



Megan Zabiegala is Our 2012 Youth Achievement Award Winner

The LPSCU is proud to announce that Megan K. Zabiegala of Solon, Ohio, a member of LPSCU Branch 132 in Youngstown, Ohio, has been selected as the recipient of our 2012 Youth Achievement Award.

Megan has been a member of Branch 132 for almost three years. She was nominated for the award by Shirley Zabiegala, who also belongs to Branch 132.

Megan has been very active in school activities at Solon High School, where she is a member of the National Honor Society, Girls' Varsity Indoor and Outdoor Track teams, Italian Club, Diversity Acceptance Program, and Student Council. She also belongs to Students Against Drunk Driving and the Key Club, and has served as a volunteer and fundraiser for both programs. Megan is a Group Leader for Expect Respect, and a student mentor for Creating a Safe and Social Environment Program and the Freshman Mentoring Program.

Megan's civic activities include being a student instructor for the Solon High School Saturday Enrichment Program, a team coach for Solon Schools 3rd and 4th Grade Basketball, a cook/server for Kiwanis Club, an American Sign Language tutor, team captain for the American Cancer Society's Relay for Life, and a fundraiser for Race for the Cure. She also volunteers and is a fundraiser for the ALS Association's Yates 5K Run.

Megan is very active in Saint Rita's Catholic Church, where she served as a volunteer and member for the Youth Group through which she participated in various community service and fundraising events throughout the year. She also served as a church volunteer to collect school supplies for children in need and served as a teaching assistant for the Family PSR Program. In addition, Megan volunteered to prepare hot meals, collected household goods and personal items, and set up living quarters for displaced homeless families temporarily housed at the church, and served as activity host for the families.

Megan's awards and achievements are numerous and impressive. In addition to being a member of the National Honor Society, she has also made the Honor Roll, received the Comet of the Semester Award, and takes Honor Classes in geometry, biology, American history, and chemistry. This past year she received the Academic Achievement Letter Award.

In her spare time, Megan is a baby, pet, and house sitter, as well as being self-employed as a house cleaner and home reorganizer.

Megan's mathematics teacher writes that she is a "bright, motivated, and respectable student" with a desire to attend a four-year university majoring in math education. She also states that Megan is "a well rounded student who demonstrates a caring personality and a passion for education."

Megan states that her goal is to graduate with honors from college and continue her studies to obtain her Master's Degree in Education. Her ultimate ambition is to become a high school math teacher.

Megan has outstanding credentials and has exhibited ambition, achievement, and dedication to all of the activities she has participated in within her school, church, and community organizations to qualify her for this award. It is with great pride that the LPSCU presents Megan K. Zabiegala with the 2012 Youth Achievement Award. Congratulations, Megan!



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Calendar of Events

JULY

- 14** — Sisters of SS. Cyril and Methodius Summer Festival at Villa Sacred Heart, Danville, Pennsylvania. *See page 15 for details.*
- 15** — Pittsburgh District Meeting at White Oak Park, White Oak, Pennsylvania, at 1:00 p.m.
- 15** — Indiana Slovak Day at the Salvatorian Fathers' Shrine, Merrillville, Indiana. Mass at 10:30 a.m. in the Shrine church.
- 16** — Deadline for Rev. Dianiska District members to make a reservation to attend the Youth Bowling Party on July 21.
- 19** — Slovak Day at Kennywood Park, West Mifflin, Pennsylvania.
- 20** — **Deadline to submit articles for September/October Zornicka.**
- 21** — Reverend Dianiska District's annual Youth Bowling Party at Modern Lanes, Exeter, Pennsylvania, from 1:00 to 4:00 p.m. Please call your Branch Secretary by July 16 to make reservations.
- 28** — Msgr. Beeda District Meeting at Perkin's Restaurant, Route 93, West Hazleton, Pennsylvania, beginning at 9:00 a.m.

AUGUST

- 31** — Deadline to apply for the 2012 LPSCU Post Graduate Award. *See page 17.*
- 31** — Deadline to apply for the 2012 LPSCU Religious Awards. *See page 10.*

SEPTEMBER

- 3** — Deadline to submit matters to be considered by the Board of Directors at its Semiannual Meeting.
- 10-11** — Slovak Catholic Federation Meeting, Youngstown, Ohio.
- 13-15** — National Fraternal Alliance Meeting, New Orleans, Louisiana.
- 20** — **Deadline to submit articles for November/December Zornicka.**
- 21-23** — LPSCU Semiannual Meeting, Wilkes-Barre, Pennsylvania. *See page 4 for details.*

OCTOBER

- 21** — Reverend Dianiska Okres meeting at the North End Slovak Club, North Main Street, Wilkes-Barre, Pennsylvania, beginning at 1:00 p.m. Branches 58, 94, and 122 will host. Make A Difference Day will be celebrated at this meeting. *See Branch and Okres News on page 5.*

NOVEMBER

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

DECEMBER

- 1** — LPSCU Telephone Conference Meeting
- 2** — Rev. Dianiska District's annual Christmas Party at the Ramada Inn, Public Square, Wilkes-Barre, Pennsylvania, beginning at 1:00 p.m. Branches 6 and 213 will host. Attendees are asked to bring a canned good for a local food pantry.



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Spiritual Advisor's Message

Let Freedom Ring!



Fr. Altavilla

As you know, there is much discussion and debate these days regarding the issue of the exercise and practice of religious liberty and freedom of conscience. This particular issue has arisen because of mounting opposition to a mandate issued on January 20, 2012, by the United States Department of Health and Human Services (HHS) which would require nearly all private health insurance plans to include coverage for all FDA-approved prescription contraceptive drugs and devices, surgical sterilizations, and abortion-inducing drugs – drugs that interfere with implantation in the womb and therefore destroy the life of a human being in the earliest stages of development. This mandate is the result of the Affordable Healthcare Act, passed in 2010.

The HHS mandate provides an exemption for “religious employers” who may object to contraception, sterilizations, and abortion-inducing drugs, but this exemption is so narrow that it fails to cover the vast majority of faith-based organizations, including Catholic hospitals, universities, and service organizations that help millions every year. This mandate is unprecedented in federal law, and broader than any state contraception mandate to date. Never has federal law required private health plans to cover sterilization or contraception, including abortion-inducing drugs.

Religious employers are exempt only if they hire and serve, exclusively, people of their own faith, and they qualify as a church or religious order according to a very narrow definition in the tax code. Most religious institutions providing health, educational, or charitable services to others have no protection.

On February 10, 2012, responding to intense opposition from a broad group of religious institutions and organizations from all over the country, including all 181 Catholic bishops presiding over dioceses and even the leadership of our Ladies Pennsylvania Slovak Catholic Union, the current Administration announced there would be an “accommodation” for religious institutions opposed to facilitating practices contrary to their moral teachings through their employee health plans. In the so-called “accommodation,” insurance companies – not the religious employers themselves – would be forced to pay for the abortion-inducing drugs, sterilization, and contraception. However, since any funds the insurance companies would use to make such payments ultimately come from the premiums paid by employers, the “accommodation” is nothing more than a kind of economic shell-game. This “accommodation” does not apply to self-insured religious institutions (like the Diocese of Scranton), which number in the hundreds, if not thousands. In the final analysis, the so-called “accommodation” still forces religious institutions to provide employees with health plans covering free “services” that **violate** their religious convictions and beliefs – or face crippling fines should they refuse.

The HHS mandate violates freedom of conscience, a right that is guaranteed by the First Amendment of the United States Constitution, and even several federal laws. The right to practice one’s religious beliefs is protected by The Bill of Rights. The Administration’s attempt to force all Americans to buy coverage for sterilization and contraceptives, including drugs that induce abortion, is a radical incursion into freedom of conscience. Never before in U.S. history has the federal government forced citizens to directly purchase a product in contradiction to their moral and religious beliefs.

It is important to speak frankly with each other when our basic freedoms are threatened. The Catholic bishops of the United States are summoning all Catholics and fellow American citizens to be on guard, for religious liberty is under attack, both at home and abroad.

Even Pope Benedict XVI recently spoke about his worry that religious liberty in the United States is being weakened. He called it the “most cherished of American freedoms” – and indeed it is. All the more reason to heed the warning of the Holy Father, a friend of America

and an ally in the defense of freedom, in his recent address to American bishops:

“Of particular concern are certain attempts being made to limit that most cherished of American freedoms, the freedom of religion. Many of you have pointed out that concerted efforts have been made to deny the right of conscientious objection on the part of Catholic individuals and institutions with regard to cooperation in intrinsically evil practices. Others have spoken to me of a worrying tendency to reduce religious freedom to mere freedom of worship without guarantees of respect for freedom of conscience.

“Here once more we see the need for an engaged, articulate, and well-formed Catholic laity endowed with a strong critical sense vis-à-vis the dominant culture and with the courage to counter a reductive secularism which would delegitimize the Church’s participation in public debate about the issues which are determining the future of American society.” (Pope Benedict’s *Ad Limina* address to United States bishops, January 19, 2012.)

Religious liberty is not only about our ability to go to Mass on Sunday or pray the Rosary at home. It is about whether we can make our contribution to the common good of all Americans. Can we do the good works our faith calls us to do without having to compromise that very same faith? Without religious liberty properly understood, all Americans suffer, deprived of the essential contributions in education, health care, feeding the hungry, civil rights, and social services that religious Americans make every day, both here at home and overseas.

Restrictions on religious liberty are an attack on civil society and the American genius for voluntary associations.

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LPSCU Board of Directors Semiannual Meeting

This announcement is made to all members of the LPSCU that the Semiannual Meeting of the Board of Directors will convene on Friday, September 21, 2012, at 8:30 a.m. at the LPSCU Home Office, Wilkes-Barre, Pennsylvania. All subsequent sessions will begin at 8:30 a.m. and continue until all Semiannual Meeting business has been completed.

Members wishing to submit matters for the Board of Directors to consider at this meeting are directed to send them to the attention of Theresa Kluchinski at the LPSCU National Headquarters, 71 South Washington Street, Wilkes-Barre, PA 18701 or P.O. Box 32, Wilkes-Barre, PA 18703. All correspondence relative to this Semiannual Meeting should be received no later than September 3, 2012.

In Memoriam

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

Name	Branch	Location
Catherine R. Gula	6	Wilkes-Barre, PA
Joseph S. Kichilinsky	7	Exeter, PA
Mary Matalavage	9	Mahanoy City, PA
*Marion Dicalogero	17	Swoyersville, PA
*Jeanette Adamchick	19	Swoyersville, PA
Frank Letoski	19	Swoyersville, PA
Anna Bucinskas	21	West Lake, MA
Mary Contrash	33	Hazleton, PA
Eleanor Joscak	42	Pittsburgh, PA
Elsie Harcarik	52	North Braddock, PA
James Messick	52	North Braddock, PA
Mary Simkovich	60	West Hazleton, PA
Margaret D. Cuth	62	Northhampton, PA
Joseph A. Kamenar	64	Pittsburgh, PA
Theresa Sudik	76	White Oak, PA
Joseph Paunicka	79	Whiting, IN
*Catherine Cassano	83	Bethlehem, PA
Steven Voros	83	Bethlehem, PA
Anna Kralik	90	Johnstown, PA
*Anna Bettine	124	Hazleton, PA
*Elizabeth Segilia	124	Hazleton, PA
*Charlotte Heintz	132	Campbell, OH
Zofia Glodek	167	Sterling Heights, MI
Joseph M. Chisek	197	Wilkes-Barre, PA
Helen Kopp	197	Wilkes-Barre, PA
Marie R. Szepessy	197	Wilkes-Barre, PA
Joanne Vavrek	202	McKees Rocks, PA
Mary A. Farkas	204	Northampton, PA
Clair C. Herman	213	Dallas, PA
Anne M. Prims	L0100	Chicago, IL
Marija Meskauskas	L0179	East St. Louis, IL

*Multiple certificates

Our Scholarship Recipients Explain...

The Importance of Life Insurance

As part of the criteria for being awarded an LPSCU College Scholarship, applicants must submit a short essay on the topic: *Why is life insurance important?* Periodically, we feature some of these essays in *Zornicka*. We think our readers will be impressed by the thought process exhibited by our scholarship winners in these works. Here's what one recent applicant had to say...

Throughout one's lifetime, unpredictable events are bound to occur. With life insurance, one is provided with financial resources should the unthinkable happen. In a sense, it can be thought of as a tool used to ensure that one will have the capital to fund all of his or her aspirations and goals. Therefore, life insurance can be of assistance even if the individual dies before acquiring sufficient resources to fund those goals.

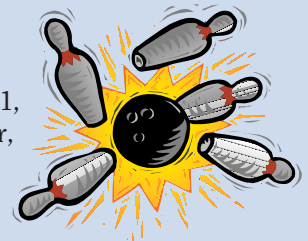
Due to the uncertainties of our economy at this point in time, finding the best life insurance is a must. Life insurance provides protection for the income stream of the family and maintenance of one's standard of living. Also, it allows the family to cover funeral expenses and any outstanding debt. In addition, it can offer a source of income at retirement. Another benefit of having life insurance includes the ability to fund children's educations. Lastly, it not only creates, but also sustains family wealth.

In conclusion, I now realize how important and significant this purchase of life insurance will be towards my future. Not only will it protect my loved ones from any financial burdens, but it will ensure stability at a most difficult time.

Megan L. Berner
Branch 38, Whitehall, PA

Rev. Dianiska District to Host Youth Bowling Party

The Reverend Dianiska District will host its annual Youth Bowling Party and Luncheon on Saturday, July 21, 2012, at Modern Lanes, Exeter, Pennsylvania from 1:00-4:00 p.m. Hope and Lori Napkora are co-chairs.



All young members of the District are invited to attend as guests of the District. Their family members and friends may also participate in the activities for a nominal fee. This is always an enjoyable event for kids of all ages, so consider joining in the fun!

Call your Branch Secretary before July 16 for further details and to make reservations. Please include the names, ages, and gender of the youth attending and the number of adults and non-member children.

PITTSBURGH DISTRICT

The Pittsburgh District held a luncheon meeting on April 1, 2012, at the Eat 'n' Park in Homestead, Pennsylvania, with 28 members present. Among the topics of discussion were the upcoming Slovak Day at Kennywood Park and the LPSCU Convention.

Some of the members who attended are pictured below. The District officers are seated at the head table.

Sylvia Goda



REVEREND DIANISKA DISTRICT

The Rev. Dianiska District held a meeting on Sunday, April 15, 2012, at Holy Trinity Church Hall, Swoyersville, Pennsylvania. Janet Marley welcomed everyone on behalf of Branches 19 and 214. She especially thanked Branch 19 for helping her with the meeting and for securing the use of the church hall.

The meeting was called to order by President Mary Ann Ewasko. The Lord's Prayer was recited for deceased and ill members and their families, for the family of Branch Secretary Marion DiCalogero on her passing, and for the recent tornado victims in the Midwest. The Pledge of Allegiance followed.

Financial Secretary Marge Zinkavich read roll call. In the absence of the Secretary and Treasurer, President Ewasko read their respective reports, both of which were approved. Vice President Hope Napkora read correspondence which included thank you cards from the family of Margaret Pesta; Father Philip Altavilla; Missy Chisdock and Sheryl Ziobro from MedExpress; Sister Mary from The

Catherine McAuley House for the cleaning supplies donated for "Make a Difference Day"; and Carol Cardoni from Holy Family Parish Food Pantry in Luzerne, Pennsylvania, for the canned goods members donated at the Christmas party. A card was sent to Monsignor Francis Beeda in honor of his 50th anniversary in the priesthood.

The following items were discussed:

Members were reminded to mark their calendars for upcoming District events published in the *Zornicka* under the Calendar of Events section and to read the individual articles.

The District purchased a Patron Ad for the upcoming LPSCU National Convention book.

President Ewasko provided details on the upcoming LPSCU National Convention to be held June 23-27 at The Inn at Pocono Manor, Pocono Manor, Pennsylvania. She reminded members that even if they are not going as a delegate, they are welcome to attend the Liturgy and banquet on Sunday, June 24, provided they call the Home Office to make reservations by May 15.

The District's Annual Youth Bowling Party will be held on July 21 at Modern Lanes in Exeter, Pennsylvania, from 1:00-4:00 p.m. The event includes three games of bowling, shoes, pizza or a hot dog, nachos, beverages, and dessert. Members were advised to call their Branch Secretary before July 15 with the age, gender, and number of children and adults planning to attend. Branch Secretaries were asked to call Hope or Lori Napkora, co-chairs, by July 16 with all the required information.

A special event is being planned for the Reverend Dianiska District's 70th anniversary in 2013. Watch the *Zornicka* for details.

The next District meeting will be held on October 21, at 1:00 p.m. in the North End Slovak Club, N. Main Street, Wilkes-Barre, Pennsylvania, hosted by Branches 58, 94, and 122. Branch Secretaries should contact Margaret Jollimore or Theresa Olshemski to make their Branch's reservations.

Our special project for this meeting will be "Make a Difference Day." Cleaning supplies of all types and brands will be donated once again to The Catherine McCauley House in Plymouth, Pennsylvania. Last year Sister Mary was grateful and overwhelmed by our support of the facility.

At the October meeting members are asked to make full payment of their chances or mail them, with payment, to Marge Zinkavich or Mary Ann Ewasko. Additional chances are available.

Susan Worth

LEHIGH VALLEY OKRES

The Lehigh Valley Okres held its 24th annual Mother/Daughter Luncheon on Sunday, May 6, 2012, with fifty members and guests in attendance. The event was held in the Lehigh Room at the Best Western Conference Center, Bethlehem, Pennsylvania. A punch reception was held from 12:00 noon until 12:30 p.m.

Following the refreshments, Jean Kosalko, president of the Lehigh Valley Okres, welcomed all present and conducted a drawing of names present to select a "Queen for the Day" and her Court. Rose Marie Beach of Bethlehem Branch 83 was selected as the Queen, accompanied by Court

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LEHIGH VALLEY OKRES *continued from page 6*

members Monica Anthony and Regina Polaha, both of Allentown. Queen Rose Marie was crowned by Rev. Scott Ardinger, administrator of Incarnation of Our Lord Parish in Bethlehem. Father Ardinger then offered a prayer before meals, after which the luncheon was served.

At the conclusion of the meal, President Kosalko introduced the other Okres officers, Secretary Mary Shannon, and Treasurer Margaret A. Ferri. She also introduced Cecilia B. Gaughan, national fraternal activities director; Margaret A. Ferri, national public relations director; Mary Ann Ackerman, LPSCU honorary vice president; and local Branch officers of Allentown Branches 38 and 40, Bethlehem Branches 83 and 130, and Hellertown Branch 196.

Special prizes of beautiful potted begonias were presented to Anna Balog, oldest mother; Leann Adamcik, youngest mother; Monica Anthony, mother with the most children; and Adria Geiger, most recent mother. Four young daughters received a beautiful bracelet and each attendee received a small pink potted petunia as a favor. Door prizes were also awarded.

The program concluded with a prayer offered by Rev.

Stanley Moczydlowski, former administrator of Incarnation of Our Lord Parish and now pastor of St. Anthony of Padua Parish in Easton, Pennsylvania.



Special prizes were awarded to Anna Balog (seated) and, standing L-R, Monica Anthony, Adria Geiger, and Leann Adamcik.



Queen for the Day, Rose Marie Beach (center), is shown with her Court, Monica Anthony (left) and Regina Polaha (right). Father Scott Ardinger is in the back.



Young daughters who received gifts are, front row L-R, Brigitte Marrero Guempel, Rachel, Laura, and Kelly Johnson. Second row, L-R, are Monica Anthony, Rose Marie Beach, Regina Polaha, and Mary Johnson. Jean Kosalko, Lehigh Valley Okres president, is in back.

Soup Kitchen Benefits from Matching Funds

In conjunction with the themed gift basket fundraiser held for the benefit of the Allentown Diocesan Soup Kitchen by the Lehigh Valley Okres at last year's holiday luncheon, the Ladies Pennsylvania Slovak Catholic Union matched the funds collected up to the amount of \$200.00. Lehigh Valley Okres President Jean Kosalko, Secretary Mary Shannon, and Treasurer Margaret A. Ferri, and National Fraternal Activities Director Cecilia B. Gaughan and Honorary Vice President Mary Ann Ackerman met with Millie Scrak, coordinator of the Allentown Diocesan Soup Kitchen, at Our Lady of Mount Carmel Church Hall in Allentown to present her with the Matching Funds check. Ms. Scrak was thrilled to receive the donation from the LPSCU. The Okres officers assured her they will be conducting this fundraiser again for the benefit of the soup kitchen.



Mary Ann Ackerman (2nd from right) presents the LPSCU Matching Funds check to Millie Scrak (3rd from right), coordinator of the Allentown Diocesan Soup Kitchen, in the presence of Okres members (L-R) Margaret A. Ferri, Jean Kosalko, Cecilia B. Gaughan, and Mary Shannon.

Member Brendan Tomasic Makes Eagle Scout

The scouts, leaders, and members of the Committee of Boy Scout Troop 1634, Trinity Episcopal Parish of St. Mary's City, Maryland, take great pleasure in announcing the Troop's newest Eagle Scout, Brendan Tomasic. His Eagle Court of Honor was held on April 29, 2012, where he was also honored with the Eagle Bronze Palms.

Brendan is a June 2012 graduate of

Great Mills High School STEM Academy, where he was a member of the National Honor Society. He has been dual enrolled as a high school/college student at the College of Southern Maryland, studying electrical engineering, since his junior year in high school. Brendan will be attending the University of Maryland to finish his degree.

His Eagle Project consisted of design-

ing and building an outdoor Environmental Education Laboratory (E.E.L.) for Ridge Elementary School. Brendan worked with the Ridge PTA and the school's Green Team to secure a \$10,000 grant by Dominion Power that provided funding to complete several outdoor activity areas that will be used by the students of Ridge for many years to come. Brendan was proud to have been able to give back to the community, and especially to help and support Ridge Elementary since all the kids in the Tomasic family started their educational careers as students at the school.

Brendan has provided leadership and encouragement to the Scouts of Troop 1634 as a Senior Patrol Leader, Assistant Senior Patrol Leader, and Patrol Leader on his journey to becoming an Eagle Scout. He also earned the Ad Altare Dei Catholic medal, and the Brotherhood level in the Order of the Arrow. Brendan started his Scout adventure as a member of Cub Scout Pack 1634 where he earned the Arrow of Light.

Brendan's parents, James and Mary Ann, his younger siblings, Nicole, Ryan, Megan, and Connor, and all of his extended family are extremely proud of his accomplishment. Brendan's maternal grandparents are Jim and Joan Ruffing of Youngstown, Ohio. He is the grandson of Carol A. Staudt Tomasic of Pittsburgh, North Hills, and James E. (Harcarik) Tomasic, secretary of LPSCU Branch 52. The entire Tomasic family belong to Branch 52 in Braddock, Pennsylvania.

The LPSCU congratulates this fine young man on his achievement and wishes him continued success as he pursues his college degree.



Brendan Tomasic, Eagle Scout

Ladies Pennsylvania Slovak Catholic Union 1st Quarter Report

Assets	1st Quarter 2012	1st Quarter 2011
Investments	\$ 14,317,091.00	\$ 13,845,222.00
Certificate of Deposit	\$ 96,000.00	\$ 192,000.00
Cash on Deposit	\$ 365,567.00	\$ 568,990.00
Mortgage Loans	\$ 2,660.00	\$ 6,013.00
Real Estate Owned	\$ 134,737.00	\$ 123,903.00
Other Assets	\$ 62,181.00	\$ 54,634.00
Totals	\$ 14,978,236.00	\$ 14,790,762.00
Liabilities & Fund Balance	1st Quarter 2012	1st Quarter 2011
Fund Balance	\$ 3,887,980.00	\$ 3,942,497.00
Interest Maintenance Reserve	\$ 230,769.00	\$ 227,947.00
Amt. Retained as Trustee	\$ 84,356.00	\$ 90,612.00
Aggregate Reserve-Life Certificates	\$ 10,206,144.00	\$ 10,043,942.00
Other Liabilities	\$ 568,987.00	\$ 485,764.00
Totals	\$ 14,978,236.00	\$ 14,790,762.00
Revenues	1st Quarter 2012	1st Quarter 2011
Premium Income	\$ 50,141.00	\$ 39,371.00
Investment Income	\$ 202,827.00	\$ 197,474.00
Income - Other	\$ 10,001.00	\$ 42,999.00
Totals	\$ 262,969.00	\$ 279,844.00
Expenses	1st Quarter 2012	1st Quarter 2011
Death Claims	\$ 119,063.00	\$ 60,189.00
Endowments	\$ 2,847.00	\$ 6,342.00
Cash Surrenders	\$ 19,737.00	\$ 26,919.00
Dividends	\$ -	\$ -
Increase in aggregate reserves	\$ 18,000.00	\$ 13,000.00
Commissions (new and renewals)	\$ 1,290.00	\$ 577.00
General Operating Expenses	\$ 60,671.41	\$ 77,230.61
Officers and Committee Expenses	\$ 6,388.53	\$ 2,509.81
Actuarial/Accounting Expense	\$ 33,240.00	\$ 8,050.00
Investment Mgt. Fee	\$ 5,004.80	\$ 4,647.69
Official Publications	\$ 21,706.68	\$ 21,505.00
Travel Expense	\$ 1,892.99	\$ 1,595.88
Bureau and Association Dues	\$ 920.00	\$ 815.00
Donations	\$ 3,270.00	\$ 545.00
Scholarships	\$ (500.00)	\$ (200.00)
Fraternal Activities	\$ 1,108.59	\$ 396.01
Insurance Taxes, Licenses & Fees	\$ 11,803.00	\$ 10,689.00
Sub Total	\$ 306,443.00	\$ 235,441.00
Net Gain/Loss From Operations	\$ (43,474.00)	\$ 44,403.00
Net Realized Capital Gain (Loss)	\$ 12,273.00	\$ 3,335.00
Totals	\$ (31,201.00)	\$ 47,738.00

Flower Ministry Planted by Msgr. Beeda Continues to Blossom

In the mid-1980s, Monsignor Francis J. Beeda, then pastor of St. Joseph Parish in Hazleton, Pennsylvania, initiated a special ministry. As a result, on Palm Sunday, April 1, 2012, more than 200 elderly Christians who are housebound or in nursing homes throughout the Greater Hazleton area each received an Easter lily. The youth group from Saints Cyril and Methodius Parish, as well as the youth groups from the parishes of Most Precious Blood, Annunciation, and Holy Rosary, delivered the flowers and visited with the elderly recipients. The flowers are delivered each Christmas and Easter.

When asked about why he conceived this project, Msgr. Beeda explained, "I know that many of our elderly parishioners are lonely because in many cases they have no immediate family living in the area. It is very important that these elderly know that even though they can not physically worship with us at our parish, they are not forgotten and are valued members of our faith community."

John Nonnemacher, long-time youth minister at Saints Cyril and Methodius, and present coordinator of the project, added, "Those not involved with this ministry might think that youth would not want to be involved with the elderly. However, they actually enjoy the project and look forward to it. This is a very emotional project, for both the youth and the elderly recipients, as many tears of joy are shed when these smiling youth show up bearing holiday joy."

Zelda Ondish, long-time assistant youth minister, added "We have found that those youth who actively participate in this ministry become more aware of the sanctity of life and develop a deep respect for the elderly."

Nonnemacher noted that some of the youth and adult

chaperones who participated in the project were members of the LPSCU, including his son Christian. When asked to sum up the project, Nonnemacher stated, "Msgr. Beeda had the foresight to see how important this ministry would be both for the youth and the elderly. The fact that the project has grown from an initial delivery of 50 flowers to over 200 over the last 25 years is proof of his insight. He is a spiritual genius."

New Jersey-New York Fraternal Alliance 2012 Youth Volunteer Award

The New Jersey-New York Fraternal Alliance has announced its 2012 Youth Volunteer Award Program to recognize deserving young students from a member society, based on their volunteer achievements with their society as well as the community at large. This year, thanks to the generosity of the Recreation Farm Society, each award winner will receive \$500 with an additional \$500 award to their designated charity.

To apply for the award, the applicant must:

- Be a resident of New Jersey or New York and a member of a fraternal benefit society that is a member of the Alliance. (The LPSCU is a member of the Alliance; therefore, our New Jersey and New York members could qualify for the award.)
- Be between the age of 16 and 22 at the time of application.
- Obtain a recommendation letter from the LPSCU President.
- Sign the Statement of Application which appears in the application.
- Return the completed nomination form to the LPSCU President for endorsement by August 20, 2012.

Judging will be done by the Youth Volunteer Award Committee of the NJ-NY Fraternal Alliance. Awards will be announced at the NJ-NY Annual Meeting to be held at the Golden Nugget Casino Resort in Atlantic City, New Jersey, on October 4-5, 2012.

To request a Nomination Form, please call the LPSCU Home Office at 570-823-3513 or toll free at 888-834-6614 or e-mail lpscu@lpscu.org. Completed Nomination Forms must be sent to the LPSCU Home Office by **August 20, 2012**, for endorsement by the LPSCU President, who will then mail the Nomination Form to the Youth Volunteer Award Committee in time to meet the Committee's September 1st deadline.



Pictured are some of those who participated in this year's delivery of Easter flowers. Front row, L-R, Adam Grola, project initiator Msgr. Francis Beeda, STL, and Joseph Reed. Back row, L-R, Ryan Balliet, Christian Nonnemacher (a member of Hazleton Branch 124), Alexis Santiago, and Anthony Palaggi.

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

PLANTING SEEDS: AN ACT OF FAITH

Part of the Story of Maria Joseph Manor

On March 19, 2012 – the Feast of St. Joseph – the Sisters of Saints Cyril and Methodius celebrated the 50th Anniversary of the opening of Maria Joseph Manor in Danville, Pennsylvania. The significance of this date as we reflect on what God has allowed us to do for the past fifty years is truly awe-inspiring. It reminds us of the parable Jesus once told: “A sower went out to sow some seed...” (Mt. 13:3)

Ever since the founding of the Congregation of Sisters in 1909, they have imitated their patrons who, in the ninth century, saw needs and met them. The need in 1909 was the education of the children; and the need in 1959 was to provide care for the parents of the children they had taught.

Ideas and inspirations are like seeds. We can plant them and allow them to be transformed into something else, or we can just leave them alone, denying them of the opportunity to grow and mature into something undreamed of.

In 1950, anticipating the necessity for trained personnel who could provide for the needs of the aging population, Mother M. Crescentia Bendik, General Superior at the time, sent Sisters to a variety of universities and nursing schools to study nursing, pharmacy, dietetics, and physical therapy. In 1957 she arranged for the purchase of land adjacent to the Congregation’s original acreage. Thus, the seeds for what would become The Maria Joseph Continuing Care Community were planted.



Manor Building – Opened by the Sisters of Saints Cyril and Methodius and dedicated in 1962, Maria Joseph Manor has served thousands of elderly residents and their families. This initial venture has expanded to become The Maria Joseph Continuing Care Community with the expansion to The Meadows at Maria Joseph Manor, The Emmanuel Center for Rehabilitation, and Nazareth Memory Center. Daily Mass and other services, as well as interdenominational services, are offered for the spiritual benefit of all the residents.



L-R: Sisters Marguerite Hruby, Elizabeth Ann Matonak, and Marcine Klocko, a member of LPSCU Branch 14, enjoy a bit of conversation with Ronald L. Barth, president and CEO of Leading Age PA, an association of over 360 non-profit organizations providing elder care to Pennsylvanians.

The actual ground breaking and construction of Maria Joseph Manor became the responsibility of Mother Crescentia’s successor, Rev. Mother M. Bernard Hudak. That began on August 11, 1960.

It was a great risk to plant the seeds of what would become Maria Joseph Manor. The project represented a significant financial outlay. The Sisters depended heavily upon donations from the parishes at which they were serving, the Slovak Catholic fraternal societies, their family members, former students, and even the children, then currently in their schools, who were invited to “buy a brick” for a dollar.

Little by little the seed money began to grow and blossom. The fruit of the service provided by the Sisters, their employees, volunteers, and

benefactors have continued to benefit thousands of residents and their families.

Investing an idea into the soil of God’s Providence in Danville has resulted in expanding the initial venture of Maria Joseph Manor to the varieties of services we now know as Maria Joseph Continuing Care Community. The outgrowth includes The Meadows at Maria Joseph and its Community Center; Trinity Terrace; The Emmanuel Center for Nursing and Rehabilitation; and Nazareth Memory Center under the leadership of successive Major Superiors, Sisters M. John Vianney Vranak, Paracleta Amrich, Pamela Smith, and Linda Marie Bolinski.

While the Sisters risked investing in these inspirations, God seemed to have said, “Get started and I’ll help you.” May He continue to guard and protect what has been planted so that our current and future staffs would guarantee its remaining “The Home with a Heart.”

The commemoration of the 50th Year of Maria Joseph Manor began on the Feast of St. Joseph, Monday, March 19,

continued on page 10



Singing God’s praises for all that has been are the Sisters, SS.C.M. associates, and residents.

PLANTING SEEDS: AN ACT OF FAITH

continued from page 9

with events held this past April and June, and will continue with the following events:

- *Thursday, September 20* – A formal (*invitation only*) reception will be held at The Meadows Community Center for clergy, doctors, board members, civic leaders, and business associates.
- *Sunday, October 21* – The Golden Anniversary Festivities will conclude with a Mass in the Chapel of Maria Joseph Manor at 2:00 p.m. A Reception will follow in the Manor Social Hall.

The seeds planted more than fifty years ago have not only grown and blossomed, they have also been fruitful in blessings. Residents have been blessed with security and the assurance of immediate care. The families have been blessed in knowing they have a facility for their loved one for whom they can no longer provide care. The staff has been blessed in having a place of employment where they are appreciated and their efforts are valued. The Sisters have been blessed in knowing that they are fulfilling the inspiration of their founder, Father Matthew Jankola, in ways he could never have dreamed to be possible.

For the abundance of blessings provided by our God, we bow our heads and offer our sincere praise and thanks. He, himself told us: "Without me you can do nothing."

It is very possible that among the readership are relatives, friends, and neighbors of former Manor residents who have moved away from their "homesteads" and would have no other means of knowing about the events mentioned in this article. We invite them to come to see how the Manor and its ministries have expanded. Another date to remember is Saturday, July 14, when the Sisters will host their annual Summer Festival from 10 a.m. to 4 p.m. It would be a joy to reconnect with those whose paths have crossed ours.

Sister M. John Vianney Vranak, SS.C.M.



Rev. Dominic Azagbor, OP, Maria Joseph chaplain, incenses the altar in the newly renovated chapel at Maria Joseph Manor.

LPSCU 2012 RELIGIOUS AWARDS

**(FOR APPLICANTS
ENTERING RELIGIOUS LIFE)**

☞ **St. John Vianney Award**

☞ **St. Theresa of the Little Flower**

☞ **St. Andre' Bessette, C.S.C.**

\$300 ANNUALLY

The LPSCU is offering three separate Religious Awards for members entering Religious Life. They are:

☞ The **St. John Vianney Award** is offered to any male member of the LPSCU aspiring to the priesthood. The member may apply for the \$300 award upon entrance into an approved program of priestly formation. The award may be renewed for each successive year until ordination, provided the member re-applies for said award.

☞ The **St. Theresa of the Little Flower Award** is offered to any female member of the LPSCU aspiring to religious life. The member may apply for the \$300 award upon completion of her first year of Novitiate. The award may be renewed annually until the member is professed as a religious nun, provided she re-applies for said award.

☞ The **St. Andre' Bessette Award** is offered to a male member of the LPSCU aspiring to religious life as a Brother in a religious congregation. He may apply for the \$300 award upon entrance into an approved program for Religious Brother formation. The award may be renewed for each successive year until completion of the program, provided the member re-applies for said award.

Following are the Guidelines for applying for each of the Religious Awards. All applicants must:

- Be a member of the LPSCU for two (2) years with a minimum \$2,000 permanent reserve life insurance certificate (excludes term insurance).
- Re-apply each year while attending/completing studies for Religious Life (in order to receive the award each year of his/her religious training).
- Provide a wallet-size color photo with the application.

Applicants must meet all criteria outlined and provide data indicated to be eligible. Incomplete applications or those missing data requirements will not be considered. All materials become the property of the LPSCU and will not be returned.

Applications are available from the LPSCU Home Office or its website. **Applications must be postmarked by August 31, 2012.**

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: 579-823-4464

E-mail: lpscu@lpscu.org • Website: www.lpscu.org

Tate Michael Kienzle is Confirmed

On March 15, 2012, 12-year-old Tate Michael Kienzle was confirmed by Bishop Robert P. Maginnis at St. Norbert's Catholic Church in Paoli, Pennsylvania. Bishop Maginnis is a retired Auxiliary Bishop of the Archdiocese of Philadelphia, Pennsylvania.

Tate is the son of Dr. Rand E. and Patricia Ann Kienzle of Malvern, Pennsylvania. He has two sisters, Victoriana and Jenna, and a brother, Jace.

For his Confirmation name, Tate chose the name John, the Apostle, in honor of his maternal grandfather, John Ferri. When asked why he chose that name, Tate explained that his grandfather, who was in the Normandy Invasion in World War II, was his hero. Tate's sponsor for Confirmation was his aunt, Amy Kienzle of Wayne, Pennsylvania.

After the Confirmation service, a dinner reception was held at his parents' home.

Tate's entire family are members of LPSCU Branches 83 and 130 in Bethlehem, Pennsylvania. His maternal grandpar-

ents are John and Margaret A. Ferri of Bethlehem, and his paternal grandparents are Dr. G. Edward and Terry Kienzle of Malvern.

The LPSCU congratulates Tate on receiving the Sacrament of Confirmation.



Tate Michael Kienzle is pictured with his father and mother, Dr. Rand E. and Patricia Ann Kienzle.

Chicago Member's Artwork Recognized

Mallory Siska of Chicago, Illinois, was one of 500 artists recognized by the National Art Education Association at its recent convention held in New York City. Mallory's charcoal drawing, titled "Actress," was selected to be showcased at Big Screen Plaza located in the heart of Manhattan on March 2 and 3, 2012. Mrs. Vorderer, Mallory's teacher of Advanced Placement Studio Art, submitted Mallory's drawing into the competition at the convention. Stories about Mallory's accomplishment also



Mallory Siska

appeared in her hometown newspapers.

In September, Mallory will be a senior at Queen of Peace High School in Chicago. She is the daughter of Tom and Nancy Siska and granddaughter of George and Mary Ann Siska, all of Chicago. Mallory and her entire family belong to LPSCU Branch 158 in Chicago.

The LPSCU congratulates Mallory on this unique recognition of her artistic talents and wishes her continued success in the future.



Mallory Siska's charcoal drawing, titled "Actress."

Letters

Dear Ms. Kluchinski,

Thank you so much for selecting me as a recipient of the 2012 Scholarship Award. I am truly honored to have been a part of the Ladies Pennsylvania Slovak Catholic Union. This prestigious award certainly stands out on my high school transcript.

Thank you once again for this wonderful award. I will certainly be able to put it to good use towards my collegiate career.

Sincerely,

Megan L. Berner

Branch 38, Whitehall, PA

New Insurance Issued

Branch	Branch Representative	Mar/Apr 2012	Year-to-Date Total
38	Cecilia Gaughan	\$ 20,000.00	\$ 55,000.00
39	James Yocum	\$ 10,000.00	\$ 15,000.00
42	Dolores Sakal	\$ 30,000.00	\$ 35,000.00
94	Margaret Jollimore	\$ 2,000.00	\$ 2,000.00
213	Mary Jo Savidge	\$ 10,000.00	\$ 28,000.00
*90 &			
159	Theresa Kluchinski	\$ 7,000.00	\$ 7,000.00
130	Margaret Ferri	\$ 12,000.00	\$ 17,000.00
109	Joan Hladek	\$ 10,000.00	\$ 10,000.00
60	Anita Gregory	\$ 10,000.00	\$ 10,000.00
		\$111,000.00	\$ 179,000.00

*Sold through Home Office, not included in the Campaign

Western Pennsylvania Slovak Day Committee Meets

The Western Pennsylvania Slovak Day Committee met on May 5, 2012, at the Westwood Golf Club, West Mifflin, Pennsylvania. Donations were made to several organizations as well as to two Slovak entertainment groups. The Slovak Day food preparation schedule was finalized. Kennywood Park admission fees were determined as follows: \$23 per person up to the age of 55; \$13 for senior citizens up to age 70. A coupon is available for seniors 70 and over, redeemable at the entrance gate for \$9. All prices are ride-all-day admission tickets. To obtain coupons or tickets, please call Dolores Sakal (412-243-0438) or Father Grosko at Holy Trinity Church (412-466-6545).



Some of the members of the Western Pennsylvania Slovak Day Committee.

The Slovak Kitchen opens at 12:30 p.m. Dinner tickets are \$8 per plate (payable at the entrance to the Slovak Kitchen). The day's activities will begin with children's games at 12:30 p.m. Dance performances will begin at 2:00 p.m., featuring the children's dance troupes of the Pittsburgh Slovaks and PAS Dance Folk Ensemble. The Eucharistic celebration begins at 4:00 p.m. Rev. Edward Litavec will be the main celebrant, with other priests of the area concelebrating. The senior dancers of PAS Dance Folk Ensemble and the Pittsburgh Slovaks will entertain immediately following Mass. Dance music will be provided at the end of the entertainment.



WPSDC members at their May 5th meeting.

Kids Against Hunger
sponsored by **Indiana Fraternal Alliance** **Fundraiser**

1^{Time} PM August 17th, 2012

Nine Hole Event Includes Lunch, \$50.00
All proceeds go to Kids Against Hunger
Must confirm by August 1st, 2012
First 72 players ONLY

Grey Eagle Golf Club
12500 Brookside Road
Ebensburg, PA 15531
(412) 833-1111

Contact:
TOM CLINES
317-612-1769
tclines@pfia.net

\$10,000 HOLE IN ONE



Cynthia M. Maleski, Esquire, newly-elected FCSLA national president, and member of LPSCU Branch 42, Pittsburgh, addresses the Slovak Day Committee. Seated in the foreground are Dolores Sakal, LPSCU Pittsburgh District president and Slovak Day general chairperson (left), and Mary Lou Wagner, secretary of the Western Pennsylvania Slovak Day Committee.

Fall Slovak Language Classes Set

The Western Pennsylvania Slovak Cultural Association will conduct Fall Slovak language classes every Tuesday evening from 6:30 to 8:00 p.m., starting September 4 and running through October 30. The classes will be held at the Brashear Association (412-531-1912), 2005 Sarah Street, Pittsburgh, Pennsylvania. The instructor will be Bozena Hilko. Tuition is \$15.00 for members and \$20.00 for non-members. Call Pam at 412-531-2990 during regular office hours to reserve a place.

40th CONVENTION Appreciation Campaign!

ISSUE DATES

July 15, 2012 – December 15, 2012

PRIZES

FIRST PRIZE - \$200.00
SECOND PRIZE - \$150.00
THIRD PRIZE - \$100.00

BONUS

PERSON SELLING
THE MOST TERM INSURANCE:
\$50.00

EXCLUDES THE FOLLOWING
ANNUITY PRODUCTS:
FACE AMOUNT LESS THAN \$5,000

WINNERS BASED
ON THE POINT SYSTEM

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

CAMPAIGN COMMITTEE

Dolores M. Ewanko, Chair
Mary Ann Ewasko
Anita Gregory
Mary Jo Savidge

SCRIPTSAVE®

UTILIZATION REPORT

	For April 2012	Year-to-Date 2012
Prescriptions Filled:	34	129
Normal Retail Pricing:	\$2,123.52	\$ 7,609.59
ScriptSave Pricing:	\$ 789.93	\$ 2,741.58
Total Dollars Saved		
by LPSCU Cardholders:	\$1,333.59	\$ 4,868.01
Average Saved per		
Discounted Prescription:	\$ 41.67	\$ 39.90
Overall LPSCU Discounted		
Prescription Savings:	63.64%	64.46%

April 2012 was a big savings month for our ScriptSave® card members. Our group's discounted prescription savings for the month amounted to 63.64%! With our group's year-to-date 2012 discounted prescription savings averaging 64.46%, or \$39.90 per discounted prescription, our members benefit from the program every day.

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

If you do not have health insurance coverage, use the ScriptSave® card for any brand name or generic prescription you or a family member pays for out-of-pocket. If you have health insurance coverage, use the ScriptSave® card for everyone in your household without prescription insurance and for any prescriptions that are excluded by Medicare Part D law. In addition to prescription savings, the ScriptSave® card also provides savings on vision care, hearing care, daily living products, and diabetes care and supplies.

If you do not have a ScriptSave® card, you may enroll online by visiting www.scriptsave.com and log-in with Group # 195. On that web site, you can also find a participating pharmacy near you, look up drug pricing, and view the Preferred Medications List, health information, and more!

Any LPSCU member (including the membership of LCA) can receive a ScriptSave® card at no cost. You are eligible for the card as long as you are a member of the LPSCU/LCA in good standing.

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

Letters

To whom it may concern,

I greatly appreciate the generosity of your Ladies Pennsylvania Slovak Catholic Union scholarship. The money will come to great use to help pay my tuition. Thank you.

Sincerely,

Joe Mattern, Branch 24, Windber, PA

LPSCU 20 Year Endowment Life Insurance Plan

A unique way to generate sizeable funds for the purpose of future college education costs for young family members is through a 20 Year Endowment Life Insurance Plan. The payment of a monthly, quarterly, semi-annual, or annual endowment life insurance premium for a period of 20 years will help defray higher education tuition and other costs. Planning for college tuition and related costs should be implemented as soon as a child is born in order that the necessary resources will be available for the child to pursue a college degree. An endowment life insurance certificate can serve many other purposes as well, such as assisting with wedding expenses or towards the purchase of a home, furniture, car, or a vacation.

After 20 years of premium payments, the insured will have the choice of any one of the following three options: (1) Immediate payment of the face value; (2) Immediate payment of a portion of the face value and a paid-up certificate for the face amount of the existing certificate (Option A); or (3) Paid-up certificate for a larger face value (Option B). In the event of

death prior to 20 years, the face amount of the endowment certificate is payable to the named beneficiary.

The 20 Year Endowment Life Insurance Plan is offered from age 0 to 70 and premium payments can be made on a monthly, quarterly, semi-annual, or annual basis. This plan offers the added fraternal benefits of educational awards, youth and adult activities, newborn benefits, prescription discount plan, official publication, and discount car rental.

Consider the LPSCU 20 Year Endowment Life Insurance Plan to build up savings for the future, while at the same time protecting the insured with life insurance. To apply for this specific plan, or any other insurance plan offered by the LPSCU, contact your Branch Secretary or the LPSCU Home Office.

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

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

Issue Age	Annual		Monthly	
	Male	Female	Male	Female
0	38.15	37.77	3.43	3.40
1	38.34	37.96	3.45	3.42
2	38.53	38.15	3.47	3.43
3	38.72	38.34	3.48	3.45
4	38.92	38.53	3.50	3.47
5	39.11	38.72	3.52	3.48
6	39.30	38.91	3.54	3.50
7	39.49	39.10	3.55	3.52
8	39.69	39.30	3.57	3.54
9	39.90	39.50	3.59	3.56
10	40.10	39.70	3.61	3.57
11	40.30	39.90	3.63	3.59
12	40.50	40.10	3.65	3.61
13	40.70	40.30	3.66	3.63
14	40.91	40.50	3.68	3.65
15	41.11	40.70	3.70	3.66
16	41.31	40.90	3.72	3.68
17	41.51	41.10	3.74	3.70
18	41.72	41.31	3.75	3.72
19	41.94	41.52	3.77	3.74
20	42.15	41.73	3.79	3.76
21	42.36	41.94	3.81	3.77
22	42.57	42.15	3.83	3.79
23	42.78	42.36	3.85	3.81
24	43.00	42.57	3.87	3.83
25	43.21	42.78	3.89	3.85
26	43.42	42.99	3.91	3.87
27	43.63	43.20	3.93	3.89
28	43.85	43.42	3.95	3.91
29	44.08	43.64	3.97	3.93
30	44.30	43.86	3.99	3.95
31	44.52	44.08	4.01	3.97
32	44.74	44.30	4.03	3.99
33	44.97	44.52	4.05	4.01
34	45.19	44.74	4.07	4.03
35	45.41	44.96	4.09	4.05

Issue Age	Annual		Monthly	
	Male	Female	Male	Female
36	45.63	45.18	4.11	4.07
37	45.86	45.41	4.13	4.09
38	46.10	45.64	4.15	4.11
39	46.33	45.87	4.17	4.13
40	46.56	46.10	4.19	4.15
41	46.79	46.33	4.21	4.17
42	47.03	46.56	4.23	4.19
43	47.26	46.79	4.25	4.21
44	47.49	47.02	4.27	4.23
45	47.73	47.26	4.30	4.25
46	47.98	47.50	4.32	4.28
47	48.22	47.74	4.34	4.30
48	48.46	47.98	4.36	4.32
49	48.70	48.22	4.38	4.34
50	48.94	48.46	4.40	4.36
51	49.19	48.70	4.43	4.38
52	49.43	48.94	4.45	4.40
53	49.67	49.18	4.47	4.43
54	49.92	49.43	4.49	4.45
55	50.18	49.68	4.52	4.47
56	50.43	49.93	4.54	4.49
57	50.68	50.18	4.56	4.52
58	50.93	50.43	4.58	4.54
59	51.19	50.68	4.61	4.56
60	51.44	50.93	4.63	4.58
61	51.69	51.18	4.65	4.61
62	51.95	51.44	4.68	4.63
63	52.54	51.70	4.73	4.65
64	54.40	51.96	4.90	4.68
65	56.46	52.22	5.08	4.70
66	58.73	52.48	5.29	4.72
67	61.25	52.74	5.51	4.75
68	64.05	53.81	5.76	4.84
69	67.19	55.76	6.05	5.02
70	70.71	57.95	6.36	5.22

Scenes from the LPSCU Board of Directors' Annual Meeting

March 9-11, 2012 – Home Office, Wilkes-Barre, Pennsylvania



The LPSCU Board of Directors with guests following the Annual Meeting. Seated L-R are: Mary Ann Ewasko, chairperson of trustees; Mary Jo Savidge, secretary-treasurer; Theresa A. Kluchinski, president; and Anita Gregory, vice president. Second row, L-R: Cecilia B. Gaughan, fraternal activities director; Joan Hladek, Dolores Evanko, and Elizabeth Melko, trustees; Sam Urda; and Margaret A. Ferri, public relations director. Back row, L-R: Rev. Philip A. Altavilla, V.G., spiritual advisor; Jeffrey Malak, Esquire; Karen B. Natishan, Cheryl Malak, and Robert Kopec, CPA.

► **Sam Urda, president of CPS Actuaries of Stamford, Connecticut, presents an actuarial report on the results of the Society's Annual Statement over the last five years.**



◀ **Jeffrey Malak, Esquire, of Wilkes-Barre, Pennsylvania, makes a presentation to the Board regarding the duties and requirements of the Board of Directors of a Not-for-Profit Corporation.**



Robert Kopec, CPA, of Kingston, Pennsylvania, presents his financial report for the Year 2011 to the Board of Directors.

Father's Day Tribute

The following tribute was unfortunately omitted from our May/June issue. We sincerely apologize for this oversight.

In memory of our beloved father, **John P. Evanko.**
~ From your devoted children, Dolores and Father Joe

SS.C.M. Sisters to Hold Summer Festival

The Sisters of SS. Cyril and Methodius invite one and all to celebrate with them at their annual Summer Festival, to be held on the grounds of Villa Sacred Heart in Danville, Pennsylvania, on Saturday, July 14. The festivities open at 10:30 a.m. and conclude at 5:30 p.m. with a Mass in the Basilica. As always, there will be plenty to eat ranging from fast food to sit-down dinners and delicious home-made baked goods. Shop for plants, books, or handmade items, or browse the flea market to find that unexpected treasure. There will be plenty of fun for all ages with games and entertainment throughout the day.

Mark your calendar now. You won't want to miss this enjoyable day spent on the beautiful grounds of Villa Sacred Heart!



Ellen A. Bush (left), senior vice president, and Karen B. Natishan, second vice president of the Bush Natishan Group, financial advisors of Morgan Stanley Smith Barney, present a detailed Capital Market Analysis of the LPSCU as of December 31, 2011.

Don't Leave Your Family's Financial Security to Chance

It's often the small things in our lives that make the biggest impact. When Tracy Basden reminisces about her dad, Eddie, she speaks about everyday things that made life with him fun, like how he could transform a trip to the grocery store into a family adventure. Those simple pleasures a child enjoys with a parent disappeared for Tracy when her father died after a long illness. She was 18, and her brother, Matthew, only 14.

But her story of loss begins much earlier. Her mother died just weeks after Matthew was born, thrusting Eddie into the role of single parent. Eddie rose to the challenge, creating a loving home, but the up-and-down nature of his work as a contractor sometimes made for tough financial circumstances.

It was during one of those down times that Eddie cancelled a sizable life insurance policy he had purchased after his wife died, not realizing the far-reaching impact that decision would have. It meant that upon his untimely death, Tracy was instantly thrust into the world of adults. She became legal

guardian—and surrogate parent—to her brother and at times found herself working 90-plus hours a week to make ends meet. There was little time or money to enjoy life's everyday, simple pleasures.

Financially life continues to be a struggle, as Tracy balances both working and studying to become a nurse. While money wouldn't have brought back her parents, Tracy does think of how things might have been different if they had purchased more life insurance. "Dealing with death is hard enough," she says. "Dealing with death without any money is extremely hard. It's definitely important to have life insurance."



Tracy Basden (right) and with her father, Eddie, in 1989.

Life Insurance: Your Financial Safety Net

Life insurance provides financial support when people need it most. In the short term, it pays for immediate expenses, allowing loved ones time to grieve. In the long term, it helps replace lost income so the family can continue to pay

for life's necessities. To learn what life insurance can do for your family, contact an insurance professional in your community or your benefits manager at work to make sure that you have the right amount and type of insurance.

LPSCU 2012 POST GRADUATE AWARD

\$300 ONE-TIME AWARD

The LPSCU is offering a \$300 Post-Graduate Award Benefit to our members who are awarded a Master's or Doctorate degree during the period from July 1, 2011 to August 30, 2012. Members are only eligible to receive this award one time.

Following are the Guidelines for applying for the Post Graduate Award. All applicants must:

- Be a member of the LPSCU for at least five (5) years with a minimum \$2,000 permanent reserve life insurance certificate (excludes term insurance).
- Provide a photocopy of the Master's or Doctorate degree received.
- Provide documentation that the degree was awarded between July 1, 2011 and August 30, 2012.
- Provide a wallet-size color photo.

Applicants must meet all criteria outlined and provide data indicated to be eligible. Those applications missing data or with incomplete requirements will not be considered. All materials become the property of the LPSCU and will not be returned.

Applications are available from the LPSCU Home Office or its website. **Applications must be post-marked by August 31, 2012.**

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: 579-823-4464

E-mail: lpscu@lpscu.org ♦ Website: www.lpscu.org

YSC Hosts Slovak Economic Advisor

Youngstown-Spisska Nova Ves Sister Cities, Inc. and the American Slovak Cultural Association, Youngstown, Ohio, hosted Miriama Svetkovska of Spisska Nova Ves, Slovakia, at a picnic reception at the home of Susan and Ron Garchar of Canfield, Ohio, on May 2. Miriama was recently selected to be the Economic Advisor for Slovakia to the United States and will be based at the United States Embassy, Bratislava, Slovakia. Miriama has maintained a close friendship with Youngstown Sister Cities Board members Kay and Jim Bench and Susan and Ron Garchar while she attended Georgetown University in Washington, D.C. She has stayed at their homes while visiting this country and has attended Slovak events such as the annual Slovak Fest at Saint Matthias Slovak Parish held every August in Youngstown. Miriama was accompanied by her fiancé, Marian Letovanec.

Bernie Demechko

Secretary, Youngstown Sister Cities

Have a Halloween Tale?

Let's channel the kid in all of us and remember back to the days when we looked forward to Trick or Treat night. Oh, the excitement of knocking on neighbors' doors for free candy! I'll bet you still remember the families that handed out the "good stuff" like chocolate bars and those who gave the dreaded "healthy stuff" like apples or boxes of raisins. And who can forget the feeling of adding up all your loot at the end of the night? That was truly sheer bliss!



Today's youngsters appear at our doors on Halloween night in "store bought" costumes depicting their favorite super hero, cartoon character, or celebrity, but we remember back when Mom painstakingly sewed our costumes by hand or raided trunks in the attic to come up with the most imaginative disguises ever. And remember going door to door when every neighbor knew your name and took the time to guess who you were behind that mask? Those were some great childhood memories.

We want to hear your favorite stories about Halloween. From trick-or-treating snafus to favorite candies of yesteryear to a costume that made you feel special and magical – we're sure there's a cherished memory you'd like to share. We'll run our favorite stories in the *Zornicka* and if you have a childhood Halloween photo, send that as well.

Please send your story/pictures to: Cecilia B. Gaughan, Fraternal Activities Director, 325 Florida Avenue, Whitehall, PA 18052. We'll need them by **July 20th** to make our September/October issue deadline!

Cooking Corner

CHOCOLATE CREAM CHEESE CUPCAKES

Cake Batter:

3 cups flour	2 cups sugar
½ cup cocoa	2 tsp. baking soda
1 tsp. salt	2 tsp. vanilla
2 cups water	¾ cups oil
2 Tbsp. vinegar	

Cream Filling:

8 oz. cream cheese	Chocolate chips
⅓ cup sugar	1 egg
⅛ tsp. salt	

Beat cake ingredients all together. In a separate bowl, mix filling ingredients together, minus the chocolate chips. Fill paper baking cups half full of cake batter and put ½ teaspoon of filling in each cupcake. Sprinkle a few chocolate chips on top. Bake at 350 degrees for 15 to 18 minutes.



Dear Junior Members,

One of the most recognizable symbols of the United States government is the Uncle Sam figure. This icon symbolizes the United States, and is portrayed as a tall, white-haired man with a goatee. He is often dressed in red, white, and blue



with patriotic stars and stripes, and he wears a top hat.

If asked, the average American would probably guess that Uncle Sam came into existence during the early twentieth century when he was so frequently depicted on recruitment and war bonds posters. But the fact is, Uncle Sam actually dates from the War of 1812.

Although he is a mythological or symbolic figure, Uncle Sam can trace his origins to an actual man. Samuel Wilson was a businessman, a prominent meat packer from Troy, New York. "Uncle Sam" Wilson and his brother, Ebenezer, owned the firm of E. & S. Wilson and part of their business during the War of 1812 was supplying the U.S. Army with beef in barrels. The barrels were labeled "U.S." Local residents of Troy associated the initials on the sides of the barrels with "Uncle Sam," whom they knew to be providing these rations to the federal troops, and thus the inference was made that Uncle Sam symbolized the federal government.

The term "Uncle Sam" first appeared in print in 1813. The connection between the popular cartoon figure and Samuel Wilson of Troy, New York, was reported in the *New York Gazette* on May 12, 1830, although Sam looked nothing like the famous picture of the white goateed Uncle Sam pointing his finger at us and wearing a red and star-spangled suit. This depiction of Uncle Sam was the work of artists and cartoonists.

Uncle Sam's appearance has changed over the course of the decades. The Civil War saw a major transition as his image was associated with that of Abraham Lincoln. It was during this period that Sam aged and acquired a beard.

The image of Uncle Sam that we are most familiar with today is from the famous "I Want You" World War I recruiting poster designed by James Montgomery Flagg. Ironically, Flagg served as his own model for the poster. Images of Uncle Sam were often used to inspire patriotism in Americans and to rally young men to respond to the call to arms in times of war. The "I Want You" poster was used again as a recruiting tool during the Second World War.

There are two memorials to Uncle Sam, both of which commemorate the life of Samuel Wilson: the Uncle Sam Memorial Statue in Arlington, Massachusetts, Wilson's birthplace, and a memorial near his residence in Riverfront Park, Troy, New York. In 1961, Congress passed a resolution that officially recognized Samuel Wilson as the inspiration for the symbol Uncle Sam.

Cecilia B. Gaughan, Fraternal Activities Director

Arts and Crafts

GROW A CORN PLANT

You may think this is a "corny" idea, but inside a kernel of corn is a plant waiting to pop out. Follow these instructions and you can see for yourself.

You'll need:

- A few kernels of corn
- Cotton balls
- A paper towel
- Water
- A glass that's smooth on the inside

Roll the paper towel to fit inside the glass. Trim off the top of the paper. Pick a few kernels of corn from a raw ear of corn. Place the corn between the glass and the paper towel. Fill the center of the glass with cotton so the corn is held in place pressed up against the glass. Moisten the paper towel and the cotton. They should be damp, but not soggy. (A spray bottle of waater works well.) Then put the glass in a dark place.

Check on your project every day. Make sure the paper towel stays damp. When the corn begins to spout, move the glass into the sunlight. The leaves will keep growing.

Slovak Lesson

RODINA — THE FAMILY

To je naša rodina
This is our family.

Ja som váš syn.
I am your son.

Kde je tvoj otec?
Where is your father?

To je moja tetka.
This is my aunt.

Náš dedko je starý.
Our grandpa is old.

To je vaša dcéra.
That is your daughter.

Tu je môj starší brat.
Here is my elder brother.

To je moja mladšia sestra.
This is my younger sister.

Moja matka je v kuchyni.
My mother is in the kitchen.

Kde je tvoj ujko?
Where is your uncle?

Ja mám dobrú babku.
I have a good grandma.

Mám päť bratov.
I have five brothers.

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Kids in the Kitchen

FRUIT PIZZA

Refrigerated sugar cookie dough

¼ cup of sugar

8 oz. cream cheese

¼ cup of nuts (optional)

Assorted fruits (bananas, berries, kiwi, apples), sliced.

Preheat oven to 375 degrees. Roll cookie dough out into a circle on a 13" stone or pizza pan. Bake 10-12 minutes. Let stand until cool. Mix softened cream cheese and sugar together and spread on crust. Top with sliced fruit. Enjoy!

✂ CLIP AND SAVE

Back to School Immunizations

School is just around the corner! Although there is still some summer left before school starts, you'll want to make sure you're prepared for the new school year in every way. In addition to needing folders, pens, and books, you need to



start school with good health. Ask Mom to check with your pediatrician to make sure your immunizations are up to date.

Kindergarteners and 1st graders need boosters for infant immunizations such as MMR, DTaP, and IPV vaccines, typically given during well-child checkups between 4- and 6-years-old. Young children may also need a chickenpox vaccine (if they did not yet have the vaccine or the virus itself), as well as the Hepatitis B series.

Older children (around age 12) require a DTaP booster as well as a meningitis vaccine.

College bound students should ensure that routine immunizations are up-to-date, including meningitis (especially important for dormitory living).

Did You Know?

☞ The only Roman Catholic to sign the Declaration of Independence was Charles Carroll (1737-1832). He was an American Revolutionary patriot and statesman who was born in Annapolis, Maryland, and was educated in France and England. Carroll was also the wealthiest signer of the Declaration of Independence.

Carroll became involved in his father's businesses. He distinguished himself from his father and similarly named cousins, by calling himself "Charles Carroll of Carrolton," Carrolton being a large piece of land his father gave him. He served in the Continental Congress in 1776 and during 1777-78. He was also a United States senator from Maryland from 1789 to 1792. Carroll lived to be 95 and was the last signer of the Declaration to die.

☞ Colonial soldiers played some tricks on the British Navy. They filled wooden kegs with ammunition and floated them down the river to the where the British fleet was moored in Philadelphia. When the sailors got bored, they used the floating kegs as target practice – but when they did, the kegs blew up, damaging their ships.

Smile – Be Happy!

The Sunday school teacher was telling the story about Job's wife. She was describing how Lot's wife looked back and turned into a pillar of salt when little Johnny interrupted, saying, "My mommy looked back once while she was driving, and she turned into a telephone pole!"

Famous American Quotes

July 4th is our nation's birthday. Here are some quotes from famous Americans who helped make our country great – "Give me liberty, or give me death." This quote by patriot **Patrick Henry** was part of a speech he made at St. John's Episcopal Church in Richmond, Virginia, in 1775.

In September of 1779, **Lt. John Paul Jones** of the American Navy was engaged in a great battle with the British. With his ship, the *Bonhomme Richard*, damaged and apparently sinking, Jones was heard to say, "I have not yet begun to fight." His ship survived and the Americans won the battle. He was honored on a U.S. postage stamp.



Statesman **Benjamin Franklin** wrote in a letter in September 1783, "There never was a good war or a bad peace."

Col. William Prescott is credited for saying, "Don't one of you fire until you see the whites of their eyes," at the Battle of Bunker Hill in June 1775. Some experts say that he may have picked up this quote from earlier military leaders. The Battle of Bunker Hill outside Boston was the first big battle of the Revolution.

"Praise the Lord and pass the ammunition" was said by **Navy Chaplain Howell M. Forgy** on December 7, 1941, when the Japanese attacked Pearl Harbor. Later, these words were made into a very popular song.

"I shall return." These words were uttered by **General Douglas MacArthur** in 1942 when he was ordered off the Philippine Islands by President Roosevelt. MacArthur made good on his words in 1944. His words then were, "I have returned."

The simple and very direct word "Nuts!" was the response to the German army given by **General Anthony C. McAuliffe** in 1944, when they demanded that the U.S. troops surrender during the Battle of the Bulge. With the help of reinforcements, our soldiers fought their way out and four months later, the war in Europe ended in a victory for the U.S. and our allies.

U.S. Money Trivia

Okay, without looking, let's see how well you know your currency. Whose picture is on ...

1. The Penny?
2. The Nickel?
3. The Dime?
4. The Quarter?
5. The Half Dollar?
6. The One Dollar Bill?
7. The Five Dollar Bill?
8. The Ten Dollar Bill?
9. The Twenty Dollar Bill?
10. The Fifty Dollar Bill?



Answers: 1. Abraham Lincoln, 2. Thomas Jefferson, 3. Franklin D. Roosevelt, 4. George Washington, 5. John F. Kennedy, 6. George Washington, 7. Abraham Lincoln, 8. Alexander Hamilton, 9. Andrew Jackson, 10. Ulysses S. Grant

PERIODICAL

Let Freedom Ring!

continued from page 3

What is at stake is whether America will continue to have a free, creative, and robust civil society, or whether the state alone will determine who gets to contribute to the common good, and how they get to do it. Religious believers are part of American civil society, which includes neighbors helping each other, community associations, fraternal service clubs, sports leagues, and youth groups. All these Americans make their contribution to our common life, and they do not need the permission of the government to do so. Restrictions on religious liberty are an attack on civil society and the American genius for voluntary associations.

Please consider becoming better informed about this crucial moral issue. For more information, visit the website of the United States Conference of Catholic Bishops:

www.usccb.org. While we strongly support affordable health care for all Americans, this cannot take place at the expense or loss of our right to freely express our religious beliefs and convictions. During this important time of debate and discussion, consider praying this special prayer for religious liberty every day:

“Almighty God, Father of all nations, for freedom you have set us free in Christ Jesus (Galatians 5:1). We praise and bless you for the gift of religious liberty, the foundation of human rights, justice, and the common good. Grant to our nation’s leaders the wisdom to protect and promote our liberties; by your grace may we have the courage to defend these liberties, for ourselves and for all those who live in this blessed land. We ask this through the intercession of Mary Immaculate, patroness of America, and in the name of your Son, our Lord Jesus Christ, in the unity of the Holy Spirit, with whom you live and reign, one God, forever and ever. Amen.”

Rev. Philip A. Altavilla, V.G.

Photo Notice

When submitting photos electronically for publication in *Zornicka*, please save them as **separate files** sent with your text copy as **attachments**, not as part of the text copy itself. For best results, photos should be saved in **jpg** format.

Lehigh Valley Okres Participates in Join Hands Day

On Saturday, May 5, 2012, Lehigh Valley Okres members partnered with the Cancer Boutique of Bethlehem, Pennsylvania, to fight cancer with style in a clothing drive project for Join Hands Day. In the weeks leading up to the event, Okres members collected and cleaned gently used clothing donated by their families and neighbors to benefit the Cancer Boutique. Approximately 15 Okres members participated in the clothing drive.

On May 5, Okres officers and members delivered the clothing to the Cancer Boutique located at the Bethlehem Municipal Ice Rink, 345 Illick’s Mill Road, Bethlehem. There to receive the donated items was John Ferri of LPSCU Branch 83, who volunteered from 9:00 a.m. to 1:00 p.m. on Monday through Saturday, May 2nd through 19th, each day of the Cancer Boutique’s collection drive.

The clothing went on sale to the public from May 29 through June 2, with all proceeds donated to St. Luke’s Cancer Center, Cancer Support Community, and St. Luke’s Hospice in Bethlehem.

To complete their day, Okres members stopped for lunch at the Bethlehem Diner.



Lehigh Valley Okres officers and members who delivered clothing to the Cancer Boutique in Bethlehem are, L-R: Mary Ann Ackerman, Margaret A. Ferri, Mary Shannon, and Jean Kosalko, Okres treasurer, secretary, and president, respectively, Mary Ford and Marie Clemens.