



## Mary Ann Ackerman Named LPSCU 2013 Fraternalist of the Year



The LPSCU is proud to announce that Mary Ann Ackerman of Branch 83, Bethlehem, Pennsylvania, is our 2013 Fraternalist of the Year. Mary Ann was nominated by her daughter, Marilyn Geiger, also a member of Branch 83.

Mary Ann has been a member of the LPSCU for her entire life. She is very active in Branch 83 where she initially held the office of Recording Secretary, and then became Financial Secretary, a position in which she has served for over 50 years. She was a National Trustee for eight years and then served as National Vice President for 16 years. She is now Honorary Vice President of the LPSCU.

Mary Ann was instrumental in organizing the Lehigh Valley Okres approximately 22 years ago. She held the office of Okres President for eight years and continues to be very active in the Okres, attending all of its activities and events. As one of the top recommenders of life insurance with the LPSCU, Mary Ann has won many membership campaigns.

Mary Ann exhibits her leadership skills by motivating our youth and adults to work together on Join Hands Day projects and Make a Difference Day, and to participate in the Okres' annual baseball event at Coca-Cola Park in Allentown.

Her knitting and crocheting skills provided her with the opportunity to donate many hats to local cancer treatment centers and hospitals to warm the heads and hearts of numerous patients. She has knitted and crocheted hats for the hospital's neonatal department for newborns for many years. She also makes afghans for needy people to provide warmth and makes baby outfits (blankets, hats, booties, sweaters) with love for her grandchildren and great-grandchildren.

Mary Ann is a very caring and compassionate person. She helps friends by driving them to doctor's visits and for groceries, and taking them to social meetings of organizations to which she belongs.

As the matriarch of her family, Mary Ann (Nana) has four children, six grandchildren, and five great-grandchildren to whom she provides wisdom and guidance, and dedicates her life. Her family proudly boasts 100% membership in the LPSCU. She is the widow of Richard Ackerman, and the couple enjoyed attending LPSCU National Conventions together for many years.

Mary Ann is a graduate of the former St. Cyril Academy in Danville, Pennsylvania. During her lifetime, she worked as a secretary for Burron Medical Products, Connell Funeral Home, and Dr. Glenn Moyer of Bethlehem. She also volunteered at her local voting district for many years. She is a member of St. Anne's Catholic Church in Bethlehem, Incarnation of Our Lord Parish Senior Group, Autumn Club of Bethlehem Township, the Slovak Catholic Federation and its Cardinal Tomko Chapter.

Mary Ann Ackerman has exhibited remarkable acts of fraternalism within her Branch and the Lehigh Valley Okres and volunteer service within her community to qualify her for the distinct honor of being named the LPSCU's 2013 Fraternalist of the Year. Congratulations, Mary Ann! The LPSCU is very proud of you.

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# Calendar of Events

## MAY

- 1** — Deadline to nominate a young LPSCU member for our 2013 Youth Achievement Award.
- 3-5** — 2nd Annual United Slovak Fraternal Bowling Tournament, Buffalo, New York.
- 4** — Join Hands Day
- 5** — Mother/Daughter Luncheon sponsored by the Lehigh Valley Okres at the Lehigh Room of Best Western Lehigh Valley Hotel and Conference Center, Routes 22 and 512, Bethlehem, Pennsylvania, at noon with a punch reception followed by a luncheon at 12:30 p.m.
- 6** — Western Pennsylvania Slovak Cultural Association presents "Folk Customs of Eastern Slovakia." *See page 10 for more details.*
- 11** — Western Pennsylvania Slovak Cultural Association will co-host a seminar and workshop on Slovak genealogical research from 1:00-5:00 p.m. at Mt. Lebanon Public Library, Mt. Lebanon, Pennsylvania. *See page 11 for complete details.*
- 20** — **Deadline to submit articles for July/August Zornicka.**
- 22** — Deadline for members to submit any matters they wish discussed by the Board of Directors at the June 15th Phone Conference Meeting. *See page 5 for details.*
- 30** — Deadline for Lorain Branch 77 members to apply for a Scholarship Grant through the United Slovak Societies of the American Slovak Club of Lorain, Ohio. *See page 17 for requirements.*

## JUNE

- 3** — Western Pennsylvania Slovak Cultural Association presents "Overview of Slovak Folklore and Crafts." *See page 10 for more details.*
- 10** — The Fraternal Societies of Northeastern Pennsylvania celebrate Flag Day at the Ballpark. Reservations must be made by May 22nd. *See page 8 for complete details.*
- 14** — National Flag Day. Several events are planned throughout the month of June. *See pages 8 and 9.*
- 15** — LPSCU Telephone Conference Call Meeting
- 30** — Pittsburgh District Meeting at Beech Grove, White Oak Park, White Oak, Pennsylvania, beginning at 1:00 p.m. Call Janice Mathews to make a reservation (412-751-9582).
- 30** — Deadline to apply for the LPSCU Catholic High School and Bishop Grutka awards. *See pages 9 and 21.*

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# Spiritual Advisor's Message

## Habemus Papam!



Fr. Altavilla

Happy Easter! Veselú Vel'kú noc! Christ is Risen! He is truly Risen! Kristus vstal zmŕtvych! Naozaj vstal zmŕtvych! I pray that this Easter season continues to be filled with many special graces and blessings for you and for those you love!

As we continue our faith journey through this beautiful Easter season, we also continue to celebrate the new ministry of the 266th successor to Saint Peter, His Holiness, Pope Francis. With the unexpected announcement that Pope Benedict XVI would renounce the papal ministry on February 28, 2013, the need arose for the convening of a Conclave to elect a new Holy Father. On March 13, 2013, with the fifth ballot of voting, the Cardinal-electors gathered in Conclave in the Sistine Chapel, under the inspiration and guidance of the Holy Spirit, elected Cardinal Jorge Mario Bergoglio, S.J., Archbishop of Buenos Aires, Argentina, to the papal ministry. His election is historic for many reasons, but there are two in particular that stand out: 1) He is the first member of the Society of Jesus (the Jesuits) to be elected to the papacy and 2) the first man from the Americas, the "New World," to be chosen to lead and guide the Universal Church.

Born in Buenos Aires, of Italian descent, Cardinal Bergoglio worked briefly as a chemical technician before entering seminary. He was ordained a priest in 1969. From 1973 to 1979 he was Argentina's Provincial superior of the Society of Jesus, became Archbishop of Buenos Aires in 1998, and was created cardinal in 2001. Upon his election to the papacy, he chose the papal name *Francis*, in honor of Saint Francis of Assisi, a saint well-known for his love for the poor and for all of God's creatures. Throughout his life, both as an individual and a religious leader, Pope Francis has been known for his humility, his concern for the poor, and his commitment to dialogue as a way to build bridges between people of all backgrounds, beliefs, and faiths.

In the early hours of his papacy, Pope Francis certainly brought a new "style" to the exercise of the papal ministry. With an emphasis on simplicity and real concern for the poor, Pope Francis has already challenged the church to be focused on true priorities – not trappings – when it comes to living and sharing the Gospel message of the Risen Christ. While certainly social and ecclesiastical commentators will debate the impact of certain actions of Pope Francis, such as washing the feet of two women on Holy Thursday (one of whom is Muslim), there is no doubt that a majority of believers find his approach refreshing and encouraging of a new energy to the living our Catholic faith in the modern world.

During this Year of Faith, as we commemorate the 50th anniversary of the opening of the Second Vatican Council (1962-1965), the style of Pope Francis reminds us of one of the hallmark documents of the Council, *Gaudium et Spes*, (The Pastoral Constitution on the Church in Modern World).

In the fourth paragraph of this Constitution, we read: "In every age, the Church carries the responsibility of reading the signs of the times and of interpreting them in the light of Gospel, if it is to carry out its task. In language intelligible to every generation, it should be able to answer the ever recurring questions which people ask about the present life and of the life to come. We must be aware of and understand the aspirations, the yearnings and the often dramatic features of the world in which we live." Following the inspiring examples of his immediate predecessors – Blessed John XXIII, Paul VI, John Paul I, Blessed John Paul II and Benedict XVI – Pope Francis is challenging the church to fulfill these powerful words by being in a relationship of dialogue with modern society and culture. While there is no doubt that the Catholic Church cannot back away from nor compromise the important values and principles which guide us and make us who we are, we must strive to present these values and principles in ways that help educate and transform modern culture and society.

The mission of the church in the modern world can best be understood by reflecting on powerful, yet common, everyday images that Jesus used in his preaching, namely: salt, light, and leaven. Each of these images present a dynamic approach to living the faith in the modern world. As salt adds flavor to food, the church is called to add flavor to the lives of people by sharing a message of love, acceptance, and reconciliation. As light helps to illuminate the darkness in our homes, on our streets, etc., the church is called to bring light into a world sometimes made dark by human choices for sin. The light truly shines through the faith being lived authentically by all members of the church. As leaven or yeast is added to dough when baking to make it rise, the church is called to "infect" modern society with a joy and hope that raises it above the negativity and pessimism that can so fill the hearts of many people due to the injustices and evils we find all around us.

In striving to be a credible and transforming presence in the world today, in both his first homily as Pope and in his first address to the cardinals, Pope Francis talked about walking in the presence of Jesus Christ and stressed the church's mission to announce Jesus. In the audience with the cardinals, he emphasized the concept of "encounter with Jesus": "Stimulated by the Year of Faith, all together, pastors, and faithful, we will make an effort to respond faithfully to the eternal mission: to bring Jesus Christ to humanity, and to lead humanity to an encounter with Jesus Christ: the Way, the Truth, and the Life, truly present in the Church and, at the same time, in every person. This encounter makes us become

*continued on page 24*

**PITTSBURGH DISTRICT**

Pittsburgh District members combined their March 17th District meeting with a celebration of St. Patrick's Day at the Rock Bottom Restaurant, Waterfront, Homestead, Pennsylvania. The 26 members present discussed several upcoming events and enjoyed a delicious lunch, followed by raffles and awarding of door prizes.

In attendance were: Mary Ann Bowman, Rachel Bowman, Lorraine Dumblosky, Sylvia Goda, Mary Heckel, Margaret Joschak, Mary Ann Kaylor, Ann Krohmaly, Dorothy Lazur, Susan Lazur, Janet Lawrence, Helen Lorinc, Dave Mathews, Janice Mathews, Gerrie McCabe, Dave Palcsy, Celeste Palcsy, Dolly Papst, Petra Papst, Donna Powell, Dolores Sakal, Jim Tomasic, Bernice Vadas, Richard Vadas, Florence Wackowski, and Frank Yaniga.

**Sylvia Goda**



**Rachel Bowman (left) and Sylvia Goda get into the St. Patrick's Day spirit at a meeting of the Pittsburgh District held on March 17th in Homestead, Pennsylvania.**

# LPSCU 2013 RELIGIOUS AWARDS

(FOR APPLICANTS  
ENTERING RELIGIOUS LIFE)

- ☞ **St. John Vianney Award**
- ☞ **St. Theresa of the Little Flower**
- ☞ **St. André Bessette, C.S.C.**

**\$300 ANNUALLY**

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

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

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

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

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

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

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

Applications are available from the LPSCU Home Office or its website. **Applications must be post-marked by August 31, 2013.**

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](mailto:lpescu@lpescu.org) ❖ Website: [www.lpescu.org](http://www.lpescu.org)



## LPSCU Board of Directors Mid-Year Meeting Announced

This announcement is made to all members of the LPSCU that the Mid-Year Phone Conference Meeting of the Board of Directors will convene on Saturday, June 15, 2013, at 10:00 a.m. and continue until all business has been completed.

Members wishing to submit matters for the Board of Directors to consider at this meeting are directed to send them to the attention of Theresa Kluchinski at the LPSCU National Headquarters, 71 South Washington Street, Wilkes-Barre, PA 18701 or P.O. Box 32, Wilkes-Barre, PA 18703. All correspondence relative to this meeting should be received **no later than May 22, 2013.**

## LPSCU Announces Three New Life Insurance Plans

Effective January 1, 2013, the LPSCU has implemented a 5 Payment Life Plan for ages 0 to 80; a 10 Payment Life Plan for ages 0 to 75; and a 15 Payment Life Plan for ages 0 to 70. Under these life insurance plans, there is a minimum purchase of life insurance required. For ages 0-70, the minimum life insurance purchase is \$5,000; for ages 71-80, the minimum life insurance purchase is \$2,000. Premiums are payable for the specified Plan Year period from issue date. If the insured dies within the specified Plan Year period following the issue date, no additional premiums are due and payable, and the face amount of the certificate is paid to the named beneficiary/ies, except as provided within the contract regarding Suicide and Contestability.

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

A member with any of these plans 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.

Any of these plans is perfect for both youth and adults – and especially anyone who prefers to have their life insurance paid within 5, 10, or 15 years.

We featured the 5 Payment Life Plan last issue.

The 10 Payment Life Plan is featured in this issue on page 14. The 15 Payment Life Plan will be featured in a future issue.

## Pittsburgh Area Members You Are Invited . . .

**September 22, 2013**

The LPSCU Board of Directors will be attending the 10:00 a.m. liturgy at Saint Paul Cathedral, Fifth Avenue and Craig Street, Pittsburgh, Pennsylvania, on Sunday, September 22, 2013. We respectfully invite officers and members of the LPSCU to join us for this Liturgy.

Following the service, you are invited to be our guests at a luncheon to be held at the Wyndham Hotel (formerly the Holiday Inn), 100 Lytton Avenue, Pittsburgh. Reservations are required and can be made by calling our National Secretary-Treasurer, Mary Jo Savidge at 888-834-6614 or by e-mailing at [lpescu@lpescu.org](mailto:lpescu@lpescu.org). Members will be guests of the LPSCU. Non-members may attend at a cost of \$25.00.

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

**Deadline for reservations is September 1, 2013.**

### In Memoriam

## Julia Ann Ceyba, Past Branch Secretary



**Julia Ann Ceyba**

Julia Ann (Gerek) Ceyba of Munhall Gardens, Pennsylvania, passed away March 1, 2013, at the age of 97 at the Locust Grove Senior Living Home in West Mifflin, Pennsylvania.

Julia attended St. Michael Catholic Grade School in Munhall. She was a member of St. Michael Roman Catholic Church and was active in the Christian Mothers. She was also a member of the Ladies

Pennsylvania Slovak Catholic Union, Branch 92, and was a past Secretary of Branches 92 and 207.

Julia enjoyed traveling, especially to Europe, and building puzzles. She lived a full life as a loving and caring woman to all those who knew her. She will be remembered most for her devotion to daily prayer, her pride in her Slovak heritage, and her love of playing board games and cards. Julia cherished spending time with family. She will be dearly missed.

Julia is survived by her son, Ronald Ceyba and wife, Patricia, of Oceanside, California; her daughter, Lorraine Dumblosky, and husband, Steven, of Munhall Gardens; and her sister, Irene McCorkle of West Mifflin. She is also survived by several nieces and nephews, six grandchildren, and 13 great-grandchildren.

In addition to her parents and infant twin brothers, Julia was preceded in death by her husband, George; sisters Ann Janosko and Mary Ann Coret; and adult brothers, John Gerek and Joseph Gerek.

The officers and members of the LPSCU extend our deepest sympathy to Julia's family on her passing. May she rest in peace.

# In Memoriam

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

Name	Branch	Location
Catherine Bruzofsky	9	Mahanoy City, PA
Mark A. Cebrick	19	Swoyersville, PA
Michael J. Kluchinski	37	Plymouth, PA
* Florian Talianek	40	Allentown, PA
Theresa M. Usow	42	Pittsburgh, PA
Anna Puhak	60	W. Hazleton, PA
* Eleanor Arendash	60	W. Hazleton, PA
Robert A. Waselko	64	Pittsburgh, PA
* Eleanor E. Waselko	64	Pittsburgh, PA
Bernard Mudrock	77	Lorain, OH
* Mary Shannon	83	Bethlehem, PA
Anna E. Hludzik	124	Hazleton, PA
Mary Ziemba	131	Reading, PA
Mildred A. Ciesick	132	Campbell, OH
Jean A. Tressa	132	Campbell, OH
Helen Lucciolla	156	Coledale, PA
* Irene Swistowicz	158	Chicago, IL
Ann Tumpak	159	Youngstown, OH
Agnes Escaja	163	Youngstown, OH

Name	Branch	Location
Barbara Shosky	197	Wilkes-Barre, PA
* John A. Gaudio	197	Wilkes-Barre, PA
Michael Bednar	197	Wilkes-Barre, PA
Geraldine Szalski	197	Wilkes-Barre, PA
Celia Panasewicz	197	Wilkes-Barre, PA
Eileen Otway	197	Wilkes-Barre, PA
Sister Augustina Kollar	210	Lacon, IL

\*Multiple certificates

## Calendar of Events

continued from page 2

### JULY

- 20** — **Deadline to submit articles for September/October Zornicka.**
- 21** — Lehigh Valley Okres hosts an evening at the ball-park for its junior and adult members. Reservation deadline is June 15.

### AUGUST

- 24-9/3** — Consular Tour to Slovakia escorted by Joseph and Albina Senko. *See page 15 for details.*
- 31** — Deadline to apply for the LPSCU's 2013 Religious Awards. *Details on page 4.*
- 31** — Deadline to apply for the LPSCU's 2013 Post Graduate Award. *Details on page 13.*

### SEPTEMBER

- 1** — Deadline to apply for a Pennsylvania Fraternal Alliance Scholarship. *See page 21.*
- 5-7** — American Fraternal Alliance Annual Meeting, Hollywood, Florida
- 15-17** — Slovak Catholic Federation Convention, Wilkes-Barre, Pennsylvania.
- 20** — **Deadline to submit articles for November/December Zornicka.**
- 20-22** — LPSCU Semiannual Meeting, Pittsburgh, Pennsylvania
- 22** — Luncheon hosted by the LPSCU Board of Directors at the Wyndham Hotel, 100 Lytton Avenue, Pittsburgh, Pennsylvania, in conjunction with the Semi-annual Board Meeting. Prior to the luncheon, the Board will attend the 10:00 a.m. Liturgy at St. Paul Cathedral, Fifth Avenue and Craig Street, Pittsburgh. LPSCU members are cordially invited to attend both events. *See page 5 for details.*

### OCTOBER

- 7** — Western Pennsylvania Slovak Cultural Association presents "Uncle Andy," reminiscences about artist Andy Warhol by his nephew, Don Warhola. *See page 10 for more details.*
- 13** — Reverend Dianiska District Meeting at Our Lady of Fatima Parish at St. Mary's Immaculate Church

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## Need a Special Gift for That Special Occasion?

Whether it be for an anniversary, baptism, birthday, First Holy Communion, Confirmation, graduation, or wedding, the Ladies Pennsylvania Slovak Catholic Union has the perfect gift – a Life Insurance Certificate. We offer Single Premium, Three Payment Life, Five Payment Life, Ten Payment Life, Fifteen Payment Life, Twenty Payment Life, Twenty Year Endowment, and Whole Life insurance plans. All are excellent choices, suited to your individual needs.

Contact your Branch Secretary or the Home Office for current premium rates. Premiums are based upon the present age of the intended insured.

Insurance coverage with the LPSCU also provides quality service and excellent benefits.

### MEMBER BENEFITS

- ☞ Education Benefits
- ☞ Newborn Benefit
- ☞ Adult & Youth Activities
- ☞ Official Publication
- ☞ Discount Car Rental
- ☞ Prescription Discount Card

Don't delay! Call today!

Apply for that special someone to be a member of our fraternal family!

### LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION

Family Protection from Generation to Generation

# LPSCU ANNOUNCES OUR 2013 COLLEGE AWARD RECIPIENTS



**BETHANY KAYLOR**

Hamilton, OH  
*Sophomore*  
*University of Oregon*  
*Eugene, OR*  
Branch 64  
Pittsburgh, PA



**ERICA LENCSAK**

Hazlet, NJ  
*Freshman*  
*The College of*  
*Mount Saint Vincent*  
*Bronx, NY*  
Branch 33  
Hazleton, PA



**GRACE TAGLANG**

Collingswood, NJ  
*Freshman*  
*York College of Pennsylvania*  
*York, PA*  
Branch 38  
Whitehall, PA



**DONNA YOCUM**

Hazle Township, PA  
*Senior*  
*Marywood University*  
*Scranton, PA*  
Branch 39  
Drums, PA



**JENNA LYNN KIENZLE**

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



**CHRISTOPHER SHANNON**

Northampton, PA  
*Freshman*  
*Penn State University*  
*University Park, PA*  
Branch 130  
Bethlehem, PA



**TERESA TOOMEY**

West Wyoming, PA  
*Freshman*  
*University of Pittsburgh*  
*Pittsburgh, PA*  
Branch 6  
Wilkes-Barre, PA

**Congratulations to All  
our Scholarship Winners!**





# National Flag Day

June 14, 2013

We join with the National Flag Day Foundation and the American Fraternal Alliance in celebrating the 236th birthday of the "Stars and Stripes."

We invite you to share your pride with our members across the country by reciting the Pledge of Allegiance 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 – Friday, June 14, 2013 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 14 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, 2013, 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 33rd annual Pause for the Pledge of Allegiance to the United States Flag and our great nation.

## 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. Please contact the Home Office or your Branch Secretary to make any necessary changes.

June 14, 2013

## Special Flag Day Service Planned for Wilkes-Barre Veterans Hospital

The LPSCU is joining the Fraternal Societies of Northeast Pennsylvania to participate in a Flag Day ceremony on June 14, 2013. A United States flag that was flown over the Capitol in Washington, D.C., will be presented to the Wilkes-Barre Veterans Hospital. A short program and refreshments are also planned in the Liberty Hall at the hospital. The Wilkes-Barre Veterans Hospital is located off Route 315 in Wilkes-Barre.

We encourage members and non-members alike to attend this special event. All ages are invited and welcome. Local legislators from the Northeast area will also be there. In order that we can plan for the refreshments, we ask anyone planning to attend to call the LPSCU Home Office several days beforehand.

The program will begin at 10 a.m. However, volunteers willing to help transport some of our veterans to the Hall are asked to arrive at 9:15 a.m.

The hospital is also seeking volunteers! Whether you can spend 8 hours a day or 2 hours a week, if you think this is something you would like to do, contact Wilkes-Barre Veterans Hospital at 570-821-7237 for more information!

We hope that many of our members and their friends will attend this special service to help us show our appreciation and gratitude to those who have served our country!

### The Fraternal Societies of Northeastern Pennsylvania

*invite you to*

## FLAG DAY AT THE BALLPARK

**MONDAY, JUNE 10, 2013**

*Game Time 7:00 p.m.*

*Scranton/Wilkes-Barre RailRiders*

### PRICE

**Members - \$15.00 per person**

**Non-members - \$30.00 per person**

*Includes*

- ★ *Dinner on covered deck in left field! (Food served from 6:00 to 7:30 p.m.)*
- ★ *Watch as one member throws out the first pitch!*
- ★ *All the camaraderie you can get!*



**Please make reservations by Wednesday, May 22, 2013  
Ask for Theresa or Mary Jo at 570-823-3513 or 888-834-6614**

**RESERVATIONS MUST BE  
PAID FOR BY MAY 22, 2013**

*Make checks payable to LPSCU*



# LPSCU Branch 213 Hosting Flag Day at the Ballpark

“Flag Day at the Ballpark” will be held June 10, 2013, at the Scranton/Wilkes-Barre Railriders Stadium. Any member of LPSCU Branch 213 wanting to attend the game must contact Branch Secretary Theresa Kluchinski at 570-829-5410 or 570-817-4657. There are only a limited number of tickets available, so please reserve your spot as soon as possible. **Deadline to make reservations is May 21st.**

## 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 the LPSCU for two (2) years with \$5,000 permanent reserve life insurance certificate. (Term insurance is excluded from this offer.)
- 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 his or her 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, 2013.**

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

## Miss Czech-Slovak US Contestants Sought

The Miss Czech-Slovak US organization is still accepting applications for the 2013 pageant, August 3 and 4, 2013, in Wilber, Nebraska.

Do you know a young lady who is passionate and excited about preserving her Slovak or Czech heritage? For over 26 years, the Miss Czech-Slovak US organization has proudly awarded scholarships to young people who want to preserve and promote our heritage. This year we will award over \$10,000 in scholarships funds, including a trip to either the Slovak or Czech Republic.

The Miss Czech-Slovak US organization is the ONLY Czech-Slovak Ethnic Pageant in which contestants compete in *kroj* (traditional costume) at all times.

Contestants compete in 4 categories: private interview, onstage (public) interview questions, kroj modeling, and presentation of talent.

For complete rules, please visit our website: [www.missczechslovakus.com](http://www.missczechslovakus.com).

At-large initial contact deadline is May 1st with **final applications due June 1st**. To receive a 2013 Application, please contact LPSCU Public Relations Director Margaret Ferri at 610-866-8945 or via e-mail at [mfluvbaskets@gmail.com](mailto:mfluvbaskets@gmail.com).

### *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

# Ladies Pennsylvania Slovak Catholic Union

## YEAR END REPORT

<b>Assets</b>	<b>Year End 2012</b>	<b>Year End 2011</b>
Investments .....	\$ 14,062,354.00	\$ 14,037,470.00
Certificate of Deposit .....	\$ 96,000.00	\$ 96,000.00
Cash on Deposit .....	\$ 784,016.00	\$ 558,767.00
Mortgage Loans .....	\$ 321.00	\$ 3,516.00
Real Estate Owned .....	\$ 130,204.00	\$ 136,737.00
Other Assets .....	\$ 62,395.00	\$ 62,585.00
<b>Totals</b> .....	<b>\$ 15,135,290.00</b>	<b>\$ 14,895,075.00</b>
<b>Liabilities &amp; Fund Balance</b>	<b>Year End 2012</b>	<b>Year End 2011</b>
Fund Balance .....	\$ 3,783,667.00	\$ 3,789,581.00
Interest Maintenance Reserve .....	\$ 215,822.00	\$ 240,204.00
Amt. Retained as Trustee .....	\$ 92,116.00	\$ 74,061.00
Aggregate Reserve-Life Certificates .....	\$ 10,466,978.00	\$ 10,188,144.00
Other Liabilities .....	\$ 576,707.00	\$ 603,085.00
<b>Totals</b> .....	<b>\$ 15,135,290.00</b>	<b>\$ 14,895,075.00</b>
<b>Revenues</b>	<b>Year End 2012</b>	<b>Year End 2011</b>
Premium Income .....	\$ 265,616.00	\$ 225,853.00
Investment Income .....	\$ 826,946.00	\$ 797,784.00
Income - Other .....	\$ 40,109.00	\$ 50,856.00
<b>Totals</b> .....	<b>\$ 1,132,671.00</b>	<b>\$ 1,074,493.00</b>
<b>Expenses</b>	<b>Year End 2012</b>	<b>Year End 2011</b>
Death Claims .....	\$ 284,655.00	\$ 251,148.00
Endowments .....	\$ 45,770.00	\$ 31,261.00
Cash Surrenders .....	\$ 71,214.00	\$ 73,816.00
Dividends .....	\$ -	\$ -
Increase in aggregate reserves .....	\$ 178,834.00	\$ 157,202.00
Commissions (new and renewals) .....	\$ 30,823.00	\$ 26,217.00
General Operating Expenses .....	\$ 373,742.04	\$ 349,064.36
Officers and Committee Expenses .....	\$ 27,305.16	\$ 27,302.98
Actuarial/Accounting Expense .....	\$ 68,015.00	\$ 69,201.44
Investment Management Fee .....	\$ 19,983.76	\$ 19,213.87
Official Publications .....	\$ 67,135.32	\$ 63,748.83
Travel Expense .....	\$ 8,086.91	\$ 7,179.66
Bureau and Association Dues .....	\$ 1,980.00	\$ 4,900.00
Donations .....	\$ 21,804.17	\$ 4,730.00
Scholarships .....	\$ 10,850.00	\$ 8,400.00
Fraternal Activities .....	\$ 9,315.64	\$ 8,994.86
Insurance Taxes, Licenses & Fees .....	\$ 33,374.00	\$ 32,892.00
<b>Sub Total</b> .....	<b>\$ 1,252,888.00</b>	<b>\$ 1,135,272.00</b>
Net Gain/Loss From Operations .....	\$ (120,217.00)	\$ (60,779.00)
Net Realized Capital Gain (Loss) .....	\$ 47,945.00	\$ 61,169.00
<b>Total</b> .....	<b>\$ (72,272.00)</b>	<b>\$ 390.00</b>
<b>Surplus Account</b>	<b>Year End 2012</b>	<b>Year End 2011</b>
Surplus, December 31, previous year .....	\$ 3,789,581.00	\$ 3,833,760.00
Net income from operations .....	\$ (72,272.00)	\$ 390.00
Change in net unrealized capital gains (losses) .....	\$ 194,099.00	\$ 44,752.00
Change in asset valuation reserve .....	\$ (29,771.00)	\$ (89,321.00)
Aggregate write-ins for gains and losses .....	\$ 2,030.00	\$ -
Change in reserve acct. chg. In valuation basis .....	\$ (100,000.00)	\$ -
Net change in surplus for the year .....	\$ (5,914.00)	\$ (44,179.00)
Surplus, December 31, previous year .....	\$ 3,783,667.00	\$ 3,789,581.00

## WPSCA Presents Slovak Heritage Programs

The Western Pennsylvania Slovak Cultural Association will present Slovak Heritage Programs on the first Monday evening of each month from 7:00 to 9:00 p.m. at the Mount Lebanon Public Library, 16 Castle Shannon Boulevard, Mt. Lebanon, Pennsylvania. The programs are free for both members and non-members alike.

Upcoming programs are:

- **May 6** – “Folk Customs of Eastern Slovakia.” Speaker John Righetti is back to discuss the customs of Eastern Slovaks and Rusyns. From Christmas and Easter, to christenings, funerals, weddings, and fertility protection, rituals will be demonstrated with incantations.
- **June 3** – “Overview of Slovak Folklore and Crafts” with Larry Kozlowski, who will demonstrate some of his Slovak crafts and art, as well as relate entertaining Slovak folklore.
- **October 7** – “Uncle Andy.” Don Warhola, nephew of the late artist Andy Warhol, will reminisce about times spent with his Uncle Andy.

There are no meetings scheduled during July, August, and September. Programs for November 4 and December 2 will be announced at a later date.

## Letters

Dear Mary Ann (Ewasko),

Thank you for the Rev. Dianiska District of LPSCU's generous gift of \$400.00 to Allied Services Foundation in support of the Annie's Hope Lymphedema Fund.

This fund is restricted to wound dressings and treatments for Lymphedema patients at Heinz Rehab. We are grateful for your special interest in assisting those patients whose insurance coverage does not extend to dressing.

Thank you again for your support.

Sincerely,

**William P. Conaboy, Esq.**

President and Chief Executive Officer

Allied Services Integrated Health System



## Mary T. Shannon

### President of LPSCU Branch 83 and 130

Mary T. Shannon, 86, of Bethlehem, Pennsylvania, died on Sunday, February 10, 2013, at St. Luke's University Hospital in Fountain Hill, Pennsylvania. She was the loving wife of the late Edward E. Shannon, Sr., who died in 1989. Born in Bethlehem, she was the daughter of the late Stephen and Mary (Balent) Posivak.

Mary was a butcher by trade, having worked in the Posivak family grocery store business for many years.

She was a member of the former SS. Cyril and Methodius Catholic Church (now Incarnation of Our Lord Parish), where she was very active and enjoyed volunteering as a noodle maker. She was a member of the Slovak Tatra Folk Group where she danced and sang for over 45 years. She was a volunteer at Bethlehem's Musikfest for 20 years and had also volunteered at Christkindlemart for 10 years.

Mary was a very active member of the Ladies Pennsylvania Slovak Catholic Union Branch 83 and 130, where she served as president since January 1995. She also served as treasurer for two years and as recording secretary for eight years. Mary had been secretary of the Lehigh Valley Okres of the LPSCU since March 2006. She was an active member of the Cardinal Tomko Chapter of the Slovak Catholic Federation and a member of the Slovak Catholic Federation, having attended many of its conventions and pilgrimages.

Besides spending time with her family, Mary enjoyed woodworking, quilting, and baking.

Mary will be lovingly remembered by her children, James and his wife Beth of Nothampton, Pennsylvania; Michael and his wife Annette of Wallingford, Connecticut; Patrick and his wife Michelle of Bethlehem; and Patricia Kessler and her husband Greg of Myerstown, Pennsylvania; 12 grandchildren; two great-grandchildren; and her brother Frank Posivak and his wife Peggy of Coopersburg, Pennsylvania. In addition to her parents and husband, she was predeceased by her son, Edward E. Jr., and a brother, Stephen Posivak.

A viewing was held from 6 to 8 p.m.



**Always willing to help the LPSCU, Mary Shannon is pictured as she registers delegates at last year's National Convention in Mt. Pocono, Pennsylvania.**

on Thursday, February 14, at Cantelmi Funeral Home, 1311 Broadway, Fountain Hill, Pennsylvania, and from 9 to 10 a.m. on Friday, February 15, at Incarnation of Our Lord Parish, followed by a Mass of Christian Burial at 10 a.m. The Mass was celebrated by Rev. Scott Ardinger, administrator of the parish, who also offered a homily reflecting on Mary's wonderful family life and her volunteer service to her church, community, and fraternal organizations. He closed his homily by saying, "Mary was a very good woman."

Attending the Liturgy were Branch 83 officers: Mary Ann Ackerman, financial secretary and LPSCU honorary vice president; Mary Ford, treasurer; and Margaret A. Ferri, vice president and LPSCU public relations director; as well as many Branch 83 members. LPSCU National President Theresa A. Kluchinski and LPSCU National Secretary Treasurer Mary Jo Savidge also attended the services.

Burial was at Holy Saviour Cemetery in Bethlehem followed by a reception at

The Meadows in Hellertown, Pennsylvania.

Mary Shannon was very dedicated to the LPSCU. She always looked forward to attending the National Conventions and meeting old and new fraternal friends. She also enjoyed attending local Branch and Okres events with her family. Some members of Mary's family are currently 5th generation members of the LPSCU.

The national officers of the LPSCU extend sincere sympathy to the family of Mary T. Shannon. She was a devoted fraternalist and will be missed by all who knew her. May she rest in peace.

## Slovak Genealogy Workshop Returns

On Saturday, May 11, 2013, the Western Pennsylvania Slovak Cultural Association, in collaboration with The Czechoslovak Genealogical Society International, will host a seminar on Slovak genealogical research. The seminar will be presented by noted Slovak genealogist and author, Lisa Alzo, and will focus on local history, research tips, and finding ancestral villages.

The 4-hour workshop will be held from 1:00-5:00 p.m. in Room A of the Mt. Lebanon Public Library, 16 Castle Shannon Boulevard, Mt. Lebanon, Pennsylvania. It will feature a roundtable session where participants can discuss their research. Light refreshments will be served.

Admission is \$10.00 for members and \$15.00 for non-members, payable in advance. Attendance is limited to 35 people. Reservations are required and can be made by calling Joe at 412-531-2990 or Albina at 412-343-5031.

Participants are encouraged to bring documents, photographs, and a laptop (not required) for the networking session. For more information about speaker Lisa Alzo, please visit [www.lisaalzo.com](http://www.lisaalzo.com).



We just enrolled in the  
LPSCU Guaranteed Issue Program.

**HAVE YOU?**

We are providing our loved ones with added protection!

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

**GUARANTEED ISSUE**

for all members age 40 to 75



# SCRIPTSAVE®

## UTILIZATION REPORT

	For February 2013	Year-to-Date 2013
Prescriptions Filled:	17	38
Normal Retail Pricing:	\$1,117.60	\$ 1,962.59
ScriptSave Pricing:	\$ 640.70	\$ 1,098.82
Total Dollars Saved		
by LPSCU Cardholders:	\$ 476.90	\$ 863.77
Average Saved per		
Discounted Prescription:	\$ 34.06	\$ 27.86
Overall LPSCU Discounted		
Prescription Savings:	43.57%	45.20%

Our group's discounted prescription savings for February 2013 amounted to 43.57%. With our group's year-to-date 2013 discounted prescription savings averaging 45.20%, or \$27.86 per discounted prescription, it's easy to see how 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 who's not insured, 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](http://www.scriptsave.com) and log-in with our 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. If you do not have access to a computer to apply for a card, call the Home Office and the staff will apply for a ScriptSave® card for you. 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.**

## SAVE THE DATE!

Slovak Catholic Federation Convention

September 15-17, 2013 ♦ Wilkes-Barre, Pennsylvania

*Watch future issues for more info!*

## LPSCU 2013 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, 2012 to August 30, 2013. 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, 2012 and August 30, 2013.
- 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, 2013.**

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](mailto:lpescu@lpescu.org) ♦ Website - [www.lpescu.org](http://www.lpescu.org)

## Cooking Corner

### HEART HEALTHY MEAT LOAF

- |                              |                                |
|------------------------------|--------------------------------|
| ¾ lb. extra lean ground beef | 2 T. chopped fresh parsley     |
| ¾ lb. ground turkey          | ½ tsp. Italian seasoning       |
| ½ cup regular oats           | ½ tsp. salt                    |
| ½ cup tomato puree           | ¼ tsp. pepper                  |
| ¼ cup chopped onion          | 1 clove garlic, finely chopped |

Heat oven to 350 degrees.  
Mix all ingredients thoroughly.  
Press mixture evenly in ungreased loaf pan. Bake uncovered for 1¼ to 1½ hours or until center is no longer pink. Makes 8 servings.



# The 10 Payment Life Plan

Effective January 1, 2013, the LPSCU has implemented an economical and beneficial 10 Payment Life Insurance Plan for anyone from age 0 through 75. There is a minimum purchase of life insurance required under this plan. For those ages 0–70, the minimum purchase amount is \$5,000; for ages 71–75, the minimum purchase amount is \$2,000. Premiums are payable for ten (10) years from issue date. If the insured dies within the 10-year period following the issue date, no additional premiums are due and payable, and the face amount of the certificate is paid to the named beneficiary/ies, except as provided within the contract regarding Suicide and Contestability.

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

A member with a 10 Payment Life Plan is entitled to all

fraternal benefits of the LPSCU, including educational awards, youth and adult activities, newborn benefits, prescription discount card, official publication, and discount car rental.

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

During these unstable economic times, the 10 Payment Life Plan offered by the LPSCU is economical and beneficial for estate planning and can especially help with the high cost of funeral expenses.

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

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

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

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

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

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



## Consular Tour to Slovakia Announced

The 10th Consular Tour to Slovakia, escorted by Joseph and Albina Senko, is set for August 24 through September 3, 2013.

Indian Summer – *Babie Leto* in Slovak – is a wonderful time to visit the country of your ancestors. The frantic days of summer, full of tourists and visitors, are over and the tranquil beauty of Slovakia is yours to see and experience at your leisure.

On this tour, participants will visit the three largest cities in Slovakia: Bratislava, the capital city; Kosice, the 2013 Cultural City in the European Union; and Presov, the sister city of Pittsburgh. Each city will feature special programs and activities. Tourists will also visit the historical manor houses, castles, and many famous churches and shrines. This year, tour participants will overnight at a famous Trencianske Triplíce spa, where they can relax with some of the health treatments.

The tour is offering several wine tastings, one in the Pezinok Modra region, famous for its white wine, and one in Eastern Slovakia, known for its Tokaj wines.

Participants will stay in first class hotels and travel in air conditioned buses with bathroom facilities. An experienced English speaking guide will accompany the tour throughout.

So think about this as the year that you will meet the people and see the places you have heard about for so many years.

For those of you who want to know from where and why your family immigrated to America, we will have English speaking drivers to take you to the villages from which they came. You will have a chance to see the places that you have only heard about, and perhaps even meet relatives there.

If you are interested and would like more information, please contact Joe Senko at 412-531-2990 during office hours or 412-956-6000 after office hours, or email him at [jtsenko@aol.com](mailto:jtsenko@aol.com).

## Calendar of Events

*continued from page 6*

Hall, South Washington Street, Wilkes-Barre, Pennsylvania, beginning at 2:00 p.m. (Note time change for this meeting.) Branches 6 and 213 will host.

**27-29** — Pennsylvania Fraternal Alliance Annual Meeting, Hershey, Pennsylvania

### NOVEMBER

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

### DECEMBER

**8** — Reverend Dianiska District's Annual Christmas Party at the Ramada Inn, Public Square, Wilkes-Barre, Pennsylvania, beginning at 1:00 p.m. Branches 122 and 214 will host.

**14** — LPSCU Telephone Conference Call Meeting

**31** — Deadline to enter our 1st LPSCU Poetry Contest.



## LPSCU Announces Summer Hours

Starting May 1st to October 31st, the LPSCU's hours of operation will be 7:00 a.m. to 3:30 p.m. We hope that this will help our members when contacting us for information. If you call and the answering machine should pick up, please leave your name, certificate number, the reason for the call, a number to reach you, and a good time of day for us to call you back.

One of our goals is to provide the best service we can to our members. That is why when you call our office, a "real" person answers the phone to help you with your questions. If you should get the answering machine, we are closed or all phone lines are busy!

## Our Slovak Spiritual Heritage

### *Our Mother of Sorrows - Patroness of Slovakia*

In Slovakia, the feast of Our Mother of Sorrows is a Catholic, non-working national holiday celebrated on September 15th in the small town of Šaštín-Stráže in Western Slovakia at the National Basilica of Our Mother of Sorrows.

The pilgrimage to Šaštín traces its roots back to 1564 when the wife of a Hungarian nobleman commissioned a statue of the Sorrowful Mother to be erected as an answer to a prayer. Since that time, this statue – the Šaštín Pieta – has become the focus of devotion for pilgrims.

In 1667, the Vatican approved the feast of Our Sorrowful Mother to be recognized and celebrated. In the 18th century, the Empress Maria Theresa noticed that a large number of pilgrims continued to visit the shrine, so she requested that a larger church be built to house the Pieta. In 1764, with Maria Theresa in attendance, a cathedral was consecrated to the Mother of Sorrows in Šaštín.

In 1814, Pope Pius VII added the feast of Our Sorrowful Mother to the Roman Catholic calendar of Saints on the third Sunday in September. In 1913, Pope Pius X moved the feast to September 15th.

In 1927, Pope Pius XI first proclaimed Our Mother of Sorrows as patron of all of Slovakia. In 1964, Pope Paul VI strengthened this proclamation by designating the Šaštín cathedral as a Minor Basilica, the first basilica in Slovakia. In 1995, Pope John Paul II added a golden crown to the statue.

Within the Basilica of the National Shrine of the Immaculate Conception in Washington, D.C., a chapel was built to honor Our Mother of Sorrows, the Patroness of Slovakia. This monument was a gift from the First Catholic Slovak Union of the United States and Canada (Jednota). On September 5, 1965, this Slovak shrine was dedicated to Our Mother of Sorrows as a true and lasting tribute to the deep faith and faithful devotion of the Slovak people in Slovakia and America.

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

# Life Insurance Is the Gift That Keeps on Giving

Do you struggle to find the right gift for that special person in your life? You may think of sending flowers or even planning a surprise weekend getaway. These expressions of love are sure to be appreciated. But as you look for a way to mark that special occasion—anniversary, birthday or other milestone—why not consider giving your loved one a more enduring gift of love: life insurance.

Now you may be wondering, what does life insurance have to do with love? The truth is, they're closely tied. The motivation behind purchasing life insurance is love: We buy it because we love people and want to protect them financially. It's also a gift that continues to give. The proceeds of your policy could benefit your loved ones for many years after you're gone.

That's what happened with the Lewis family. David was a young, well-respected cardiac pediatrician who gave generously of his time and talent. This included making regular trips to Ecuador to provide free medical care to underprivileged

children. It was on one of these trips that he suddenly died of a heart attack at the age of 43, leaving behind a wife and three young children.

While the pain from their loss may never go away, David's family has benefited from the enduring gift he left behind. The proceeds from the life insurance he owned have enabled his wife, Sarah, to pay off the mortgage, set up college funds and maintain the family's quality of life. "Dave had always taken care of us, and he continues to do that," says Sarah.

 [www.lifehappens.org/lewis](http://www.lifehappens.org/lewis)



Sarah Lewis and children (from left) Meghan, Matthew and Michael.

## The Time Is Always Right

Life insurance may not be the first thing that comes to mind when it comes to giving a gift, but it is something that most people will appreciate and value. The vast majority of adult Americans—93 percent—believe that it's important for most people to have life insurance coverage.<sup>1</sup> Yet, nearly a third of them (68 million) have no life insurance.<sup>2</sup> Choose the gift that keeps on giving: life insurance.

<sup>1</sup> Kelton Research survey commissioned by the LIFE Foundation, August 2008

<sup>2</sup> LIMRA International, Trends in Life Insurance Ownership, 2005



# Slovak Fraternal's March for Life

The 40th Annual "March for Life" was held on Friday, January 24, 2013, in our nation's capitol. Members from the four Slovak Catholic fraternal – Ladies Pennsylvania Slovak Catholic Union, First Catholic Slovak Ladies Association, Slovak Catholic Sokol, and First Catholic Slovak Union – met in Washington, D.C., joining together to demonstrate our support of the Pro-life movement.

Cold weather and a threat of snow did not dampen the enthusiasm of an estimated half million supporters who made their way peacefully through the streets of the capital city toward the Supreme Court building in a show of commitment and solidarity on behalf of the unborn.



LPSCU National President and Branch 213 Secretary-Treasurer Theresa Kluchinski, along with the Slovak Catholic Sokol's Supreme Chaplain, Reverend Andrew S. Hvozdovic, have been coordinating bus transportation to this event for over a decade. Reverend Hvozdovic and students from Epiphany School start the trip in Sayre, Pennsylvania, stopping in Wilkes-Barre to pick-up additional supporters.

Spiritual Advisor Reverend Philip A. Altavilla and President Kluchinski are the LPSCU officers who attended this year's March.



## Lorain Branch 77 Members Eligible for Scholarship Grants

The United Slovak Societies of the American Slovak Club of Lorain, Ohio, has announced its scholarship program for 2013. The United Slovak Societies will grant scholarship awards to qualified graduating high school seniors who are attending or will attend college or professional school, and who meet eligibility requirements.

Students from LPSCU Branch 77, Lorain, who have been branch members in good standing for at least five years, are eligible to apply for this scholarship grant. The scholarship program is also open to members of other Slovak fraternal with lodges located in Lorain.

For an application and information on additional rules, contact Helene Virant at 440-282-3325. **Deadline to submit the completed application is May 30, 2013.**

The United Slovak Societies is committed to the promotion of higher education among our youth.



# Need a Unique Gift?

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

## Tree of Life RESERVATION FORM

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

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

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

Name \_\_\_\_\_

Phone \_\_\_\_\_

Address \_\_\_\_\_

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

Enclosed is: (please check one)

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

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

**Leaf inscription:**

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

**Stone inscription:**

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

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## Joe Senko Receives Slovak Presidential Medal

At a recent reception at the Slovak Embassy in Washington, D.C., Joseph Senko of Pittsburgh, Pennsylvania, was awarded the Medal of the President of the Slovak Republic for extraordinary merit in the development of friendly relations with the Slovak Republic, as well as promoting Slovakia throughout the world. This is the highest award that the Slovak government bestows upon foreigners.

Joe Senko has been the Slovak Honorary Consul for Pennsylvania since 1997. In this capacity, he receives and responds to approximately 100 inquiries each year. Shortly after becoming Honorary Consul, he formed the Western Pennsylvania Slovak Cultural Association, a non-profit organization that presents approximately ten Slovak cultural programs each year.

He is also a charter member of the executive committee of the Washington, D.C. based non-profit organization Friends of Slovakia, which was formed in 2001 to seek friendship and understanding between Slovakia and the United States. Joe is the chairman and treasurer of the organization, which has sponsored over 125 programs since it was formed, including scholarships for Slovak students, annual freedom lectures, receptions for dignitaries from Slovakia, and artistic and cultural events.

Some of the more notable programs which Joe has accomplished are:

- The collection, repair, and shipment of 250 computers to Slovakia which were distributed to 45 schools;
- The shipment of 60,000 copies of an American children's magazine, which were distributed to 830 schools in Slovakia to assist students in learning English;
- The shipment of medical supplies to hospitals in Svidnik, Bardejov, and Bratislava.

Joe is presently arranging his tenth tour to Slovakia. Over 250 Americans have participated in his previous tours.

Joe is a member of LPSCU Branch 42 in Pittsburgh. The officers and members of the LPSCU congratulate him on this distinctive honor from the Slovak government.



Pictured from left are Slovak Ambassador Peter Kmec, Albina Senko and honoree Joseph Senko.



# Minutes of the Executive Finance Committee

March 14, 2013 – Home Office, Wilkes-Barre, Pennsylvania

President Theresa Kluchinski called the meeting to order and offered a prayer, followed by the Pledge of Allegiance. Attendees: Theresa Kluchinski, president; Anita Gregory, vice president; Mary Jo Savidge, secretary-treasurer; and Mary Ann Ewasko, chairperson of trustees. The committee reviewed and accepted the Minutes from the December 19, 2012, Executive Finance Committee meeting.

## Correspondence and Requests

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

- ❖ Fraternal Societies of Greater Pittsburgh requesting an ad in the Fraternalist of the Year program book and dinner tickets. *Approved a full page ad and 2 tickets.*
- ❖ Fraternal Societies of Greater Pittsburgh requesting a donation for Kidz Bowling for Kidz. *Approved \$100.00.*
- ❖ Jankola Library annual donation. *Approved \$250.00.*
- ❖ Church of SS. Cyril and Methodius annual donation. *Approved \$100.00.*
- ❖ School Sisters of St. Francis requesting a donation for the 2013 Spring Festival. *Approved \$50.00.*

## Financial Statement

The committee reviewed the following checking accounts as of December 2012, January and February 2013: M&T Bank – General Operating Account – The Morgan Stanley Smith Barney Checking Account and Home Office – Branch Deposit Account.

The committee reviewed the Profit & Loss/Balance Sheet for December 2012, January and February 2013.

## Bonds/Stocks/Pension Portfolio

The committee was provided copies of all reports from December 2012, January and February 2013, reviewing all activity including CDs, Common Stocks, Preferred Stocks, Bonds, and International Investments.

## Home Office

Secretary-Treasurer Savidge provided the committee with information on the payment of Minor Beneficiary, Taylor Kreszowski; changing of property insurance carrier; testing of the backflow prevention device required by Pennsylvania American Water; and repair of the roof.

## Budget

The committee was provided and reviewed the budget for December 2012, January and February 2013.

## Other

The Fraternal Societies of North East Pennsylvania will hold “Flag Day at the Ballpark” on June 10, 2013, and a Flag Day ceremony on June 14, 2013, at 10:00 a.m. at the VA hospital in Wilkes-Barre.

## Meeting Dates

The next meeting will be held Thursday, May 23, 2013. There being no further business, the EFC adjourned.

Respectfully submitted,

**Mary Jo Savidge**

National Secretary-Treasurer

## Announcing Our 1<sup>st</sup> LPSCU POETRY CONTEST

**Category I – GRADES 1-4**  
**Category II – GRADES 5-8**

- ☞ POEMS CAN BE ON ANY SUBJECT
- ☞ MAXIMUM OF 8 LINES
- ☞ MULTIPLE SUBMISSIONS ARE ALLOWED

### Original Work Only!

PRIZES WILL BE AWARDED  
IN EACH CATEGORY

**First Prize - \$50.00**  
**Second Prize - \$25.00**

PLEASE LIST ON BACK OF YOUR ENTRY:

**Name • Address • Contact phone number or email**  
**Branch # • Grade\***

*\*The category into which an entry falls is based on the grade the entrant is in at the time his/her submission is postmarked.*

**Entries MUST be postmarked**  
**by December 31, 2013**

Mail entries to:

Fraternal Activities Director  
Cecilia B. Gaughan  
325 Florida Avenue  
Whitehall, PA 18052

*All entries become the property of the LPSCU.*

## Slovakia Heritage Tour

September 5-15, 2013

**Sponsored by Slovakia Heritage Tours**  
**For tour details, full schedule,**  
**and registration forms, visit its website**  
**[www.slovakiaheritage.com](http://www.slovakiaheritage.com)**



## 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](mailto:lpscu@lpscu.org)  
[www.lpscu.org](http://www.lpscu.org)

# ATTENTION

## Lehigh Valley Okres Junior and Adult Members

This upcoming 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 21, 2013, beginning 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, 2013.

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 soon as possible!**

## Pennsylvania Fraternal Alliance 2013 Scholarship Program

The Pennsylvania Fraternal Alliance announces applications are available for its 2013 Scholarship Program. Eligible members of a fraternal benefit society belonging to the Pennsylvania Fraternal Alliance may apply.

Applicants must:

- Be a resident of Pennsylvania and a member of the LPSCU or another fraternal benefit society that is a member of the Pennsylvania Fraternal Alliance.
- Be a 2013 high school graduate attending an accredited college, university, trade school, etc., in the summer/fall of 2013 as a full time student (carrying 12 semester credits).
- Obtain a recommendation letter from their fraternal benefit society. (LPSCU members can contact President Theresa Kluchinski or Secretary-Treasurer Mary Jo Savidge for a recommendation letter.)
- Submit a 500-word essay on: *The impact of a fraternal organization on your daily life, family, and community.*
- Return the completed application, essay, and letter of recommendation, **postmarked no later than September 1, 2013**, to the chairperson of Pennsylvania Fraternal Alliance Scholarship Committee.

At least one \$500 scholarship will be awarded. Additional scholarships may be awarded depending upon available funds.

Applications can be obtained by contacting the LPSCU Home Office or on the Pennsylvania Fraternal Alliance website: [www.pafraternal.org](http://www.pafraternal.org).

## 2013 LPSCU CATHOLIC HIGH SCHOOL AWARD

### \$300 One-Time Award

The LPSCU is offering a \$300 Catholic High School Award Benefit to our qualifying members who are attending a Catholic High School during the 2013-2014 academic year. Members may only receive this award one time.

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

- Applicant must be a member of the LPSCU for two (2) years with \$2,000 permanent reserve life insurance certificate. (Term insurance is excluded from this offer.)
- Applicant must be a Catholic high school freshman, sophomore, junior, or senior during the 2013-2014 academic year.
- Applicant 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 submitted materials become the property of the LPSCU and will not be returned. **Applications must be postmarked by June 30, 2013.**

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

## New Insurance Issued

Branch	Branch Representative	Sept./Dec. 2012	Year-to-Date Total
6	Mary Ann Ewasko	\$ 20,000.00	\$ 20,000.00
40	Cecilia Gaughan	\$ 5,000.00	\$ 5,000.00
58 & 94	Margaret Jollimore	\$ 15,000.00	\$ 15,000.00
60	Anita Gregory	\$ 10,000.00	\$ 10,000.00
64	Elva Silay	\$ 2,000.00	\$ 2,000.00
65	Janice Mathews	\$ 10,000.00	\$ 10,000.00
90 & 132*	Theresa Kluchinski	\$ 32,000.00	\$ 32,000.00
159* & 197*	Mary Jo Savidge	\$ 20,000.00	\$ 20,000.00
		<u>\$114,000.00</u>	<u>\$ 114,000.00</u>

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

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

## Dear Junior Members,

Can you picture a warm summer evening, standing in the back yard and seeing that faint glow in the dark? Did you imagine it? No, wait. There it is again. That tiny flash of yellow-green light that appears in the air right in front of you, and just as quickly it's gone. But there's another, and then another. They're all around you.



The lights are so small, like little flashlights or stars winking in the night sky, but not the white color of stars. Look again closely. If there is still enough light in the sky, you will notice a small black insect in the place of the disappearing flash. You probably didn't connect the insects with the flashes at first because how could an insect make light? And then you

remember - fireflies can! And they are just one of an amazing group of the "living light bulbs" that can make light with their bodies.

Some of these creatures can be seen on land, but many others live in the extreme depths of the sea where the sun's heat and light never reach. This living light is created by a reaction between oxygen and a chemical called luciferin. In the eternal night of the deep sea, some creatures use this living light to see by; others, to lure and catch prey. And still others use it to keep from becoming prey themselves.

Squid and shrimp use light for defense. Like the angler fish, they live in the lightless depths of the sea. You may also have heard of other kinds of squid that shoot a cloud of black "ink" into the water when a larger fish chases them. This dark substance temporarily blinds and confuses the fish, giving the squid a chance to escape. Undersea explorers have also seen some small shrimp fire off a cloud of ink in this manner.

Explorers have seen deep-sea fish and squid with many different light spots on their bodies so that they seem to be bedecked in multicolored jewels. These spots are made of special cells called photophores. The animals can control the intensity and color of the light that comes out.

Scientists suspect that undersea creatures with complicated light patterns probably use them to signal to other animals. Some of these signals indicate whether they are male or female, and whether they are ready to mate or have already done so.

Fireflies or lightning bugs use their light to send mating signals also. Each species of the firefly has a particular set of signals. Some rise up out of the grass to signal for a mate. Some females climb upon a blade of grass and wait for the flashing of the male. They will then return his flash until the two find each other.

You may never see the deep sea creatures put on their colorful light show, but you won't forget the "living light bulbs" you catch in clear glass jars on those warm summer

evenings. They are truly one of the greatest wonders of the natural kingdom. Just remember to set them free at evening's end so they may live to light up your life on another summer's night.

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

## Slovak Lesson

### KOSTOL — CHURCH

To je náš kostol.  
*This is our church.*

Pod'me do kostola.  
*Let us go to church.*

Kto vidí zvon?  
*Who sees the bell?*

To je veľký oltár.  
*That is the large altar.*

Na oltári sú sviečky.  
*On the altar are candles.*

Váš kostol je nový.  
*Your church is new.*

Kde je veža?  
*Where is the tower?*

Nad oltárom je kríž.  
*Above the altar is a cross.*

Kde je náš farár?  
*Where is our pastor?*

To sú staré lavice.  
*Those are old pews.*

Reprinted with permission from *LET'S LEARN SLOVAK II*, Hrobak Family Publications, Little Ferry, NJ 07643.

## Road Rule #1

Did you know that bicycling injuries send more kids between the ages of 5 and 14 to emergency rooms than any other activity? May is National Bike Safety Month so it's a good time to remind you how not to become a bike injury statistic.



ALWAYS wear a helmet whenever you ride a bike. Helmets can prevent head injuries, the primary cause of death and disabling injuries resulting from cycling accidents. Helmets are the most important safety measure a bike rider can take. A helmet protects your head and your brain. Without a helmet, hitting your head on the pavement can cause your brain to bang against your skull in a way that can cause serious and often permanent injury. Wearing a helmet can reduce the risk of head injury by 85%! This is no matter to take lightly. A helmet really protects your brain!

There is no federal law in the U.S. requiring bicycle helmets, but many municipalities and states throughout the country do have helmet laws, particularly when it comes to children under 18. Pennsylvania, for instance, requires that all riders under 12 years of age must wear a helmet. So, in addition to be the smart thing to do, wearing a helmet may also be the legal thing to do where you live.

Be sure to get a helmet that fits you properly. This is very important. A well fitted helmet is snug on the head and doesn't tilt forward or backward. Measure your head to choose the appropriate size and follow the instructions that come with the helmet on how to adjust it properly.



# The Language of Baseball

The game of baseball has its own special language. Get Dad involved on Father's Day by playing this quiz. See if he knows the meaning of all these baseball terms.

1. FOUL
  - a. A player who is too chicken to steal a base
  - b. An illegal pitch
  - c. A ball hit out of bounds
2. POP FLY
  - a. A ball hit high in the air
  - b. When an insect falls into a fan's soda
  - c. When a dad catches a ball not the stands
3. PERFECT GAME
  - a. Beautiful weather for the entire nine innings
  - b. The final game of the World Series
  - c. When a pitcher does not allow any batters to get on base during the entire game
4. SHORT STOP
  - a. The smallest player on the field
  - b. A time out
  - c. Fielder who plays second and third base
5. PINCH HITTER
  - a. What catchers do to keep batters from hitting the ball
  - b. A player sent in to bat for someone else
  - c. A batter whose shoes are too tight



6. SHUTOUT
  - a. The final out of the game
  - b. Preventing the opposing team from scoring
  - c. Striking out three times in a row
7. DOUBLE PLAY
  - a. When two runners are put out on the same play
  - b. When a batter safely makes it to second base
  - c. An instant replay on TV
8. CLEANUP HITTER
  - a. When the umpire brushes dust off a runner who slid into home
  - b. The last player out of the shower
  - c. The fourth batter up who has the chance to move the base runners home

**Answers** - 1. c, 2. a, 3. c, 4. c, 5. b, 6. b, 7. a, 8. c

## Arts and Crafts

To celebrate Flag Day on June 14th, let's make this patriotic

### STAR-SPANGLED T-SHIRT

Here's what you'll need:

Newspaper	White T-shirt
Cardboard	2 foil pie tins
Red and blue fabric paint	1 or 2 potatoes
A paring knife	Paper towels

Cover your work area with newspaper and lay out the T-shirt with the front side up. Insert the cardboard inside the T-shirt to create a smooth, flat surface and to keep the paint from bleeding through to the back. Pour red and blue fabric paint into separate pie tins.

With an adult's help, cut the potatoes in half and then cut away pieces from the flat side of the potato until a raised star shape remains. You can make different sizes of stars with each potato half. Wipe the cut surface of the potato dry with a paper towel.

Dip the flat star shaped face of the potato into one of the paints and press stars onto the shirt in any creative pattern you like. Repeat with a different potato stamp in the other paint color.

Let your shirt dry thoroughly before wearing. (If you like, you can do the same thing on the back of the shirt once the front side is totally dry.) Now you have a stylish, patriotic shirt to wear for Flag Day and 4th of July!

## Kids in the Kitchen

### HIGH TEA FOR MOM AND DAD

We all know we celebrate Mother's Day in May and Father's Day in June, so let's make this a very special occasion for both parents. Ask permission use the prettiest china and linens to set the table. Perhaps Grandma and Grandpa or an aunt and uncle can help you prepare and then stay to join in the festivities. The menu doesn't have to be elaborate. Everyone can enjoy tea and these tasty scones.

#### Scones

2 sticks of unsalted butter	½ tsp. salt
4 cups of all purpose flour	½ cup of old fashioned oats
1 cup of granulated sugar	½ tsp. cinnamon
4 tsps. baking powder	½ tsp. sugar
1-1½ cups buttermilk as needed	

Preheat oven to 375 degrees. Line a sheet pan with foil and spray it with non-stick spray. Keep the butter cold after you cut it into 1 inch cubes.

Add all the dry ingredients except the ½ tsp. sugar and cinnamon. Stir in the oats. Using a pastry blender, gently cut the butter into the flour mixture. Add buttermilk to the mix, starting with one cup and gradually adding more as needed. The dough should not be too soft. Mix by hand or with a wooden spoon; do not overmix. You can add chocolate chips, blueberries, cranberries, or nuts if you wish. By hand, shape mixture into loose balls 2½ to 3 inches in diameter.

Mix the remaining sugar and cinnamon together and sprinkle the top of the scones. Bake 15-20 minutes on the middle rack until the scones are golden brown on top and done in the center. Allow to cool and serve with jam or fruit preserves. Makes 16.

## PERIODICAL

### Habemus Papam!

*continued from page 3*

new men in the mystery of Grace, provoking in our hearts the Christian joy that is a hundredfold that given us by Christ to those who welcome Him into their lives.”

Let us daily pray for Pope Francis, especially that God grant him peace, good health, and continued zeal for the proclamation of the Gospel. We know that Pope Francis daily prays for us, that each of us who claim the name Christian may authentically present Jesus to the world through our words and actions. May we take seriously the invitation of the Second Vatican Council to be instruments of joy and hope in our world as we continue growing in our relationship with God and our knowledge of our Catholic faith.

Habemus Papam...“We have a Pope”...and what a great Pope the church and the world have been given!

**Rev. Philip A. Altavilla**

#### Our Scholarship Recipients Explain

## The Importance of Life Insurance

Life insurance is a guarantee that a family will receive financial support in the case of a death. This guarantee removes the financial uncertainty from the terrible tragedy of losing a loved one. If the deceased had a life insurance policy — which unfortunately not everyone does — all of the costs associated with the death (medical bills, legal bills, funeral costs, etc.) could be covered.

Life insurance also covers any income that the policyholder’s family depended on while he or she was living. If a father were to pass away prematurely, for example, his wife and children would be supported. The family would still be able to pay all of their normal bills and send their children to college. Although the family would still have to bear the death of a loved one, life insurance makes the grieving process a little easier by taking any financial worry out of the equation. Life insurance helps plan for the unexpected and provides peace of mind.

**Adrian Martino**  
Branch 19, Swoyersville, PA

## CPS Actuaries

March 31, 2013

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

Ladies:

This will certify that we have completed a valuation of the outstanding certificates of the Society as of December 31, 2012, according to the schedules of insurance submitted to us, and have found the reserves to be as follows:

01 CSO 4% .....	\$ 172,765
41 SI 3% .....	102,237
80 CET 4% .....	3,545
80 CET 4.5% .....	46,049
80 CSO 4% .....	262,973
80 CSO 4.5% .....	2,457,685
80 CSO 5% .....	2,215,705
80 CSO 5.5% .....	791,789
AE 3% .....	437,147
AM 3% .....	3,456,864
Annuities .....	244,941
Unearned Premium Reserve .....	22,208
Deficient Premiums Reserve .....	3,069
Asset Adequacy Analysis .....	250,000
<b>Total Life Reserve .....</b>	<b>\$10,466,978</b>

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 2012 annual statement, were sufficient to meet all certificates as they mature by their terms with a surplus of \$3,783,667 (or 33.33%) above the statutory standards.

Ratios of assets to liabilities: 2012-133.33%; 2011-134.12%; 2010-135.32%; 2009-135.58%; 2008-138.19%.

Sincerely,  
**Allan Ferrone, FSA, MAAA**  
Actuary, CPS Actuaries

**SIGN UP A NEW MEMBER  
T O D A Y !**