



Marie S. Clemens Named LPSCU 2015 Fraternalist of the Year



The LPSCU is proud to announce that Marie S. Clemens of Branch 83, Bethlehem, Pennsylvania, is our 2015 Fraternalist of the Year. Marie was nominated by Helen Bobeck, who is Treasurer of Branch 83.

Marie has been a member of the LPSCU for 45 years. She has been active in Branch 83 activities and assists officers with events. For many years, she attended Branch meetings and the Branch's annual meeting and Christmas party with her mother, Mary Ford, former National Public Relations Director. Marie is also active in the Lehigh Valley Okres and attends the annual Mother/Daughter Luncheon and Holiday Luncheon. On Join Hands Day, she participates in the Okres clothing drive benefitting a local cancer organization. At the Holiday Luncheon, she assists in a Toys for Tots collection and a gift basket raffle, which is a Matching Fund event held for the benefit of the Allentown Diocesan Soup Kitchen. Marie transports her elderly mother and other elderly members to Branch and Okres meetings and events.

Marie's volunteer service in her community is rather extensive. She is chairperson of the Board of Directors for the March of Dimes East Central Pennsylvania Chapter, Signature Chef's Auction Committee, and Communication Chairperson; Board of Directors/Secretary for Eastern Pennsylvania Healthcare Executives Network; Miller Keystone Blood Center – Cruise Aboard the LifeLine Committee; Good Shepherd Rehabilitation Network – Gala Committee; Meals on Wheels of Lehigh County – Golf Committee; Allentown Central Catholic High School Class of 1988 – Reunion Chairperson; and serves on the Leukemia and Lymphoma Society Campaign Committee (where she was honored as their Woman of the Year).

As an active member of Incarnation of Our Lord Parish in Bethlehem, Marie participates in all parish events such as dinners, bingo socials, feast day dinners, holiday events, and the annual parish festival.

Marie graduated from Northampton County Community College, Bethlehem, with an A.A.S. degree in Radio/TV Production (1991); Muhlenberg College, Allentown, Pennsylvania, with a B.A. in Communications (1994); DeSales University, Center Valley, Pennsylvania, with an M.B.A. in Marketing (2004); and was a Fellowship Candidate at American College of Healthcare Executives (2014). She is employed by Hospital Central Services, Inc. & Affiliates, Allentown, where she started as a Public Relations Assistant and currently holds the position of Corporate Director of Communications.

Marie resides in Allentown. She was married to Matthew Clemens, who passed away unexpectedly on April 19, 2015. Matthew was also a member of LPSCU Branch 83. Marie is the daughter of Mary Ford and the late James Ford, a career Air Force veteran.

Marie S. Clemens has exhibited remarkable acts of fraternalism within Branch 83 and the Lehigh Valley Okres, as well as extensive volunteer service within her community to qualify for the distinct honor of being named the LPSCU's 2015 Fraternalist of the Year.

Congratulations, Marie! The LPSCU is very proud of you.

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Calendar of Events

JULY

- 1** — Deadline for members pursuing a degree in the healthcare field to apply for the 2015 Anne (Shinal) Cichy Award.
- 11** — Summer Festival hosted by the Sisters of SS. Cyril and Methodius on the grounds of Villa Sacred Heart, Danville, Pennsylvania, from 10:30 a.m. to 5:00 p.m. *See page 19 for more details.*
- 16** — Slovak Day at Kennywood Park, West Mifflin, Pennsylvania. *See page 9 for details and ticket information.*
- 20** — **Deadline to submit articles for September/October 2015 Zornicka.**
- 25** — Rev. Dianiska District's annual Youth Bowling Party at Modern Lanes, Exeter, Pennsylvania, from 1:00 to 4:00 p.m. Contact Mary Ann Ewasko (570-823-6432) or your Branch Secretary to make reservations.
- 26** — Pittsburgh District's summer meeting and picnic at White Oak Park, White Oak, Pennsylvania, beginning at 1:00 p.m. Please call your Branch Secretary by July 21 to make a reservation.
- 30-8/4** — Slovak Catholic Sokol Convention, Pittsburgh, Pennsylvania

AUGUST

- 2** — The Lehigh Valley Okres hosts its junior and adult members to an afternoon at the ballpark to watch the IronPigs at Coca-Cola Park in Allentown, Pennsylvania. Tickets are limited so reserve early!
- 23-9/5** — 11th Consular Tour to Slovakia with stops in Vienna and Budapest. Lead by Joseph and Albina Senko.
- 31** — Deadline to apply for the LPSCU 2015 Post Graduate Award. *See page 13 for details.*
- 31** — Deadline to apply for one of three LPSCU 2015 Religious Awards. *See page 12 for details.*

SEPTEMBER

- 8-10/21** — Fall Slovak Language Classes sponsored by Western Pennsylvania Slovak Cultural Association begin at Mt. Lebanon Public Library, 16 Castle Shannon Blvd., Pittsburgh, Pennsylvania, Tuesdays from 7:00-8:30 p.m. *See page 17 for details.*
- 10-11** — Slovak Catholic Federation Meeting, Washington, D.C.
- 10-12** — American Fraternal Alliance Meeting, Indianapolis, Indiana
- 11-20** — 2015 Slovak Heritage Tour, a 10-day, small group tour from Slovakia Heritage Tours.

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OFFICE HOURS AT NATIONAL HEADQUARTERS

**Monday through Friday:
8:00 a.m. to 4:30 p.m.
Phone: 570/823-3513
Toll Free 888/834-6614
Fax: 570/823-4464
E-mail: lpescu@lpescu.org
Website: www.lpescu.org**

BOARD OF DIRECTORS

PRESIDENT

Theresa A. Kluchinski, 446 Mountain Oaks Drive, Laurel Run, PA 18706; 570/829-5410; theresa@lpescu.org

VICE PRESIDENT

Anita Gregory, 304 Turkey Path Road, Sugarloaf, PA 18249; 570/788-3263; anitag13@hotmail.com

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Mary Jo Savidge, 71 South Washington Street, Wilkes-Barre, PA 18701; 570/823-3513, Fax 570/823-4464; maryjo@lpescu.org

CHAIRPERSON OF TRUSTEES

Mary Ann Ewasko, 9 Shannon Street, Wilkes-Barre, PA 18702; 570/823-6432; maryann6@ptd.net

TRUSTEES

Dolores M. Evanko, 173 Berner Avenue, Hazleton, PA 18201; 570/454-5547; jje@intergrafix.net

Joan T. Hladek, 2138 Waterbury Lane E., Sycamore, IL 60178; 815/895-0431; jhladek@lpescu.org

Margaret Jollimore, 1001 SR 292E, Harveys Lake, PA 18618-7829; 570/760-9790; jollimore.lpescu@gmail.com

James Yocum, 1738 Evergreen Drive, Hazle Township, PA 18202; 570/436-6792; jpyocum@ptd.net

FRATERNAL ACTIVITIES DIRECTOR

Susan M. Ondrejco, 234 Iliion Street, Pittsburgh, PA 15207; 412/953-5373; susan@lpescu.org

PUBLIC RELATIONS DIRECTOR

Margaret A. Ferri, 428 East Frankford Street, Bethlehem, PA 18018; 610/866-8945; mfluvbaskets@gmail.com

The Way of the Cross (Stations)

PART III

By Thomas (Harcarik) Fabyanic, Branch 52, North Braddock, Pennsylvania

In Part II of this series, we discussed the initial efforts leading to installation of outside Stations on our Virginia mountain property and the significant delays that appeared to be beyond what one ordinarily might expect. In this installment, we will describe much of the completion phase, as well as the number and magnitude of further delays. Additionally, we will highlight the numerous project participants who made valuable contributions of their Catholic faith.

After identifying Stations that met our criteria (described in Part II), we obtained relevant specifications concerning size, weight, and composition material. On average, the bases measured 22" left to right and 12" front to back. The height varied but averaged 30", with manageable weights of 25 to 30 pounds. However, Station #12 (Christ on the Cross) reached approximately 45" in height and almost 40 pounds in weight. The Stations were made of molded fiberglass and coated with bronze. These specifications established the requirements for mounting platforms and posts, as well as the supporting structure connecting the two.

At that point in the process, I realized the need for some engineering/drafting expertise. Immediately I turned to my brother-in-law, Michael Gasparro, married to Nancy (Harcarik) Fabyanic, both of whom reside in Bedford, Pennsylvania. Mike and I agreed on the use of wood (like the cross) for the posts. Independently, we sought out knowledgeable sawmill operators who collectively suggested locust as the best wood for our purpose. Station specifications suggested the necessity of posts measuring 6" x 6" by 7'- 8' in length. Since such posts were not available, they had to be cut, cured, and eventually milled; four or more months were estimated to obtain the posts. We placed the order.

The platform decision came easily. We used copper clad, exterior grade plywood. The copper would protect the platform and serve as a good transition from the bronze coating of the Stations and the locust posts.

Given his engineering/drafting experience, Mike easily designed the supporting structure to fasten the platform to the post. He suggested securing the Stations to the platforms with stainless steel toggle bolts. Wisely, he recommended placement of a ¼" thick aluminum strip inside the Station along the centerline, since it would provide a firm base for securing the toggle bolts to the platform. Finally, we were ready to order the Stations!

We placed an immediate call to the vendor, only to be advised that the desired Stations were not "off the shelf" items and thus had to be individually manufactured and then bronze coated. Time estimate – 6 months!

We accepted the time delay for the

locust posts and Stations with patience and resignation, although the only remaining task would be to dig fourteen holes. Fortunately, two first-year seminarians from our parish were at home for a short while and offered to assist in the digging effort. Equipped with posthole diggers, digging bars, and a motorized earth auger, we eagerly set about the task. We soon discovered that approximately one foot below the surface there existed considerable rock. Time to dig the first hole required one hour and 40 minutes, a portent of things to come. Almost four days of very hard work were required to complete the digging.

The posts were not ready until the summer of 2012. Given their average weight of seventy pounds, I again asked Mike Gasparro for assistance. By then, he had developed a strong sense of commitment and enthusiasm for the project and promptly drove to Virginia from Bedford. In three days we set four posts, but then he needed to return home. Prior to dinner the evening before his planned departure the following morning, he sadly stated that he had lost his cherished pocketknife while setting the posts. A quick search of the area yielded negative results, but I assured him I would continue to search and eventually would find it. Before departing, he asked me again to search for the knife. I assured him once more that I would, but suggested he pray to St. Pio, to whom Mike had a special devotion. Seeing some doubt on his face, I pointed out that he had been making a major contribution to the completion of this worthy project and should ask St. Pio for the favor of returning the knife. Mike nodded and then drove off to Bedford.

With the help of some local workmen, the remaining posts were set. Only the Stations, which had been delayed, were necessary. Finally, the long anticipated day arrived and the Stations were delivered! They were beautiful pieces of work and appeared to meet all specifications. We estimated one full

day to mount a Station to a platform, carefully transport it, and attach it to the post. Allowing for weather delays and other potential (but expected) difficulties, we believed one month should be sufficient. However, our enthusiasm at arriving at and starting the last major task may have suppressed a guttural background voice from one of Lucifer's demons, saying, "Not so fast, not so fast!" Indeed, almost nine additional months would pass before completion.

In Part IV, our conclusion, to follow, we will explain the mounting of all the Stations, along with the ensuing, inordinate, and final delays that occurred. Additionally, we will relate the climatic completion of the project and the immediate outpouring of spiritual graces that flowed in abundance to family members and others.



The post and platform of Station 4

PITTSBURGH DISTRICT

The Pittsburgh District held a meeting on Sunday, April 12, 2015, at St. Maximilian Kolbe Hall in Homestead, Pennsylvania. The meeting was opened with a prayer by President Dolores Sakal. She welcomed special guest Susan Ondrejco, the newly-appointed LPSCU Fraternal Activities Director.

A delicious buffet luncheon was prepared and served by members of the parish, headed by the pastor, Father Daniel Sweeney.

The business meeting followed with reports given by the Secretary and Treasurer. Sylvia Goda has stepped down as the District's Publicity Director. She did an excellent job, for which we thank her. Donna Powell has agreed to become our new Publicity Director and Sylvia has graciously offered her help.

The District's annual card party will be held on Sunday, October 25, 2015, at St. Maximilian Kolbe Hall, Homestead, Pennsylvania. The Christmas party will be held Sunday, November 29, 2015; the location will be decided at a later date. Look for more details in upcoming issues.

Marge Ferri donated a beautiful Vera Bradley handbag for our recipe raffle. All members brought a recipe, which were put into a container. The winning recipe was drawn with Ann Melko being the lucky recipient of the Vera Bradley bag. All the recipes were then given to Sue Ondrejco to give to Marge at the next Board meeting for submission in our LPSCU Convention Cookbook. A very warm thanks to Marge for her most generous gift.

The District's next meeting will be our annual picnic on Sunday, July 26 at White Oak Park.

Dolores Sakal

REVEREND DIANISKA DISTRICT

A meeting of the Rev. Dianiska District was held on Sunday, April 26, 2015, at The North End Slovak Club, North Main Street, Wilkes-Barre, Pennsylvania.

Debbie Adamchak welcomed everyone to the District's first meeting of the year on behalf of host Branch 19.

The meeting was called to order by District President Mary Ann Ewasko. Prayers were said for the sick and deceased members and a special prayer for the 57th anniversary celebration of Louise and Andy Hvozdovic and the 50th anniversary of District Vice President Hope and Mel Napkora. The Pledge of Allegiance followed.

Financial Secretary Marge Zinkavich took roll call. Susan Worth read the Secretary's report and Debbie Adamchak gave the Treasurer's report; both reports were approved. Susan Worth read correspondence that included many thank you cards from members, and she read special thank you notes from the following: The Catherine McCauley House for the cleaning supplies and check from *Make a Difference Day* and the Holy Family Food Pantry for the District's Christmas donation.

The following items were discussed:

The District's Annual Bowling Party will be held on July 25, 2015, at Modern Lanes, Wyoming, Pennsylvania, from 1:00 to 4:00 p.m. Members were asked to contact their Branch Secretary for cost for adults and to make reservations. Those making reservations were asked to include the names, ages, and gender of the youth attending and the

number of adults and friends. Reservations should be made before July 15, 2015.

The District's next meeting will be held on October 4, 2015, at 1:00 p.m. at The North End Slovak Club, North Main Street, Wilkes-Barre, hosted by Branches 6 and 213. *Make a Difference Day* will be celebrated at this meeting. The Catherine McCauley House, Plymouth, Pennsylvania, will be the recipient of our donations. Sister Catherine said the cleaning supplies are a huge benefit to them and they would appreciate these products once again. Sister Catherine will attend our meeting to pick up the donations and to personally thank the members of the District. All members are also required to make full payment of the raffle at this meeting.

The District's annual Christmas party, a family event open to all members of the District and the LPSCU, will be held on December 6, 2015, at Genetti Hotel and Convention Center, Wilkes-Barre. Those attending are asked to bring canned goods to be donated to a local food bank. This year the Matching Funds event will benefit St. Joseph's Center, Carbondale, Pennsylvania. For information, contact your Branch Secretary.

National President Theresa Kluchinski told members how lucky they are to have the leadership they have at our District and, in turn, the District's Branches are very generous with their donations. She also spoke about the stability of the LPSCU, the Elder Care planning benefit, the Guaranteed Income program, and the Branch Deposit program, and she announced deadlines for member awards. She mentioned that on September 12, 2015, there will be a Slovak Catholic Federation-sponsored pilgrimage to Washington, D.C., and she reminded members of the LPSCU Convention next year from June 24-26. She also told members that they are eligible to join the Slovak Catholic Federation; dues are \$15 per year.

Susan Worth

LEHIGH VALLEY OKRES

The Lehigh Valley Okres held a meeting on Saturday, May 2, 2015, at the Bethlehem Municipal Golf Clubhouse, Illicks Mill Road, Bethlehem, Pennsylvania, at 1:30 p.m. Eight members were present.

Okres President Jean Kosalko opened the meeting with a prayer for deceased members of the Okres. The Secretary's and Treasurer's reports were submitted and approved. President Kosalko was happy to report that with the Okres having two meetings and one social in 2014, a check in the amount of \$500 was received from the Home Office.

Old business was discussed. Under New Business discussed was an outing to an Iron Pigs baseball game set for Sunday, August 2, 2015, at 1:35 p.m. Tickets are \$10 for adults and the Okres will subsidize tickets for Junior members.

On Sunday, December 6, 2015, the Annual Holiday Luncheon will be held at Best Western Lehigh Valley Conference Center in Bethlehem at noon. A Toys for Tots container provided by the U.S. Marine Corps will be set up at the luncheon for donations of unwrapped toys. This event is also open to Lehigh Valley LPSCU members, especially members of Allentown Branches 38 and 40.

Members brought cookbook recipes to the meeting for a raffle to win a Vera Bradley handbag. Jean Kosalko was the lucky winner.

President Kosalko presented each member with a box of Fanny Farmer mint chocolates, compliments of Hellertown Branch 196. She then closed the meeting with a prayer.



Jean Kosalko displays the Vera Bradley handbag she won at the Lehigh Valley Okres meeting raffle.

Slovak Catholic Federation September Pilgrimage Schedule Announced

On Saturday, September 12, 2015, an historic pilgrimage of the Slovak Catholic Federation is scheduled to take place in Washington, D.C. The pilgrimage will be held at the Basilica of the National Shrine of the Immaculate Conception, the largest Catholic church in the United States. The shrine is located at 4th Street and Michigan Avenue N.E. in our nation's capital.

The pilgrimage will be held in conjunction with the 50th anniversary of the dedication of the Chapel of Our Mother of Sorrows, patroness of Slovakia. It was on September 4, 1965, that the Slovak chapel was blessed and dedicated. On that occasion a crowd of more than 10,000 from all parts of the United States and Canada participated.

The program for the pilgrimage begins with the arrival of pilgrims from 10:00 to 11:00 a.m. At 11:15 a.m., a welcome will take place in the Upper Basilica. Recitation of the Rosary begins at 11:30 a.m. From noon until 3:00 p.m., pilgrims will have the opportunity for lunch as well as to enjoy tours of the shrine. Beginning at 1:00 p.m., the Sacrament of Reconciliation (confession) will be held in the Crypt Church. At 3:00 p.m., a solemn pontifical concelebrated Mass will take place in the great Upper Church. Principal celebrant and homilist of the liturgy will be His Eminence, Donald Cardinal Wuerl, Archbishop of Washington.

**Final Deadline
December 31, 2015!**

**TIME IS RUNNING OUT!
HELP US MAKE OUR
CONVENTION COOKBOOK
A BIG SUCCESS**



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.

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 only be accepted
until December 31, 2015**

SEND US YOURS TODAY!

LPSCU

Announces

Our

2015

College

Award

Recipients

Congratulations

to All

Our

Scholarship

Winners!



CECELIA CHISDOCK

Harding, PA

Freshman

George Washington University

Washington, D.C.

Branch 6 | Wilkes-Barre, PA



RANDY LOUIS CZANKNER, JR.

Northampton, PA

Sophomore

DeSales University

Center Valley, PA

Branch 197 | Wilkes-Barre, PA



MICHAEL DeFAZIO

Orefield, PA

Sophomore

Lehigh Carbon Comm. College

Schnecksville, PA

Branch 38 | Whitehall, PA



BAILEY DISLER

Laurel Run, PA

Freshman

Saint John's University

Queens, NY

Branch 213 | Dallas, PA



MACKENZIE ROSE GRUBER

Hermitage, PA

Freshman

Westminster College

New Wilmington, PA

Branch 64 | Pittsburgh, PA



RICHARD KALLAY

Largo, FL

Freshman

The University of Akron

Akron, OH

Branch 65 | Munhall, PA



JACE A. KIENZLE

Malvern, PA

Freshman

Hobart and William Smith Colleges

Geneva, NY

Branch 130 | Bethlehem, PA



CHRISTIAN F. NONNEMACHER

Hazleton, PA

Freshman

The Pennsylvania State University

Hazleton, PA

Branch 124 | Hazleton, PA



ALISON JEAN WEHR

Annville, PA

Freshman

Temple University

Philadelphia, PA

Branch 130 | Bethlehem, PA

Minutes of the LPSCU Annual Board Meeting

April 17-18, 2015 ❖ Home Office, Wilkes-Barre, Pennsylvania

Friday, April 17, 2015

Call to Order – Prayer – Pledge

President Theresa Kluchinski called the meeting to order at 8:30 a.m. and offered a prayer, which was followed by the Pledge of Allegiance.

Roll Call

All were present except for Trustee Dolores Evanko, who was excused until later in the day.

Submission of Insurance Applications

Secretary-Treasurer Mary Jo Savidge reported one application was received by Margaret Ferri.

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 gave a special welcome to our new Fraternal Activities Director, Susan Ondrejco.

We will hear from our accountant, Michael LoGrande; actuary Allan Ferrone, CPS Actuaries; financial advisors, Ellen Bush and Karen Natishan; and Parkway Advisors President and CEO Theron Holladay.

Approval of Agenda/Minutes

The agenda for this meeting was approved, along with the Minutes from the December 13, 2014, Board Conference Call.

Correspondence/Requests

The Secretary-Treasurer read all correspondence received since the previous meeting.

The following requests were approved:

- Slovak Catholic Federation
- The Conference of Slovak Clergy
- King's College for their Study Abroad Program to Poland, Slovakia, and the Czech Republic

Resolutions

The following resolutions were affirmed:

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

Appointments

The following appointments were affirmed:

- Mr. Sam Urda; 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

Presentations

President Kluchinski introduced Mr. Michael A. LoGrande with Kovalchik, Kollar & Co. LLP. Mr. LoGrande went over the Independent Auditors' Report. Questions asked were answered.

President Kluchinski introduced Mr. Allan Ferrone, CPS

Actuaries. Mr. Ferrone reviewed results from the annual statement. Mr. Ferrone also provided the Board with a comparison of 45 societies and gave a brief comparison on assets, surplus, solvency ratio, operations, net investment income, risk based capital, policies in force, and number of new issues (life and annuity). Questions asked were answered.

President Kluchinski introduced Ellen Bush and Karen Natishan from Morgan Stanley Wealth Management who provided the Board with the LPSCU Capital Market Overview and Employees' Pension Report, 4th Quarter 2014 through March 31, 2015. Ms. Bush and Ms. Natishan 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
- Questions asked were answered.

~ Break for lunch ~

President Kluchinski introduced Theron Holladay, president and CEO of Parkway Advisors, L.P. Mr. Holladay spoke about how important fraternal organizations are to the community and how regulations are causing more and more fraternal to merge. He went over products Parkway Advisors has to offer. Questions asked were answered.

Financial Report

Board members were provided and reviewed the following information:

- 2014 Annual Statement
- Balance Sheet/Revenue and Expenses December 2014 and February 2015
- Pension
- Budget
- Market Value 2014/2015
- Transaction Summary December 2014 and March 2015
- Secretary's Prompt Payment Report
- MD&A (Management Discussion and Analysis)
- CPS Actuaries Information
- Actuarial Memorandum
- Accountants' 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:

- Vice President – Anita Gregory
- Chairperson of Trustees – Mary Ann Ewasko
- Trustees – Dolores Evanko, Joan Hladek, Margaret Jolli-more, and James Yocum

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Minutes of the LPSCU Annual Board Meeting

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- Public Relations Director – Margaret Ferri

District Reports

The Board was provided and reviewed the District Reports.

Audit Report

Chairperson of Trustees Mary Ann Ewasko gave a verbal report that the audit was held on Thursday, April 16, 2015, and after reviewing all documents, no material exceptions were found. A written report will be provided at the June 2015 Board meeting.

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 reported on Unclaimed Property and the revamping of the website.

Convention 2016

The Board was provided information on the 2016 Convention. The proposed changes to the Constitution and By-Laws were published in the March/April 2015 issue of the *Zornicka*. The site of the convention was announced on the cover of the January/February 2015 issue of the *Zornicka*.

Unfinished Business

President Kluchinski gave an update on the following:

- Tree of Life Memorial
- Guaranteed Issue
- Liberty Mutual Insurance
- Elder Care Law Benefit

Branch/District

President Kluchinski gave an update on the following:

- Branch Consolidation Update
- District By-Laws

~ Meeting recessed until Saturday ~

Saturday, April 18, 2015

Committees met from 8:00 a.m. to 9:00 a.m.

President Kluchinski called the meeting to order at 9:00 a.m.

Strategic Plan

The Board was provided a copy and reviewed the Strategic Plan.

New Business

The following was discussed:

- Annuity Rate
- Branch Deposit Program
- Reinsurance
- Travel Policy

Standing Committees

The Board had been provided with reports from committee chairs and after meeting this morning, the chairs gave the following updated reports:

- Public Relations Director
- 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.

2017 Calendar Contest Update

Artwork for the Calendar Contest that was submitted by our junior members to the late Fraternal Activities Director Cecilia Gaughan has not been located since her death. There will be a notice in the upcoming *Zornicka* asking the members to re-submit a duplicate of their previously submitted work or prepare a new entry and send to the Home Office for the contest. Deadline to accept artwork has been extended to January 25, 2016.

State and National Alliance Meetings

President Theresa Kluchinski, Secretary-Treasurer Mary Jo Savidge, and Trustee Joan Hladek provided a report from the American Fraternal Alliance Board Institute Master Class.

President Theresa Kluchinski, Vice President Anita Gregory, Secretary-Treasurer Mary Jo Savidge, Chairperson of Trustees Mary Ann Ewasko, and Trustee Dolores Evanko provided a report from the Pennsylvania Fraternal Alliance.

Calendar of Events

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

There being no further business, the meeting was adjourned.

Respectfully submitted,

Mary Jo Savidge

National Secretary-Treasurer

New Insurance Issued

Branch	Branch Representative	MAR/APRIL 2015	Year-to-Date Total
42	Dolores Sakal	\$ 4,000.00	\$ 4,000.00
64	Elva Silay	\$ 7,000.00	\$ 17,000.00
65	Janice Mathews	\$ 20,000.00	\$ 20,000.00
77	Ethel Bozik	\$ 15,000.00	\$ 15,000.00
90	Theresa Kluchinski	\$ 20,000.00	\$ 20,000.00
156	Michael Friendak	\$ 8,000.00	\$ 8,000.00
213	Theresa Kluchinski	\$ 35,000.00	\$ 55,000.00
38&213*	Mary Jo Savidge	\$ 6,000.00	\$ 6,000.00
		\$ 115,000.00	\$ 145,000.00

*Sold through Home Office, not included in Campaign

Slovak Day at Kennywood Set for July 16

The 92nd Annual Slovak Day will take place Thursday, July 16, 2015, at Kennywood Park in 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 Dance performances, scrumptious Slovak food, special children's activities, as well as foot-tapping music for dancing. These elements combine to build a treasure chest of memories -- many to be remembered and still more waiting to be created.

Slovak Day at Kennywood Park is sponsored by the Western Pennsylvania Slovak Day Association under the leadership of Dolores Sakal and Reverend Joseph Grosko and assisted by Rev. Greg Madja. It is comprised of Slovak organizations from Western Pennsylvania that come together to recognize all people of Slovak heritage in a day of fun and entertainment. Slovak Day was established in 1923 to recognize and preserve the Slovak heritage in Western Pennsylvania. Kennywood Park became synonymous with this annual gathering due to easy access via the streetcar line from all regions of Western Pennsylvania. Slovak Day helped give many Slovak families a chance to speak in their own native language, socialize with friends, dance and sing the traditional favorites, while enjoying the rich heritage they brought to this area.

This event supports non-profit Slovak organizations of Western Pennsylvania such as the Western Pennsylvania Slovak Cultural Association, The Vincentian Home, the School Sisters of St. Francis, the Slovak Radio Hour, The Pittsburgh Slovaks, and The Pittsburgh Area Slovak Folk Ensemble. Last year the Western Pennsylvania Slovak Day Association contributed approximately \$4,000 to these organizations.

A highlight of Slovak Day is the concelebration of the Slovak Liturgy at 4:00 p.m. in the Main Pavilion directly behind "Garfield's Revenge." The main celebrant of the Liturgy will be Reverend Edward Litavec, along with several Slovak Catholic priests from the Pittsburgh, Greensburg, and Johnstown-Altoona dioceses. The liturgical music will be provided by Rev. Greg Madja.

Immediately following will be the vibrant repertoire of Slovak music, songs, and dances presented by the Pittsburgh Area Slovak Folk Ensemble (PAS) and the Pittsburgh Slovaks.

Slovak Day activities at Kennywood Park will overflow with music, food, dancing, displays, and children's activities beginning at 12:30 p.m. Tantalize your taste buds at the Slovak Kitchen where you will be able to enjoy holubky (stuffed cabbage), haluski (sweet cabbage and noodles), and kolbasy. Your sweet tooth can be satisfied with the homemade favorite -- ceregi. Enjoy this delicious dinner or a la carte foods and relax amid the echoes of Slovakia, as strolling musicians play all of the "Slovak favorites." Food will be served in Pavilion #4 behind the ride "Garfield's Revenge" from 1:00 p.m. until sold out.

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.

In Pavilion #3, you will be able to see the Slovak game

room exhibit, prepared by the "PAS" Jr. and Maly ensembles. The exhibit is a Slovak heirloom of folk treasures that show the incredible skill and artistry of the Slovak villagers.

A special youth area will feature activities just for children. The children's program will include games and treats beginning at 12:30 p.m. by the Main Pavilion. Every child participating in these activities will receive a free treat. Children's entertainment will also be provided at 2:00 p.m. on the Main Stage by the "PAS" Jr. and Maly ensembles and the Pittsburgh Jr. Slovaks.

From 2:00 to 4:00 p.m., sit back and enjoy the music or kick up your heels dancing -- grab a partner and twirl to the traditional Slovak music of the George Batyi Ensemble at the Kitchen Pavilion.

For a day to remember, join all Slovaks on Thursday, July 16, at Kennywood Park. Tickets are available for \$26 (age 3 and over) 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. Tickets and coupons are available by contacting Sue Ondrejco (412-421-1204) or Rev. Joseph Grosko (412-466-6545).

For general information about the 92nd Slovak Day, contact Chairwoman Dolores Sakal at 412-243-0438.

Angela M. Lipchick

Bethlehem Branch 83 Holds Special Meeting

Bethlehem Branch 83 held a special meeting on Saturday, May 2, 2015, at 1:00 p.m. at the Bethlehem Municipal Golf Clubhouse in Bethlehem, Pennsylvania. Five members attended. Branch 83 President Margaret A. Ferri explained the purpose of the special meeting was to elect a Financial Secretary to replace the late Mary Ann Ackerman, who passed away on July 14, 2014.

President Ferri called the meeting to order with a prayer. She announced that Marilyn Geiger, Mary Ann's daughter, expressed an interest in assuming the vacant position of Financial Secretary. A motion was made, seconded, and passed that Marilyn Geiger was elected to the office of Financial Secretary effective May 2, 2015. The members congratulated Marilyn and the meeting was adjourned with prayer.

Branch 83 members are hereby notified that Marilyn Geiger is the new Financial Secretary for Branch 83. All further business concerning Branch 83 shall be referred to Marilyn Geiger, 495 School House Road, Nazareth, PA 18064; phone 610-759-7756.



Marilyn Geiger, new Branch Secretary.

LPSCU SINGLE PREMIUM LIFE PLAN

The Single Premium Life Plan offered by the LPSCU is a unique type of insurance option, providing the desired amount of life insurance with just one premium payment. The greatest advantage to the Single Premium Life Plan is that the certificate is paid for the rest of the insured's life after just a single premium payment is made. The certificate remains in full force and effect for the life of the insured without the necessity of making any further premium payments after the single payment.

Issue ages are from age 0 to age 85. The ages and limits of insurance coverage for Non-Medical Rates are: 0-40, \$30,000; 41-60, \$20,000; 61-70, \$10,000; 71-85, \$5,000. The LPSCU does, however, reserve the right to require a medical examination on any applicant.

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

A member with a Single Premium Life Plan is entitled to all fraternal benefits of the LPSCU including educational awards, youth and adult activities, newborn benefits,

prescription discount card, official publication, and discount car rental. Currently, dividends are not paid on the Single Premium Life Plan.

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

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

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

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

Single Premium Life Premium Rates per \$1,000 Based on 2001 CSO Male and Female Mortality Tables

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

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

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

Easy Money!

Want to earn \$25?

Send us your e-mail address!



E-mail lpescu@lpescu.org providing us with your name, address (including city, state and zip) and date of birth. It's that easy!

You will be entered into a quarterly drawing to win \$25.00!

The only other requirement is - you must be a member of the LPSCU!

Not a member and want to be?
E-mail us for information!

Children's Trike-a-Thon Benefits St. Jude's Hospital

On Saturday, April 18, 2015, Carmella and Luca San Severino participated in a Trike-a-Thon from 10:00 a.m. to noon at Kids Villa Learning Center in Urbana, Maryland, to benefit St. Jude's Children's Research Hospital in Memphis, Tennessee. The young participants solicited "sponsor donations" for the event. Carmella and Luca together collected \$160. Those funds were matched by their family, giving them a total of \$320, which was the highest donation made by any participant.

Carmella, 3, and Luca, 1, are the children of Nicole Ferri and Dominic San Severino of New Market, Maryland. Their grandparents are Jack and Christie Ferri of New Market, and Richard and Gabriella San Severino of Myerstown, Pennsylvania. Their maternal great-grandparents are John and Margaret Ferri of Bethlehem, Pennsylvania. Paternal great-grandparents are Frank and Millie San Severino of Long Island, New York.

The entire Ferri Family are members of LPSCU Branches 83 and 130. Carmella and Luca belong to Branch 130, Bethlehem.



Carmella San Severino



Luca San Severino

Lehigh Valley Okres Members Join Hands to Fight Cancer

On Saturday, May 2, 2015, in conjunction with Join Hands Day, Lehigh Valley Okres members partnered with the Cancer Boutique at Bethlehem, Pennsylvania's Ice Rink 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, friends, and neighbors for the benefit of the Cancer Boutique. Eight members and two guests participated in the clothing drive. At noon on May 2, Okres officers and members delivered the clothing to the Cancer Boutique, located at the Bethlehem Municipal Ice Rink at 345 Illick's Mill Road.

From May 26 through May 30, the clothing went on sale to the public. All proceeds from the sale are to be donated to St. Luke's Cancer Center, Cancer Support Community, and St. Luke's Hospice in Bethlehem.



Lehigh Valley Okres members who participated in the Join Hands Day event are, from left: Okres President Jean Kosalko, Vice President Elaine Molchany, Secretary Bernadine Kurzeja, Treasurer Margaret Ferri, Anna Sopko, Helen Bobeck, Marilyn Geiger, and Mariann Sopko.

Rev. Dianiska District to Host Annual Bowling Party

The Rev. Dianiska District of the LPSCU will hold its Annual Bowling Party on Saturday, July 25, 2015, at Modern Lanes in Exeter, Pennsylvania, from 1:00 to 4:00 p.m. The afternoon will include bowling, lunch, dessert, and beverages. Hope and Lori Napkora will co-chair the event.

All members of the LPSCU and their friends, both the young and young-at-heart, are welcome to attend. For more information on the cost of the event and to make reservations, contact Mary Ann Ewasko (570-823-6432) or your Branch Secretary.



Susan Worth



LPSCU 2015 RELIGIOUS AWARDS

(For applicants entering Religious Life)

✠ *St. John Vianney (Priests)*

✠ *St. Theresa of the Little Flower (Sisters)*

✠ *St. André Bessette, C.S.C. (Religious Brothers)*

\$300 Annually

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

✠ *The St. John Vianney Award*

This 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*

This 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, C.S.C. Award*

This 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 for the 2015 awards must be postmarked by August 31, 2015. Submit applications to:

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

Wilkes-Barre, PA 18703

Phone: 570-823-3513 ❖ Toll free: 888-834-6614 ❖ Fax: 570-823-4464

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

Jenna Kienzle Participates in Relay for Life

Jenna Kienzle, a sophomore at the University of South Carolina, participated in a campus Relay for Life for the benefit of Cancer Research on Friday, April 17, 2015. Her team was the Alpha Chi Omega Sorority, of which she is a member. The team set a goal to reach \$10,000 in donations.

Jenna especially supported the event because she wanted to dedicate her Walk in memory of her uncle, Peter Kienzle, who battled cancer for two years until he passed away from the disease on Christmas morning 2014, at the age of 47. He left behind a wife and two young daughters. Uncle Peter was special to Jenna because he was also her godfather.

To promote her sorority's Relay for Life, Jenna set a goal for herself to raise \$1,500. She reached out to her family and friends to join her team and make a donation in support of her cause. Jenna was overwhelmed when she raised \$1,722, which was the most raised among her sorority sisters. The total raised by her sorority team was \$8,708.58.

Jenna is the daughter of Dr. Rand and Patricia Kienzle of Malvern, Pennsylvania. She has a sister, Victoriana, and two brothers, Jace and Tate. The entire family are members of LPSCU Branch 83 and Branch 130, Bethlehem, Pennsylvania. Her maternal grandparents are John and Margaret Ferri of Bethlehem. Her paternal grandparents are Dr. Ned and Terri Kienzle of Malvern.



Jenna Kienzle (third from right) is pictured with some of her sorority sisters on her Relay for Life team.

Do Your Part to Help the LPSCU — Sign Up a New Member!

Minutes of the Executive Finance Committee

April 9, 2015 ❖ Conference Call

President Theresa Kluchinski called the meeting to order and offered a prayer, followed by the Pledge of Allegiance. Attendees were: Theresa Kluchinski, president; Anita Gregory, vice president; Mary Jo Savidge, secretary-treasurer; and Mary Ann Ewasko, chairperson of trustees.

The committee reviewed and accepted the Minutes from the February 5, 2015, Executive Finance Committee meeting.

Correspondence/Requests

The committee acknowledged the correspondence read and approved the following:

- ❖ Fraternal Societies of Greater Pittsburgh requesting an ad and banquet tickets for the 2015 Fraternalist of the Year banquet. *Approved half page ad and two (2) banquet tickets.*
- ❖ Jankola Library annual donation. *Approved \$250.00.*
- ❖ Church of SS. Cyril and Methodius annual donation. *Approved \$100.00.*
- ❖ Youngstown Sister Cities requesting a donation for worthy projects in Slovakia. *Approved \$250.00.*

Financial Statement

The committee reviewed the following checking accounts for January and February 2015: M&T Bank – General Operating Account, Morgan Stanley Smith Barney Checking Account and the Home Office - Branch Deposit Account.

The committee reviewed the Profit & Loss/Balance Sheet for December 2014, January and February 2015.

Bond/Stock/Pension Portfolio

The committee was provided and reviewed all activity from January and February 2015 including CDs, Common Stocks, Preferred Stocks, and International Bonds. The Employee Retirement Plan was also reviewed.

Home Office

Secretary-Treasurer Savidge reported on the following: Hiring of a part-time employee, scanning project, leaves and stones for the Tree of Life, and renovation of the back room.

LPSCU Board of Directors to Hold Semi-Annual Meeting

This announcement is made to all members of the LPSCU that the Semi-Annual Meeting of the Board of Directors will convene on Friday, September 18, 2015, at 6:00 p.m. at the Eisenhower Complex, Gettysburg, Pennsylvania. All subsequent sessions will begin at 8:30 a.m. and continue until all Semi-Annual 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 Semi-Annual Meeting should be **received no later than August 22, 2015.**

Budget

The committee was provided and reviewed the remainder of the budget for 2014 and the budget for 2015.

Meeting Dates

The next meeting will be held on Thursday, June 4, 2015.

There being no further business, the EFC adjourned.

Respectfully submitted,

Mary Jo Savidge

National Secretary-Treasurer

An LPSCU Educational Benefit

LPSCU 2015 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 running from July 1, 2014, to August 30, 2015. 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, 2014 and August 30, 2015.
- 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 post-marked by August 31, 2015.** Submit applications to:

Ladies Pennsylvania Slovak Catholic Union
Educational Benefit Committee

P.O. Box 32

Wilkes-Barre, PA 18703

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

Fax: 570-823-4464

E-mail: lpescu@lpescu.org ❖ Website: www.lpescu.org

LPSCU Board Holds Annual Meeting

The LPSCU Board of Directors held its Annual Meeting on April 17-18, 2015, at Genetti's Hotel and Conference Center in Wilkes-Barre, Pennsylvania. The First Session commenced on April 17 at 8:30 a.m.

President Theresa Kluchinski opened the meeting with a prayer recited by all Board members, followed by the Pledge of Allegiance. All Board members were present. President Kluchinski then extended a warm welcome to Susan Ondrejco, recently appointed Fraternal Activities Director.

Minutes from the Board's Conference Call Meeting held on December 13, 2014, were approved. Various Resolutions pertaining to members' benefits were also approved.

The Board approved the following appointments: Kovalchik, Kollar & Co., LLP, of Kingston, Pennsylvania, as Certified Public Accountants; CPS Actuaries of Stamford, Connecticut, as Actuary; Robert Czwalina, M.D., of Wilkes-Barre, as Medical Advisor; Jeffrey J. Malek, Esquire, of the Law Firm of Chariton & Schwager of Wilkes-Barre, as Legal Counsel; and Ellen Quinlan Bush and Karen B. Natishan, Senior Investment Management Consultants of Morgan Stanley of Scranton, Pennsylvania, as Financial Advisors.

President Kluchinski personally introduced our accountant, actuary, and financial advisors for presentations of their respective reports. Michael A. LoGrande, CPA, of Kovalchik, Kollar & Co., LLP, presented and discussed in detail his financial report pertaining to the Society for the year 2014. Allan P. Ferrone, FSA, MAAA, of CPS Actuaries, presented and fully explained his Actuarial Memorandum supporting the actuarial opinion with respect to asset adequacy analysis for the Society's December 31, 2014, statutory reserves and related actuarial items. Financial advisor Ellen Quinlan Bush presented a detailed Performance Review and Analysis of the Society's investments and income for the year 2014. All questions asked by the Board were fully explained by the presenters.

The afternoon session commenced with a presentation by Theron R. Holladay, president and CEO of Parkway Advisors of Abilene, Texas, who discussed various insurance consulting services provided by his company. After his presentation, the Board continued its meeting with reviewing and discussing financial reports, officer/District reports, Home Office updates,



Presenters shown at the Board of Directors' Annual Meeting are, from left, Theron R. Holladay, president and CEO of Parkway Advisors, and Ellen Quinlan Bush and Karen B. Natishan, financial advisors.

and Convention 2016. Old and New Business was also discussed. The meeting was adjourned at 4:30 p.m.

The Second Session commenced on Saturday, April 18, at 9:00 a.m. President Kluchinski opened the meeting with a prayer recited by all Board members and the Pledge of Allegiance.

Committee members were given time to meet together to discuss their respective committees. When the session resumed, each committee chairperson presented a report to the Board. Reports submitted by Board members who attended local, state, and national Alliance meetings were reviewed and discussed. The session was adjourned at noon.

In Memoriam

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

Name	Branch	Location
Elizabeth A. Wirtz	1	Hazleton, PA
Thomas O'Donovan	7	Exeter, PA
Anna Walsh	8	Jessup, PA
Margaret E. Hospodar	19	Swoyersville, PA
Dolores Voytek	19	Swoyersville, PA
*Ruth Walsh	19	Swoyersville, PA
Anna Honiotes	28	Joliet, IL
Virginia Morth	40	Allentown, PA
Helen Uherchik	40	Allentown, PA
Anthony F. Babicka, Jr.	64	Pittsburgh, PA
Irene C. Bartling	64	Pittsburgh, PA
Matthew Clemens	83	Bethlehem, PA
Bryan J. Bella	90	Johnstown, PA
*Bernadine Hutz	122	Wilkes-Barre, PA
Margaret M. Verano	124	Hazleton, PA
Robert C. Jones	156	Coaldale, PA
Rasa V. Poskocimas	158	Chicago, IL
Helen T. Shivok	196	Hellertown, PA
Stanley Kondrot	197	Wilkes-Barre, PA
Helen Wisniewski	197	Wilkes-Barre, PA
Walter Pikunas	197	Wilkes-Barre, PA

**Multiple certificates*



Allan P. Ferrone, actuary, of CPS Actuaries (left), and Michael A. LoGrande, CPA, of Kovalchik, Kollar & Co., LLP, presented reports at the Board of Directors' Meeting.



UTILIZATION REPORT

	For April 2015	Year-to-Date 2015
Prescriptions Filled:	3	26
Normal Retail Pricing:	\$ 179.98	\$ 1,407.40
Discount Program Pricing:	\$ 89.69	\$ 590.73
Total Dollars Saved by LPSCU Cardholders:	\$ 90.29	\$ 816.67
Average Saved per Discounted Prescription:	\$ 30.10	\$ 38.89
Overall LPSCU Discounted Prescription Savings:	50.17%	60.61%

April 2015 was a super savings month for our ScriptSave® card members. Our group's discounted prescription savings for April 2015 amounted to 50.17%. With our group's year-to-date 2015 discounted prescription savings averaging 60.61%, or \$38.89 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 on-line by visiting www.scriptsave.com and logging in with Group #S1000. On that website, 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.

Zachary Kaylor is Professional Ultimate Athlete

On April 25, 2015, Tom and Mary Ann Kaylor and family were thrilled to watch Zachary Kaylor play in an Ultimate game in Cupples Stadium on the South Side of Pittsburgh, Pennsylvania. Zachary is a professional Ultimate player with the Cincinnati Revolution. Zachary's aunt, Helen Lorinc, cousin, Mary Ann Bowman, her daughter, Rachel Bowman, and a friend, Earl Kalchthaler, also enjoyed the game.

Combining the non-stop movement and athletic endurance of soccer with the aerial passing skills of football, a game of Ultimate is played by two teams with a flying disc or frisbee on a field with end zones, similar to football. The object of the game is to score by catching a pass in the opponent's end zone. The Cincinnati Revolution is one of the founding teams in the American Ultimate Disc League (AUDL). They play their home games at Sheakley Athletic Center at the University of Cincinnati.

Zachary is the oldest grandson of Tom and Mary Ann Kaylor of Pittsburgh. He lives in Cincinnati, Ohio. The entire Kaylor and Bowman clan are LPSCU members of Branch 64, North Side Pittsburgh.

The LPSCU congratulates Zachary as he pursues his professional career and we wish him the best in the future.



Zachary Kaylor (center), a professional Ultimate player, is pictured with, from left, Earl Kalchthaler, Mary Ann Bowman (Zachary's cousin), Tom and Mary Ann Kaylor (his grandparents), Helen Lorinc (his aunt), and Rachel Bowman (his cousin).

LPSCU Seeking Independent Agents/Recommenders

The Ladies Pennsylvania Slovak Catholic Union is seeking licensed independent agents/ recommenders to represent the Society and market our Life Insurance and Annuity products. Interested individuals do not need to be a member of the Society. Currently we are licensed to sell in Pennsylvania, Ohio, New Jersey, Indiana, Illinois, Michigan, and Massachusetts.

Please call or e-mail President Theresa Kluchinski at 888-834-6614 or Theresa@lpscu.org.



Four Life Insurance Myths for the Young Family

For young couples just getting started, the future can seem boundless. Yet with new commitments, such as buying your first home or having children, comes the responsibility of making sure your loved ones will be provided for financially, no matter what life may bring. When you die, life insurance can help your loved ones maintain their standard of living and keep their plans for the future on track. So don't let these misconceptions stop you from getting the coverage you need.

MYTH NO. 1: I only need life insurance if I'm the primary breadwinner.

Whether you bring home the largest paycheck in your household or a smaller one, your family relies on your income, and it would be missed if something were to happen to you. Even if you don't work outside of the home, you probably need life insurance. Stay-at-home parents perform valuable services such as childcare, cooking, housecleaning and household management, which can be costly to replace.

MYTH NO. 2: If I still need protection when the term policy ends, I can always renew the policy.

Term life insurance is popular with young families, as it typically offers the greatest coverage for the lowest cost. Term insurance provides protection for a specific period of time (the "term"), and needs that will disappear over time, such as a mortgage or a child's education. However, many families realize that even after the kids are grown and the mortgage is paid off, their need for insurance continues—to provide income for a surviving spouse, eliminate debts, pay taxes, etc. Because premium increases with age, renewing your policy when the term expires can be very expensive. Moreover, poor health may make renewal impossible.

MYTH NO. 3: I only need term life insurance.

Term life insurance makes sense for many young families because their need for coverage is great and their budgets are often limited. But that doesn't mean it's the only type of insurance you should consider. Permanent insurance policies provide a death benefit as well as other unique features such as lifelong protection and the ability to

accumulate cash values on a tax-deferred basis, similar to assets in most retirement-savings plans. You can access the cash values for important uses like a child's education or a business opportunity.* If these features appeal to you, it might make sense to buy a large face amount term policy, giving you the death benefit protection you need, and combine it with a smaller permanent policy. When your budget permits, you can gradually increase your permanent insurance coverage.

MYTH NO. 4: I can get a better rate of return if I invest my money elsewhere.

While the most important reason for any life insurance purchase is to provide protection for your family, permanent insurance policies provide you with the ability to accumulate cash values that grows over time and can be borrowed against or withdrawn.* And contrary to what many people believe, long-term rates of return on cash values are generally comparable to relatively low-risk investment products. Because understanding rates of return can be difficult, the best way to find the right solutions for your needs is with the help of an insurance professional.

* Withdrawing or borrowing funds from your policy will reduce its cash value and death benefit if not repaid.

Learn more at www.lifehappens.org/youngfamilies.



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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 6, 2015, to benefit St. Joseph's Center of Scranton, Pennsylvania.

Founded by volunteers over 125 years ago, St. Joseph's Center continues to honor the core values of care, concern, compassion, and commitment. Through pregnancy, family, and adoption services; outpatient therapy; and extensive residential and community-based programs for children and adults diagnosed with intellectual disabilities, St. Joseph's serves hundreds of people throughout Northeastern Pennsylvania on a daily basis. Visit www.stjosephscenter.org for more information about St. Joseph's Center.

For the matching fund 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 Mary Ann Ewasko at 570-823-6432 or Theresa Kluchinski at 570-829-5410.

Kaylors Visit Family in Sunny California

Tom and Mary Ann Kaylor took a trip last year to Los Gatos, California, where they visited their son, Stephen, and daughter-in-law Kristin, who reside there. The Kaylors found Los Gatos to be a friendly town where everyone enjoys walking. During their stay, Tom and Mary Ann visited the beach, went overnight camping, and took a trip to wine country where they enjoyed a wine tour.

Tom, Mary Ann and Stephen Kaylor are members of LPSCU Branch 64, North Side Pittsburgh, Pennsylvania.



L-R: Kristin, Stephen, Mary Ann, and Tom Kaylor enjoying spending time together in sunny California.

American Fraternal Alliance Holds Executive Summit

The American Fraternal Alliance held its Executive Summit in Washington, D.C., April 19-21, 2015. Attending the meeting were LPSCU President Theresa Kluchinski and LPSCU Secretary-Treasurer Mary Jo Savidge. Two days of seminars, attended by 75 fraternal executives, included the following topics:

- Driving Growth Through Innovation
- A Review of Key 2014 Ratios
- Dealing with the Imperfect Board Member
- The CEO as the CIO: Chief Innovation Officer
- Tumultuous Market Conditions: Surviving in a Low Yield World
- Defending the Fraternal Tax Exemption
- Human Resource Issues/Employment Practices
- Disaster Recovery Policies and Procedures
- Chapter/Lodge Incentive Plans

Holding the summit in the nation's capital allowed those attending the meeting to visit with their State Representatives and Senators. It's vital to share the stories of our fraternal societies. Our tax exemption is critical and allows us to pay for and fuel the fraternal model.



Pictured with Representative Tim Murphy from the 18th Congressional District (standing at left) are, seated, L-R: Joseph Evanish, president/CEO, Slovene National Benefit Society; Irene Jugan, CEO, Polish National Union; and Theresa Kluchinski, president, Ladies Pennsylvania Slovak Catholic Union. Standing are John Andrzejewski (center), CFO/secretary, Polish National Union, and Mary Jo Savidge (right), secretary-treasurer, LPSCU.

WPSCA Fall Slovak Language Classes

The Fall Language Classes sponsored by the Western Pennsylvania Slovak Cultural Association will be directed toward intermediate and advanced students only. Classes will be held every Tuesday, starting September 8 and continuing through October 21, 2015. Classes will run from 7:00 to 8:30 p.m. at Mt. Lebanon Public Library, 16 Castle Shannon Blvd., Pittsburgh, Pennsylvania. Call Joe at 412-956-6000 to reserve a place.

FLEXIBLE ANNUITY

1st Year's Interest Rate is 3.5%



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

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

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



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

71 South Washington Street
Wilkes-Barre, PA 18701

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

◆ ◆ ◆
e-mail: lpscu@lpscu.org
www.lpscu.org

SS.C.M. Sisters to Hold Summer Festival

The 42nd annual Summer Festival, sponsored by the Sisters of Saints Cyril and Methodius in Danville, Pennsylvania, will be held on Saturday, July 11. Activities will begin at 10:30 a.m.



A colorful flyer announces the Sisters' annual Summer Festival.

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. 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. There will be a variety of games for children and adults plus special attractions like ponies, a "bounce house," raffles, and bingo.

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 visiting with friends old and new.

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.

Our Scholarship Recipients Explain

The Importance of Life Insurance

Life insurance is a very crucial part of life. It ensures you that your family is protected in case of a death. Without it, your family could end up in financial crisis and could go bankrupt. Also, without the insurance it could possibly ruin your family's financial future.

Life is always unexpected. Life insurance covers those kinds of things that are thrown at you unexpectedly. Those things include death, debt, and many other things. With life insurance, it gives you a sense of relief to know you are in good protection.

When you have life insurance, it can also cover different payments. For example, if you couldn't afford schooling, life insurance would assist you with those payments. It also can help with taxes on estates that are passed on after a death. It also pays off debt left behind by a deceased relative.

As you can see, it is very important to have this kind of coverage. In some cases, it can really take a large toll on your family after death. It also ensures you that your family will be financially safe after death. That is what makes life insurance so important.

Jonathon Kamor
Branch 197, Wilkes-Barre, PA



L-R: Sister Kate Morris, Sister Madonna, a volunteer and Sister John Vianney greet friends and prepare tickets for the Festival.



L-R: Sisters Brigid, Joanne Marie, Carol Ann, and Denise Marie pack home-made kolacky for sale at the Festival.

Cooking Corner

APPLESAUCE CAKE

- | | |
|---------------------|----------------------|
| 1¼ cup sugar | 1 tsp. salt |
| ½ cup oil | ¼ tsp. cinnamon |
| 4 eggs | 2 tsp. baking soda |
| 2 cups sifted flour | 1 tsp. baking powder |
| 2 cups applesauce | ½ cup ground walnuts |

Beat together sugar, oil, and eggs. Sift dry ingredients together. Mix applesauce and walnuts and add to rest of batter. Pour into greased and floured 9 x 13 inch pan. Bake at 350 degrees for 35 minutes.



Delaney Keenan Receives First Holy Communion

On Saturday, May 9, 2015, Delaney M. Keenan of Irwin, Pennsylvania, received the Sacrament of First Holy Communion at Immaculate Conception Roman Catholic Church in Irwin at the 2:00 p.m. session, officiated by the parish's pastor, Father John Moineau.



Delaney Keenan

Immaculate Conception Church is a 150-year-old parish that is experiencing a unique congregational growth happening with an influx of many new and younger families. So many, in fact, that Father John and his staff have made creative adjustments in celebrations such as this. Since this First Holy Communion class had over 80 candidates, the total was divided into four easily handled groups to accommodate not only the large family attendees expected, but to offer a more memorable individual experience for the children, an experience they will cherish forever.

Delaney is a bright, 7-year-old second grade student at West Hempfield Elementary in Westmoreland County, Pennsylvania. She is the daughter of Jennifer Skiffen, the granddaughter of Angela Fabyanic Skiffen, and the great-granddaughter of the late Helen Harcarik Fabyanic.

Delaney, her mother, maternal grandmother, and many of her other relatives are members of LPSCU Branch 52, North Braddock, Pennsylvania.

The LPSCU congratulates Delaney on making her First Holy Communion and we wish her and her family all the best for years to come.

IMPORTANT NOTICE

TO JUNIOR MEMBERS WHO SUBMITTED ARTWORK FOR OUR CALENDAR CONTEST

The LPSCU is sad to report that artwork submitted by our Junior members to the late Fraternal Activities Director Cecilia B. Gaughan has not been able to be located since her death. We apologize to the Junior members whose artwork has been lost.

We ask that Junior members re-submit a duplicate of their previously submitted artwork or prepare a new entry for the Calendar Contest. Detailed information about the contest appears on this page at right.

Please send your entries to the LPSCU Home Office, 71 South Washington Street, Wilkes-Barre, PA 18701.

The deadline for submission of artwork has been extended to January 25, 2016.

EXCITING NEWS

for MEMBERS!

~ AGES 3 TO 15 ~

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

CONTEST RULES

1. Drawings must be created by LPSCU members who are between the ages of 3 and 15. (Age-related eligibility will be based on the date the drawing is **received** by the LPSCU Home Office.)
2. Submit an **original picture** that you have drawn. You may choose any subject pertaining to any of the 12 months of the year. Artwork should be horizontal (wider than it is tall) with a maximum size of 11" x 8½".
3. Use unlined drawing paper or poster board.
4. Use charcoal, ink, crayons, pastels, colored pencils, tempera, or watercolors. Do not use magic markers.
5. On a separate sheet of paper that accompanies your drawing, print your name, birthday (including year), full address, branch number, telephone number, and email address.
6. Place your drawing flat, protected between two sheets of heavy cardboard to keep it from being bent or folded, and mail it in a large envelope to the address below. **Don't forget to enclose your contact information!**
7. **All entries must be postmarked by January 25, 2016.**



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

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

Please send entries to:
Ladies Pennsylvania Slovak Catholic Union
Convention Calendar Art Contest
71 South Washington Street
Wilkes-Barre, PA 18701

The Slovak Fujara – Queen of Flutes

The Slovak fujara, the queen of flutes, is a cultural symbol of Slovakia and of Slovak folk music. Most people interested in folk music have never heard of the fujara, or if they know it exists, they have no idea that they could learn to play it in one week right here in the United States.

Bohuslav (Bob) Rychlik of Maryland once felt the same way until an unexpected gift of a fujara from a Slovak friend reconnected him with the roots of his homeland and made him fall in love with this distinctive, soulful instrument. Since that time, Bob has performed on the fujara and another wonderful Slovak flute called the koncovka at hundreds of festivals and workshops throughout the U.S. and in several countries. He enjoys helping people find “that deep inner voice of Slovak culture” for themselves by teaching the fujara and koncova to others. Bob assures that no musical experience is necessary to learn to play these instruments and that by the end of one week, every student he’s taught was playing two traditional Slovak songs and “Amazing Grace” on the fujara, and everyone was playing the koncovka, even jamming the blues on it.

Letters

Dear Officers and Members,

It is gratifying for me to know that you “perpetuate an appreciation of ethnic culture and heritage” by financially contributing annually to the mission of Jankola Library and Slovak Museum. I received your very generous donation of \$250.00 which will be a great boost to the fund for supplying needs for the library.

With a grateful heart and a deep spirit of appreciation, I thank you for supporting us in our efforts to preserve and perpetuate our precious Slovak history, literature and heritage.

All the Sisters of Saints Cyril and Methodous pledge to you a fond remembrance in our daily prayers for your thoughtfulness and kindness as our devoted and loyal benefactors.

Sincerely in Christ,

Sister M. Catherine Laboure Bresnock, SS.C.M.

Director, Jankola Library and Slovak Museum

Dear LPSCU,

Youngstown-Spisaska Nova Ves Sister Cities (YSC) would like to thank the Ladies Pennsylvania Slovak Catholic Union for its donation of \$250 to use for its projects. Jim and Kay Bench, tour guides of YSC’s 18th tour to Slovakia in July, will again take sporting equipment and clothing for distribution to the elementary schools in the villages surrounding Nova Ves and Nitra.

We recently gave a donation to Nova Ves to help with the publication of a hard-cover tour guide book which features historical sites in that area. In recognition, the name of Youngstown-Spisaska Nova Ves Sister Cities appears in the Foreword of the book.

We could not complete our projects without the financial assistance of Slovak groups and members like you, who are concerned about their Slovak heritage.

Bernie Demechko

Bob has loaner instruments available for those who do not have a fujara or koncovka. He has recently wrapped up a week-long class held each year for Traditions Week at a summer program organized by Common Ground on the Hill in Westminster, Maryland. If you missed this year’s class, Bob teaches the instruments at various workshops in the United States at other times of the year. Anyone interested in learning the fujara or the koncovka can contact him for additional information at 301-829-1202.



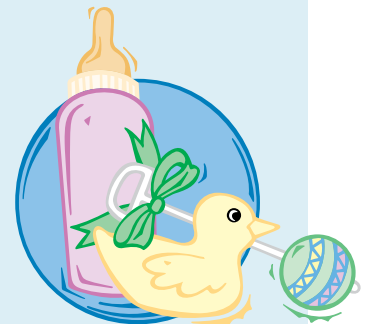
The 2014 Traditions Week fujara class with instructor Bob Rychlik (third from right).

The Newborn Benefit

The Newborn Benefit offered by the LPSCU is available to infants from 10 days old through six months who have at least one parent as a member in good standing with the Ladies Pennsylvania Slovak Catholic Union.

In families where either the mother or the father is an LPSCU member, the infant will automatically receive this benefit of \$2,000 of life insurance coverage — **at no cost** — upon notification of the birth to the Home Office. The benefit begins from the time the Enrollment Form is received at the Home Office and expires when the infant reaches six months of age.

Contact your Branch Secretary or the Home Office to find out more about this **free fraternal benefit**.



Junior Branch Journal



What historical document turned the American colonies into the United States of America?

On July 4, 1776, our forefathers signed the Declaration of Independence. This document announced our freedom from British rule. On July 18, 1776, Col. Thomas Crafts stood on the balcony of the Old State House in Boston, Massachusetts, and read the Declaration of Independence to the colonists. A copy of the Declaration had just arrived from Philadelphia. That night, jubilant citizens staged a bonfire in the square in front of the Old State House and they burned reminders of British rule. Today, the event is commemorated every year with a Fourth of July reading of the Declaration from the Old State House balcony - but no bonfire!



Old State House
Boston, Massachusetts

Happy Birthday, America!

Match each word on the left with its patriotic partner on the right.

PARADE	FRIES
FIREWORKS	STRIPES
BURGERS	FLOATS
FRIENDS	HOME OF THE BRAVE
LIBERTY	LOYALTY
STARS	ANTS
BONFIRE	FAMILY
LAND OF THE FREE	SKY
HONOR	BEACH
PICNIC	JUSTICE

Answers: - Floats: Fireworks - Sky; Burgers - Fries; Friends - Family; Liberty - Justice; Stars - Stripes; Bonfire - Beach; Land of the Free - Home of the Brave; Honor - Loyalty; Picnic - Ants

Kids in the Kitchen

PB&J BURRITOS

Ingredients:

1 whole wheat tortilla
2 tablespoons natural peanut butter
1 tablespoon seedless strawberry jam
 $\frac{1}{2}$ large banana, sliced
2 tablespoons low fat granola

Directions:

Spread peanut butter evenly over tortilla starting from center and leaving out edge. On one half of the tortilla, spread jam evenly. Place banana slices evenly over top of jam. Sprinkle granola on top of banana slices.

Fold sides of tortilla toward center. Starting at one end of tortilla, roll up to end. Cut in half and serve.

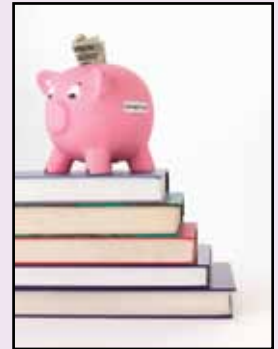
Calendar of Events

continued from page 2

- 12** — Slovak Catholic Federation Pilgrimage, Basilica of the National Shrine of the Immaculate Conception, Washington, D.C. *See page 5 for times and further details.*
 - 18-20** — LPSCU Semi-annual Meeting, Gettysburg, Pennsylvania. *See page 13 for details.*
 - 20** — **Deadline to submit articles for November/December 2015 Zornicka.**
- OCTOBER**
- 4** — Rev. Dianiska District Meeting at North End Slovak Club, North Main Street, Wilkes-Barre, Pennsylvania, beginning at 1:00 p.m. Branches 6 and 213 will host. Our “Make a Difference Day” project will be featured.
 - 25** — Pittsburgh District’s Card Party at St. Maximilian Kolbe Hall, Homestead, Pennsylvania.
- NOVEMBER**
- 20** — **Deadline to submit articles for January/February 2016 Zornicka.**
 - 29** — Pittsburgh District’s Christmas Party.
- DECEMBER**
- 6** — Rev. Dianiska District’s Annual Christmas Party at Genetti’s Hotel and Conference Center, Market Street, Wilkes-Barre, Pennsylvania, beginning at 1:00 p.m. Branches 6 and 213 will host.
 - 12** — LPSCU Board Meeting (Telephone Conference)
 - 31** — Final deadline to submit a family recipe for our Convention Cookbook. *See page 5 for details.*
- JANUARY 2016**
- 20** — **Deadline to submit articles for March/April 2016 Zornicka.**
 - 25** — Deadline to submit artwork for our 2017 Convention Calendar. *See page 20 for details.*

LPSCU Continues to Offer Educational Book Buy Program

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



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

Example: A 21-year-old female student purchases a \$10,000 20 Payment Life policy having an annual premium of \$105.50. (This does not include administration fee.) The student submits receipts totaling \$815.00 for book purchases. The benefit will reimburse student \$81.50 (10% of the books purchased).

Student members may take advantage of this program for a maximum of four (4) years. Simply complete the LPSCU Educational Book Buy Program Application and attach your book receipt. It’s as simple as that! And in addition to receiving this reimbursement, you are protected with valuable life insurance!

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

**SIGN UP A NEW MEMBER
TODAY!**