



Dolores Sakal Named LPSCU 2012 Fraternalist of the Year



The LPSCU is proud to announce that Dolores Sakal of LPSCU Branch 42, Pittsburgh, Pennsylvania, is our 2012 Fraternalist of the Year. Dolores was nominated for this award by Sylvia Goda, a member of Branch 42 and Publicity Chair for the Pittsburgh District.

Dolores has been a member of the LPSCU for sixty years. She currently serves as President of the Pittsburgh District and as Financial Secretary of Branch 42. Previously, she held the office of Treasurer of Branch 42, and she also served on the LPSCU Court of Appeals. Dolores has served as a delegate to all LPSCU National Conventions since 1984, with the exception of the Washington, D.C., convention.

Currently, she serves on the Board of the Western Pennsylvania Slovak Cultural Association and volunteers for all their activities and programs. She is chairperson of the Western Pennsylvania Slovak Day Association where she is in charge of planning Kennywood Park's annual Slovak Day. This entails inviting bishops, priests, and dignitaries to the event, arranging for all the entertainment, and overseeing the preparation of the food weeks in advance. She is also a member of the Fraternal Societies of Greater Pittsburgh.

Dolores is an active member of Good Shepherd Parish in Braddock, Pennsylvania, where she serves as a lector, member of the adult choir, Prayer Group, Women's Guild, Ladies of Charity, Senior Group, and Friendship Club. As a member of the Ladies of Charity, she makes visits during the year to shut-ins and residents in nursing homes.

Dolores is a very caring and compassionate person. She regularly visits nursing homes on her own, bringing gifts for the residents and assisting with serving lunch to them, as well as entertaining them with singing and organizing games of bingo. She drives relatives and friends to church, shopping, and doctor appointments. For many years, she was a caregiver to her elderly aunt and mother-in-law. She does much charitable work in her community by assisting with cancer drives and WQED-TV campaigns.

Dolores exhibits leadership skills in her Branch and District. She encourages young members to participate in fraternal events and she motivates the youth and adults to work together to achieve success in volunteer undertakings.

Dolores was raised in Swissvale, Pennsylvania, and graduated from Swissvale High School as Salutatorian. She attended Basic Training College (now Point Park College) in Pittsburgh and graduated as a medical secretary. She continued her education with additional college courses and worked as an office manager for a group of doctors and later as an office manager for a petroleum engineering firm. She is now retired.

Dolores Sakal has exhibited remarkable acts of fraternalism within her Branch and the Pittsburgh District, and outstanding volunteer service within her church and community to qualify her for the distinct honor of being named the LPSCU's 2012 Fraternalist of the Year. Congratulations, Dolores! The LPSCU is very proud of you.

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Calendar of Events

MAY

- 1** — Deadline to return completed Intent Form to the Home Office for those members wishing to run for National Office at the upcoming Convention (with the exception of the office of National President, which has an earlier filing deadline).
- 5** — Join Hands Day
- 6** — Lehigh Valley Okres Mother/Daughter Luncheon at the Best Western Lehigh Valley Conference Center, Routes 512 & 22, Bethlehem, Pennsylvania, beginning at 12 noon. To make a reservation, call Marge Ferri (610-866-8945) by the May 2nd deadline.
- 12** — Western Pennsylvania Slovak Cultural Association co-hosts a seminar on Slovak genealogical research from 1:00-5:00 p.m. in Room A of the Mt. Lebanon Public Library, 16 Castle Shannon Blvd., Mt. Lebanon, Pennsylvania. Admission: \$5.00. Reservations are required. *See page 17 for more details.*
- 20** — **Deadline to submit articles for July/August Zornicka.**

JUNE

- 1** — Deadline to submit articles for the SCF's *Good Shepherd*.
- 1** — Deadline to submit names of deceased Branch and/or District officers to be honored at a Memorial Service at the LPSCU's National Convention.
- 2** — LPSCU Telephone Conference Meeting
- 4-13** — Intensive Slovak Summer Institute at the University of Pittsburgh.
- 14** — National Flag Day. Recite the Pledge of Allegiance at 7:00 p.m. Eastern Time. *See page 10.*
- 24-27** — LPSCU 40th National Convention, The Inn at Pocono Manor, Pocono Manor, Pennsylvania.
- 30** — Deadline to apply for the 2012 Catholic High School Award and Bishop Grutka Award. *See page 16.*

JULY

- 15** — Indiana Slovak Day at the Salvatorian Fathers' Shrine, Merrillville, Indiana. Mass at 10:30 a.m. in the Shrine church.
- 20** — **Deadline to submit articles for September/October Zornicka.**
- 21** — Reverend Dianiska District's annual Youth Bowling Party at Modern Lanes, Exeter, Pennsylvania, from 1:00 to 4:00 p.m. Please call your Branch secretary by July 16 to make reservations.

AUGUST

- 31** — Deadline to apply for the 2012 LPSCU Post Graduate Award. *See page 4.*
- 31** — Deadline to apply for the 2012 LPSCU Religious Awards. *See page 15.*

SEPTEMBER

- 10-11** — Slovak Catholic Federation Meeting, Youngstown, Ohio.
- 13-15** — National Fraternal Congress, New Orleans, Louisiana.

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Spiritual Advisor's Message

The Work Goes On



Fr. Altavilla

Dear friends, as we continue our Easter celebration, we set our sights on the upcoming 40th National Convention of the Ladies Pennsylvania Slovak Catholic Union. These are not easy days for fraternal benefit societies. Due to constant pressure and regulations from the government, a major decrease in membership, and struggling investments due to fluctuations in the market, these, and many other factors, present great challenges to the survival of our fraternal benefit societies. The LPSCU is not immune to these challenges. Sadly, many of our members fail to grasp the reality that, without their support and promotion, we run the risk of being confronted with the possibility of ceasing to exist as an independent fraternal benefit society. Our upcoming Convention will be an opportunity to review the present status of our Society, especially since our 39th National Convention, and it will be, most importantly, a moment for us to recommit ourselves to doing the hard work of promoting the LPSCU.

In the May issue of **Connections**, (a resource for homilists and storytellers), editor Jay Cormier, Ph.D., offers a story that is adapted from *Once Upon a Time in Africa: Stories of Wisdom and Joy*, compiled by Joseph G. Healey. This story offers encouragement on the importance of sharing what we know and working together, especially to ensure a healthy future for our LPSCU.

It is important for our younger members . . . to embrace the invitation to assist, on the local level, for the good of our Society.

There is an African parable about two villages separated by a river. In each village, there lived a woodworker who knew how to make chairs. Both knew the secret of making strong, durable, and beautiful chairs.

But the chair maker in the first village was afraid to teach others because he thought they would not make the chairs correctly – and worse, if they did, they could cut into his business. So he jealously guarded his work. He became suspicious of anyone with wood, worried that they may have discovered his secret. He would ridicule them and warn them not to try to make a chair themselves. So he made all the chairs in the village, but no one wanted to go near him. The young men of the village interested in woodworking left the village rather than ask to learn from him. The chair maker eventually died alone – and his secret with him.

But the chair maker in the second village did not keep his knowledge to himself. He helped anyone who asked what wood to use, how to plane and cut the pieces, how to mix the glue to assemble the pieces. Over the years, many of the young men of the village served as his apprentices. Sometimes one of them would discover a way to improve the chair. The master chair maker would encourage the apprentice to show what he discovered to others. As a result, the chairs in the village kept getting better and better. People from other villages would come and buy their excellent chairs – and soon tables and benches he and his apprentices began to make.

When people praised the master chair maker's work, he

would laugh and say, "I did not build these chairs alone. These young men have improved my chairs. I am getting old, but these young men will continue building better and better chairs. I have given my skills and knowledge to them and they have given their love and friendship to me. Together we have done far more than if I had worked alone."

The chair maker in the second village offers us a wonderful example of how we are called to work together for the good of our beloved LPSCU and the good of our entire world. In the second village, we find apprentices who are willing to learn and to work and we find a master craftsman who is willing to share his knowledge and experience with the apprentices – not just to build a better chair, but rather to see that the fine art of chair-making and woodworking would live on through them.

We have many faithful members of our LPSCU who have been devoted to our local Branches and Districts but many of them are getting older, are in poor health, or can no longer fulfill the many responsibilities they have faithfully carried out for so many years. It is important for our younger members – some of whom may very well be reading this article – to embrace the invitation to assist, on the local level, for the good of our Society. Our more experienced members, who have served in local leadership positions, have much knowledge they can share with younger, newer members who are invited to become part of our fraternal team.

Sadly, due to a variety of reasons, many people simply do not have the time and/or interest to get involved with our local Branches and Districts. Yet, if we hope to ensure a viable future for our LPSCU, we cannot simply rely on the same few people who have worked hard for many years. We need new blood, new vision, and new enthusiasm as we work together to build a better LPSCU. Unlike the chair maker in the first village, those who have been involved in leadership positions for many years cannot simply hold on to those positions forever, nor can they keep to themselves information regarding the operations of our LPSCU. Younger, newer members should feel comfortable and welcome to become more involved and find that their input, suggestions, and ideas are respected and valued. We owe it to those who have come before us to work harder for the well-being of our LPSCU. Our art of fraternalism cannot die with us!

On Thursday, May 17, 2012, a little over a month before we begin our 40th National Convention, the Church will celebrate the Solemnity of the Ascension of Jesus into heaven. Forty days having passed since his glorious resurrection, Jesus returns to the right of his Father, where he intercedes for us, his Church. As he gathered with the eleven apostles on the

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Theresa Wassil, Exeter Branch 7



Theresa Wassil

Theresa (Zavada) Wassil entered into eternal rest on February 4, 2012, in Fremont, Ohio, after a six-year battle with Alzheimer's disease. She was born in Wyoming, Pennsyl-

vania, on October 17, 1928, to the late John and Helen (Warganin) Zavada and graduated from Wyoming High School in the commercial program.

Theresa married Andrew Wassil, Jr., on June 25, 1949, in St. John the Baptist Catholic Church in Pittston, Pennsylvania. They were married for 50 wonderful years. Together they owned and operated Sullivan Park Service in Exeter, Pennsylvania, living above the business. Theresa kept books for the business while raising four children. In the 1960's they purchased property in Falls, Pennsylvania, where they built their dream home after retirement.

Theresa loved sewing and put her talents to good use making beautiful dresses, coats, and gowns for her three daughters for every occasion. Before the children were born, she worked in a dress factory and returned again when they were in high school. She was employed by Nan-Dee Dress Company in Exeter where she was responsible for making Alfred Angelo wedding gown samples until her retirement.

Theresa kept herself busy with many interests and hobbies. In addition to sewing, she loved to quilt, making quilts as wedding gifts for all her children and grandchildren. Other interests included gardening, canning, and cooking. She was known for her delicious "rotten" banana cake. She also enjoyed painting wooden crafts which her husband made.

She is survived by her children, son David (Cathy) Wassil of Gibsonburg, Ohio; daughters Gloria (Daryl) Nace of

Camp Hill, Pennsylvania; Diane (Daniel) Suter of Vernon, New Jersey; and Christine (Keith) Hutchings of Vancouver, Washington; grandchildren Jeff, Megan, and Brian Wassil; Destinee (Alan) Tormey, Dustin (Mandy) Nace, Katharine and Elizabeth Nace; Jesse (Evan) Barquist and Julia Suter; and brothers Leonard (Norma) Zavada and Paul (Cathy) Zavada.

In addition to her parents, her

husband and two brothers, Bernard and William Zavada, preceded her in death.

Theresa was a member of St. Michael's Byzantine Catholic Church in Pittston. She belonged to LPSCU Branch 7 in Exeter.

The LPSCU is saddened at the loss of our beloved fraternalist, Theresa Wassil. We express our sincere sympathy to her children, grandchildren, brothers, and extended family. May she rest in peace.

Calendar of Events continued from page 2

- 20** — **Deadline to submit articles for November/December Zornicka.**
21-23 — LPSCU Semiannual Meeting, Wilkes-Barre, Pennsylvania.

OCTOBER

- 21** — Reverend Dianiska Okres meeting at the North End Slovak Club, North Main Street, Wilkes-Barre, Pennsylvania, beginning at 1:00 p.m. Branches 58, 94, and 122 will host.

NOVEMBER

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

LPSCU 2012 POST GRADUATE AWARD

\$300 ONE-TIME AWARD

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

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

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

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

Applications are available from the LPSCU Home Office or its website.

Applications must be postmarked by August 31, 2012.

Submit applications to:

Ladies Pennsylvania Slovak Catholic Union

Educational Benefit Committee

P.O. Box 32

Wilkes-Barre, PA 18703

Phone: 570-823-3513 ♦ Toll free: 888-834-6614 ♦ Fax: 579-823-4464

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

**SIGN UP A
NEW MEMBER
TODAY!**

Member Annie Zinkavich Excels in Field Hockey

Annie Zinkavich, daughter of Joe and Peggy Zinkavich of Kingston, Pennsylvania, and granddaughter of Margaret and the late Joseph Zinkavich of Duryea, Pennsylvania, recently accepted the position of assistant field hockey coach with the University of Virginia at Charlottesville, Virginia. Annie is a 1999 graduate of Wyoming Seminary and a 2004 graduate of Penn State University, where she played field hockey on an athletic scholarship. After graduation,

Annie went to Bucknell University as a graduate assistant and to continue her career as a field hockey coach. In 2006 she returned to Penn State as assistant field hockey coach until January 2012.

Annie recently played on the U.S. National Women's Indoor Field Hockey team in Scotland. The team competed against national and regional teams from Scotland and Wales and placed third overall in the games.

Annie also plays on a women's open

team, Red Rose, which has taken first place at the National Field Hockey Festival for the past few years. Annie was featured in the first edition of *Field Hockey Life* magazine in 2011 after she anchored not one but two teams to national titles at the 2010 USAFH National Festival. In the span of 60 minutes, she led True North (a mixed team) to a 1-0 victory before helping Red Rose win the title with a second shutout in a row with a 2-0 win. She collected two gold medals for the wins.



Annie Zinkavich

In September 2011, Annie was inducted into Wyoming Seminary's Athletic Hall of Fame. She recently completed an instructional DVD on field hockey goalkeeping. The DVD is called *From A to Zink Goalkeeping Tips*.

Annie currently resides in Charlottesville. She is a member of LPSCU Branch 7 in Wilkes-Barre, Pennsylvania.

The LPSCU congratulates Annie on her prowess in field hockey and especially for her outstanding performance in competition, helping her teams win titles and gold medals. We wish her continued success in her career as a field hockey coach.

40th National Convention News

Theresa Kluchinski, National President

The 40th National LPSCU Convention will be held in Pocono Manor, Pennsylvania, from June 24-27 of this year. Branches having at least ten (10) members are entitled to have a delegate representative present at the Convention. Each Branch sends its delegate(s) to the Convention at its own expense. The LPSCU, however, shall pay for the delegates' hotel and meals during the time spent at the Convention.

Delegates have a great responsibility. The Convention is the highest legislative body of this organization. Business transacted at this year's Convention will take our LPSCU through 2016. With this said, one item that will be discussed is the proposed changes to the existing By-laws. The proposed changes to the By-laws are being published in this issue of *Zornicka* to allow not only the delegates an opportunity to review what changes have been proposed and comment on them, but also to allow all members an opportunity to comment. Keep in mind, only with the approval of two-thirds (2/3) of the delegates present at the 40th National Convention can the LPSCU By-laws be changed.

After reviewing our current Constitution and By-laws, one of the comments made was that there was no distinction between Constitution and By-laws. It is therefore proposed that we separate our existing Constitution and By-laws into two separate documents – Constitution and By-laws. The Constitution, which contains the name and objectives of the society, qualifications of members, officers and their election, meetings of the society and how to amend the Constitution would be one section. The By-laws would contain the more day-to-day operations – application process, Branches and their duties, officers and their duties, etc. Proposed revisions have been reviewed by LPSCU Counsel, Attorney Jeffrey Malak, and are currently being reviewed by the Pennsylvania Insurance Department to ensure compliance.

In reading the proposed changes, those words, phrases, or By-law articles with a strikethrough (~~example~~) are recommendations to remove or change the existing By-laws. Words, phrases, or By-law articles that are boldfaced (**example**) are what would replace the strikethrough or be corrections or new items for consideration.

If you have any questions, comments, or additional recommendations, please forward them prior to the Convention to:

LPSCU By-law Committee
P.O. Box 32
Wilkes-Barre, PA 18703-0032

INSURANCE POLICY CHECKLIST

- ✓ **Beneficiary:**
Is my named beneficiary living?
- ✓ **Address:**
Is my current address on file with the Home Office?



It is **very important** that this information be correct and up-to-date. Please contact the Home Office or your Branch Secretary concerning these matters.

LPSCU Announces Our 2012 College Award Recipients



MEGAN L. BERNER
Whitehall, PA
Freshman
Lebanon Valley College
Annville, PA
Branch 38
Whitehall, PA



MARY E. BUCHA
Center Valley, PA
Freshman
Marywood University
Scranton, PA
Branch 38
Whitehall, PA



MELISSA DEGENHART
Nazareth, PA
Senior
DeSales University
Center Valley, PA
Branch 1
Hazleton, PA



MICHELLE DRUBY
Mountain Top, PA
Freshman
Wilkes University
Wilkes-Barre, PA
Branch 7
Exeter, PA



DALE A. IGNATOVICH
Forty Fort, PA
Junior
Penn State Wilkes-Barre
Lehman, PA
Branch 19
Swoyersville, PA



VICTORIANA KIENZLE
Malvern, PA
Freshman
University
of South Carolina
Columbia, SC
Branch 130
Bethlehem, PA



ELIZABETH KNAUB
West Wyoming, PA
Freshman
King's College
Wilkes-Barre, PA
Branch 19
Swoyersville, PA



KAYLEE MACKO
Wilkes-Barre, PA
Sophomore
Misericordia University
Dallas, PA
Branch 213
Dallas, PA



MACIE MACKO
Wilkes-Barre, PA
Junior
King's College
Wilkes-Barre, PA
Branch 213
Dallas, PA



ADRIAN WYSE MARTINO
Bethesda, MD
Freshman
Wake Forest University
Winston-Salem, NC
Branch 32
Pana, IL



**JOSEPH ANDREW
MATTERN**
Tyrone, PA
Freshman
Lock Haven University
Lock Haven, PA
Branch 24
Windber, PA



CASEY McCARTHY
Cypress, TX
Freshman
Wagner College
Staten Island, NY
Branch 6
Wilkes-Barre, PA



**NICHOLAS DEAN
MILLER**
Quakertown, PA
Freshman
Villanova University
Villanova, PA
Branch 156
Coaldale, PA



ANNA NOSAL
Dayton, PA
Sophomore
Duquesne University
Pittsburgh, PA
Branch 64
Pittsburgh, PA



**SHAWN R.
O'MALLEY**
Pringle, PA
Freshman
Luzerne
Community College
Nanticoke, PA
Branch 213
Dallas, PA



JOSEPH PIPON, JR.
Windber, PA
Freshman
Slippery Rock University
Slippery Rock, PA
Branch 24
Windber, PA



AMY SAVIDGE
Sugar Notch, PA
Freshman
Misericordia University
Dallas, PA
Branch 213
Dallas, PA



HALEY SKYMBA
Lansford, PA
Senior
Moravian College
Bethlehem, PA
Branch 156
Coaldale, PA



JARED SMIGELSKI
Mountain Top, PA
Freshman
King's College
Wilkes-Barre, PA
Branch 197,
Home Office
Wilkes-Barre, PA



**KATRINA
STEFANIK**
Strasburg, PA
Freshman
York College
of Pennsylvania
York, PA
Branch 90
Johnstown, PA



**MEGAN K.
ZABIEGALA**
Solon, OH
Freshman
College undecided
at press time
Branch 132
Youngstown, OH

**Congratulations
to All
Our Scholarship Winners!**

UTILIZATION REPORT

	For Feb. 2012	Year-to-Date 2012
Prescriptions Filled:	26	53
Normal Retail Pricing:	\$1,283.36	\$ 2,772.53
ScriptSave Pricing:	\$ 315.06	\$ 779.82
Total Dollars Saved		
by LPSCU Cardholders:	\$ 968.30	\$ 1,992.71
Average Saved per		
Discounted Prescription:	\$ 40.35	\$ 39.07
Overall LPSCU Discounted		
Prescription Savings:	75.92%	72.08%

February 2012 was a big savings month for our ScriptSave® card members. Our group's discounted prescription savings for the month amounted to 75.92%. With our group's year-to-date 2012 discounted prescription savings averaging 72.08%, or \$39.07 per discounted prescription, our members benefit from the program every day.

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

If you do not have health insurance coverage, use the ScriptSave® card for any brand name or generic prescription you or a family member pays for out-of-pocket. If you have health insurance coverage, use the ScriptSave® card for everyone in your household and for any prescriptions that are excluded by Medicare Part D law. In addition to prescription savings, the ScriptSave® card also provides savings on vision care, hearing care, daily living products, and diabetes care and supplies.

If you do not have a ScriptSave® card, you may enroll online by visiting www.scriptsave.com and log-in with Group #195. On that web site, you can also find a participating pharmacy near you, look up drug pricing, and view the Preferred Medications List, health information, and more! Any LPSCU member (including the membership of LCA) can receive a ScriptSave® card at no cost. You are eligible for the card as long as you are a member of the LPSCU (or LCA) in good standing.

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

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

Letters

Dear Ladies Pennsylvania Slovak Catholic Union,,

Thank you so much for welcoming baby Christopher Bichsel II to your fraternal family. Thank you for the Certificate and the beautiful ornament. We really appreciate your kindness,

God bless,

Katlynn Freeman and Chris Bichsel, Sr.
Branch 52, North Braddock, PA

Dear LPSCU Members and Officers,

Thank you to the Ladies Pennsylvania Slovak Catholic Union for your generous scholarship money for my education at Holy Redeemer High School. I am grateful for all the work you do, and being a member of the Ladies Pennsylvania Slovak Catholic Union is an honor.

Sincerely,

Teresa Toomey
Branch 6, Wilkes-Barre, PA



LPSCU 2012 National Convention Memorial Service

A Memorial Service will be held during the LPSCU's 2012 National Convention, June 24-27, 2012, in Pocono Manor, Pennsylvania. Any individual who has passed away since the last Convention, and who held an office in an LPSCU District and/or Branch, can be recognized during the Memorial Service if their name is submitted.

Please return the completed form, **postmarked no later than June 1, 2012**, to:

LPSCU MEMORIAL SERVICE
P.O. Box 32
Wilkes-Barre, PA 18703-0032

Please print or type

Individual's Name: _____

Position Held: _____

In Branch/District: _____

Individual's Name: _____

Position Held: _____

In Branch/District: _____

(Additional names may be attached on a sheet of paper, following the format above.)

Member Erick Macek Auditions for ‘The Voice’

Erick Macek, formerly of Bethlehem, Pennsylvania, recently auditioned for NBC’s “The Voice,” a reality singing competition. His performance aired on February 20, 2012. A friend encouraged Erick to audition for the show during a casting call at the Los Angeles Forum last August. Among some 100,000 people who competed nationwide, Erick was called back for a three-week audition where he performed before producers and show executives.

For the February 20 program, Erick performed Tom Petty’s “Free Fallin’” while accompanying himself on an acoustic guitar. To watch Erick compete, “The Voice” flew

his parents, William Macek, Sr., and Anna Boncik, who live in the Lehigh Valley area, out to California.

Erick was one of 21 contestants performing on that evening’s show. Seven were selected by the four judges to continue on to the next round in the competition. Unfortunately, Erick did not make the cut.

Despite being eliminated, Erick has nothing but praise for the show, saying he had a great experience at “The Voice.” He said filming took place at the end of October and early November with about 100 contestants being filmed.

Erick learned to play the accordion at the age of three when he and his family performed with the Tatra Slovak Folk Group. In addition to performing in the Lehigh Valley, the group performed in New Jersey, New York, and Washington, D.C.

Erick graduated from Liberty High School in Bethlehem, where he excelled as a volleyball athlete. He continued his education at Millersville University where he graduated with a degree in graphic design. While attending college, Erick became serious about music when he began playing acoustic guitar sets at clubs in the Lancaster, Pennsylvania, area.

In 2005, Erick moved to Los Angeles to chase his dream of being a full-time musician. He released his debut album, “Living Dream,” that same year. He has played high-profile shows, including the Sundance Film Festival and the massive South by Southwest Music Festival in Austin, Texas, and won awards, including Best Male Vocalist at 2007’s Los Angeles Music Awards and a \$25,000 prize for Best Overall Band at the 2009 Musicpalooza Competition.

Erick would someday like to perform in Bethlehem, specifically during the Musikfest celebration in August. In the meantime, he wants to focus on giving his 2011 release, “Colors May Change” proper attention.

You can read more about Erick and his career on his website, www.erickmacek.com.

Erick is a member of LPSCU Branch 130 in Bethlehem. His parents and his brother, William Macek, Jr., are members of Bethlehem Branch 83.

The LPSCU congratulates Erick on all of his accomplishments to date. We wish him continued success as he pursues his musical career.

In Memoriam

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

Name	Branch	Location
Stanley Kudey, Jr.	7	Exeter, PA
Theresa F. Wassil	7	Exeter, PA
Mary J. Wozny	24	Windber, PA
Catherine Graziano	27	Taylor, PA
Marija Sarauskas	32	Pana, IL
Joel Zavislak	37	Plymouth, PA
*Anna Germanoski	42	Pittsburgh, PA
*Adeline Vorek	52	North Braddock, PA
Kristen Topolosky Hetz	52	North Braddock, PA
Anna P. Thorsten	58	Ashley, PA
*Mary T. Smar	58	Ashley, PA
*Theresa Steber	60	West Hazleton, PA
*Susan Bauer	62	Northampton, PA
Fred Laufik	62	Northampton, PA
*Matilda Kush	65	Munhall, PA
Rose Mary Heiser	83	Bethlehem, PA
Judith C. Lapinsky	122	Wilkes-Barre, PA
Joseph Gula	124	Hazleton, PA
Catherine Stahura	124	Hazleton, PA
Robert R. Masley	131	Reading, PA
Mary Wisniewski	131	Reading, PA
Janet M. Capak	132	Campbell, OH
Catherine Gregory	153	Perth Amboy, NJ
Maria A. Gazdick	156	Coaldale, PA
Charles J. Stahulak	158	Chicago, IL
Irene Koval	159	Youngstown, OH
George A. Bozick	159	Youngstown, OH
Dolores M. Mesko	172	Pittsburgh, PA
Julia Kirol	197	Wilkes-Barre, PA
*Joseph L. Valenza	197	Wilkes-Barre, PA
Randy L. Czankner	197	Wilkes-Barre, PA
Alphonsa Mikenas	197	Wilkes-Barre, PA
Catherine Melichar	197	Wilkes-Barre, PA
Marion K. Perks	197	Wilkes-Barre, PA
Margaret Kelly	197	Wilkes-Barre, PA
Bernardine Stangl	204	Northampton, PA

*Multiple certificates



Erick Macek (second from right) is pictured with his parents, Anna Boncik (left) and William Macek, Sr. (right), and “The Voice” host, Carson Daly.

NATIONAL FLAG DAY

June 14, 2012



We join with the National Flag Day Foundation and the American Fraternal Alliance in celebrating the 235th birthday of the “Stars and Stripes.”

We invite you to share your pride with our members across the country and recite the Pledge of Alle-

giance at 7:00 p.m. Eastern Time on June 14th. Salute the United States – “One Nation, under God, indivisible, with liberty and justice for all.”

PROCLAMATION

*National Flag Day – Tuesday, June 14, 2012
Annual Pause for the Pledge of Allegiance
to the U.S. Flag*

WHEREAS, by Act of Congress of the United States dated June 14, 1977, the first official flag of the United States was adopted, and

WHEREAS, by Act of Congress dated August 3, 1949, June 14th of each year has been designated National Flag Day, and

WHEREAS, on December 8, 1982, the National Flag Day Foundation was chartered to conduct educational programs and to encourage all Americans to Pause for the Pledge of Allegiance on National Flag Day, June 14, and

WHEREAS, by Act of Congress, Public Law 99-54 was passed to have the Pause for the Pledge of Allegiance as part of the celebration of National Flag Day throughout the nation, and,

WHEREAS, National Flag Day celebrates our nation’s symbol of unity, a democracy in a republic, and stands for our country’s devotion to freedom, to the rule of law, and to equal rights for all,

NOW, THEREFORE, I, Theresa A. Kluchinski, National President, do hereby proclaim June 14, 2012, as National Flag Day and urge all members of the Ladies Pennsylvania Slovak Catholic Union to pause at 7:00 p.m. Eastern Time on this date for the 32nd annual Pause for the Pledge of Allegiance to the United States Flag and our great nation.

Pittsburgh Parish Holds Easter Breakfast

Prince of Peace Parish’s annual *vilija* (Easter breakfast) was held on March 31, 2012, in the church hall in South Side, Pittsburgh, Pennsylvania. Parishioners and the general public enjoyed homemade kolbasi, paska (Easter bread), sirek (a sweet, hard, cheese-like dish made with eggs and other ingredients), cvikla (beets with horseradish), kolacky (nut rolls), and hard boiled eggs.

Booths displayed Slovak photos and genealogy, Branch 42 member Sue Ondrejco’s National Slovak Society Museum artifacts, bobbin lace-making, palm weaving, icon writing, Slovak textiles and crystal, pysanki (egg) painting, hand-made greeting cards designed by young adults with disabilities (proceeds of which benefit Barlicka Institute in Presov, Slovakia), rosary beads, and jewelry.

Sylvia Goda



Pictured from left are Attorney Joseph Bielecki, Sylvia Goda, and Helen Lorinc, members of LPSCU Branch 42. Sylvia is holding a beautiful hand crafted vest that is part of Mr. Bielecki’s collection of Slovak textiles.

New Insurance Issued

Branch	Branch Representative	Jan.-Feb. 2012	Year-to-Date Total
83	Mary Ann Ackerman	\$ 5,000.00	\$ 5,000.00
19	Deborah Adamchak	\$ 3,000.00	\$ 3,000.00
130	Margaret Ferri	\$ 5,000.00	\$ 5,000.00
156	Joan Ellen Friendak	\$ 3,000.00	\$ 3,000.00
38	Cecilia Gaughan	\$ 35,000.00	\$ 35,000.00
42	Dolores Sakal	\$ 5,000.00	\$ 5,000.00
213/*24	Mary Jo Savidge	\$ 18,000.00	\$ 18,000.00
64	Elva E. Silay	\$ 5,000.00	\$ 5,000.00
158	Mary Ann Siska	\$ 1,000.00	\$ 1,000.00
39	James Yocum	\$ 5,000.00	\$ 5,000.00
		\$ 85,000.00	\$ 85,000.00

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

Have you signed up a new member lately?

Minutes of the Executive Finance Committee

March 21, 2012 – Home Office, Wilkes-Barre, Pennsylvania

President Theresa Kluchinski called the meeting to order and offered a prayer, followed by the Pledge of Allegiance. Attendees: Theresa Kluchinski, president; Anita Gregory, vice president; and Mary Ann Ewasko, chairperson of trustees. Mary Jo Savidge, secretary-treasurer, was excused. The committee reviewed and accepted the Minutes from January 18, 2012, Executive Finance Committee meeting with two corrections.

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

- ❖ School Sisters of St. Francis, Pittsburgh, Pennsylvania, 2012 Spring Festival Sponsorship/Donation. *Approved \$50.00*
- ❖ 1st Annual United Slovak Fraternal Bowling Tournament lane sponsorship. *Approved \$50.00*
- ❖ Fraternal Societies of Greater Pittsburgh requesting ad in the Fraternalist of the Year Program Book honoring Tim Kuzma of the Polish Falcons. *Approved full page ad at \$120.00*
- ❖ *Approved \$100.00 donation* to the Covenant House in memory of Krista Glugosh, wife of Larry Glugosh, Supreme President of the Slovak Catholic Sokol.
- ❖ Corporate Life membership with Slovak Gardens, Winter Park, Florida. *Approved \$120.00*

Financial Statement

The committee reviewed the following checking accounts as of January 31-February 29, 2012: M&T Bank – General Operating Account, M&T Bank – Home Office Checking Account and Smith Barney Checking Account.

Presentation by Morgan Stanley Smith Barney

Ellen Bush from Morgan Stanley Smith Barney spoke to the committee on three issues: investment options for the Anne (Shinal) Cichy Account, investment options for the Bishop Grutka Account, and recommendation on a custodial institution.

Bond/Stock/Pension Portfolio

The committee was provided copies of all reports from January 31-February 29 2012, reviewing all activity, including CDs, Common Stocks, Preferred Stocks, Bonds, and International Investments. The Employee Retirement Plan was also reviewed.

Budget

Year to date information on the budget was provided to the committee.

Home Office

President Kluchinski reported the following: The air quality and air flow testing throughout the building was completed. No problems were reported. Installation of double

check valve backflow prevention was installed by Penn State Mechanical at the requirement of the Pennsylvania American Water Company. Canon copier lease will expire on July 13, 2012.

Meeting Dates

The next meeting is May 16, 2012.

There being no further business, the EFC adjourned.

Respectfully submitted,
Theresa A. Kluchinski
National President

In Memoriam

Krista Louise Glugosh

Wife of Slovak Catholic Sokol President

An angel from God, put on earth 42 years ago, left our world to return to her Creator on February 29, 2012. Krista Louise Glugosh lived every day of her life full of hope, love, respect, and compassion for her family and friends. Her external beauty was only shadowed by her internal light of goodness, kindness, and love.

For the past 20 years, she experienced life, happiness, and fulfillment with her best friend and soul mate, her husband Larry, who is the Supreme President of the Slovak Catholic Sokol and a member of the Executive Board of the Slovak Catholic Federation. Krista often told Larry that he was “her strength, courage, and best friend.” Truthfully, Larry and their four little angels, Jennifer, Jessica, Julianne, and Joanna, were the benefit of Krista’s tremendous heart, passion, talent, and loving smile every day. Those who truly knew her will say that we are all better people for having known this shining star.

Predeceased by her mother Connie, Krista leaves behind her father Jim; Helen Glugosh, whom she often referred to as her second mother; father-in-law Ron (Jackie); sisters Tracy and Tammy; sisters-in-law Diane and Malinda; brothers-in-law Stephen, Andy, Derek, Joe, Mike, and Michael; special son Michael; and numerous nephews, nieces, uncles, and aunts, from the Glugosh, Gombita, and Terry families.

A funeral Mass celebrating Krista’s life was held on March 5, 2012, at Sts. Cyril and Methodius Slovak Roman Catholic Church, 5255 Thornwood Drive, Mississauga, Ontario, Canada. Friends were welcomed to pay their respects at Turner and Porter Peel Chapel, Mississauga, prior to the Liturgy.

In lieu of flowers, the family suggested that donations in Krista’s memory be made to Covenant House or CAMH in the belief that Krista would want us to help others in need, as she did every day of her life.

The National Officers and members of the LPSCU are saddened by the loss of Krista Glugosh. We extend our sincere sympathy to our fellow Slovak fraternal brother Larry, his children, and their extended family. May Krista rest in peace.

Our Mission is . . .

- To spread and foster the Catholic faith
- To foster a spirit and practice of true fraternalism
- To perpetuate an appreciation of ethnic culture and heritage
- To instill patriotic zeal for the United States of America
- To provide affordable insurance benefits



Mother's and Father's Day Tributes

For the 10th time, we are proud to present our Mother's and Father's Day Greetings / Memorials. In honoring your parents, grandparents, and other loved ones – and in helping others through your donations to the Breast Cancer Research Center and the American Diabetes Association – you are each a shining example of the best that the LPSCU represents. Once again, we thank you.

To Our Mothers...

In loving memory of **Marion Lutheran**.
~ Given by great-grandson, Alan Bartlett

To **all our mothers**, living and deceased.
May God bless you. ~ From the members of Branch 64, Northside Pittsburgh

Wishing **Grandma Silay** the best Mother's Day of all! ~ Love, J, A, C, T, S

Happy Mother's Day to my wonderful daughter, **Kathy**. You are one in a million!
~ From your loving mother, Regina Polaha

In loving memory of our beautiful mother, **Marie Bucha**, who lost her battle with breast cancer at the age of 35. We will never stop thinking of you and loving you. May God grant you the peace and happiness you deserve. ~ Your loving and devoted daughters, MaryAnn, Cathy, and Alice, and sons, Peter and Joseph

In loving memory of my dearest sisters, **Mary** and **Steffie**, who could never do enough for me and would never say no. I miss you both so much. God be good to you. ~ Your sister, Ceily

In loving memory of our mothers, **Mary Polaha** and **Suzanna Lichman**. ~ From the Leo Lichman Family

In loving memory of my mother, **Mary Legenza**, and my mother-in-law, **Mary Kosalko**. ~ Given by Jeanne Kosalko

In memory of my mother, **Anna Shinal**, with love. ~ Your daughter, Mary Ann Ewasko

Happy Mother's Day to our grandma, **MaryAnn Ewasko**. ~ With love, Paul G. and Marissa

Happy Mother's Day to my mom, **MaryAnn Ewasko**. Thanks for all your help. Love you!
~ Diane

There is so much to say on Mother's Day, **Mom**, it's hard to know where to begin, for there is more than one way to tell you how special a mother you have been. You mean more to us than ever, and we love you more every year. ~ Dan, Erin and Matt

Happy Mother's Day to all of **Branch 6's mothers, grandmothers, godmothers, aunts, sisters, and daughters**. Enjoy your day! ~ MaryAnn Ewasko

Hugs and kisses to our mommy, **Diane Jason**. We love you! ~ Paul G. and Marissa

Mom, our love to you each and every day and a thousand hugs. You know how much we miss you. ~ Love, Monica, Mary Jo, Aggie, and Martine

We miss you, **Mom**. ~ Your loving children, Georgie, Donna, and Mary

Dear **Mom**, for cleaning all the mud when we forget to wipe our paws, for taking time to scratch our ears and cuddle "just because." We love you! ~ Cooper, Jake and Sophie

Happy Mother's Day to you, **Patty**, who can never do enough for us. ~ Your loving parents, Tom and Ceil

Mom, Happy Mother's Day! Thanks for all you do for me. You are the best! I love you.
~ Mike

In loving memory of my mother, **Ann "Honey" McDade**, and my son, **Kevin Joseph Savidge**

To my mom, **Mary Jo**. Happy Mother's Day!
~ Love, Amy

In loving memory of our amazing mother, **Romanza Krajsa**. You continue to be an inspiration to all of us. May you rest in peace. We miss you. ~ Your loving family

To our mothers, **Eleanor** and **Dorothy**. For all that you are and all that you do, for all you have given, we love you! ~ Lenny and Theresa

To my mother, **Theresa**, Happy Mother's Day. I love you! ~ Mary

To **all mothers**, Happy Mother's Day! Thank you for choosing life! ~ LPSCU National President Theresa Kluchinski

Happy Mother's Day to my grandmothers, **Eleanor** and **Dorothy**. ~ Love, Mary

Happy Mother's Day to you, **Patty**, who is always ready for me when I call and never says no. You are the best! I love you. ~ Mike

In loving memory of **Ethel M. Carten** and **Dorothy Knoche Coutu**, my mother and mother-in-law. ~ Nancy C. Knoche

Happy Mother's Day to a wonderful mother, **Anna C. Altavilla**. ~ From your loving son, Father Phil Altavilla, V.G.

In memory of our beloved mother, **Theresa Evanko**. ~ From your devoted children, Dolores and Father Joe

Mom (**Edith Gaughan**), you taught us the four letter words that really count: HELP, CARE, KISS, and LOVE. You can be proud we have passed it on to our children and grandchildren. Thank you, Grammy DeeDee ~ Your family

In honor of **all mothers**, with a special blessing for **LPSCU** and **LCA** mothers.

Blessings be granted to the mothers, living and deceased, in the **Cerven** and **Hladek** families.

In loving memory of my beloved mother, **Mary Urda**. Miss you, Mom. May you rest in peace. ~ Your loving son, Sam

In loving memory of our former Presidents of the LPSCU – **Cecilia Sarocky**, **Rita Simalchick**, and **Irma A. Vrbancic**. May they rest in peace. ~ Respectfully submitted by the Board

In loving memory of **Margaret Pesta** and **Lillian Jollimore**. ~ From Margaret Pesta, National Trustee

In loving memory of my grandmother, **Anna Sabol**. ~ From Margaret Jollimore, National Trustee

With all my love to **Anna Melko**, my mother and my best friend. ~ Elizabeth Melko

In loving memory of my mother, **Mary Tkacik**. ~ Anna Melko

In memory of my mother, **Agnes Guza**. ~ From your daughter, Anita, and family

To my dearest mother, who taught me to make piggies, haluski, and nut and poppy seed rolls. Love you and miss you! ~ Your daughter, Linda Niezgodá

In loving memory of our beloved mothers, **Antonietta Ferri** and **Anna Oravec**. Always loved and never forgotten. ~ John and Marge Ferri

To Our Fathers...

To all our fathers, living and deceased, may God bless you. ~ From the members of Branch 64, Northside Pittsburgh

In loving memory of our fathers, **Thomas Gaughan, Sr.** and **Peter Bucha**. It seems like yesterday when we were all together and now we have the beautiful memories. You are always in our prayers and thoughts. ~ Your loving children, Tom and Ceil

In loving memory of my five great brothers, **Franky, Marty, Johnny, Joey, and Tony**. You are missed so much. You all left me too soon. ~ Your kid sister, Ceily

In loving memory of **John J. Kosalko, Sr.** and **Paul A. Legenza**, loving father and grandfather. ~ Given by your loving family

In loving memory of **John J. Kosalko, Jr.**, loving husband and father. Always loved and never forgotten! ~ From your loving wife Jeanne and sons Eric and Jeffrey

Wishing Happy Father's Day to **Pap Pap Silay** ~ With love from Tom, Sue, Jeremy, Andrew, and Caroline

In loving memory of our dad and husband, **John P. Polaha, Jr.** We miss you! ~ Regina, John, David, Kathleen, and James

In memory of our fathers, **Michael** and **Joseph Polaha**. ~ From the Leo Lichman Family

Happy Father's Day to **Leo Lichman**. ~ From your devoted wife Dorothy and family

In memory of our dad, **Joseph Bucha**. Happy Father's Day, Dad! You will never be forgotten. ~ From your loving children, Peter, Joey, Mary Ann, Cathy, and Alice

In memory of my dad, **William Ewasko**. ~ With love from your daughter, Diane

To our daddy, **Paul Jason**. Happy Father's Day! We love you! ~ Paul G. and Marissa

In loving memory of my father, **John Shinal**. ~ From your loving daughter, MaryAnn Ewasko

Happy Father's Day to **Branch 6 fathers and grandfathers**. ~ Given by MaryAnn Ewasko

To **Martin G. Bucha** – Miss your energy, joy, and company. A thousand hugs. ~ Your loving daughters, Monica, Aggie, Mary Jo, and Martine

Happy Father's Day to **The Big Guy**. Hey, Pops, we love you! ~ Your grandkids, Bridget, Colleen, Michael, Marybeth, and Patrick (Can't wait for Hilton Head!)

Happy Father's Day, **Dad**. You are the greatest! ~ From your kids, Patty, Tom, and Tim

Herby and Bill, what can we say? We do have the best childhood memories and we can never forget them. ~ Your loving sisters, Georgie, Donna, and Mary

Dad, we have never stopped loving you. We miss you more as we grow older. ~ Your loving children, Georgie, Donna, and Mary

In loving memory of my father, **Bernard "Mickey" McDade**. Remembering you with love. ~ Mary Jo

In memory of three generations of Slovak leaders and loving fathers: **Joseph F. Joseph C.**, and **Joseph J.** ~ From your loving family

In loving memory of **Joseph J. Krajsa**, devoted son, father, and grandfather. Miss you more than you know.

To all Fathers! ~ LPSCU National President Theresa Kluchinski

To my father, **Lenny**. Happy Father's Day! ~ Love, Mary

In memory of our fathers, **Leonard Kluchinski** and **Stanley Gluc**. Although you are not with us, you are never far away. Although we cannot see you, you are in our hearts to stay! ~ Love, Lenny and Theresa

In honor of **all fathers**, with special blessings for **LPSCU and LCA fathers**.

Blessings be granted to the fathers, living and deceased, in the **Cerven and Hladek families**.

Boze pzehnaj mojho dada, **John Goda**. ~ Sylvia

Thank you to our father and Pop-Pop, **William Gaughan**, for being a constant source of guidance and love. We appreciate everything. You are and always will be the wind beneath our wings. We will never forget you. ~ Your family

Happy Father's Day to you, **Dad**. It was great fishing with you at Hilton Head and catching all those sharks. Can't wait to get back there! ~ Your loving son, Mike

In loving memory of **Donald D. Altavilla**. "Until we meet again, may God hold you in the palm of his hand." ~ From your grateful son, Father Phil Altavilla, V.G

In loving memory of my deceased father, **Alexander Urda**. May God grant you eternal rest. Miss you. ~ Your loving son, Sam

In loving memory of **Joseph R. Carten** and **John L. Knoche**, my father and father-in-law, and **Clinton Brelsford**, my wonderful uncle. ~ Nancy C. Knoche

In loving memory of **John and Mary Bakos**. ~ Given by Patricia Stearney and grand-daughters

In memory of my dad, **Michael F. Guza**. ~ From your daughter Anita and family

In loving memory of my father, **Paul Tkacik**. ~ Anna Melko

With warmest memories of my father, **George Melko**. ~ Elizabeth Melko

In loving memory of **Joseph Pesta** and **Gordon Jollimore**. ~ Given by Margaret Jollimore, National Trustee

To my **Dad** – I will never forget your ongoing energy, patience, and tolerance. Thank you, Dad, for teaching me those traits also. Love you and miss you! ~ Your daughter, Linda Niezgodá

In loving memory of our fathers, **Anthony Ferri** and **Andrew Oravec**. We love you and miss you very much. ~ John and Marge Ferri

Happy Father's Day to our MePop, **John Ferri**. We love you very much! ~ Tori, Jenna, Jace, Tate, and Carmella

LPSCU SINGLE PREMIUM LIFE PLAN

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

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

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

scription 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 — BASED ON AGE AT LAST BIRTHDAY

Issue	Single Premium Life	
Age	Male	Female
0	68.00	57.00
1	70.00	59.00
2	72.00	61.00
3	74.00	63.00
4	77.00	65.00
5	80.00	68.00
6	83.00	70.00
7	86.00	73.00
8	89.00	76.00
9	93.00	79.00
10	96.00	81.00
11	100.00	85.00
12	104.00	88.00
13	107.00	91.00
14	111.00	94.00
15	115.00	98.00
16	119.00	101.00
17	123.00	105.00
18	127.00	109.00
19	132.00	113.00
20	135.00	116.00
21	139.00	120.00
22	144.00	124.00
23	149.00	129.00
24	154.00	133.00
25	159.00	138.00
26	164.00	143.00
27	170.00	148.00
28	175.00	154.00

Issue	Single Premium Life	
Age	Male	Female
29	181.00	159.00
30	188.00	165.00
31	194.00	171.00
32	201.00	177.00
33	208.00	183.00
34	215.00	190.00
35	221.00	195.00
36	229.00	202.00
37	237.00	209.00
38	245.00	216.00
39	254.00	224.00
40	263.00	232.00
41	272.00	240.00
42	281.00	249.00
43	291.00	257.00
44	301.00	266.00
45	311.00	276.00
46	321.00	285.00
47	332.00	295.00
48	343.00	305.00
49	354.00	315.00
50	366.00	326.00
51	378.00	337.00
52	390.00	347.00
53	403.00	359.00
54	416.00	370.00
55	429.00	382.00
56	442.00	393.00
57	455.00	405.00

Issue	Single Premium Life	
Age	Male	Female
58	469.00	417.00
59	483.00	430.00
60	497.00	442.00
61	511.00	454.00
62	525.00	467.00
63	538.00	479.00
64	552.00	492.00
65	566.00	505.00
66	580.00	519.00
67	594.00	532.00
68	608.00	545.00
69	622.00	559.00
70	636.00	573.00
71	651.00	587.00
72	666.00	602.00
73	681.00	617.00
74	696.00	631.00
75	711.00	646.00
76	725.00	661.00
77	740.00	676.00
78	754.00	690.00
79	768.00	705.00
80	781.00	720.00
81	794.00	734.00
82	807.00	749.00
83	819.00	762.00
84	831.00	776.00
85	842.00	789.00

LPSCU 2012 RELIGIOUS AWARDS

(FOR APPLICANTS
ENTERING RELIGIOUS LIFE)

☞ **St. John Vianney Award**

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

☞ **St. Andre' Bessette, C.S.C.**

\$300 ANNUALLY

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

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

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

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

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

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

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

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

Submit applications to:

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

Wilkes-Barre, PA 18703

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

Fax: 579-823-4464

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

Yanigas Wed 50 Years

Sandy and Frank Yaniga, members of LPSCU Branch 42, celebrated their 50th wedding anniversary on March 31, 2012, at Banquets Unlimited in Wilmerding, Pennsylvania. Prior to the anniversary reception, the couple exchanged wedding vows during Mass at St. Elizabeth Ann Seton Church, North Huntingdon, Pennsylvania.

Sandy and Frank were married on February 17, 1962, in St. Brendan's Church, Braddock, Pennsylvania. Helping them celebrate were their four sons, 15 grandchildren, and many relatives and friends.

The LPSCU wishes Sandy and Frank many more happy years with their beautiful family!



Sandy and Frank Yaniga cut their anniversary cake.



Well-wishers from Branch 42 are pictured with the anniversary couple. L-R: Ronald Schlebusch, Sylvia Goda, Stephanie Schlebusch, Frank Yaniga, Cindy Schlebusch, Sandy Yaniga, Dolores Sakal, and Steven Sarocky.

MARK YOUR CALENDARS!

This year, the Indiana Slovak Day will take place on Sunday, July 15th. It will be at the usual place, the Salvatorian Fathers' Shrine in Merrillville, Indiana. Father Joseph Kelchak will celebrate the Holy Sacrifice of the Mass at 10:30 a.m. in the Shrine church.

Bishop Andrew G. Grutka Memorial Scholarship Award

\$1,000 AWARD (Maximum of \$2,000 per member)

The LPSCU is proud to offer the Bishop Andrew G. Grutka Memorial Scholarship Award for lay persons between the ages of 18 to 35. This award, implemented at the 37th National Convention held in Merrillville, Indiana, in August 2000, is given in memory of Bishop Andrew G. Grutka, an outstanding Slovak leader who was the founding bishop of the Diocese of Gary, Indiana.

Those applying for the Bishop Andrew G. Grutka Memorial Scholarship Award must meet the following criteria:

- Be a member of LPSCU for two (2) years with \$5,000 permanent reserve life insurance certificate (excludes term insurance).
- Be a lay person between 18-35 years of age.
- Be of the Catholic religion (Latin Rite or Byzantine).
- Be initiated fully into the Church (Baptized, Eucharist, and Confirmed) and continuing to be eligible to receive the sacraments of the Church.
- Be a member of a Catholic parish.
- Be active in parish/diocesan/campus ministry as a lector, extraordinary minister of Holy Communion, adult altar server, catechist/aide, member of parish RCIA/C Team, youth minister, member of the Parish Pastoral Council, Finance Council, and/or other parish committees or organizations.
- Be active in an organization or activity that promotes awareness of our Slovak heritage, culture, and traditions.
- Be endorsed by their pastor and LPSCU Branch Secretary, with additional endorsement provided by campus minister, youth minister, or pastoral associate.
- Attend (or will attend) an accredited college/university as a full time student.
- Provide a notice of acceptance or tuition receipt for the coming scholastic year.
- Provide a wallet-size color photo.

Applicants must meet all criteria and provide data indicated above 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 must be postmarked by June 30, 2012.**

Applications are available from the LPSCU Home Office or its website.

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

LPSCU 2012 Catholic High School Award

\$150 One-Time Award

The LPSCU is offering a Catholic High School Award Benefit, which is a \$150 one-time award to our members who are attending a Catholic high school during the 2012-2013 academic year. Members may only receive this award one time.

The following are the guidelines for applying for the Catholic High School Award:

- Must be a member of the LPSCU for two (2) years with \$2,000 permanent reserve life insurance certificate (excludes term insurance).
- Must be a Catholic high school freshman, sophomore, junior, or senior.
- Must provide a wallet-size color photo.

Applicants must meet all criteria and provide data indicated above 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 must be postmarked by June 30, 2012.**

Applications are available from the LPSCU Home Office or our website.

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ATTENTION

Lehigh Valley Okres Junior and Adult Members

This summer, the Lehigh Valley Okres will host a day at an IronPigs Baseball game at Coca-Cola Park in Allentown, Pennsylvania, for LPSCU Junior and adult members. The game will be played against the Columbus Clippers on Sunday, July 22, at 5:35 p.m. The Lehigh Valley Okres will subsidize the \$10.00 entrance ticket for Junior members, who must be accompanied by a parent or adult member. Adult tickets for our group cost \$10.00 each, which includes the game ticket and a \$2.00 ballpark credit on each ticket, redeemable for food, beverages, or merchandise inside Coca-Cola Park.

Reservation deadline for tickets is June 15, 2012. Call Marge Ferri at 610-866-8945 or Ceil Gaughan at 610-433-4610 for more information and/or to make reservations. **We only have 50 tickets, so please make your reservation as early as possible!**

Ladies Pennsylvania Slovak Catholic Union

YEAR END REPORT

Assets	Year End 2011	Year End 2010
Investments	\$ 14,037,470.00	\$ 13,760,896.00
Certificate of Deposit	\$ 96,000.00	\$ 192,000.00
Cash on Deposit	\$ 558,767.00	\$ 547,110.00
Mortgage Loans	\$ 3,516.00	\$ 6,823.00
Real Estate Owned	\$ 136,737.00	\$ 124,418.00
Other Assets	\$ 62,585.00	\$ 55,506.00
Totals	\$ 14,895,075.00	\$ 14,686,753.00

Liabilities & Fund Balance	Year End 2011	Year End 2010
Fund Balance	\$ 3,789,581.00	\$ 3,833,760.00
Interest Maintenance Reserve	\$ 240,204.00	\$ 268,947.00
Amt. Retained as Trustee	\$ 74,061.00	\$ 89,840.00
Aggregate Reserve-Life Certificates	\$ 10,188,144.00	\$ 10,030,942.00
Other Liabilities	\$ 603,085.00	\$ 463,264.00
Totals	\$ 14,895,075.00	\$ 14,686,753.00

Revenues	Year End 2011	Year End 2010
Premium Income	\$ 225,853.00	\$ 244,185.00
Investment Income	\$ 797,784.00	\$ 767,457.00
Income - Other	\$ 50,856.00	\$ 38,952.00
Totals	\$ 1,074,493.00	\$ 1,050,594.00

Expenses	Year End 2011	Year End 2010
Death Claims	\$ 251,148.00	\$ 288,651.00
Endowments	\$ 31,261.00	\$ 37,275.00
Cash Surrenders	\$ 73,816.00	\$ 80,786.00
Dividends	\$ -	\$ -
Increase in aggregate reserves	\$ 157,202.00	\$ 113,468.00
Commissions (new and renewals)	\$ 26,217.00	\$ 28,529.00
General Operating Expenses	\$ 349,064.36	\$ 335,090.06
Officers and Committee Expenses	\$ 27,302.98	\$ 34,312.91
Actuarial/Accounting Expense	\$ 69,201.44	\$ 66,708.98
Investment Mgt. Fee	\$ 19,213.87	\$ 17,636.81
Official Publications	\$ 63,748.83	\$ 63,914.94
Travel Expense	\$ 7,179.66	\$ 10,135.89
Bureau and Association Dues	\$ 4,900.00	\$ 3,360.00
Donations	\$ 4,730.00	\$ 5,390.77
Scholarships	\$ 8,400.00	\$ 6,900.00
Fraternal Activities	\$ 8,994.86	\$ 13,442.64
Insurance Taxes, Licenses & Fees	\$ 32,892.00	\$ 33,540.00
Sub Total	\$ 1,135,272.00	\$ 1,139,142.00

Net Gain/Loss From Operations	\$ (60,779.00)	\$ (88,548.00)
Net Realized Capital Gain (Loss)	\$ 61,169.00	\$ 18,618.00
Total	\$ 390.00	\$ (69,930.00)

Surplus Account	Year End 2011	Year End 2010
Surplus, December 31, previous year	\$ 3,833,760.00	\$ 3,811,853.00
Net income from operations	\$ 390.00	\$ (69,930.00)
Change in net unrealized capital gains (losses)	\$ 44,752.00	\$ 133,234.00
Change in asset valuation reserve	\$ (89,321.00)	\$ (41,399.00)
Aggregate write-ins for gains and losses	\$ -	\$ 2.00
Change in reserve acct. of chg. In valuation basis		
Net change in surplus for the year	\$ (44,179.00)	\$ 21,907.00
Surplus, December 31, previous year	\$ 3,789,581.00	\$ 3,833,760.00

WPSCA to Host Slovak Genealogical Research Seminar

On Saturday, May 12, 2012, the Western Pennsylvania Slovak Cultural Association, in collaboration with the Czechoslovak Genealogical Society International, will host a seminar on Slovak genealogical research, focusing on local history, research tips, and finding ancestral villages, presented by noted Slovak genealogist and author, Lisa Alzo. This four-hour workshop will be held from 1:00-5:00 p.m. in Room A of the Mt. Lebanon Public Library, 16 Castle Shannon Blvd., Mt. Lebanon, Pennsylvania.

The seminar will feature a roundtable session where participants will be able to discuss their searches and possibly connect with others researching in the same area. Participants are encouraged to bring documents, photographs, and a laptop or tablet computer (not required) for the networking session.

Because of the organization's involvement, we are seeking volunteers to act as facilitators for the roundtables to keep the discussion on topic and to ask specific questions to guide the discussion and to get participants to interact. We are not seeking experts, only people interested in facilitating discussion. Volunteers would receive complete instructions plus a list of specific questions to keep the discussion properly focused.

Light refreshments will be served. Admission fee is \$5. Reservations are required, and can be made by calling Pam at 412-531-2990.

Attendance is limited to 35. If you are interested in this opportunity, or have any questions, please call Pam at the number above, or Albina Senko at 412-343-5031.

Editorial Notice

The Editor reserves the right to edit members' submissions and letters to conform to *Zornicka's* policy regarding article length and content.

Dear Junior Members,

In 1787 – 225 years ago – 55 delegates from 12 of our 13 states assembled in Philadelphia, Pennsylvania, for what is known today as the Constitutional Convention. Only Rhode Island did not send a delegate. The group met from May 25 to September 17, during which time they wrote the laws that govern our land.

Can you imagine what this convention was like? There were no hotels and motels. Many delegates stayed in boarding houses or inns, most having to share a room with other guests.

George Washington was a guest of one of the delegates, Robert Morris. One of the first things Washington did upon arrival in Philadelphia was to visit delegate Benjamin Franklin. Franklin was having a difficult time walking and so was carried to the convention in a sedan chair that he brought from Paris.

Today we travel by planes, trains, and cars, but most delegates back then probably came on horseback. A few may have come by boat, or others by stagecoach. Washington came in his own coach. It took him five days to travel from Mount Vernon in Virginia to Philadelphia. The delegates from Georgia traveled the farthest, about 800 miles.

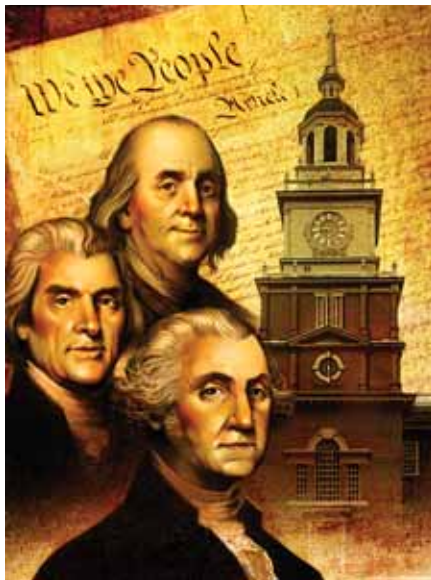
Washington was elected to preside over the convention. The meeting place was the State House (later called Independence Hall). Eight of the delegates present had signed the Declaration of Independence in this same building in 1776. All of the deliberations were kept secret. Outsiders were not to know a word about the decisions made or how the delegates voted. In this way, the delegates would feel free to express themselves or change their minds without worrying about pressure from others. Soldiers marched outside the building to keep people from listening at the windows.

The delegates met six days a week from late morning until around 3 o'clock in the afternoon. So that the delegates could keep in touch with folks back home and events of the outside world, boats, stagecoaches, and riders on horseback carried newspapers and letters to them. Letters were written with quill pens. There was no internet, no TV news, no cell phones.

American Heroes

In 1999, cyclist **Lance Armstrong** zoomed into first place to win the 2,286-mile Tour de France, the most prestigious bicycle racing event in the world. Lance's win was nothing short of a miracle as he was diagnosed with cancer just three years earlier. He went on to a record seven consecutive wins of the Tour. He later founded the Lance Armstrong Foundation for cancer research and support.

Kudos to our own member, **Lauren Adamchak** of Branch 19, who participated in the National Multiple Sclerosis Society City-to-Shore Bike Ride held on September 14, 2011. The event raises money with the ultimate goal of creating a world that is free of Multiple Sclerosis.



Neither were there taxis, subways, or busses. The delegates (with the exception of Franklin!) walked to the meetings.

Many of the delegates spent a lot of time in Philadelphia and got to know it well. They were invited to teas and dinners in the city and at nearby summer homes. They enjoyed shopping at some of the city's fine shops. They also attended plays, concerts, and exhibits. They visited local gardens as gardening was of great interest at that time.

The city of Philadelphia was a busy river port in 1787. At the time, it was the country's largest and most up-to-date city. But, like most cities of that time, it was also dirty, smelly, and noisy. During the convention, gravel was shoveled

over the cobblestones near the State House to cut down on the sound of clanging wheels.

The convention succeeded in addressing problems in governing the United States, which had been operating under the Articles of Confederation following its independence from Great Britain. After much debate, give and take, and compromises, the delegates reached an agreement and signed the Constitution of the United States of America, the document under which our country is governed today.

Cecilia B. Gaughan, Fraternal Activities Director

Arts and Crafts

ROCK STARS

Do you have a favorite Rock Star? Why not start your own group?

All you need is a pocketful of rocks, some paint, and a little imagination and you will have your own rock family in no time at all.

As you collect your rocks, study their shape. What do they remind you of? Start with a larger stone as a base for the body and let your imagination take over. Some rocks may look like a toad, or an owl, or a sleeping cat. The tiny ones can become ladybugs or bumblebees. Some may even remind you of people. Dress them up with stripes or checks, or give one a colorful necktie. Long thin stones can be used for arms, legs, ears, or tails. Use glue to attach eyes, wings, or other body parts. When the glue is totally dry, paint your creation. Work on newspaper so you don't make a mess. Let your rock star dry overnight. It will make a great paper-weight!



May is Bike Safety Month

Spring is an excellent time to give your bicycle a tune up. Just as the family auto needs periodic service to keep it running smoothly, so does your bike.



A basic tune-up checklist should include the following:

Tires – Make sure they are inflated to the recommended pressure printed on the side of the tire.

Chain – Oil it! Keep a thin film of lubrication on the chain and the gear rollers. To lubricate, turn the bike upside down. One person should turn the pedals while another dribbles oil on the chain. Be sure to wipe off any excess oil with a cloth.

Handlebars – Hold the front tire tightly and wiggle the handlebars from side to side. If they move, the stem bolt needs tightening. If you can lift the handlebar or are able to push it down, you need to tighten the binder bolt.

Saddle – Tighten the bolt that attaches the saddle to the seat post so the seat does not move. Make sure the seat is not tilted.

Bolts – Check all the bolts to make sure they are tight.

Brakes – Pedal your bike on smooth, dry pavement and apply the brakes. If you cannot stop within a reasonable distance, it's time to take it to a repair shop. Other warning signs to look for include broken or frayed cables, missing hand brake levers or slipped brake pads, or brakes that squeal or squeak.

Take good care of your bike and you'll enjoy it for many years to come.

Scrambled Words

Unscramble the words below to discover some healthy fruits, veggies, and activities:

loobccir _____

gcieanno _____

ubcecrum _____

npjiumg ksacj _____

eicnteran _____

etsew ottopa _____

rnanetgie _____

nroweltmae _____

cgcinilyb _____

selebubrire _____

oaostmte _____

Answers: broccoli, cucumber, jumping jacks, nectarine, sweet potato, tangerine, watermelon, bicycling, blueberries, tomatoes

Why's Your State Special?

Alabama – The nation's first 911 system was implemented in Haleyville, Alabama, in 1968.

Alaska has the highest number of pilots per capita of any U.S. state. Not surprising when you consider that many parts of the vast state are only accessible by air.

Arizona is the only state in the continental U.S. that doesn't observe Daylight Savings Time.

Arkansas boasts the only producing diamond mine in the United States and the only diamond mine in the world that is open to the public.

California has an economy so large that if it were a country, it would rank eighth in the entire world.

Colorado has more land above 10,000 feet than any other state and 55 mountains over 14,000 feet in elevation

Connecticut was home to Litchfield Law School, the first formal school of law in the nation. It operated from 1773 to 1833 and boasts among its students two vice-presidents, 101 United States congressmen, 28 U.S. senators, and three justices of the U.S. Supreme Court.

Delaware was the first state to ratify the United States constitution. It did so on December 7, 1787.

Florida – Greater Miami is the only metropolitan area in the United States whose borders encompass two national parks, Everglades National Park and Biscayne National Park.

Georgia is the largest state east of the Mississippi River. Stone Mountain near Atlanta is one of the largest single masses of exposed granite in the world.



Kids in the Kitchen

HERBAL TEA

Is it tea time? Put away the tea bags and plant some herbs so you can produce homegrown teas. Try some spearmint, peppermint, lemon balm, or chamomile. Your herbs will be ready for tea about four weeks after planting. To enjoy a soothing cup, pluck leaves from the plant—about a tablespoonful for each cup of



tea. An adult should rinse the leaves and steep them in hot water, just as you would conventional tea. Then pour the tea into a mug through a strainer.

To dry and preserve herbs for future tea parties, cut branches, rinse the leaves and tie the stems

together. Hang upside down in a dark, dry place for several weeks. When dry, remove the leaves and store in glass jars or plastic containers with tight lids.

PERIODICAL

The Work Goes On

continued from page 3

Mount of Ascension, Jesus's words to his apostles are words to us all. Jesus says, "Go." The apostles knew, however, that the world will not be converted on a mountaintop. The Gospel message will not be spread in the clouds. The work of Jesus will happen in the streets and the synagogues, in public squares and private homes, in fraternal benefit societies and through the modern media. It needs to be lived in the world.

Jesus, the master "chair maker" has taught his followers the "secrets" of "making" God's kingdom of love, reconciliation, and peace which, through our baptism, he has entrusted this same "work" to us. We who have seen and heard the story of Jesus are now called to bring God's hope into the lives of others and into the life we share as families, as the Church, as a fraternal benefit society, and as the human community. In every kindness we offer, in every word of encouragement and comfort we utter, in every moment we spend listening and supporting, in every fraternal act we accomplish to "make a difference" in the lives of others, we proclaim the Gospel of the Risen Jesus; every good work – however small or hidden – is a sign of Christ in our midst.

As we prepare for our 40th National Convention, let us see that in the invitation extended by Jesus at the moment of his Ascension to help build up his Kingdom is also an invitation and challenge to help build up our LPSCU. Inasmuch as dedication, commitment, zeal, and openness to new possibilities are necessary for us to be good co-workers of Jesus in the mission of proclaiming the Gospel, these qualities are also necessary for each of us, as members of the LPSCU, as we work towards the growth and well-being of our Society. May each of us recognize the gifts and talents that we have been given by God to work with Jesus and one another, for the good of the world and the good of our LPSCU. May the Spirit of Wisdom and Courage guide and inspire us during our Convention days and in the days that follow. May God bless you and those you love!

Rev. Philip A. Altavilla, V.G.

Support Your Society
— Participate in Branch Activities —

March 1, 2012

Ladies Pennsylvania
Slovak Catholic Union
71 South Washington Street
Wilkes-Barre, PA 18701

CPS Actuaries

Ladies/Gentlemen:

This will certify that we have completed a valuation of the outstanding certificates of the Society as of December 31, 2011, according to the schedules of insurance submitted to us, and have found the reserves to be as follows:

01 CSO 4%	\$ 109,201
41 SI 3%	103,337
80 CET 4%	2,119
80 CET 4.5%	48,126
80 CSO 4%	251,496
80 CSO 4.5%	2,388,834
80 CSO 5%	2,217,876
80 CSO 5.5%	775,902
AE 3%	480,351
AM 3%	3,481,347
Annuities	146,724
Unearned Premium Reserve	23,006
For AIDS Risk	6,200
Deficient Premiums Reserve	3,624
Asset Adequacy Analysis	150,000
Total Life Reserve	<u>\$10,188,144</u>

The Society's valuation indicates that on the bases specified above, the future assessments of the Society at the net rates then being collected, together with the admitted assets as they appeared in the Society's 2011 annual statement, were sufficient to meet all certificates as they mature by their terms with a surplus of \$3,789,581 (or 34.12%) above the statutory standards.

Ratios of assets to liabilities: 2011-134.12%; 2010-135.32%; 2009-135.58%; 2008-138.19%; 2007-150.88%.

Sincerely,
Allan Ferrone, FSA, MAAA
Actuary
CPS Actuaries
45 Church St., Suite 201
Stamford, CT 06906