



Sylvia Goda is Our 2014 Fraternalist of the Year

The LPSCU is proud to announce that Sylvia Goda of LPSCU Branch 42, Pittsburgh, Pennsylvania, is our 2014 Fraternalist of the Year. Sylvia was nominated for this award by Dolores Sakal, president of the Pittsburgh District.

Sylvia has been a member of the LPSCU since 1988. She is active in Branch 42 and in the Pittsburgh District, where she is currently serving her ninth year as Publicity Chairperson. She is dedicated to her Branch and District and always volunteers to serve on committees and to participate in fraternal activities. For the 2013 Join Hands Day project, she arranged a day at Kane Regional Hospital for a social event consisting of an afternoon of games for the patients. With the help of Pittsburgh District volunteers, the group was successful in accumulating over 50 door prizes to be given away at the event.

Beginning in the late 1970s, Sylvia worked the LPSCU National Conventions as an independent recording secretary. She later attended as a delegate, beginning in the 1990s.

Sylvia is a member of the Western Pennsylvania Slovak Cultural Association. She is a dedicated volunteer for the annual Slovak Day Festival held at Kennywood Park, which entails an abundance of work preparing ethnic food, arranging entertainment, and managing children's games. She also manages the LPSCU booth at the Slovak Day Festival.

As an active member of Prince of Peace Parish in South Side Pittsburgh, Sylvia serves as Eucharistic Minister and supports all parish events. She also volunteers as a Lector and Eucharistic Minister in the Chapel at Kane Regional Hospital in Hazelwood, Pennsylvania.

Sylvia is a very caring and compassionate person. One day a week she spends time with a 92-year-old friend, playing Scrabble and just having fun. Her most rewarding and successful experience culminated in 2014 after interceding against "the system" for more than two years on behalf of a schizophrenic friend who disappeared twice late at night into the streets of downtown Pittsburgh, and who was evicted and turned away from institutions for years because of her behavior. After Sylvia singlehandedly packed and unpacked her friend's belongings over four moves to relocate her, Sylvia was finally able to help her friend secure a place in a nursing home where she is wearing an ankle bracelet to keep her safely indoors. Of the experience, Sylvia says, "There may come a time in our life when God gives us an opportunity to make a difference, and this was my time."

A 15-year breast cancer survivor, Sylvia walks yearly in the annual Susan G. Komen Race for the Cure in her area. She enjoys keeping in touch with family and old friends and she regularly Skypes her cousin in Slovakia. She arranges yearly high school class reunions, looks after her two feline "housemates," and indulges in tracking the activities and achievements of her 23 nephews and nieces.

Sylvia attended Sacred Heart School, the University of Pittsburgh, Duquesne University, and received a medical secretary certificate from the University of Pittsburgh Medical Center. She worked as an executive secretary to the director emeritus of Columbia Gas Company, as administrative assistant to the Dean of Libraries at the University of Pittsburgh, and as a medical secretary in the Breast Cancer Research Department at the University of Pittsburgh Medical Center. She is now retired.

Sylvia Goda has exhibited remarkable acts of fraternalism within her Branch and the Pittsburgh District and outstanding volunteer service within her parish and community to qualify her for the distinct honor of being named the LPSCU's 2014 Fraternalist of the Year. Congratulations, Sylvia! The LPSCU is very proud of you.



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Calendar of Events

JULY

- 1** — Deadline to apply for the Anne (Shinal) Cichy Memorial Award.
- 12** — 41st annual Summer Festival hosted by the Sisters of SS. Cyril and Methodius on the grounds of their Motherhouse, Villa Sacred Heart, Danville, Pennsylvania. Fun, food, baked goods, games, flea market, and dinner. Begins at 10:30 a.m. and concludes with a Mass in the Basilica of SS. Cyril and Methodius at 5:00 p.m. *More details on page 16.*
- 17** — 91st annual Pittsburgh Slovak Day at Kennywood Park, West Mifflin, Pennsylvania. Children's games and treats at 12:30 p.m. Mass at 4:00 p.m. followed by a cultural program. Music for dancing begins at 6:00 p.m. *See page 15 for more information.*
- 19** — Reverend Dianiska District's annual Youth Bowling Party and Luncheon at Modern Lanes, Exeter, Pennsylvania, from 1:00-4:00 p.m. Please contact your Branch Secretary by July 14 to make a required reservation.
- 20** — **Deadline to submit articles for September/October Zornicka.**
- 27** — Pittsburgh District meeting at Beech Grove, White Oak Park, White Oak, Pennsylvania, at 1:00 p.m.. Call Jan Matthews (412-751-9582) by July 15 to make a reservation.

AUGUST

- 1** — Deadline to apply for the vacancy in the position of LPSCU Trustee. *See page 17 for requirements and other details.*
- 3** — Lehigh Valley Okres is hosting its members to an Iron Pigs baseball game at Coca-Cola Park in Allentown, Pennsylvania, at 5:35 p.m.
- 24** — Msgr. Beeda District celebrates the LPSCU's 115th Anniversary with a 9:45 a.m. Mass of Thanksgiving at SS. Cyril and Methodius Parish, Hazleton, Pennsylvania, immediately followed by a breakfast in the church hall. Reservations must be made by August 17 by calling District President Anita Gregory (570-788-3263).
- 31** — Deadline to apply for one of three Religious Awards being offered to LPSCU members. *Details on page 21.*
- 31** — Deadline for members to apply for a 2014 Post Graduate Award. *See page 11 for details.*

SEPTEMBER

- 1** — Deadline to apply for a Pennsylvania Fraternal Alliance Scholarship. Applicants should request their required letter of recommendation from the LPSCU Home Office prior to August 24.

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Our Guest Religious Columnist

In the absence of an article from our Spiritual Advisor, Rev. Joseph Evanko has graciously consented to provide this issue's spiritual message for our members.

It is time to Re-Create! Yes, the winter was long and cold. Spring has not necessarily been hopeful, but summer brings warmth, greenery, and sunny days to gather on the deck, patio, porch, or yard. Our background of faith and ethnic tradition reminds us of the importance of this time of year to rest, play, pray, and discover again the joy of recreation.

Let's take a look at the components of the word Recreation. Creation means to bring life. We know from our faith that God is the ultimate Creator but we also need to remember that we bring life to others by the way we relate to one another and our community. Pause for a moment and think about what it means to you when someone takes time to really pay attention to you – focuses, looks into your eyes, actively listens and enters into a sincere interaction. This is what we call the “ministry of presence.” Life seems to be much happier and more meaningful when we experience this great sense of presence from one another. It helps us to see God in the moment. We then enter into the presence of God.

We have the ability to “Re-Create” this over and over again. Do we? This time of year reveals to us the gift of life, the beauty of nature, and the wonder of our relationship with God and one another. Are we aware?

Our Slovak traditions help us to be aware again. We have grown up on the profound connection between faith and family. As I reflect back on summer Slovak fests, I think of undulating swirls of color in a dancers' folk dress, the zesty melody of a folk tune, a harmonious tang of sauerkraut and savory pork, or pirohy butter and onions, and the extravagantly detailed artistry of a decorated egg. These are experiences of “presence recreating” enjoyment and preserving the spirit of Slovaks. These are memories of who we are and how we can re-create ourselves time and time again.

By the time you are reading this article you will be in the midst of summer. Do not let July and August pass without reflecting on the great mystery God's Creation – Us and the Earth on which we live. This is God's gift to us but how we continually partake in the spirit of recreation determines if we are being good stewards of the gift. Jesus teaches us to do the work of faith but also continually reminds us to stop and rest awhile. Every time Jesus preached, spent time with the disciples, performed miracles, or healed people, he took time to go to the mountain, the valley, the seashore, and renew himself. We must do the same.

When Jesus walked the dusty roads of the Holy Land, he had a great balance of alone time to pray and be with his Father; but also to be with those closest to him, bringing hope, renewal, and strength for the journey.

As we walk the “dusty roads” of our lives this summer, we must strive for this same balance of the one whom we follow. Do not take for granted the time spent in the yard, on the deck, patio, or porch, for we all need to renew each other's spirit. This happens more effectively in the gift of recreation. Yes, it is time to Re-Create! God's Blessings!

Reverend Joseph Evanko



This issue's guest columnist is Rev. Joseph J. Evanko, originally from Hazleton, Pennsylvania. Fr. Joe is pastor of St. Jude Parish in Mountaintop, Pennsylvania. Prior to this assignment, he was pastor of St. John Bosco in Conyngham, Pennsylvania. Fr. Joe completed undergraduate studies at the University of Scranton and St. Pius X Seminary. He holds a Master of Arts degree in Counseling from Marywood University and completed his graduate work for a Master of Arts in Theology at the Theological College of The Catholic University of America in Washington, D.C. He entered the priesthood on June 29, 1991. Fr. Joe is the son of the late John and Theresa Evanko and is the brother of LPSCU Trustee Dolores Evanko. He is a member of Branch 124 and has served as a delegate at several LPSCU National Conventions.

PITTSBURGH DISTRICT

The Rock Bottom Restaurant in Homestead, Pennsylvania, was the scene of the Pittsburgh District's meeting on April 6, 2014. Many upcoming events were discussed and a delicious luncheon was enjoyed by all the members present.



Seated, from left, are Mary Ann Bowman, Rachel Bowman, Georgia Harvey, Mary Ann Kaylor, and Andrea and Bernard Tomasic. Standing, L-R: Ed Silay, Jim Mathews, Jim Tomasic, Ann Krohmaly, and Gerry Kallay.



Attending the luncheon meeting were, seated L-R: Marge Joschak, Janice Mathews, and Dolores Sakal. Standing, L-R: Catherine Mancuso, Elva Silay, Dolly Papst, Helen Lorinc, Flo Wackowski, Gerry McCabe, and Ed Silay.

LPSCU Board of Directors Announces 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 19, 2014, at 6:00 p.m. at the Best Western, Lehigh Valley, 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 to P.O. Box 32, Wilkes-Barre, PA 18703. All correspondence relative to this Semiannual Meeting should be **received no later than August 22, 2014.**

*Lehigh Valley Area ~
You Are Invited...*

SEPTEMBER 21, 2014

We will be attending a 9:15 a.m. Mass at St. John the Baptist Church, 924 North Front Street, Allentown, Pennsylvania, on Sunday, September 21, 2014. We respectfully invite LPSCU officers, members and their families to join us for the liturgy.

Following the service, you are invited to be our guests at a breakfast/brunch to be held at the Best Western Plus Lehigh Valley Hotel and Conference Center, 300 Gateway Drive, Bethlehem, Pennsylvania. Reservations are required and can be made by calling our National Secretary-Treasurer, Mary Jo Savidge, at 888-834-6614 or by e-mailing to lpescu@lpescu.org. Members will be the guests of the LPSCU. Non-members can attend at a cost of \$20.00.

The liturgy and luncheon are being held in conjunction with the LPSCU Semiannual Board Meeting. Come and meet the LPSCU Board of Directors.

Deadline for reservations is September 2, 2014.

Slovak Day at Kennywood Being Planned

The Western Pennsylvania Slovak Day Committee met on May 3, 2014, at Holy Trinity Church, West Mifflin, Pennsylvania, to begin formulating plans for another successful Slovak Day, which is scheduled for July 17 at Kennywood Park, West Mifflin. Rev. Joseph R. Grosko is president of the Western Pennsylvania Slovak Day Committee, and LPSCU Pittsburgh District President Dolores Sakal is general chairperson.

Volunteers who attended the meeting were Mary Errett, Maggie Galofski, Sylvia Goda, Rev. Grosko, Virginia Jasek, Tillie Kirch, Chris Kopay, Angie Lipchik, Florence Matta, George Matta, Don Midla, Pat Miheljwic, Bea Miller, Donna Mima, Fran Onafrey, Mary E. Polatas, Mary R. Sabol, Dolores Sakal, Joseph Senko, Kathy Severa, Walter Severa, Mary Soltis, Alice Svirbel, and Mary Lou Wagner.

See page 15 for more information on the event!



Members of the Western Pennsylvania Slovak Day Committee meet to plan this year's event.

Lehigh Valley Celebrates LPSCU's Anniversary

On Sunday, May 18, 2014, Lehigh Valley area members celebrated the 115th Anniversary of the LPSCU with a punch reception at noon followed by a buffet luncheon at the Best Western Lehigh Valley Conference Center, Routes 22 and 512, Bethlehem, Pennsylvania. Fifty-eight members and five guests attended this milestone celebration. Honored guests were National President Theresa Kluchinski and her daughter, Mary Rose Landmesser.

Following the reception, Lehigh Valley Okres President Jean Kosalko extended a warm welcome and thanked all for attending. Msgr. Robert F. Kozel, pastor emeritus of St. John the Baptist Slovak Catholic Church in Allentown, Pennsylvania, offered an inspirational Invocation most appropriate for the festive occasion. President Kosalko then led all in the Pledge of Allegiance. LPSCU Honorary Vice President Mary Ann Ackerman offered a toast in recognition of the founders, past and current officers, and living and deceased members of the LPSCU. All then enjoyed a buffet luncheon.

At the conclusion of the meal, President Kosalko introduced Lehigh Valley Branch and Okres officers. She also honored the oldest female member, Anna Balog, 94, of Branch 83, and the oldest male member, John Ferri, 87, also of Branch 83. Both received beautiful floral plants.

President Kosalko went on to introduce and present gifts to three Junior members present, Brigitte Marrero Guempel

of Branch 83, and Alexandria and Benjamin Kosalko of Branch 196.

Featured speaker for the celebration was National President Theresa Kluchinski. She sincerely emphasized the importance of life insurance, explaining, "You insure your home, your car, so why not yourself?" She praised the founders of the LPSCU, the past and present National and Branch officers, and members for making it possible for the society to reach this milestone of 115 years of fraternal service. She also recognized the Lehigh Valley members who have served as National officers.

Margaret A. Ferri, treasurer of the Lehigh Valley Okres and National Public Relations Director, introduced the following Lehigh Valley members who served or are serving as National officers: the late National Trustee Elizabeth Spisak of Branch 83, whose grandson, Ray Ivanitch,

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Bernadine Kurzeja (left) and Elaine Molchany (2nd from right) present floral plants to Lehigh Valley members who served as National officers: Mary Ann Ackerman (seated), Cecilia Gaughan (standing, in front), and Jean Kosalko (at right), and (back row, L-R) Margaret Ferri, Ray Ivanitch (representing his late grandmother, Elizabeth Spisak), and Mary Kacmar. Missing from the photo is Mary Ford.

National Public Relations Director Margaret A. Ferri (left) presents a hydrangea plant to Anna Balog of Branch 83, oldest female member, and John Ferri of Branch 83, oldest male member, holds a zinnia plant presented to him by National President Theresa Kluchinski (right).

In Memoriam

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

Name	Branch	Location
Christopher G. Gillis	6	Wilkes-Barre, PA
* Rita J. O'Hop	7	Exeter, PA
Leonard J. Zavada	7	Exeter, PA
Ludmilla Kmush	19	Swoyersville, PA
Dolores Fierro	23	Hazleton, PA
* Anna Pipon	24	Windber, PA
John R. Pipon	24	Windber, PA
Terese Usas	32	Pana, IL
Margaret M. Hanley	38	Whitehall, PA
Edward M. LaSota	40	Allentown, PA
* Gloria Hagan	42	Pittsburgh, PA

Anna T. Chupela	60	W. Hazleton, PA
Rose S. Bohar	62	Northampton, PA
* Gail T. Kotalik	72	Stratford, CT
Mary Petrunak	90	Johnstown, PA
Thomas Desmond	132	Campbell, OH
William Anderson	153	Perth Amboy, NJ
* Lillian Jablonsky	158	Chicago, IL
Theresa Smrecansky	163	Youngstown, OH
Nancy R. Neill	172	Pittsburgh, PA
Motiejus Dagilis	197	Wilkes-Barre, PA
Geraldine Rupp	197	Wilkes-Barre, PA
Helen Sands	197	Wilkes-Barre, PA
Mary Silliman	197	Wilkes-Barre, PA
Mary Brower	213	Dallas, PA
Agnes R. Homishak	213	Dallas, PA

*Multiple certificates

LPSCU Attends Seminar

The Fraternal Societies of Northeast Pennsylvania held its annual seminar on April 9, 2014, at the Home Office of the Polish National Union in Scranton, Pennsylvania. This day-long function included a presentation from Annette Szady, CPA, director, Pennsylvania Insurance Department Office of Corporate and Financial Regulation Bureau of Financial Examinations, and Allan Ferrone, vice president and chief actuary, CPS Actuaries, Inc.

Ms. Szady updated the gathering on numerous regulatory topics including solvency modernization initiatives, pre-planning questionnaire and exam kick-off meeting, Pennsylvania activities impacting fraternal organizations, modernization of fraternal governance, insurer solvency and other concerns.

Mr. Ferrone's presentation updated the attendees on unclaimed property and the Social Security death master file.

Representing the LPSCU at the seminar were President Theresa Kluchinski, Secretary-Treasurer Mary Jo Savidge, and Trustee Margaret Jollimore.

Lehigh Valley Celebrates

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was recognized on her behalf; National Vice President Mary Kacmar of Branch 83; Mary Ann Ackerman of Branch 83, who served as both National Trustee and National Vice President, and is currently Honorary Vice President; Margaret A. Ferri of Branch 83, National Public Relations Director; Cecilia B. Gaughan of Branch 38, National Fraternal Activities Director; Mary Ford of Branch 83, National Public Relations Director; and Jean Kosalko of Branch 196, National Vice President and National President. Each received a beautiful floral plant.

In commemoration of the joyful event, each attendee received an engraved pen, compliments of the LPSCU, and a small bottle of Rosé wine, compliments of the Lehigh Valley Okres.

In conjunction with the celebration, a Matching Fund Program was held for the benefit of the Allentown Diocesan Soup Kitchen. Attendees supported the project by donating canned goods and other non-perishable food items.

The memorable celebration concluded with a Benediction offered by Msgr. Kozel.

Msgr. Beeda District to Hold Matching Fund Event

The Msgr. Beeda District will hold a Special Raffle in conjunction with the Ladies Pennsylvania Slovak Catholic Union's Matching Fund Program. Proceeds from this raffle will be donated to Catholic Social Services, which is located at 214 W. Walnut Street, Hazleton, Pennsylvania. They will use the money for their Holiday Food Drives. All the prizes that are donated to the District will be raffled off at the LPSCU 115th Anniversary Celebration, which the District is holding on August 24, 2014. We ask that you please support this special project. Anyone interested in purchasing tickets for the raffle may contact Anita Gregory at 570-788-3263.

Letters

Theresa and Mary Jo,

Thank you very much for selecting me as the 2014 LPSCU Fraternalist of the Year. I also thank you for the \$100 check payable to my parish, Prince of Peace Parish, which is my choice of charity. I know those in need in my parish will appreciate the LPSCU's generosity. I know our Church Committee will put the money to good use and the needy will appreciate it. And as I mentioned to you, I will be matching that \$100. It's such a good feeling to help others. I thank you the best way I know how and that is to ask God to bless you and the LPSCU.

Sincerely, **Sylvia Goda**

New Insurance Issued

Branch	Branch Representative	March/April 2014	Year-to-Date Total
1	Emily Degenhart	\$ 10,000.00	\$ 10,000.00
9*	Mary Jo Savidge	\$ 2,000.00	\$ 2,000.00
19	Deborah Adamchak	\$ 6,000.00	\$ 6,000.00
52	James Tomasic	\$ 12,000.00	\$ 12,000.00
77	Diane Bozik	\$ 10,000.00	\$ 10,000.00
81	Michael P. Hudak	\$ 10,000.00	\$ 10,000.00
124	Dolores Evanko	\$ 20,000.00	\$ 20,000.00
213	Theresa Kluchinski	\$ 3,000.00	4 8,000.00
9*, L0171	Home Office	\$ 12,000.00	\$ 67,000.00
		\$ 85,000.00	\$ 145,000.00

*Sold through Home Office; not included in the Campaign

Minutes of the Executive Finance Committee

April 24, 2014 – 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; Mary Jo Savidge, secretary-treasurer; and Mary Ann Ewasko, chairperson of trustees. Vice President Anita Gregory was excused.

The committee reviewed and accepted the Minutes from the February 20, 2014, Executive Finance Committee meeting.

Correspondence/Requests

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

- ❖ Saint Andrew's Abbey requesting a donation for the Annual Appeal for financial support of the Abbey. Approved \$500.00. *This will be the only donation we will be providing to the Abbey for 2014.*
- ❖ SS. Cyril and Methodius Parish memorial donation in memory of Cyril Kowalchick. *Approved \$50.00.*
- ❖ The Slovene National Benefit Society requesting an ad in the 30th Quadrennial Convention Program Book. *Approved \$85.00.*

Financial Statement

The committee reviewed the following checking accounts: M&T Bank – General Operating Account for January, February, and March 2014; Morgan Stanley Smith Barney Checking Account for February and March 2014; and the Home Office –

Branch Deposit Account. The committee reviewed the Profit & Loss/Balance Sheet for February and March 2014.

Bond/Stock/Pension Portfolio

The committee was provided and reviewed all activity from February and March 2014, including CDs, Common Stocks, Preferred Stocks, and International Bonds.

Home Office

Secretary-Treasurer Savidge reported on the following: CD for Minor Beneficiary; unknown addresses; scanning project; update of member information in the Admin. System; and the examination of the Pennsylvania Insurance Department.

Budget

The budget was provided and reviewed.

Meeting Dates

The next meeting will be held on Thursday, July 24, 2014. There being no further business, the EFC adjourned.

Respectfully submitted,
Mary Jo Savidge
National Secretary-Treasurer

Member Pursues Health Care Career



Branch 42 member Lauren Donahoe is attending the University of Southern California (Los Angeles) where she is working toward a Master's Degree in Healthcare Administration. She obtained her undergraduate degree at Allegheny College in Meadville, Pennsylvania.

Lauren has been employed by Select Medical Corporation, Mechanicsburg, Pennsylvania, for three years as a Safety and Workman's Compensation Project Coordinator. While working a 32-hour week for Select from her L.A. apartment, Lauren attends evening classes at USC, maintaining a 4.0 GPA. The USC program is world renowned in the training of future health care executives for leadership in the health care field.

Lauren is serving an internship this summer at Sutter Health, San Francisco, following which she has accepted a seven month fellowship at Children's Hospital in Los Angeles. This fellowship will complete her residency requirement for USC-LA.

Lauren is the daughter of Patricia (Branch 42) and Joseph Donahoe, and grandniece of Branch 42 member Sylvia Goda. Her entire family is extremely proud of her hard work and success.

The LPSCU congratulates Lauren on her outstanding academic achievements and wishes her continued success in the health care field.

Brendan Tomasic Receives Engineering Degree

On Thursday, May 15, 2014, Brendan James Tomasic received his Associate of Science Degree in Electrical Engineering from the College of Southern Maryland in Laplata, Maryland. He joined over 500 candidates for graduation from the various schools.

This fall, Brendan will be attending the University of Maryland in College Park, to earn his Bachelor of Science in Electrical Engineering.

Brendan is a member of LPSCU Branch 52, North Brad-dock, Pennsylvania.

The LPSCU congratulates Brendan upon receiving his degree and wishes him continued success at the University of Maryland.



Brendan Tomasic (second from right) is pictured on his graduation day with, from left, his father James Jr., youngest brother Connor, and mother Mary Ann.

LPSCU Introduces New Insurance Riders

The Ladies Pennsylvania Slovak Catholic Union has three new insurance riders:

- **Accidental Death Benefit**
- **Waiver of Premium**
- **Payor Death or Disability Waiver of Premium**

ACCIDENTAL DEATH BENEFIT

The Accidental Death Benefit can be attached to the Whole Life Plan and the 10, 15, and 20 Pay Life Plans, including the 20 Year Endowment, where the age of the insured is age 0 to 55. Premiums are payable to age 70 or to the end of the premium-paying period, if earlier. Benefits are in force until age 70. If the policy to which the rider is attached goes on a non-forfeiture option, then this rider will terminate without value. If the death of the member while the rider is in force is by accident, then the face amount of the rider is paid in addition to the face amount of the policy. The rider face amount can be any amount that is less than or equal to the policy face amount.

Premiums are based on the type of life insurance plan and the age of the insured at date of issue.

- Whole Life Plan - \$1.00 per \$1,000
- 10 Pay Life Plan - \$1.20 to \$1.60 per \$1,000
- 15 Pay Life Plan - \$1.15 to \$1.40 per \$1,000
- 20 Pay Life Plan - \$1.00 to \$1.20 per \$1,000
- 20 Year Endowment - \$1.00 per \$1,000

For example, if you are age 50 and purchase a 20 Pay Life Plan with a face value of \$20,000, you can add the Accidental Death Benefit Rider for \$20,000 at an annual cost of \$24.00 ($\1.20×20).

WAIVER OF PREMIUM

The Waiver of Premium can be attached to the Whole Life Plan and the 10, 15, and 20 Pay Life Plans, including the 20 Year Endowment, where the age of the insured is age 16 to 55. Premiums are payable to age 65 or to the end of the premium-paying period, if earlier. If the member is disabled while this rider is in force prior to age 65, then the premium is waived during the period of disability (even after age 65). If the member is not disabled at age 65, then the rider terminates without value. If the policy to which the rider is attached goes on a non-forfeiture option, then this rider will terminate without value.

Premiums are based on the type of life insurance plan and the age of the insured at date of issue.

- Whole Life Plan - \$.25 to \$2.75 per \$1,000
- 10 Pay Life Plan - \$.10 to \$2.55 per \$1,000
- 15 Pay Life Plan - \$.10 to \$2.60 per \$1,000
- 20 Pay Life Plan - \$.15 to \$2.65 per \$1,000
- 20 Year Endowment - \$.20 to \$2.85 per \$1,000

For example, if you are age 30 and purchase a 20 Pay Life Plan with a face value of \$20,000, you can add the Waiver of Premium Rider for \$20,000 at an annual cost of \$6.00 ($\$.30 \times 20$).

PAYOR DEATH OR DISABILITY WAIVER OF PREMIUM

The Payor Death or Disability Waiver of Premium can be attached to the Whole Life Plan and the 10, 15, and 20 Pay Life Plans, including the 20 Year Endowment. The rider is attached to a juvenile member's policy, and covers the premium on that policy if the payor (applicant) dies or becomes disabled. Premiums are payable until the earliest of (a) the payor reaches age 65, (b) the juvenile reaches age 21, or (c) the end of the premium period on the policy to which the rider is attached. If the payor dies or is disabled while this rider is in force, then the premiums for the juvenile's policy are waived until the juvenile reaches age 21. If the payor does not die or is not disabled prior to the end of the rider period, then the rider terminates without value. If the policy to which the rider is attached goes on a non-forfeiture option, then this rider will terminate without value.

Premiums are based on the type of life insurance plan and the age of the payor (applicant) at date of issue.

- Whole Life Plan - \$.25 to \$2.75 per \$1,000
- 10 Pay Life Plan - \$.10 to \$2.55 per \$1,000
- 15 Pay Life Plan - \$.10 to \$2.60 per \$1,000
- 20 Pay Life Plan - \$.15 to \$2.65 per \$1,000
- 20 Year Endowment - \$.20 to \$2.85 per \$1,000

For example, if you are age 30 and purchase a 20 Pay Life Plan with a face value of \$20,000 for a juvenile, you can add the Payor Death or Disability Waiver of Premium for \$20,000 at an annual cost of \$6.00 ($\$.30 \times 20$).

All riders are available on new life insurance issues only. They cannot be applied to an existing life insurance certificate.

Ask your branch representative for more details or call the Home Office!

Rev. Dianiska District Celebrates LPSCU's Anniversary

On Saturday, April 26, 2014, the officers of the Rev. Dianiska District of the LPSCU hosted an indoor picnic to celebrate the 115th Anniversary of the LPSCU at St. Elizabeth Ann Seton Church Hall, Hughes Street, Swoyersville, Pennsylvania.

Members and their guests were served a picnic meal of hamburgers, hotdogs, potato salad, baked beans, fruit salad, dessert, and beverages.

The children who attended played a variety of games and each was given a huge goody bag, which they immediately dove into and began to enjoy. The adults relaxed while numbers were drawn for door prizes. Everyone who attended said they felt like they were enjoying an outdoor picnic in the middle of the summer.

The officers and members of the Rev. Dianiska District wish the LPSCU a Happy Anniversary and many, many more years of service.

Susan Worth

Member Races for the Cure

Sylvia Goda (below) of Branch 42 stands in the crowd at her 15th Susan G. Komen Race for the Cure for Breast Cancer in Schenley Park, Pittsburgh, Pennsylvania. The race is an annual Mother's Day event which this year attracted over 2,000 breast cancer survivors and almost 25,000 supporters. The event is very inspiring and gives hope to all who are experiencing this dreaded disease. One of the participants was a 50 year (yes, 50 year!) breast cancer survivor! Awesome!

Sylvia reminds everyone to please remember to have your yearly mammogram. Equally important to remember: Even if your mammogram is clear, if you are still concerned about any area, you have the right to request (and insist) on an ultrasound. Sylvia speaks from experience. She had a clear mammogram in 1998. However, because she knew she had a questionable area, and because she had worked in breast cancer research, she knew mammograms are not 100% accurate. Sylvia requested an ultrasound, and happily had a good outcome to her breast cancer story. She has supported others in their fight against breast cancer ever since by participating in the annual Susan G. Komen Race for the Cure.



JULY/AUGUST 2014



The group who attended the 115th Anniversary celebration.



The children who attended show off their goody bags.

Calendar of Events

continued from page 2

- 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.**
- 21** — Liturgy and Brunch to be held in conjunction with the LPSCU Semiannual Board Meeting. Mass at St. John the Baptist Church, 924 North Front Street, Allentown, Pennsylvania, at 9:15 a.m. Brunch to follow at Best Western Plus Lehigh Valley Hotel and Conference Center, 300 Gateway Drive, Bethlehem, Pennsylvania. Reservations are required by September 2. *See page 4 for more details.*

OCTOBER

- 19** — Reverend Dianiska District Meeting at North End Slovak Club, North Main Street, Wilkes-Barre, Pennsylvania, beginning at 1:00 p.m. Branch 214 will host. Members are asked to bring cleaning supplies to donate for our "Make a Difference Day" project.

Minutes of the LPSCU Annual Board Meeting

March 21-22, 2014 ❖ Home Office, Wilkes-Barre, Pennsylvania

Friday, March 21, 2014

Call to Order – Prayer – Pledge

President Theresa Kluchinski called the meeting to order at 8:30 a.m. Spiritual Advisor Rev. Philip Altavilla held a morning-prayer service which was followed by the Pledge of Allegiance.

Submission of Insurance Applications

No applications received.

Submission of Conflict of Interest

Board members submitted Conflict of Interest forms. All were received.

Welcome/Remarks

President Kluchinski welcomed the Board to the Annual Meeting and stated that a presentation will be made by Ellen Bush with Morgan Stanley Wealth Management this morning. President Kluchinski read the letter of resignation, effective March 18, 2014, received from Trustee Elizabeth Melko. A notice of vacancy will be prepared and published in the *Zornicka* as required by the By-laws. The deadline to submit a resume will be August 1, 2014. All resumes will be considered at the September 2014 Board of Directors meeting.

Roll Call

President Kluchinski asked to dispense with roll call since everyone was present. Vice President Anita Gregory is excused from the Saturday, March 22, meeting.

Approval of Agenda/Minutes

The agenda for this meeting was approved, along with the Minutes from the December 14, 2013, Board Conference Call.

Correspondence/Requests

Secretary-Treasurer Savidge read all correspondence received since the previous meeting. The following requests were approved:

- ❖ Slovak Catholic Federation
- ❖ The Conference of Slovak Clergy

Resolutions

The following resolutions were reaffirmed:

- ❖ Golden Age Benefit Resolution
- ❖ 80 Year Age Resolution
- ❖ Certificate Loan Resolution
- ❖ MBA (Minor Beneficiary) Rate Resolution

Appointments

The following appointments were reaffirmed:

- ❖ Mr. Sam Urda and Mr. Allan Ferrone, CPS Actuaries
- ❖ Kovalchik, Kollar & Co., LLP, Certified Public Accountants
- ❖ Dr. Robert Czwalina, Medical Examiner
- ❖ Attorney Jeffrey Malak, Legal Counsel
- ❖ Ms. Ellen Bush and Ms. Karen Natishan, Financial Consultants

Financial Report

Board members were provided and reviewed the following information:

- ❖ 2013 Annual Statement

- ❖ Pension
- ❖ Budget
- ❖ Transaction Summary December 2013 and February 2014

Financial Advisor

President Kluchinski introduced financial advisor Ellen Bush with Morgan Stanley Wealth Management. President Kluchinski distributed the LPSCU Capital Market Overview and Employees' Pension Report, as of December 31, 2013. Ms. Bush commented on how companies have changed and how the younger generation is now working remotely. Ms. Bush presented an overview on the following:

- ❖ Asset Allocation
- ❖ Market Value
- ❖ Maturity Distribution Graph
- ❖ Top Holdings by Market Value
- ❖ First Eagle and PIMCO
- ❖ Ann (Shinal) Cichy
- ❖ Bishop Grutka

LPSCU Employee Pension

- ❖ Asset Allocation
- ❖ Top Holdings by Market Value

Financial Report (continued)

- ❖ Secretary Prompt Payment Report
- ❖ Management Discussion and Analysis
- ❖ CPS Actuaries Report
- ❖ Actuarial Memorandum Report
- ❖ Accountant's Report

Officers Reports

The following reports were provided and reviewed:

- ❖ President's Report – Theresa Kluchinski
- ❖ Secretary-Treasurer's Report – Mary Jo Savidge

The following quarterly reports were provided and reviewed:

- ❖ Spiritual Advisor – Rev. Philip Altavilla
- ❖ Vice President – Anita Gregory
- ❖ Chairperson of Trustees – Mary Ann Ewasko
- ❖ Trustees – Dolores Evanko, Joan Hladek, and Margaret Jollimore
- ❖ Fraternal Activities Director – Cecilia Gaughan
- ❖ Public Relations Director – Margaret Ferri

Audit Report

Chairperson of Trustees Mary Ann Ewasko provided the Audit Report of 2013. No exceptions or recommendations were reported.

Home Office Report

The Board was provided and reviewed the Home Office Report. The following items were covered in the Secretary-Treasurer's Annual Report:

- ❖ Building Improvements
- ❖ Membership
- ❖ Hardware/Software
- ❖ Home Office Projects
- ❖ Financials
- ❖ Scanning Project

Secretary-Treasurer Savidge is working with Kevin Zebak of CPS Actuaries on revamping the website.

~ Break for lunch ~

Unfinished Business

President Kluchinski gave an update on the following:

- ❖ Tree of Life Memorial
- ❖ Life and Health Insurance Foundation
- ❖ Sports Tournaments
- ❖ Office Max
- ❖ Insurance Riders
- ❖ Guaranteed Issue
- ❖ Alliance On-Line Learning Center

Branches/Districts

President Kluchinski gave an update on the following:

- ❖ Branch Consolidation
- ❖ Branch Procedures/Policies
- ❖ Licensing
- ❖ Matching Funds Program
- ❖ Branch Deposit Program
- ❖ District By-laws
- ❖ Strategic Plan

New Business

The following was discussed:

- ❖ Annuity Rate
- ❖ Branch Deposit Program
- ❖ Rates on monies held on deposit
- ❖ Procedural Manual
- ❖ Policies/Procedures
- ❖ Disaster Recovery
- ❖ Reinsurance
- ❖ Diligent Boardbooks

Standing Committees

The Board was provided and reviewed the following reports:

- ❖ Public Relations Committee
- ❖ Fraternal Activities Committee
- ❖ Fraternalist of the Year Committee
- ❖ Campaign Committee
- ❖ Educational Committee
- ❖ Youth Achievement Award Committee
- ❖ Cookbook Committee

Compliance Update

The Board was provided and reviewed information on various legislations.

Unclaimed Property

The Board was provided and reviewed information on Unclaimed Property.

Currently the LPSCU is in compliance with Unclaimed Property regulations.

Enterprise Risk Management

The Board was provided a copy of the LPSCU Enterprise Risk Management

State and National Alliance Meetings

A report was received from Elizabeth Melko on the Fraternal Societies of Greater Pittsburgh seminar.

Calendar of Events

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

The meeting was adjourned until Saturday morning.

Saturday, March 22, 2014

President Theresa Kluchinski called the meeting to order at 9:00 a.m. Spiritual Advisor Rev. Philip Altavilla held a morning-prayer service.

The following committees were given time to meet and then gave a report:

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

The meeting was adjourned.

Respectfully submitted,

Mary Jo Savidge

National Secretary-Treasurer

LPSCU 2014 POST GRADUATE 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, 2013 to August 30, 2014. Members who qualify may receive this award one time upon receiving their Master's degree and one time upon receiving their Doctorate. (Members must apply separately and provide all the required criteria if they wish to apply for both the Master's and Doctorate Post Graduate awards.)

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, 2013 and August 30, 2014.
- Provide a wallet-size color photo.

Applicants must meet all criteria outlined and provide data indicated in order to be eligible. 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 postmarked by August 31, 2014.**

Submit applications to:

LPSCU 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 ❖ Website - www.lpscu.org

Announcing Our 2014 LPSCU College Scholarship Recipients



CALLIN J. BATZEL

Roaring Brook Twp., PA

Junior

Temple University
Philadelphia, PA

Member of Branch 8
Jessup, PA



REBECCA M. DREXLER

Avon, NY

Sophomore

Rochester Institute of Technology
Rochester, NY

Member of Branch 8
Jessup, PA

CASIMIR KROMKOWSKI

Rochester, IN

Freshman

Trine University
Angola, IN

Member of Branch 90
Johnstown, PA



AUSTIN NOSAL

Dayton, PA

Sophomore

Pennsylvania State University
Erie, PA

Member of Branch 64
Pittsburgh, PA



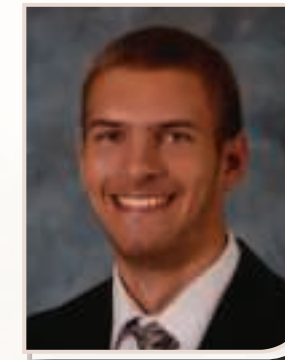
STEVEN PIPON

Windber, PA

Freshman

University of Pittsburgh
Pittsburgh, PA

Member of Branch 24
Windber, PA



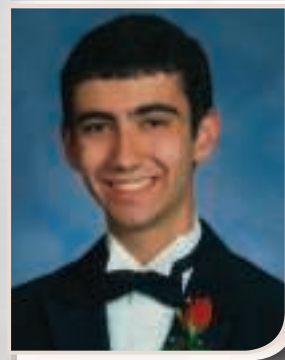
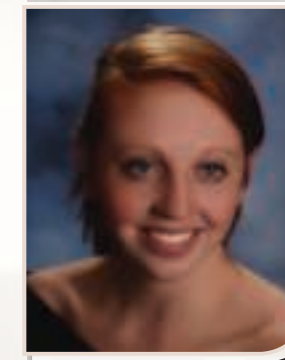
MARGARET RAGAN

Wall, NJ

Freshman

Brookdale Community College
Middletown, NJ

Member of Branch 7
Exeter, PA



PHILIP CROMPTON

Exton, PA

Freshman

Pennsylvania State University
State College, PA

Member of Branch 38
Whitehall, PA



MARY GAUGHAN

Holly Springs, NC

Freshman

University of South Carolina
Columbia, SC

Member of Branch 38
Whitehall, PA

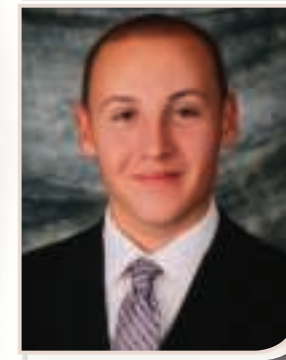
ROBERT KUPSHO III

Drums, PA

Freshman

Lebanon Valley College
Annville, PA

Member of Branch 60
West Hazleton, PA



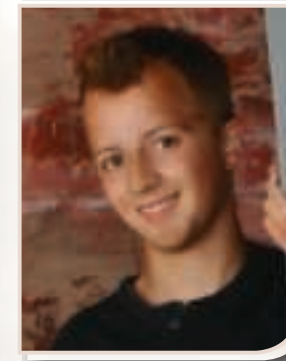
TREVOR MANCUSO

Strongsville, OH

Freshman

University of Cincinnati
Cincinnati, OH

Member of Branch 65
Munhall, PA



JONATHAN P. KAMOR

Duryea, PA

Freshman

Kutztown University
Kutztown, PA

Member of Branch 197
Wilkes-Barre, PA



JOHN S. DOLINICH

New Tripoli, PA

Sophomore

DeSales University
Center Valley, PA

Member of Branch 130
Bethlehem, PA



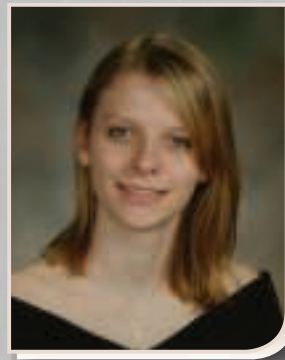
ROBERT DANIEL KINNEY, JR.

Sugar Notch, PA

Freshman

Luzerne County Comm. College
Nanticoke, PA

Member of Branch 6
Wilkes-Barre, PA



KATELYN DONOHUE

Kintnersville, PA

Senior

Delaware Valley College
Doylestown, PA

Member of Branch 130
Bethlehem, PA



NOAH MINKOFF

Gaithersburg, MD

Freshman

University of Cincinnati
Cincinnati, OH

Member of Branch 8
Jessup, PA



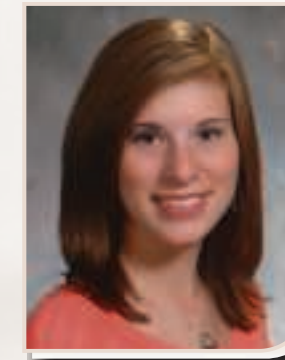
MELISSA MARIE WERT

Toms River, NJ

Freshman

Waynesburg University
Waynesburg, PA

Member of Branch 197
Wilkes-Barre, PA



Congratulations to All Our Scholarship Winners!



Enjoy exclusive savings on Liberty Mutual Auto and Home Insurance.



As a member of the Ladies PA Slovak Catholic Union, you could save 10% on quality auto and home insurance tailored to your needs.¹

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- **New Car Discount:** Putting a new vehicle on the road can be exciting. Whether you purchased or leased a new car, we provide you with special savings when you insure your new car with us.
- **Multi-Policy Discount:** If you have more than one policy with us, you get additional protection and additional savings.

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- **Convenient Payment Methods:** Automatic withdrawal from your bank account, recurring credit card payments³ and Direct Billing

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- **Lifetime Repair Guarantee:** when you fix your car at one of our approved repair shops. We'll even make the arrangements.⁶
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Candice Cilvik
Liberty Mutual Insurance
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Moosic, PA 18507
(570) 825-3528 Ext. 54136
Candice.Cilvik@LibertyMutual.com



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ZORNICKA

Kennywood Slovak Day Set for July 17

The 91st Annual Slovak Day will take place Thursday, July 17, 2014, at Kennywood Park, West Mifflin, Pennsylvania. It will be an exciting day for Americans of Slovak descent to celebrate their heritage with each other while enjoying colorful displays, authentic costumes, a Slovak liturgy, spectacular Slovak folk dance performances, scrumptious Slovak food, special children's activities, as well as foot-tapping music for dancing.

A highlight of Slovak Day is the con-celebration of the Slovak Liturgy in the Main Pavilion directly behind "Garfield's Revenge" at 4:00 p.m. The main celebrant of the Liturgy will be Bishop David A. Zubik, Bishop of the Diocese of Pittsburgh, along with several Catholic priests from the Pittsburgh, Greensburg and Johnstown-Altoona dioceses. Immediately following will be Slovak music, songs, and dances presented by the "Pittsburgh Slovaks" and the "Pittsburgh Area Slovak Folk Ensemble" (PAS).

Tantalize your taste buds at the Slovak Kitchen where you will be able to enjoy holubky, haluski, kolbasy and homemade ceregi. Food will be served in Pavilion #4 behind the ride "Garfield's Revenge" from 12:30 p.m. until sold out.

In Pavilion #3 you will be able to see an exhibit on "Slovak Easter" prepared by the "PAS" Jr. and Maly ensembles. The exhibit will include Slovak heirlooms of folk treasures that show the incredible skill and artistry found in the Slovak villages.

In the Main Pavilion #5 there will be Slovak cultural displays provided by the Slovak fraternal as well as the popular "kroj" Slovak national costumes exhibit.

For a day to remember, join all Slovaks on Thursday, July 17, at Kennywood Park. Tickets are \$25 for Fun Day General Admission, \$15 for those 55 years of age and over, plus a coupon will be available for those 70 years and over to be paid at the gate for \$10.50 + tax. Tickets and coupons are available by contacting Sue Ondrejco at 412-421-1204 or Rev. Joseph Grosko at 412-466-6545. For general information contact Chairperson Dolores Sakal at 412-243-0438.

Our Scholarship Recipients Explain

The Importance of Life Insurance

I have been a member of the Ladies Pennsylvania Slovak Catholic Union since a very young age. My parents understood the importance of my membership as a young child and provided me with the opportunity to have life insurance. Over the years, I have learned the importance of life insurance and the benefits it can provide. Life insurance policies are important to have because they can provide financial security and peace of mind in times of unexpected need. Without life insurance, your death could cause a financial burden for your family and loved ones. This could greatly affect their finances for the future. The flexibilities of certain insurance policies can sometimes provide financial assistance for a college education and some other life changing events. I appreciate the LPSCU for allowing me and other members to purchase life insurance at affordable rates.

Katelyn Donohue

Branch 130, Bethlehem, Pennsylvania

Mary Lorinc's Family Continues Easter Tradition

For over 70 years, the late Mary Lorinc, my baba, a former member of LPSCU Branch 64, Pittsburgh, Pennsylvania, followed her Slovak heritage during the Easter season with the coloring of Easter eggs. This process involves heating wax and placing designs on the eggs.

In the pictures below, Helen Lorinc, Mary's daughter, continues the tradition with her great niece and nephew, Rachel and Malcolm Bowman. They all are members of Branch 64.

Mary Ann Bowman



Cooking Corner

MINI CHEESECAKES

- | | |
|----------------------------|------------------------------|
| 1 small box vanilla wafers | 2 (8-oz.) pkgs. cream cheese |
| 2 eggs | 1 Tbsp. vanilla |
| ¾ cup sugar | 1 can cherry pie filling |

Crush wafers. Place one teaspoon crushed wafers into miniature paper liners placed in tassie (muffin) baking pan. Cream together cream cheese, sugar, eggs, and vanilla. Fill each liner with mixture almost to top. Bake at 350 degrees for 15 minutes. Cool and top with cherry filling. Yields 4 dozen.



Francis and Patricia Korchnak Celebrate Golden Anniversary



Francis and Patricia Korchnak on their wedding day.

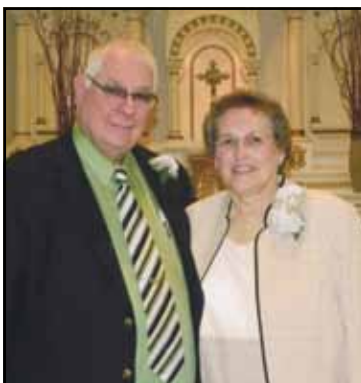
Francis and Patricia (Morowczynski) Korchnak of Romney, Indiana, celebrated their 50th wedding anniversary on February 16, 2013. They were married at St. Turibius Catholic Church in Chicago, Illinois.

They celebrated the day with a special Mass celebrated by Father Dan Gartland, a good friend, at St. Lawrence Catholic Church. It was followed by a luncheon attended by family and friends. During the Mass, they were presented with a Papal Blessing that had been requested by Pat's sister, Sister Rosemarie Morowczynski, SSJTOSF.

Francis is retired from NCR Corporation and the Boy Scouts of America. Pat is a semi-retired school bus driver.

The couple enjoyed a yearlong celebration. In August, their children hosted an open house for all the family and friends from across the country, including most of the wedding party. The celebration then continued with an Alaskan cruise with a stopover in Vancouver, B.C. To finish off the year, Francis and Pat enjoyed a trip to Disneyland in California, where the couple had their second date.

Francis and Pat are both U.S. Air Force veterans and met when they were stationed at March Air Force Base in California.



Francis and Pat today.

The couple was blessed with three children, Christine Paumer (Joel), Marianne Kromkowski (Christopher), and Eric Korchnak (Kristy). They have six grandchildren, Casey, Alex, Emma, Nathan, Anthony, and Kenzie. All are members of LPSCU Branch 90, Johnstown, Pennsylvania.

The officers and members of the LPSCU congratulate Francis and Patricia Korchnak on their 50th wedding anniversary. May God bless them with many more years of good health and happiness together.

SS.C.M. Sisters to Hold Annual Festival July 12th

The 41st annual Summer Festival sponsored by the Sisters of Saints Cyril and Methodius will be held at their Motherhouse, Villa Sacred Heart, in Danville, Pennsylvania, on Saturday, July 12. Activities will begin at 10:30 a.m.

The festival will feature a large flea market, a silent auction, home-made baked goods, handcrafted items, a book store, and religious and Slovak articles for sale. There will be a variety of ethnic foods such as holubky and halusky, as well as hot dogs, hamburgers, sausage, ice cream, and much more. A variety of games for both children and adults are planned, plus special attractions like raffles, bingo, and a cake-walk.

The Summer Festival has been a blessed opportunity for the Sisters to keep in touch with former students, their parents, and family members; to reconnect with friends they've made over the years, and to make new friends. The day never seems long enough for visitors to see all the people they had really hoped to see.

Bus parking is available. The Festival will take place rain or shine, and will close with a Mass at 5:00 p.m.

For more information, please call Sister Barbara Sable at 570-275-3581, ext. 302.

Sister Barbara Sable

Msgr. Beeda District to Celebrate LPSCU's 115th Anniversary

Come join us on Sunday, August 24, 2014, as the Msgr. Beeda District celebrates the 115th Anniversary of the Ladies Pennsylvania Slovak Catholic Union. A Mass of Thanksgiving will be offered at 9:45 a.m. at SS. Cyril and Methodius Parish, Hazleton, Pennsylvania. A breakfast will be served immediately following the Mass downstairs in the church hall.

The Msgr. Beeda District extends an invitation to all members of the LPSCU to be our guests at the Breakfast. Reservations are required and can be made by calling District President Anita Gregory at 570-788-3263. Cost for non-members is \$10.00. **Deadline for reservations is August 17, 2014.**

Plan to join us as we celebrate this special event!



L-R: Sisters Brigid, Joanne Marie, Carol Marie, and Denise Marie prepare baked goods.

Notice of Vacancy LPSCU TRUSTEE

In compliance with Article VIII Section 2(u) of the LPSCU By-Laws, this notice of a vacancy in the office of Trustee is hereby published in our official publication.

Any LPSCU member qualified for the said office may submit a resume to the Board of Directors. Qualifications, pursuant to LPSCU By-Laws, are as follows:

- Must be at least 21 years of age
- Must be an active member with participation in LPSCU Branch or District activities for at least five years

Please note that no two immediate family members can serve during the same term of office.

A Trustee is an officer elected by the delegates at the Ladies Pennsylvania Slovak Catholic Union (LPSCU) National Convention held every four (4) years, and, as a result, is therefore a member of the National Board of Directors. Duties include, but are not limited to, the following:

- Abiding by the Constitution and By-Laws of the LPSCU.
- Attending annual review, performing audit function.
- Attending meetings called by the Chairperson of Trustees to investigate accounts, if discrepancies are detected.
- Chairing or being a member of a standing committee.
- Representing the LPSCU at functions as requested (e.g., seminars, local socials, meetings, etc.).
- Submitting a written report of actions at each Board Meeting.

REQUIREMENTS

Applicants for this position must have an understanding of general operations of a fraternal organization as it pertains to the corporate and fraternal functions. Accounting, administrative, and finance background is preferred.

A written resume shall be submitted which states qualifications, personal background and history, as well as past experience.

Any member wishing to be considered for this position should send a resume to the attention of the LPSCU President, P.O. Box 32, Wilkes-Barre, PA 18703-0032 **postmarked no later than August 1, 2014.**

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

Lehigh Valley Okres Members Join Hands

On Saturday, May 3, 2014, in conjunction with "Join Hands Day," Lehigh Valley Okres members partnered with the Cancer Boutique of Bethlehem, Pennsylvania, to fight cancer with style in a clothing drive project.

In the weeks leading up to Join Hands Day, Okres members collected clean, gently used clothing from their families, neighbors, and friends for the benefit of the Cancer Boutique. Approximately eight members participated in the clothing drive.

At noon on May 3rd, Okres officers and members delivered the donated clothing to the Cancer Boutique located at the Bethlehem Municipal Ice Rink, 345 Illick's Mill Road. On hand to receive the items from the Okres members was John Ferri of LPSCU Branch 83. John is a longtime volunteer at the Cancer Boutique. This year he worked from 9 a.m. to 1 p.m., Monday through Saturday, from April 30 to May 17 during the course of the Boutique's collection drive.

To complete their day, members of the Okres stopped for lunch at Nick's Restaurant on Main Street in Bethlehem.

On May 21, Victoriana and Jenna Kienzle of Malvern, Pennsylvania, LPSCU Branch 130 members who are granddaughters of John and Margaret Ferri, also volunteered at the Cancer Boutique by helping to sort and label clothing. From May 27 through May 31, the clothing went on sale to the public. All proceeds from the sale were donated to St. Luke's Cancer Center, Cancer Support Community, and St. Luke's Hospice in Bethlehem, Pennsylvania.



From left, Jan Connell, co-chair of the 2014 Cancer Boutique event, with Lehigh Valley Okres members John and Margaret Ferri, Mary Ford, Okres President Jean Kosalko, and Marie Clemens.



Proud to volunteer at the Cancer Boutique at Bethlehem's Ice Rink are John Ferri (center) of Bethlehem and his granddaughters, Jenna (left) and Victoriana Kienzle of Malvern, Pennsylvania.



UTILIZATION REPORT

	For April 2014	Year-to-Date 2014
Prescriptions Filled:	13	66
Normal Retail Pricing:	\$ 788.88	\$ 3,845.17
Discount Program Pricing:	\$ 389.42	\$ 1,535.75
Total Dollars Saved		
by LPSCU Cardholders:	\$ 399.46	\$ 2,309.42
Average Saved per		
Discounted Prescription:	\$ 33.29	\$ 42.94
Overall LPSCU Discounted		
Prescription Savings:	52.23%	63.70%

April 2014 was a very big savings month for our ScriptSave® card members. Our group's discounted prescription savings for April 2014 amounted to 52.23%. With our group's year-to-date 2014 discounted prescription savings averaging 63.70%, or \$42.94 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.

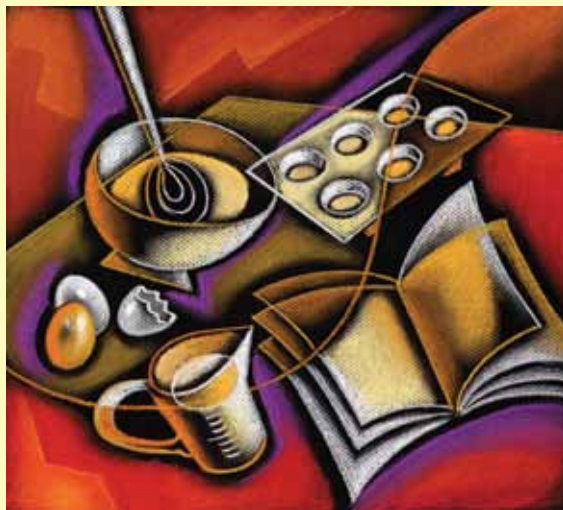
The ScriptSave® Prescription Savings Program is available at **NO COST** to you. There are **no monthly or ongoing fees, no limits on usage, and no income or age restrictions.** Your entire household can use the card to receive instant savings on brand name and generic prescriptions at over 62,000 participating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

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.

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

New Jersey-New York Fraternal Alliance 2014 Youth Volunteer Award

The New Jersey-New York Fraternal Alliance has announced its 2014 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, 2014.

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 14-15, 2014.

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, 2014**, 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 2nd deadline.

Rev. Dianiska District to Hold Children's Bowling Event

The Reverend Dianiska District's Annual Youth Bowling and Luncheon will be held on Saturday July 19, 2014, at Modern Lanes, Exeter, Pennsylvania, from 1:00 to 4:00 p.m. Hope and Lori Napkora are co-chairs.

All youth of the District are invited to attend as guests of the District. Families and friends of member children may also participate in the activities for nominal fee. This is an enjoyable event for kids of all ages, so consider joining in the fun!

Call your Branch Secretary before July 14 for details and to make reservations. Please include the names, ages, and gender of the youngsters participating and the number of adults and additional youth.



Rev. Dianiska District to Hold Matching Fund Event

In conjunction with the LPSCU Matching Fund Program, members of the Rev. Dianiska District will hold a Special Gifts Raffle at their Christmas party on December 7, 2014, to benefit Ava Kurilla, age 3, daughter of Mr. and Mrs. Stephen Kurilla, Larksville, Pennsylvania.

Ava was diagnosed with Neuroblastoma in November of 2013. Monies raised will aid Ava's family with continuing medical and travel expenses.

For the matching funds event, District members donate special gifts valued at a minimum of \$10.00. These gifts are raffled off at the District's annual Christmas party, with proceeds going to a special charity. This year's Christmas party will be held at the Best Western Genetti Hotel, Wilkes-Barre, Pennsylvania.

We are asking our District members or any LPSCU member to support this worthwhile project by donating a gift or by attending the Christmas party. For further information, please contact Debbie Adamchak at 570-696-1663 or Jean Kapral at 570-287-1328.

Branch 52 Member is Confirmed

On Monday, May 5, 2014, Megan Caitlin Tomasic received the Sacrament of Confirmation at Saint Michael's Church in Ridge, Maryland. Megan and twenty-five other candidates, along with their sponsors, celebrated Mass ministered by Bishop Barry Knestout. Megan's sponsor was her uncle, Sean Michael Tomasic of Pittsburgh-North Hills, Pennsylvania.

Along with religious involvement, Megan is an extremely active young lady. She plays basketball and volleyball and participated on the Springridge Middle School teams. She will continue to do so when she attends Chopticon High School in Saint Mary's County, Maryland, and will be adding tennis to her activities.

Megan's main interest is theater. She had a lead role this past year in a production of "Grease," playing Patty Simcox. Upcoming is the annual "Poetry Slam" in which participants write and perform an original poem. Megan captured first place in the contest last year. She's definitely a young lady on the move.

Megan is a member of LPSCU Branch 52, North Braddock, Pennsylvania.



Megan Caitlin Tomasic with Bishop Barry Knestout.

The LPSCU 10 Payment Life Plan

Last year, the LPSCU implemented an economic and beneficial 10 Payment Life Insurance Plan for anyone from age 0 to 75. Under this plan, there is a minimum purchase requirement of life insurance. For those ages 0-70, the minimum purchase amount is \$5,000; for ages 71-75, the minimum purchase amount is \$2,000. Premiums are payable for ten (10) years from issue date. If the insured dies within the 10-year period following the issue date, no additional premiums are due and payable, and the face amount of the certificate is paid to the named beneficiary/ies, except as provided within the contract regarding Suicide and Contestability.

The plan allows for premium payments to be made monthly, quarterly, semiannually, or annually. The certificate becomes fully paid at the end of ten (10) years, and coverage remains in full force and effect for the entire life of the insured without any additional premium payments required. Upon the death of the insured, the face amount of the certificate is paid to the insured's named beneficiary/ies.

A member with a 10 Payment 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.

The 10 Payment Life Plan is perfect for both youth and adults – especially anyone who prefers to have their life insurance paid within ten (10) years.

During these unstable economic times, the 10 Payment 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 Annual and Monthly Premium Schedules for the 10 Payment Life insurance Plan. The premiums listed are based on \$1,000 of life insurance coverage. Semiannual and quarterly premium rates are also available. Contact your Branch Secretary or the Home Office for more information.

10 PAYMENT LIFE ANNUAL AND MONTHLY PREMIUM RATES PER \$1,000

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

Issue Age	Annual		Monthly	
	Male	Female	Male	Female
0	10.45	9.07	0.94	0.82
1	10.74	9.34	0.97	0.84
2	11.06	9.63	1.00	0.87
3	11.41	9.94	1.03	0.89
4	11.78	10.11	1.06	0.91
5	12.17	10.60	1.10	0.95
6	12.57	10.95	1.13	0.99
7	12.99	11.31	1.17	1.02
8	13.42	11.69	1.21	1.05
9	13.87	12.07	1.25	1.09
10	14.33	12.47	1.29	1.12
11	14.81	12.80	1.33	1.15
12	15.30	13.31	1.38	1.20
13	15.80	13.75	1.42	1.24
14	16.32	14.15	1.47	1.27
15	16.84	14.66	1.52	1.32
16	17.36	15.13	1.56	1.36
17	17.89	15.62	1.61	1.41
18	18.42	16.12	1.66	1.45
19	18.98	16.64	1.71	1.50
20	19.54	17.18	1.76	1.55
21	20.12	17.73	1.81	1.60
22	20.73	18.20	1.87	1.64
23	21.35	18.87	1.92	1.70
24	21.99	19.50	1.98	1.76
25	22.66	20.13	2.04	1.81
26	23.34	20.78	2.10	1.87
27	24.05	21.45	2.16	1.93
28	24.78	22.14	2.23	1.99
29	25.53	22.85	2.30	2.06
30	26.31	23.59	2.37	2.12
31	27.12	24.26	2.44	2.18
32	27.97	25.13	2.52	2.26
33	28.85	25.94	2.60	2.33
34	29.75	26.62	2.68	2.40
35	30.69	27.62	2.76	2.49
36	31.65	28.31	2.85	2.55
37	32.65	29.32	2.94	2.64

Issue Age	Annual		Monthly	
	Male	Female	Male	Female
38	33.69	30.33	3.03	2.73
39	34.74	31.28	3.13	2.82
40	35.83	32.01	3.22	2.88
41	36.96	33.02	3.33	2.97
42	38.11	34.34	3.43	3.09
43	39.30	35.38	3.54	3.18
44	40.51	36.39	3.65	3.28
45	41.75	37.40	3.76	3.37
46	43.02	38.75	3.87	3.49
47	44.31	39.76	3.99	3.58
48	45.63	41.11	4.11	3.70
49	47.00	42.18	4.23	3.80
50	48.42	43.51	4.36	3.92
51	49.94	44.87	4.49	4.04
52	51.53	46.27	4.64	4.16
53	53.17	47.70	4.79	4.29
54	54.86	49.17	4.94	4.43
55	56.60	50.67	5.09	4.56
56	58.38	52.21	5.25	4.70
57	60.22	53.78	5.42	4.84
58	62.13	55.39	5.59	4.99
59	64.13	57.04	5.77	5.13
60	66.21	58.73	5.96	5.29
61	68.36	60.48	6.15	5.44
62	70.59	62.28	6.35	5.61
63	72.87	64.14	6.56	5.77
64	75.22	66.07	6.77	5.95
65	77.66	68.08	6.99	6.13
66	80.19	70.17	7.22	6.32
67	82.85	72.36	7.46	6.51
68	85.68	74.64	7.71	6.72
69	88.70	77.03	7.98	6.93
70	91.96	79.54	8.28	7.16
71	95.48	82.18	8.59	7.40
72	99.26	84.96	8.93	7.65
73	103.32	87.91	9.30	7.91
74	107.71	91.04	9.69	8.19
75	112.50	94.39	10.13	8.50

Margaret A. Ferri Honored by Bethlehem Chapter of UNICO

During the 28th Annual Awards Banquet sponsored by the Bethlehem Chapter of UNICO, Margaret A. Ferri was honored with the Chapter's President's Award. The Awards Banquet was held on April 24, 2014, at the Green Pond Country Club in Bethlehem, Pennsylvania, with 65 members in attendance.



Margaret A. Ferri (right) receives the UNICO President's Award from Augustine Concilio.

In presenting the award to the honoree, attorney Augustine Concilio, who is Chapter President, stated that "Margaret A. Ferri has truly epitomized the UNICO motto 'Service Above Self' in all her charitable efforts, but especially for her outstanding efforts in the Chapter's Basket Bingo fundraiser." President Concilio also noted that Margaret is the first woman member to receive this award but he does not believe that she will be the last.

UNICO is the largest Italian-American service organization in the United States which engages in charitable works, supports higher education, and performs patriotic deeds. The name UNICO is the Italian word for "unique" – one of a kind. The founders believed that UNICO would be the only one of its kind because it placed service to the community before and above fraternity.

Margaret received Proclamations from State Senator Lisa M. Boscola, State Representative Steve Samuelson, and from the Honorable Robert J. Donchez, Mayor of Bethlehem, who proclaimed Friday, April 24, 2014, as *Margaret A. Ferri Day*. She also received congratulations from the UNICO National Officers for serving as a role model and exhibiting the attributes of Unity, Neighborliness, Integrity, Charity, and Opportunity, and for "Dedication and Commitment to the Chapter as a Patriot of Humanity."

For the past eight years, Margaret has been a member of the Bethlehem Chapter of UNICO through the sponsorship of her husband, John, who is of Italian heritage. For the past four years, she served as chair of the Chapter's Bingo Social and themed gift basket raffle for the benefit of the Jimmy V Foundation for Cancer Research, and for three years she and her husband have co-chaired the Chapter's Scholarship Committee whereby one high school senior within each of the five local high schools is awarded a college scholarship.

The LPSCU extends congratulations to our fraternalist Margaret A. Ferri for achieving the President's Award from the Bethlehem Chapter of UNICO.

LPSCU 2014 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. André 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).
- Provide a wallet-size color photo with the application.
- Re-apply each year while attending/completing studies for Religious Life (in order to receive the award each year of his/her religious training).

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, 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: 579-823-4464

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

Dear Junior Members,

We celebrate the Fourth of July with a story about the Minutemen, who were among the first people to fight in the American Revolution. These “citizen soldiers” provided a highly mobile fighting force that could be rapidly deployed, thus allowing an immediate response to threats – hence their name, the Minutemen.

Today, the terms *militia* and *minutemen* are sometimes used interchangeably, but back before the American Revolutionary War, there was a definite difference between the two. Militia were armed citizens who protected their communities from foreign invasion or the ravages of war. Minutemen were a much smaller, hand-picked fighting force. These elite groups underwent extra training and were expected to turn out rapidly (“on a minute’s notice”) for emergencies. Minutemen were selected from militia muster rolls by their commanding officers. Typically 25 years of age or younger, they were chosen for their enthusiasm, reliability, and physical strength. They had to be highly mobile and able to assemble for deployment very quickly. Usually about one quarter of a militia unit served as Minutemen. They were the first armed individuals to arrive at or prepare for a battle. They were perhaps this country’s earliest “first responders.”

While this sounds very much like the military, these were not full-time soldiers. Rather, they were farmers or tradesmen or shop keepers who agreed to defend and protect their communities. They could be called up for a short time should a conflict arise, but after the emergency was over, they would return to their homes and farms and continue their daily lives. In many ways they were the predecessors of today’s National Guard.

The battles of Lexington and Concord were the first military engagements of the American Revolutionary War, and they occurred on April 19, 1775, well before the Declaration of Independence was signed. The Minutemen were the first to join in the fight, proving their courage in the battle. At Concord’s North Bridge, some 500 Minutemen defeated three full companies of the King’s troops, forcing them to retreat back to Boston.

There is a statue honoring the bravery of the Concord Minutemen at the North Bridge. Completed in 1874, the Concord Minuteman Statue was sculpted by Daniel Chester French. He wears a hat and holds a musket in his right

hand. He is standing in front of a plow, an obvious reference to his origins as a farmer.

We mentioned earlier that these Minutemen were the predecessors of today’s National Guard. There are many similarities. National Guard members are civilian citizens most of the time, soldiers some of the time, and patriots all of the time. The U.S. Constitution gives Congress the right to call up the militia – today’s National Guard – to carry out “the laws of the Union.” Guard members have regular jobs; they are teachers, lawyers, police officers, factory workers, you name it. What makes them different from you and me is that they are ready and willing to voluntarily leave their jobs and homes and families to serve our country – sometimes at a moment’s notice, just like the Minutemen. Guard members have served in every war and conflict our country has been involved in. Today they are serving in Iraq and Afghanistan, as well as responding to emergencies here at home like floods, forest fires, or other natural disasters. They train at least one weekend a month and two weeks each year, but they know they can be called up at any time for active duty which may last many months or even years.

Another life-size Minuteman statue stands in the lobby of the National Guard Memorial Building in Washington, D.C. It is a symbol of the Guard’s motto: “Always ready, always there.” Whenever you see a man or woman in National Guard uniform, be sure to thank them for all they do, at home and abroad, to protect our country and its citizens.

Cecilia B. Gaughan, Fraternal Activities Director

A Baseball Story

In the late 1860s, a boy called Bill from Cincinnati, Ohio, was absolutely obsessed with the game of baseball. In 1869, Cincinnati’s Red Stockings had a record 57 wins in a row. To their fans, this made the players more than just heroes. They were gods to Bill and to all youngsters like him who dreamed of becoming a big-leaguer one day. Bill was playing baseball on a local team and was quite an exceptional player. One day during a game, a scout approached Bill and asked him if he would be interested in playing professional ball. Bill was elated. It was his dream come true. However, Bill’s father, a prominent judge, did not have the same excitement when Bill told him the news. In fact, he roared “No son of mine is going to become a baseball player. I have bigger plans for you.” His father wanted Bill to become a lawyer.

Bill decided to run away and join the major leagues, but he didn’t want to let down his local team, so first he helped them win their last game of the season. Unfortunately, in that game Bill suffered an injury to his throwing arm and his dream of a baseball career ended on that local field. There was nothing left for him to do but to become that stuffy lawyer like his father wanted.

As the years went by, Bill looked at his shattered baseball dreams and considered himself a failure. But he was far from it. He went on to become Chief Justice of the U.S. Supreme Court and later became the twenty-sixth President of the United States. You see, young Bill was William Howard Taft, and it was he who started the American tradition of throwing out the ceremonial first ball on Opening Day.

Beach Finds

While walking at the beach this summer, you’ll no doubt come across many things found at the shore. Can you list them, even though some of the letters were washed away by the tide?



- | | |
|------------------|------------------|
| 1. COR _ L | 7. S _ AG _ LL |
| 2. _ AND | 8. _ RA _ |
| 3. FI _ H | 9. __ ARFISH |
| 4. SEA _ _ _ D | 10. _ H _ LL |
| 5. DR _ FT _ OOD | 11. _ AVES |
| 6. CL _ M | 12. P _ RP _ ISE |

Answers on page 24

The Dog Days of Summer are Here

July and August is the time of the year when the dog star, Sirius, rises in the sky along with the sun. The ancient Romans believed this phenomenon resulted in extra hot temperatures that could drive dogs mad. While this is not the case, it is a time when your panting pet will welcome ways to keep cool.

Remember that dogs cannot cool themselves by sweating like humans. They do sweat some through the pads of their feet, but the main way a dog cools off is by panting. Unfortunately, panting is not enough when it is extremely hot and humid.

Fresh, cool water is critical to keeping your dog hydrated in the summer. If his water bowl is outside, put it in the shade and check it often, refilling as necessary. Provide a shaded area where your pooch can get out of the sun. Just as hot asphalt and pavers will burn your bare feet, so too can they injure your dog. If possible, give him a place to lie down that's elevated from the ground and in a shady spot. Just like

you, dogs can get sunburned, especially on exposed areas like noses and ears.

If your dog likes water, a small kiddie pool might be ideal to cool him off. Just make sure it's molded plastic, not inflatable. Put it in a shady spot and change the water frequently. And always keep an eye on your dog when he's using it.

When you walk your pooch on a hot day, always carry a bottle of water to give him a refreshing drink. Limit exercise when it's hot and humid. Try to walk in the early morning or evening, not during the heat of midday. And try to keep to the grassy areas so the hot asphalt won't burn his paws.

Never, ever leave your dog in a parked car, even with the windows open. On a warm day, temperatures inside a vehicle can rise rapidly to dangerous levels. On an 85-degree day, for example, temperatures inside a car with the windows slightly open can reach 102 degrees within 10 minutes and 120 degrees within 30 minutes. Your dog could suffer irreversible organ damage and die. Much better to leave him home in the cool air conditioning!



Kids in the Kitchen

GROW YOUR OWN LUNCH

You will need:

- Alfalfa seeds (*Get them at a health food store*)
- Small ziplock vegetable bag
(*Or poke small holes in a regular ziplock bag*)
- 2 small plates
- Spray bottle

The night before you start, put a spoonful of alfalfa seeds in a cup of warm water to soak.

Day 1 — Drain the seeds, then carefully put them in the plastic bag and seal the top. Put the bag flat on one plate and gently push the seeds around to make a thin layer. Cover the seeds with the second plate and put them on top of the refrigerator.

Days 2 and 3 — Water the seeds by gently opening the bag and spraying the young sprouts with warm water. Don't use too much water! Just mist them. Close the bag, recover it with the plate, and put it back on the top of the refrigerator. Your seeds will soon grow roots.

Day 4 — Check your seeds. Do you see tiny leaves? Mist the sprouts with warm water again, then reseal the bag and place it, uncovered, on a sunny windowsill.

Day 5 — Your alfalfa seeds will have grown into a thick green carpet of delicious crunch. It is time to eat. Gently rinse and enjoy them for lunch as part of the salad "face" you'll make below.

This is what you need:

- Cottage cheese
- Tomato wedge
- Carrot slices or raisins
- Alfalfa sprouts

Put a rounded scoop of cottage cheese on a plate to make the head. Add carrot slices or raisins for eyes and a nose. Make a big smile with a tomato wedge. Use lots of alfalfa sprouts to make curly green hair, eyelashes, a beard and a mustache. Enjoy!

Arts and Crafts

LET'S MAKE A PIÑATA

A piñata is container filled with candies and small toys. Piñatas come in all shapes and sizes and are decorated to be bright and colorful. They are commonly used as a game at special events, especially birthday parties. They are hung from a tree branch or other higher place. One at a time, the participants are blindfolded, spun around a few times, and then they swing a stick or bat at the piñata. The goal is to break it open so the candy and toys inside spill out. When the piñata is broken open, everyone scrambles to gather as many goodies as possible.

You can buy a piñata at a party store, but it's more fun to make your own. Cover a large, inflated balloon with newspaper strips that have been dipped in papier-mâché. (To make the paper mâché, mix a ratio of one cup of flour with 2 cups of water.) Leave a fist-size opening at the balloon's knot. This is where you will fill the piñata.

Allow the piñata to dry thoroughly. This may take several days. Now it's time to decorate it. You can make your piñata into many different objects. For instance, if you want it to look like a fish, cut out fins and a tail from cardboard and tape them in place on the piñata. Or you can add cardboard ears, a nose, and whiskers to make a cat or dog head.

Once you have the pieces added to the outside, pop a hole in the balloon. Stuff the shell with candy and prizes, then tape up the bottom. Decorate the outside with paint or strips of colorful crepe paper or tissue paper.

Hang your piñata, gather your friends, and swing away!



CLIP AND SAVE

PERIODICAL

Ladies Pennsylvania Slovak Catholic Union 1st Quarter Report

Assets	1st Quarter 2014	1st Quarter 2013
Investments.....	\$ 15,094,288.00	\$ 14,171,617.00
Certificate of Deposit.....	\$ 96,000.00	\$ 96,000.00
Cash on Deposit.....	\$ 278,606.00	\$ 852,617.00
Mortgage Loans.....	\$ -	\$ -
Real Estate Owned.....	\$ 130,548.00	\$ 128,704.00
Other Assets.....	\$ 47,695.00	\$ 61,233.00
Totals	\$ 15,647,137.00	\$ 15,310,171.00
Liabilities & Fund Balance	1st Quarter 2014	1st Quarter 2013
Fund Balance.....	\$ 4,060,132.00	\$ 3,963,769.00
Interest Maintenance Reserve.....	\$ 168,008.00	\$ 206,166.00
Amt. Retained as Trustee.....	\$ 128,666.00	\$ 97,624.00
Aggregate Reserve-Life Certificates.....	\$ 10,789,022.00	\$ 10,490,978.00
Other Liabilities.....	\$ 501,309.00	\$ 551,634.00
Totals	\$ 15,647,137.00	\$ 15,310,171.00
Revenues	1st Quarter 2014	1st Quarter 2013
Premium Income.....	\$ 120,154.00	\$ 37,728.00
Investment Income.....	\$ 185,364.00	\$ 197,088.00
Income - Other.....	\$ 8,990.00	\$ 9,674.00
Totals	\$ 314,508.00	\$ 244,490.00
Expenses	1st Quarter 2014	1st Quarter 2013
Death Claims.....	\$ 73,431.00	\$ 77,647.00
Endowments.....	\$ 4,633.00	\$ 3,460.00
Cash Surrenders.....	\$ 21,404.00	\$ 14,333.00
Dividends.....	\$ -	\$ -
Increase in Aggregate Reserves.....	\$ 91,000.00	\$ 24,000.00
Commissions (new and renewals).....	\$ 1,531.00	\$ 2,077.00
General Operating Expenses.....	\$ 87,185.79	\$ 95,276.60
Officers and Committee Expenses.....	\$ 4,458.51	\$ 3,267.97
Actuarial/Accounting Expense.....	\$ 4,700.00	\$ 3,150.00
Investment Mgt. Fee.....	\$ 6,978.77	\$ 7,086.15
Official Publications.....	\$ 12,537.47	\$ 23,617.07
Travel Expense.....	\$ 1,618.35	\$ 1,294.24
Bureau and Association Dues.....	\$ 4,535.00	\$ 3,425.00
Donations.....	\$ 3,120.00	\$ 1,420.00
Scholarships.....	\$ -	\$ (40.00)
Fraternal Activities.....	\$ 3,559.11	\$ 1,889.97
Insurance Taxes, Licenses & Fees.....	\$ 13,026.00	\$ 13,854.00
Sub Total	\$ 333,718.00	\$ 275,758.00
Net Gain/Loss From Operations.....	\$ (19,210.00)	\$ (31,268.00)
Net Realized Capital Gain (Loss).....	\$ (1,051.00)	\$ 46,506.00
Totals	\$ (20,261.00)	\$ 15,238.00

Member Receives \$1,000 Scholarship

At the 10th Annual Pittsburgh Carson Scholars Awards Banquet held at Heinz Field on Sunday, April 13, 2014, Malcolm Bowman received a \$1,000 scholarship for college as a Carson Scholars winner. He was chosen for this award based on his high academic achievements and his continued humanitarian efforts in the community.

The goal of Dr. Ben Carson and his wife Candy Carson is to recognize the best and brightest students from across the country. Jerome Bettis, an NBC Sunday Night Football commentator and a former NFL Pro-Bowler, received the Pittsburgh Carson Scholars Fund 2014 Leadership Award for his work in positively impacting society with innovative ideas, accomplishments, and philosophies.

Malcolm is a member of LPSCU Branch 64, Pittsburgh, Pennsylvania. He is the son of Mary Ann Bowman, who is also a member of Branch 64.



Malcolm Bowman is pictured with NFL Pro-Bowler Jerome Bettis after the pair received their awards.

Answers to Beach Finds from page 22 – 1. CORAL, 2. SAND, 3. FISH, 4. SEAWEED, 5. DRIFTWOOD, 6. CLAM, 7. SEAGULL, 8. CRAB, 9. STARFISH, 10. SHELL, 11. WAVES, 12. PORPOISE