior to age 59½ may be subject to a 10% Early Withdrawal Penalty by the Internal Revenue Service.*

◆ ◆ ◆  
*For more information  
about our  
**Flexible Annuity**  
contact the LPSCU Home Office  
or your local Branch Secretary.*

71 South Washington Street  
Wilkes-Barre, PA 18701

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

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e-mail: [lpscu@lpscu.org](mailto:lpscu@lpscu.org)  
[www.lpscu.org](http://www.lpscu.org)



# Slovak Catholic Federation Holds 58th Convention

The Slovak Catholic Federation held its 58th National Convention in Wilkes-Barre, Pennsylvania, on September 15-17, 2013. The gathering opened with a Liturgy at St. Mary's Church of the Immaculate Conception in Wilkes-Barre.

Reverend Monsignor Thomas V. Banick, a past president of the Federation and pastor of St. Mary's, welcomed all to the opening Liturgy. Principal celebrant was the Most Reverend Joseph V. Adamec, Bishop Emeritus of Altoona-Johnstown, Pennsylvania, and Episcopal Moderator of the Slovak Catholic Federation. Representing the Diocese of Scranton were the Most Reverend James C. Timlin, Bishop Emeritus of Scranton, and the Most Reverend John M. Dougherty, Auxiliary Bishop Emeritus of Scranton. Assisting at the liturgy were Deacon Leonard Kassick and Deacon Cyril Kowalchik. SCF First Vice President Reverend Andrew S. Hvozdovic served as master of ceremonies. SCF President Reverend Philip A. Altavilla, who is the LPSCU's spiritual advisor, was the homilist.

The convention meeting was called to order on Septem-



**Newly-elected officers and board members of the Slovak Catholic Federation – Front row, L-R: Sister Michael Ann Orlik, SS.C.M.; Marie Golias, 2nd vice president; Dolores Evanko, secretary-treasurer; Justine Wesnak, Sister M. Catherine Laboure Bresnock, SS.C.M.; and Sister Thomas More Dzurnak, SS.C.M. Back row, L-R: Daniel F. Tanzone; Monsignor Thomas J. Derzack, spiritual advisor; Robert Tapak-Magruder; Reverend Philip A. Altavilla, president; Bishop Joseph V. Adamec, episcopal moderator; Reverend Andrew S. Hvozdovic, 1st vice president; Jayne Klenner, Ph.D., Magdalen Iskra, and Martha Iskra.**



**Some of the fraternal leaders and clergy present at the Liturgy included, L-R: Dolores M. Evanko, Mary Jo Savidge, Most Reverend John M. Dougherty, Sue Ann Seich, Most Reverend Joseph V. Adamec, Andrew Rajec, Most Reverend James C. Timlin, Larry Glugosh, Reverend Monsignor Thomas V. Banick, Theresa Kluchinski, Cynthia Maleski, and Reverend Andrew S. Hvozdovic.**

ber 16 at the Best Western East Mountain Inn in Wilkes-Barre by President Altavilla. Attending delegates represented the four Slovak Catholic fraternals, the Conference of Slovak Clergy, the Conference of Slovak Religious, Federation Chapters and Federation members at large. Officers elected at the convention will serve for the next four years.

Also serving are presidents, secretaries, and chaplains of the four Slovak Catholic fraternals; representatives of the Conference of Slovak Clergy; and representatives of the Conference of Slovak Religious.

## Our Scholarship Recipients Explain

### The Importance of Life Insurance

Family has always been the most important thing in my life. Nothing makes me happier than being surrounded by people who love me unconditionally, no matter what. I would sacrifice anything for my family, as they would for me. As such, life insurance is of the utmost importance to me.

As a family member, one of my biggest responsibilities is ensuring that my family members and those who depend on me are financially and emotionally stable after my death. The best means to safeguard financial stability is through life insurance. Emotionally, having life insurance relieves the burden of anxiety of what to do after a family member passes.

My youth and good health will not last forever. I am no longer a teenager – I now realize that I am not invincible, that bad things do indeed happen to good people. But with a life insurance policy, I can sleep at night, reassured that my loved ones will be protected long after I am gone.

**Bethany Kaylor**

Branch 64, Pittsburgh, Pennsylvania

## 41st ANNUAL MARCH FOR LIFE

Friday, January 22, 2014 • Washington, D.C.

For years, members of the LPSCU have been invited to participate in the annual **March for Life** in Washington, D.C. The LPSCU joins other Slovak/Catholic fraternal organizations — the First Catholic Slovak Ladies Association, First Catholic Slovak Union, and the Slovak Catholic Sokol — in this peaceful demonstration showing our support of and respect for the unborn.

### **Wilkes-Barre/Hazleton Area**

A bus will leave Wilkes-Barre, Pennsylvania, at 7:00 a.m. on January 22nd. Local Branches and Districts may sponsor the cost of members wanting to attend. Anyone interested in attending can call Theresa Kluchinski at 888-834-6614 or 570-823-3515 for more information. Cost is \$50; this includes bus transportation, snack on the bus, and dinner buffet on the way home.

## SS.C.M. Sisters Bestow Servant Leadership Awards

On October 27, 2013, the Sisters of Saints Cyril and Methodius in Danville, Pennsylvania, awarded the Servant Leadership Award to 37 outstanding high school juniors and seniors from the dioceses of Harrisburg, Scranton, and Pittsburgh, all in Pennsylvania. The ceremony took place at the Basilica of Saints Cyril and Methodius in Danville.

In addition to Harrisburg, Scranton, and Pittsburgh, over the past 11 years, the Sisters have honored nearly 675 teens in the dioceses of Bridgeport (Connecticut), Charleston (South Carolina), Chicago (Illinois), Gary (Indiana), Milwaukee (Wisconsin), St. Louis (Missouri), and Syracuse (New York) with the Servant Leadership Award.

This award recognizes distinguished high school juniors and seniors who are joyful witnesses, compassionate proclaimers, and enthusiastic builders of the Kingdom of God. The focus of the award is on teens who remain active in their faith and parish beyond Confirmation, and who actively serve in their parish, school, and community.

The 2013 award recipients were from all around the state of Pennsylvania. Each teen was given the opportunity to honor one person as a mentor who has encouraged them to generously use their time and talents as a follower of Jesus. Among the mentors the teens selected were parents, grandparents, teachers, coaches, youth ministers, scout leaders, Sisters, and priests who have made a difference in their lives by modeling servant leadership as a way of life in their family, parish, and community.

At the ceremony, the Sisters of Saints Cyril and Methodius also honored four adults who received the Father Jankola Lifetime Commitment to Servant Leadership Award in the ministries of evangelization, education, eldercare, and ecumenism. Father Jankola was a priest from the Scranton Diocese who was instrumental in recognizing the need for religious sisters to educate children and who founded the Sisters of Saints Cyril and Methodius in 1909.

The 2013 Father Matthew Jankola Lifetime Commitment to Servant Leadership Award went to:

**Evangelization:** Daniel Tanzone from Yonkers, New York, was recognized for his 30+ years as Editor of the *Slovak Catholic Falcon*, the newspaper for the Slovak Catholic Sokol.



**Student recipients of the 2013 Service and Leadership Award.**



**Recipients of the Father Jankola Lifetime Commitment to Servant Leadership Award, pictured with Sister Michael Ann Orlik, general superior of the Sisters of Saints Cyril and Methodius (second from right), are, from left, Cyril Stretansk, Cynthia Maleski, Elizabeth Yurechko, and Daniel Tanzone.**

Under his direction, the publication encourages active participation in parish life, supports religious communities of Slovak heritage, furthers charity and benevolence, and supports the Catholic Bishops in the Slovak Republic.

**Education:** Cyril Stretansky was recognized for the many years he has spent as professor of music and director of choral activities at Susquehanna University, and for his service as the artistic director and principal conductor of the International Music Festival in Italy, where he conducted festival choirs at St. Peter's Basilica in Rome, the Cathedral of Florence, St. Mark's Basilica in Venice, and the Cathedral of Milan. Closer to home, on several occasions he has brought the Susquehanna University Choir and the Susquehanna Valley Chorale to perform at the Basilica of Saints Cyril and Methodius in Danville.

**Eldercare:** Attorney Cynthia Maleski from Natrona Heights, Pennsylvania, was recognized for her work in Elder Law, and her service as Pennsylvania Insurance Commissioner and Cabinet Secretary under the late Pennsylvania Gov. Robert P. Casey, where she was unanimously confirmed by the State Senate. She has served as an officer for many national organizations and foundations promoting service and leadership, and is currently on the Pennsylvania Board of Governors for the Saint Thomas More Society. A practicing attorney for 30 years, Cynthia is a nationally known expert in health and elder law.

**Ecumenism:** Elizabeth Yurechko from Crown Point, Indiana, was recognized for her 32 years of service to students at Andrean High School in Merrillville, Indiana, and for her involvement in the creation of the Midwest Slovak Cultural Society's Annual Slovak Day in 1973 and her 40 years of service in annually organizing this festival of faith, heritage, and culture. In an official statement recognizing the festival organizers in the Indiana House of Representatives, Indiana State Representative Peter J. Visclosky noted that the festival has played an important role in enriching the quality of life and culture of Northwest Indiana.

The ceremony ended with a reception at Maria Hall.

# New Jersey/New York Fraternal Alliance Holds 80th Annual Meeting

The 80th Annual Meeting of the New Jersey/New York Fraternal Alliance was held October 10 and 11, 2013, at the Golden Nugget Resort & Hotel in Atlantic City, New Jersey. In attendance from the LPSCU were National President Theresa Kluchinski and National Secretary-Treasurer Mary Jo Savidge.

The Annual Meeting Banquet was held Thursday evening, October 10th. During the evening, donations totaling \$2,000 were presented to New Jersey Habitat for Humanity, Atlantic City Rescue Mission, the Debbie Bochanski Fund, and the SAVE Foundation (Suicide Voices of Education), a charity that helps prevent teen suicides. The Keynote Speaker was Allison Koppel, executive vice president of the American Fraternal Alliance.

Friday's meeting included presentations from Alvin Eglow, CPA, Vision Financial Services; William A. Scarborough, senior vice president, Investments, Raymond

James; Allan Ferrone, FSA, MAAA, CPS Actuaries; and Michael C. Axelrod, Philadelphia Flag Day Association.

LPSCU National Secretary-Treasurer Mary Jo Savidge has accepted a



**The 2013-2014 NJ/NY Fraternal Alliance Officers and Board of Directors.**

position as Director on the New Jersey/New York Fraternal Alliance Board. The 2013-2014 President of the Alliance is Justine Wesnak, representing NSS Life. Justine is also a member of the LPSCU from Branch 38, Whitehall, Pennsylvania.

During the luncheon, the LPSCU was recognized for 115 years of service to its members by 2013 NJ/NY Fraternal Alliance President Richard Cecchi. Secretary-Treasurer Savidge accepted the recognition certificate on behalf of our society.



**Mary Jo Savidge (left) accepts a Certificate of Recognition from outgoing Alliance President Richard Cecchi.**

## LPSCU Offers Newborn Benefit



The Newborn Benefit offered by the LPSCU is available to infants from 10 days old through six months who have at least one parent who is a member in good standing of the Ladies Pennsylvania Slovak Catholic Union. In families where either the mother or the father is an LPSCU member, the infant will automatically receive this benefit of \$2,000 of life insurance coverage – **at no cost** – when the Home Office is notified of the birth. The benefit begins at the

time the Enrollment Form is received at the Home Office and expires when the infant reaches six months of age.

Contact your Branch Secretary or the Home Office to find out more about this **free fraternal benefit**, just one of the many reasons that make the LPSCU special and unique when it comes to your family's insurance needs.

## Slovak Gardens Offers Annual Scholarship Award

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

- A high school or college student, and
- A member of the Slovak Gardens (or have a parent who is a member of the Slovak Gardens)

To be eligible, the applicant must submit an essay of approximately 750-1,000 words, type-written, double-spaced, on one of the following subjects:

- The History of the Slovak Gardens
- Slovaks living in Florida
- Slovak Immigration to the U.S.

The essay must be submitted no later than **February 15, 2014** to the Slovak Gardens Scholarship Committee. The following prizes will be awarded:

First Prize \$500.00

Second Prize \$300.00 • Third Prize \$200.00

Applications should be sent to:

The Slovak Gardens, Inc.  
Scholarship Committee  
3110 Howell Branch Road #100  
Winter Park, FL 32792

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

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

## Dear Junior Members,

We recognize February as Black History Month. While there are numerous African Americans who have had no small part in the building of this nation, this article will focus on one group of soldiers who fought bravely in the Civil War. First, let's start with a little background.

In 1863, after the Emancipation Proclamation went into effect, President Lincoln agreed to recruit African American men into the army, though in segregated regiments led by white officers. One of the first of these was the Massachusetts 54th Regiment led by Colonel Robert Gould Shaw of Boston. Shaw was the son of staunch abolitionists – individuals who believed that slavery should be abolished. At the time, though, there was widespread prejudice and belief among many in the army and government that African Americans would make poor soldiers who would not perform well in battle.

Col. Shaw did not feel this way about his men, however. He believed in them and respected their abilities as soldiers. In July of 1863, he would have his chance to be proven right. The 54th was sent to South Carolina where an assault was planned on Fort Wagner, which guarded Charleston Harbor. Shaw requested that the 54th Regiment lead the attack. He saw this as a chance for his men to prove themselves the equal of white soldiers. Six hundred men attacked the fort that day. Of this number, 285 were killed, including Col. Shaw. But his men never wavered in the battle and demonstrated great courage and determination. As a result of their brave actions, other black regiments were formed, and by the end of the war 10% of the Union army was made up of African Americans.

During the battle, Sgt. William Carney carried the Union flag. Although he was wounded, he made it back to his unit, still carrying the flag. He never let it touch the ground. He was the first black to be awarded the Congressional Medal of Honor.

After the battle, survivors of the 54th proposed a memorial to Shaw, a leader they had grown to trust and respect. Originally they wanted the memorial erected near Fort Wagner, but when those plans didn't work out, in 1865 an African American businessman, Joshua Benton Smith, called for a memorial in Boston, where Shaw was born and where the 54th Regiment came into being. A committee was formed, but it was not until 1883 that the sculpture was formally commissioned.

Shaw's father felt strongly that although the memorial was meant to honor his son, that all the brave African American soldiers who fell and were buried alongside him should be recognized as well.

Sculptor Augustus Saint-Gaudens envisioned Shaw on horseback, with marching soldiers surrounding him. It would depict the day that the Regiment marched proudly through the streets of Boston on their way to ships that would transport them to battle in the South. Saint-Gaudens took great pains to be accurate in his depiction of the soldiers in his sculpture, using some 40 African American

men as models. It was the first time that blacks were depicted so realistically.

An interesting side note to this story – In addition to Col. Shaw's proud parents and his young bride of only three weeks who watched the Regiment as they marched past, author and orator Frederick Douglass was also among the onlookers. His sons, Charles and Lewis, served in the 54th Regiment. Both survived the Civil War. Douglass was instrumental in convincing President Lincoln to recruit African Americans into the army.

The Shaw Memorial took 14 years to complete. It was unveiled in Boston on May 31, 1897, amid great fanfare. Ships in the harbor fired salutes and military units marched past the memorial, led by 65 veterans of the 54th Regiment. Among the men of the 54th, Sgt. Carney carried the

American flag. The sight of him elicited cheers from the crowd, who knew of his exploits. In an emotional tribute, veterans of the 54th laid a wreath before the monument.

The Shaw Memorial honors one of the first African American fighting units of the Civil War and reminds us all of the important part blacks played in the fight for their freedom. Many art experts consider it the finest public memorial ever produced in this country. Some 90 years later, the film *Glory* brought the story of the men of the 54th Regiment to life.

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



## Kids in the Kitchen

### CREPES

Surprise your family some morning with these delicious crepes for breakfast.

|                    |                            |
|--------------------|----------------------------|
| ½ teaspoon salt    | 2 tablespoons butter,      |
| 1 tablespoon sugar | melted                     |
| 3 eggs             | 1 cup of all-purpose flour |
| 1½ cups milk       | Vegetable oil              |

Combine the salt, sugar, eggs, milk, and butter in a blender until smooth. Let the batter chill in the refrigerator for at least half an hour.

When you are ready to cook, heat a small amount of vegetable oil in a skillet over a medium heat, then blend the batter once more. Drop a few tablespoons of batter in the pan, tilting and rotating the pan to spread the batter evenly over the bottom. Cook until underside has slightly browned and bubbles form on the top of the crepe, then flip the crepe and cook until the other side is slightly browned.

As you cook them, stack the finished crepes on a warm dish and when you're ready to eat, let everyone fix them to their liking. They can be served with cottage cheese, jam, preserves, or honey.



# The Whole Tooth and Nothing But

Do you have any idea what's happening right under your nose? The answer is: Your Teeth! Here's the "whole tooth":

A tooth is an organ. Its main job is to prepare food for its long journey through your stomach by crushing, chewing, and ripping it apart. This is a force of between 4,000 and 50,000 pounds per square inch!

The enamel on the top surface on your tooth is the hardest part of your entire body – even harder than your bones! But the tooth is a softie at heart. The crown is the

visible part of the tooth. It is the part covered with enamel. The portion of the tooth beneath the gums – the root – is covered by a softer material called dentin. In the middle of the tooth is the pulp chamber, which harbors the nerve tissue. There is no room for swelling tissues to expand in the pulp chamber. That is why, when you do have an infection, it just throbs. One-third of your tooth is underneath your gums. That means only two-thirds of your tooth length is visible.

Teeth start to form before you are born. Milk teeth (also called baby teeth) start to form when the baby is in the womb, but they don't break through and become visible until a child is between 6 to 12 months old.

Like fingerprints, no two people have the exact same set of teeth. That is why they can be used to identify bodies, by comparing the teeth to dental records.

Humans have only two sets of teeth in their entire lifetime – baby teeth and permanent teeth. That's why it's so important to take good care of them.

Science has shown that many diseases are linked to your oral health, including diabetes, heart disease, and osteoporosis. That's another reason why good oral hygiene is so important!

Over their lifetime, an average person spends 38.5 days brushing their teeth.

## Arts and Crafts

### SWEET SMELLING SACHET

You will need:

- A paper doily
- A few cotton balls
- Spray perfume or cologne
- Ribbon
- Pink or red construction paper
- Glue and a stapler

Fold a small paper doily in half. Spray 3 or 4 cotton balls with perfume or cologne. (Ask your mom for guidance with this, especially if you plan to use her perfume.) Place the cotton balls inside the doily and staple it closed.

Cut small heart shapes from the colored paper and glue them to the outside of the doily. You can also make small ribbon bows and glue them on. You can tuck these sachets into drawers to keep them smelling fresh. They'll make nice Valentine's Day gifts for your mother or grandmother.

## February Happenings

On February 2nd, in the early morning hours, crowds will gather on Gobbler's Knob, a tiny hill in Punxsutawney, a Pennsylvania borough of about 6,100 residents some 65 miles northeast of Pittsburgh. There they will await the news of whether the resident groundhog – "Punxsutawney Phil" – has seen his shadow.

The Groundhog Day celebration is rooted in a German superstition that says if a hibernating animal casts a shadow on February 2nd (Candlemas Day), winter will last another six weeks. If no shadow is seen, the legend says that spring will come early.

In reality, Pennsylvania's prognosticating groundhog doesn't see much of anything. The result is decided in advance by select members of the "Inner Circle" who plan the annual ceremony and take care of Phil. You'll recognize them by their tuxedos and top hats, which they always wear for the event. Weather permitting, the celebration usually draws up to 15,000 spectators and many local news crews. When he's not "predicting" the weather on Groundhog Day, Phil spends the rest of the year living in the town library.



## Civil War Quiz

The Civil War began on April 12, 1861, with shots fired on Fort Sumter in South Carolina. How much do you know about this important period in our nation's history? Take this quiz and see.

1. Who was the first person convicted and executed because of treason against a state?
2. In the election of 1860, Abraham Lincoln failed to receive a single popular vote in how many states?
3. Who was known as the "steam engine in britches"?
4. Who suggested to Abe Lincoln that he grow a beard?
5. Although Jefferson Davis became the president of the Confederacy, who may have gained that position except for a misunderstanding?
6. Which of the former U.S. presidents served in the Confederate Provincial Congress?
7. Who was the ranking general in the Confederate service?
8. Who was the only Confederate officer tried and executed because of his actions during the Civil War?



1. John Brown was hanged on December 2, 1859; 2. In 10 of the 11 states that ultimately seceded; 3. Stephen Douglas, an energetic senator from Illinois; 4. Grace Bedell, an 11-year-old from Westfield, New York; 5. Robert Toombs of Georgia; 6. John Tyler of Virginia; 7. Samuel Cooper, born in Hackensack, New Jersey; 8. Henry Wirz, of Swiss descent.

**Answers:**

## PERIODICAL

### “The Gospel of Joy”

*continued from page 3*

the Gospel with boldness in every time and place, even when it meets with opposition.” He encourages us to be “evangelizers who pray and work,” in the knowledge that “mission is at once a passion for Jesus and a passion for his people.” In order to give greater credibility to the Gospel message, Pope Francis reminds us that Jesus wants us to touch human misery, to touch the suffering flesh of others. Pope Francis explains, “In our dealings with the world, we are told to give reasons for our hope, but not as an enemy who critiques and condemns.” “Only the person who feels happiness in seeking the good of others, in desiring their happiness, can be a missionary” — “If I can help at least one person to have a better life, that already justifies the offering of my life.” The Pope urges us not to be discouraged before failure or scarce results, since “fruitfulness is often invisible, elusive and unquantifiable”; we must know “only that our commitment is necessary.”

Finally, Pope Francis focuses on what he calls an “authentic missionary spirituality.” The spirit-filled evangelizer is to be “full of fervor, joy, generosity, courage, boundless love, and attraction!” This spirituality, modeled for us by the Blessed Virgin Mary and brought about by the Holy Spirit, flows from the life-changing encounter with Jesus and his saving love. Those who have had this encounter know the difference Jesus makes and want others to experience the joy of a similar transformation. Pope Francis encourages everyone to recognize that, just like the Church, we do not have a mission; each of us *is* a mission. “If we are to share our lives with others and generously give of ourselves, we also have to realize that every person is worthy of our giving. Not for their physical appearance, their abilities, their language, their way of thinking, or for any satisfaction that we might receive, but rather because they are God’s handiwork, his creation. God created that person in his image, and he or she reflects something of God’s glory. Every human being is the object of God’s infinite tenderness, and he himself is present in their lives. Jesus offered his precious blood on the cross for that person. Appearances notwithstanding, every person is immensely holy and deserves our love.”

During this New Year, may the call of Pope Francis in **The Gospel of Joy**, awaken in all of us a desire to grow and live an authentic faith – a faith which is never comfortable or completely personal – always involving a deep desire to change the world, to transmit values, to leave this earth somehow better than we found it.

**Rev. Philip A. Altavilla**

## LPSCU Continues to Offer 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 award 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 year of college. Premiums must be paid on an annual, semiannual, or quarterly basis and must be current in order for the student 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 the 20 Payment Life or Whole Life Policy).

Example: A 21-year-old female student purchases a \$10,000 20 Payment Life policy having 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 student \$81.50 (10% of the books purchased).

Student members may take advantage of this program for a maximum of four (4) 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](mailto:lpscu@lpscu.org), or check our website at [www.lpscu.org](http://www.lpscu.org).

