

# ZORNIČKA

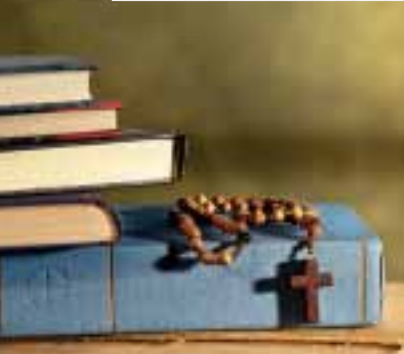
MORNING STAR

Ladies  
Pennsylvania  
Slovak  
Catholic  
Union



Vol. 76, No. 854

May-June 2017



**JUNE 30  
DEADLINE**

**Catholic Grade  
School Award**

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**Catholic High  
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**Bishop Andrew G.  
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Scholarship**

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**JULY 1  
DEADLINE**

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Memorial Award**

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DEADLINE**

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**St. Theresa of the  
Little Flower**

**St. André Bessette**

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**SEPT 30  
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**Post Graduate  
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# Calendar of Events

## MAY

- 1** – LPSCU Home Office begins Summer Hours from 7:00 a.m. to 3:30 p.m., running through October 31st.
- 1** – WPSCA Slovak Heritage Program, “Authentic Slovak Bryndzove Halusky,” at 7:00 p.m., Mt. Lebanon Public Library, 16 Castle Shannon Blvd., Mt. Lebanon, Pennsylvania. The program is free and open to the public.
- 6** – Join Hands Day
- 6** – WPSCA Slovak Language Camp for Children begins at Mt. Lebanon Public Library, 16 Castle Shannon Blvd., Mt. Lebanon, Pennsylvania. Call Joe Senko at 412-956-6000 or email [jtsenko@aol.com](mailto:jtsenko@aol.com) for more information.
- 11** – Meeting of the LPSCU Executive Finance Committee at the Home Office.
- 20** – **Deadline to submit articles for July/August Zornicka.**
- 23-25** – American Fraternal Alliance Meeting, Chicago, Illinois
- 29** – Home Office closed for Memorial Day.
- 30** – Deadline for our Lorian, Ohio members (Branch 77) to apply for a scholarship offered by the United Slovak Societies of Lorain. *See page 17 for details.*

## JUNE

- 1** – Deadline to nominate a young member for the 2017 Youth Achievement Award. *See page 9 for details.*
- 2-3** – Branch Seminars, Pittsburgh, Pennsylvania. *See page 5.*
- 5** – WPSCA Slovak Heritage Program, “Eastern Slovak Village Culture and Traditions,” at 7:00 p.m., Mt. Lebanon Public Library, 16 Castle Shannon Blvd., Mt. Lebanon, Pennsylvania. The program is free and open to the public.
- 10** – LPSCU Mid-Year Telephone Conference Meeting. *See Notice on page 4.*
- 14** – National Flag Day. Remember to pause for the Pledge of Allegiance to our flag at 7:00 p.m. Eastern Time. *See Proclamation on page 7.*
- 23** – LPSCU Strategic Planning Meeting, Cleveland, Ohio
- 30** – Deadline to apply for the 2017 Catholic Grade School Award. *See page 20.*
- 30** – Deadline to apply for the 2017 Catholic High School Award. *See page 6.*
- 30** – Deadline to apply for the 2017 Bishop Andrew G. Grutka Memorial Scholarship Award. *See page 15.*

## JULY

- 1** – Deadline to apply for the 2017 Anne (Shinal) Cichy Memorial Award. *See page 13.*
- 4** – Home Office closed for Independence Day.
- 7** – Fraternal Societies of Northeastern Pennsylvania hosting Flag Day at the Ballpark outing for the Scranton/Wilkes-Barre RailRiders game at 7:00 p.m. Reservations must be made and paid for by May 24. *See page 3 for details.*
- 7** – LPSCU Branch 213 hosting Flag Day at the Ballpark outing for the Scranton/Wilkes-Barre RailRiders game at 7:00 p.m. Reservations must be made by May 15. *See page 13 for details.*

*continued on page 5*



(USPS 699-520)



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### OFFICE HOURS AT NATIONAL HEADQUARTERS

**Monday through Friday:**  
**November 1 — April 30**  
**7:00 a.m. to 4:30 p.m.**  
**May 1 — October 31**  
**7:00 a.m. to 3:30 p.m.**  
**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)**

### BOARD OF DIRECTORS

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Reverend Robert Seeman, St. Peter Parish, 342 Normal Avenue, Slippery Rock, PA 16057; 412/225-3585; [rseeman801@gmail.com](mailto:rseeman801@gmail.com)

#### PRESIDENT

Theresa A. Kluchinski, 446 Mountain Oaks Drive, Laurel Run, PA 18706; 570/823-3513, toll free 888/834-6614; [theresa@lpescu.org](mailto:theresa@lpescu.org)

#### VICE PRESIDENT

Anita Gregory, 304 Turkey Path Road, Sugarloaf, PA 18249; 570/788-3263; [anitag13@hotmail.com](mailto:anitag13@hotmail.com)

#### SECRETARY/TREASURER

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

#### CHAIRPERSON OF TRUSTEES

Mary Ann Ewasko, 9 Shannon Street, Wilkes-Barre, PA 18702; 570/823-6432; [maryann6@ptd.net](mailto:maryann6@ptd.net)

#### TRUSTEES

Dolores M. Evanko, 173 Berner Avenue, Hazleton, PA 18201; 570/454-5547; [jje@intergrafix.net](mailto:jje@intergrafix.net)

James Yocum, 1738 Evergreen Drive, Hazle Township, PA 18202; 570/436-6792; [jpyocum@ptd.net](mailto:jpyocum@ptd.net)

Margaret Jollimore, 1001 SR 292E, Harveys Lake, PA 18618-7829; 570/760-9790; [jollimore.lpescu@ymail.com](mailto:jollimore.lpescu@ymail.com)

Joan T. Hladek, 2138 Waterbury Lane E., Sycamore, IL 60178; 815/895-0431; [jhladek@lpescu.org](mailto:jhladek@lpescu.org)

## A Message from Our National Spiritual Advisor

During the month of May, it is by custom a time in many places that we, in a particular way, pay special tribute to Mary, the Mother of God. One way in which we honor her is a May Crowning. I can remember from my Catholic grade school days where in each classroom we had a statue of the Blessed Mother standing in a prominent place and all the students were invited to bring flowers to be placed at her shrine.



**Rev. Robert L. Seeman**

Also in the month of May, we celebrate Mother's Day. How appropriate for all of us to honor Our Blessed Lady, who bore Jesus Christ, our Savior, with our prayerful appreciation during the month of May.



Here in my own parish, a special May Crowning prayer service is held. The young people and parishioners are all encouraged to attend and are invited to bring flowers to honor Our Blessed Mother. After a special prayer and blessing of the crown, a person chosen ahead of time places the crown made of flowers on the statue of Our Lady. It is a simple but beautiful ceremony. Families are also encouraged to set up a special place in their homes to honor Mary, the Mother of God, by using their own image of her as a loving devotion.

Throughout the month of May as we honor Mary, I would like to encourage every family to pray the rosary together. Holy Mary, Mother of God, pray for us.

Blessings,  
*Father Bob*

## LPSCU Newborn Benefit

The Newborn Benefit offered by the LPSCU is available to infants from 10 days old through six months who have at least one parent as a member in good standing with the Ladies Pennsylvania Slovak Catholic Union. In families where either the mother or the father is an LPSCU member, the infant will automatically receive this benefit of \$2,000 of life insurance coverage, at no cost, upon notification of the birth to the Home Office. The benefit begins from the time the Enrollment Form is received at the Home Office and expires when the infant reaches six months of age.

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



Starting May 1st through 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.

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

Fraternal Societies of Northeastern Pennsylvania hosts



## FLAG DAY AT THE BALLPARK

**Friday, July 7, 2017**

*Game Time 7 p.m.*

*Scranton/Wilkes-Barre RailRiders*

PRICE

LPSCU Members - \$20.00 per person

Non-members - \$35.00 per person

Includes:

Dinner on covered deck/suite in right field.

Entry through the Mohegan Sun Club entrance.

Food served from 6 p.m. to 7:30 p.m.

Watch as one member throws out the 1<sup>st</sup> pitch.

All the camaraderie you can get!

*Please make reservations by Wednesday, May 24, 2017*

*Ask for Theresa or Mary Jo at 570-823-3513 or 888-834-6614*

**RESERVATIONS MUST BE PAID FOR BY MAY 24, 2017**

**Seating is limited!**

*Make checks payable to LPSCU*



**ILLIANA OKRES**

The Illiana Okres hosted a holiday social on Saturday, November 26, 2016, at the Aqua Viva Winery in Maple Park Illinois. Members and guests from Branch 79 (Whiting, Indiana) and Branch 109 (Hammond, Indiana) enjoyed a delicious meal and conversation. The highlight of the social was being entertained by the two youngest members, Marshall Nay and David Hladek. Both are members of Branch 109.

Some of those attending were delegates at the 2016 LPSCU National Convention, including Sonia Hladek, Renee Hladek, Carol Burgan, and National Trustee Joan Hladek.

The Illiana Okes is comprised of LPSCU members from the states of Illinois and Indiana.



**L-R: Raymond, David, Sonia, and Renee Hladek, all from Branch 109.**



**L-R: David Hladek, Marshall Nay, and Joan Hladek, all Branch 109 members.**



**Carol and Jeff Burgan of Branch 79.**

## LPSCU Board of Directors Mid-Year Meeting

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 10, 2017, 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 10, 2017.**

## NOTICE OF VACANCY

### LPSCU Fraternal Activities Director

Fraternal Activities Director is a hired position of the Ladies Pennsylvania Slovak Catholic Union (LPSCU). This position is part-time with an estimated 10 to 20 hours per week. Duties include, but are not limited to the following:

- Abide by the Constitution and By-Laws of the LPSCU.
- Represent the LPSCU at functions as requested (e.g., seminars, local socials, meetings, etc.)
- Responsible for the publication of the Junior Section in the official publication of the LPSCU.
- Responsible for all fraternal activities/programs (new/existing) of the LPSCU.
- Work with Branches/Districts regarding activities/programs and the reporting of activities/programs.
- Responsible for providing reports to the Board of Directors.
- Responsible for the development/maintenance of Fraternal Activities Manual.
- Coordinate reimbursement of LPSCU Branch/District functions.

**REQUIREMENTS:** Background in communications helpful, especially various forms of social media. Use of Microsoft Office programs, such as Word, Excel and Power Point, as well as excellent organizational and writing/communication skills. Travel is required.

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

Any member wishing to be considered for this position should send a resume to the attention of the LPSCU President, P.O. Box 32, Wilkes-Barre, PA 18703-0032.

# LPSCU TRAINING SEMINARS

## Updated Schedules and Locations

Throughout 2017, the LPSCU has been conducting Training Seminars for existing Branch Officers and our Agents/Recommenders. We would also like to encourage anyone interested in becoming a Branch Officer and/or Agent/Recommender to attend. The seminars will be 4½ hours in length and will include a light meal. We will offer seminars in each area where we have a District. Seminars have already been held in Wilkes-Barre/Scranton, Hazleton, the Lehigh Valley, and the Chicago area. Upcoming seminars are planned for Pittsburgh, Pennsylvania and Youngstown, Ohio. Specific locations, dates and times are listed below. Reservations are required and seating is limited for each session.

We encourage those attending to bring an individual (or two) who may be interested in becoming involved with the LPSCU, whether it is in the capacity of serving as a Branch Officer or selling our products. We will license individuals interested in selling for the LPSCU.

### **Pittsburgh, Pennsylvania**

Friday, June 2, 2017  
10 a.m. to 2:30 p.m. OR 3:30 p.m. to 8 p.m.  
Saturday, June 3, 2017  
10 a.m. to 2:30 p.m.  
  
Hampton Inn & Suites  
Pittsburgh/Waterfront – West Homestead  
301 West Waterfront Drive  
Homestead, PA 15120  
RSVP by May 15, 2017

### **Youngstown, Ohio**

Friday, September 15, 2017  
10 a.m. to 2:30 p.m. OR 3:30 p.m. to 8 p.m.  
Saturday, September 16, 2017  
10 a.m. to 2:30 p.m.  
  
Holiday Inn Boardman  
7410 South Avenue  
Youngstown, OH 44512  
RSVP by August 30, 2017

## *Calendar of Events* continued from page 2

**20** – **Deadline to submit articles for September/October Zornicka.**

**29-8/11** – 12th Consular Tour of Slovakia and Its Neighbors arranged by Slovak Honorary Consul Joseph Senko and his wife, Albina.

### **AUGUST**

**18-20** – Slovak Catholic Sokol Golf Tournament at Treasure Lake Golf Resort, Dubois, Pennsylvania. Application deadline is July 21. *See page 20 for all the details.*

**28** – Msgr. Beeda District Meeting at Perkins Restaurant, Route 93, West Hazleton, Pennsylvania, beginning at 6:00 p.m. Contact Anita Gregory (570-788-3263) by August 23 if you plan to attend.

**31** – Deadline for those members aspiring to a Religious vocation to apply for an LPSCU Religious Award. *See page 11 for details.*

### **SEPTEMBER**

**4** – Home Office closed for Labor Day.

**7-9** – American Fraternal Alliance Meeting, Phoenix, Arizona

**8-17** – Slovakia Heritage Tour, a 10-day tour celebrating the fall harvest and culture, history, and countryside of the Slovak Republic.

**15-16** – Branch Seminars, Youngstown, Ohio. *See above.*

**17-19** – Slovak Catholic Federation Convention, Youngstown, Ohio.

**20** – **Deadline to submit articles for November/December Zornicka.**

**29** – LPSCU Semi-Annual Meeting, Wilkes-Barre, Pennsylvania

**30** – Deadline to apply for the 2017 Post Graduate Award. *See page 7 for details.*

### **OCTOBER**

**9** – Home Office closed for Columbus Day.

**15** – Rev. Dianiska District Meeting at North End Slovak Club, North Main Street, Wilkes-Barre, Pennsylvania, beginning at 1:00 p.m. “Make a Difference Day” will be observed as members are asked to bring cleaning supplies for the Catherine McCauley House in Plymouth, Pennsylvania. Please call your Branch Secretary to make a reservation to attend.

**22-24** – Pennsylvania Fraternal Alliance Meeting, Pittsburgh, Pennsylvania

### **NOVEMBER**

**23-24** – Home Office closed for Thanksgiving holiday.

**20** – **Deadline to submit articles for January/February 2018 Zornicka.**

### **DECEMBER**

**3** – Rev. Dianiska Christmas Party at Genetti Hotel and Conference Center, Market Street, Wilkes-Barre, Pennsylvania, beginning at 1:00 p.m. Branch 214 will host. Please call your Branch Secretary to make a reservation to attend.

**9** – LPSCU Telephone Conference Meeting

**25-26** – Home Office closed for Christmas holiday.

**29** – Home Office closed half day for New Year’s Eve.

### **JANUARY 2018**

**1** – Home Office closed for New Year’s Day.

**20** – **Deadline to submit articles for March/April 2018 Zornicka.**

# Minutes of the Executive Finance Committee

February 16, 2017 ❖ Home Office, Wilkes-Barre, Pennsylvania

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

The Committee reviewed and accepted the Minutes from the October 19, 2016 Executive Finance Committee meeting.

## Correspondence/Requests

The Committee acknowledged the correspondence read and approved the following:

- ❖ Jankola Library annual donation. *Approved \$250.*

- ❖ Benedictine High School requesting ad for the 2017 Blue & White Gala. *Approved an ad for \$400.*
- ❖ Slovak Catholic Federation requesting a donation towards the 2017 Appeal. *Approved \$500.*
- ❖ Children's Hospital Drive in Pittsburgh, Pennsylvania, requesting a donation. *Approved \$100.*
- ❖ Pittsburgh Slovaks requesting a donation to help with costs for the group to perform at the 65th Annual Slovak Day at the Slovak Gardens in Winter Park, Florida. Our name would be announced as a sponsor for the trip. *Approved \$250.*
- ❖ Fraternal Societies of Greater Pittsburgh requesting an ad and banquet tickets for the Fraternalist of the Year 2017 Banquet. Linda Strom, secretary-treasurer of the NSS, is being honored. *Approved an ad for \$120 and 2 banquet tickets.*
- ❖ Friends of Slovakia requesting a donation. *Approved Patron Level at \$75.*
- ❖ The Committee approved an additional \$150 for gift cards for the Coloring Contest participants.

## LPSCU 2017 CATHOLIC HIGH SCHOOL AWARD \$300 One-Time Award

The LPSCU is offering a Catholic High School Award Benefit, which is a \$300 one-time award to our members who are attending a Catholic High School during the 2017-2018 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 in the fall of 2017.
- 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, 2017.**

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

## Financial Statement

The Committee reviewed the following checking accounts: M&T Bank – General Operating Account, Morgan Stanley Smith Barney Checking Account for October, November, and December 2016 and January 2017 and the Home Office – Branch Deposit Account. The Committee reviewed the Profit & Loss/Balance Sheet for October, November, and December 2016.

## Bond/Stock/Pension Portfolio

The Committee was provided and reviewed all activity from October, November, and December 2016 and January 2017, including Common Stock, Preferred Stock, and International Bonds. The Employee Retirement Plan was also reviewed.

## Home Office

Secretary-Treasurer Savidge reported the following: Cronauer Electric fixed all the lighting in the front of the building, installed a new light in the corridor, and will install LED lighting throughout the building. The Pennsylvania American Water Company requires that a business have testing of the backflow assembly which is called the Double Check Valve Assembly. This will be done in March 2017.

## Meeting Dates

The next meeting will be held Thursday, May 11, 2017.

There being no further business, the EFC adjourned.

Respectfully submitted,

**Mary Jo Savidge**

National Secretary-Treasurer

## New Insurance Issued

Branch	Branch Representative	Jan./Feb. 2017	Year-to-Date Total
64	Elva Silay	\$ 10,000.00	\$ 10,000.00
156*	Theresa Kluchinski	\$ 3,000.00	\$ 3,000.00
156*	Mary Jo Savidge	\$ 1,000.00	\$ 1,000.00
213	Mary Jo Savidge	\$ 30,000.00	\$ 30,000.00
		\$ 44,000.00	\$ 44,000.00

\*Sold through Home Office, not included in Campaign



## LPSCU 2017 POST GRADUATE AWARD

The LPSCU has revised its Post-Graduate Award Benefit to our members who have received a Master's or Doctorate degree during the period from September 1, 2016 to August 31, 2017. Members who qualify may receive this award one time upon receiving their Master's degree and one time upon receiving their Doctorate. (Members must apply separately and provide all the required criteria to be eligible to receive both the Master's and Doctorate Post Graduate awards.)

Following are the guidelines for applying for the 2017 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) for a \$300 Post Graduate Award **OR**
- Be a member of the LPSCU for at least five (5) years with a minimum \$5,000 permanent reserve life insurance certificate (excludes term insurance) for a \$500 Post Graduate Award.
- Provide a photocopy of the Master's or Doctorate degree received.
- Provide documentation that the degree was awarded between September 1, 2016 and August 31, 2017.
- Provide a wallet-size color photo.

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

Applications are available from the LPSCU Home Office or its website. **Applications must be postmarked by September 30, 2017.**

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)

Get involved in the LPSCU

*Meet new friends!*

Attend Branch & Okres meetings!

*Sign up a new member!*

# PROCLAMATION

## NATIONAL FLAG DAY

Wednesday, June 14, 2017

### *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, 2017, as National Flag Day and urge all members of the Ladies Pennsylvania Slovak Catholic Union to pause at 7 p.m. Eastern Time on this date for the 35th annual Pause for the Pledge of Allegiance to the United States Flag and our great nation.



## Cooking Corner

### HAM CASSEROLE

2 cups macaroni (uncooked)	½ cup milk
1½ cups cubed, cooked ham	1 10-oz. pkg. frozen broccoli
1 10¾-oz. can condensed cream of chicken soup	1 cup shredded Cheddar cheese
1 2.8-oz. can French fried onions	½ cup sour cream

Prepare macaroni according to package directions and drain. In a large bowl, add macaroni, ham, soup, sour cream, milk, and cheese and mix together. Pour mixture in a 9 x 13-inch baking dish. Bake, uncovered, at 350 degrees for 20 minutes or until bubbly. Top with sliced frozen broccoli. Bake until broccoli is soft. Top with French fried onions and bake 5 minutes longer.



# Feast of Saints Cyril and Methodius Celebrated in Youngstown

Continuing a 25-year tradition, the Youngstown Chapter of the Slovak Catholic Federation offered a Mass and free meal in celebration of the Feast of Saints Cyril and Methodius, the patron saints of Slovaks, on Tuesday, February 14, 2017. The Mass was held at the beautiful, historic church of Saints Cyril and Methodius, the “mother church” of numerous Slovak and several other ethnic Catholic congregations in the Youngstown diocese, which is now part of Our Lady of Sorrows Parish. The chapter hosted those in attendance for a free meal in the church’s social hall immediately following the Mass.

Msgr. Robert Siffrin, the vicar general and moderator of the Curia for the Diocese of Youngstown, was the principal celebrant. Concelebrating were Rev. Marian Babjak, associate pastor of St. Charles Borromeo in Boardman, Ohio; Rev. Martin Celuch, diocesan adjutant judicial vicar and pastor of Christ Our Savior Parish/St. Nicholas Church in Struthers, Ohio, and a former pastor of Our Lady of Sorrows; Rev. Dan Cipar, retired pastor of Our Lady of Lourdes in East Palestine, Ohio; Rev. John M. Jerek, diocesan vicar for Clergy and Religious Services and pastor of Our Lady of Sorrows Parish; and Rev. Melvin E. Rusnak, retired pastor of Saints Cyril and Methodius Church and current chaplain of the Youngstown Chapter of the Slovak Catholic Federation. Rev. George M. Franko, retired pastor emeritus of Holy Name of Jesus and the founder and former chaplain of the Youngstown Chapter of the Slovak Catholic Federation, was in attendance. Father Jerek was the homilist.

The Mass, which began at 5:30 p.m., was attended by individuals from a broad cross-section of parishes throughout the diocese. Thanks in part to notably mild weather for the month of February, the turnout was the largest in recent years. A dedicated group of parishioners from Our Lady of Sorrows prepared the meal that featured traditional Slovak fare. They also devoted significant time and energy to decorate the church and



**Those attending the Mass on the Feast of Saints Cyril and Methodius enjoy a meal and fellowship in the social hall of Saints Cyril and Methodius Church hosted by the Youngstown Chapter of the Slovak Catholic Federation.**

hall to reflect the festive nature of the feast day. Many others brought various sweets and treats to complete the menu.

In an effort to gauge interest in future events, including a modified fall gathering in lieu of the chapter’s longstanding pilgrimage, those present were asked to complete a brief survey outlining several options. A number of small door prizes were awarded, with winners drawn from among those who completed the survey.

The lingering crowd seemed to reflect the camaraderie and celebratory nature of the evening. The Chapter will be meeting soon to finalize plans for its customary fall event. An announcement will be forthcoming shortly.

**T. L. Wagner**, *Secretary/Treasurer*  
Youngstown Chapter  
Slovak Catholic Federation



**Msgr. Robert Siffrin (center) is joined at the altar by the concelebrating priests for the consecration of the Eucharist. Shown with Msgr. Siffrin are, from left, altar server Robert Rovnak, a member of Our Lady of Sorrows Parish, Father Martin Celuch, Father Marian Babjak, Father John Jerek, Father Melvin Rusnak and altar server Simon Mino, a native of Slovakia who is studying for the priesthood under the sponsorship of the Diocese of Youngstown.**

## Rev. Dianiska District Announces 2017 Meetings

The Rev. Dianiska District will hold meetings on April 23 (hosted by Branch 214) and October 15 (hosted by Branch 6). Both meetings will be held at the North End Slovak Club, North Main Street, Wilkes-Barre, Pennsylvania, beginning at 1:00 p.m.

At the October meeting, “Make a Difference Day” will be observed by members bringing cleaning supplies to be donated to The Catherine McCauley House in Plymouth, Pennsylvania.

The District’s annual Christmas party will be held at 1:00 p.m. on Sunday, December 3, at Genetti Hotel and Conference Center, Market Street, Wilkes-Barre. Branch 214 will host.

Please call your Branch Secretary to make a reservation if you plan to attend any of the above.

**Susan Worth**, District Secretary



Who Will Receive Our

# 2017 YOUTH ACHIEVEMENT AWARD?



2016 Winner  
**EVAN JONES**

Let an outstanding youth know

*You Are Appreciated!*

We all know someone between the ages of 13 and 18 who deserves recognition for his or her scholastic, athletic, fraternal, volunteer, and/or other achievements.

Help the LPSCU show an outstanding young member that they are appreciated by nominating him or her for the

## 2017 YOUTH ACHIEVEMENT AWARD

To receive a Nomination Form, contact the Home Office at 570-823-3513 or toll free 888-834-6614; email: [lpscu@lpscu.org](mailto:lpscu@lpscu.org) or visit our website: [www.lpscu.org](http://www.lpscu.org).

The postmark deadline for nominations is June 1, 2017

LADIES PENNSYLVANIA  
SLOVAK CATHOLIC UNION  
71 S. Washington Street  
Wilkes-Barre, PA 18701

## INFORMATION REQUEST FORM

If you would like information on any of our products or benefits, please complete the following information and mail the form to the address above:

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

Date: \_\_\_\_\_

Email Address: \_\_\_\_\_

Select how you would like to be contacted:

Phone       Email       Mail

### ~ REQUESTED INFORMATION ~

#### PRODUCT

- Single Premium       3 Pay Life       5 Pay Life
- 10 Pay Life       15 Pay Life       20 Pay Life
- Whole Life       20 Year Endowment
- Juvenile Estate Term (Term to 25)
- Flexible Annuity

#### FORMS

- Change of Address       Change of Name
- Change of Beneficiary       Direct Debit
- Cash Value       Certificate Loan
- Cash Surrender       Lost Certificate

#### FRATERNAL BENEFITS

- Fraternalist of the Year Award
- Youth Achievement Award       Book Buy Program
- Newborn Benefit       Wedding Cross

#### EDUCATION AWARDS

- Catholic Grade School       Catholic High School
- College       Post Graduate
- Ann (Shinal) Cichy Memorial       Bishop Grutka
- St. John Vianney
- St. Theresa of the Little Flower
- St. Andre Bessette, C.S.C.

Comments: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

# Ladies Pennsylvania Slovak Catholic Union

## Year End Financial Report

<b>Assets</b>	<b>Year End 2016</b>	<b>Year End 2015</b>
Investments.....	\$ 15,626,696.00	\$ 15,254,530.00
Certificate of Deposit.....	\$ -	\$ 96,000.00
Cash on Deposit.....	\$ 271,050.00	\$ 305,735.00
Mortgage Loans.....	\$ -	\$ -
Real Estate Owned.....	\$ 123,164.00	\$ 128,193.00
Other Assets.....	\$ 38,870.00	\$ 39,137.00
<b>Totals</b> .....	\$ 16,059,780.00	\$ 15,823,595.00

<b>Liabilities &amp; Fund Balance</b>	<b>Year End 2016</b>	<b>Year End 2015</b>
Fund Balance.....	\$ 3,901,706.00	\$ 3,915,352.00
Interest Maintenance Reserve.....	\$ 114,362.00	\$ 140,843.00
Amt. Retained as Trustee.....	\$ 136,161.00	\$ 130,783.00
Aggregate Reserve-Life Certificates.....	\$ 11,263,523.00	\$ 11,112,377.00
Other Liabilities.....	\$ 644,028.00	\$ 524,240.00
<b>Totals</b> .....	\$ 16,059,780.00	\$ 15,823,595.00

<b>Revenues</b>	<b>Year End 2016</b>	<b>Year End 2015</b>
Premium Income.....	\$ 235,110.00	\$ 290,012.00
Investment Income.....	\$ 856,874.00	\$ 837,350.00
Income - Other.....	\$ 44,722.00	\$ 41,274.00
<b>Totals</b> .....	\$ 1,136,706.00	\$ 1,168,636.00

<b>Expenses</b>	<b>Year End 2016</b>	<b>Year End 2015</b>
Death Claims.....	\$ 319,355.00	\$ 281,017.00
Endowments.....	\$ 41,734.00	\$ 51,467.00
Cash Surrenders.....	\$ 67,798.00	\$ 40,793.00
Annuity Benefits.....	\$ -	\$ 30,193.00
Dividends.....	\$ -	\$ -
Increase in aggregate reserves.....	\$ 151,146.00	\$ 188,658.00
Commissions (new and renewals).....	\$ 19,273.00	\$ 18,941.00
General Operating Expenses.....	\$ 330,633.13	\$ 368,143.29
Officers and Committee Expenses.....	\$ 19,338.50	\$ 25,501.44
Actuarial/Accounting Expense.....	\$ 64,700.00	\$ 64,525.00
Investment Mgt. Fee.....	\$ 23,952.16	\$ 24,097.83
Official Publications.....	\$ 59,204.48	\$ 70,202.74
Travel Expense.....	\$ 6,352.91	\$ 6,384.47
Bureau and Association Dues.....	\$ 5,335.00	\$ 6,635.00
Donations.....	\$ 7,410.00	\$ 7,425.00
Scholarships.....	\$ 5,545.00	\$ 9,216.16
Fraternal Activities.....	\$ 10,976.82	\$ 10,285.07
Insurance Taxes, Licenses & Fees.....	\$ 33,400.00	\$ 35,333.00
<b>Sub Total</b> .....	\$ 1,166,154.00	\$ 1,238,818.00

Net Gain/Loss From Operations.....	\$ (29,448.00)	\$ (70,182.00)
Net Realized Capital Gain (Loss).....	\$ 32,967.00	\$ (47,503.00)
<b>Total</b> .....	\$ 3,519.00	\$ (117,685.00)

<b>Surplus Account</b>	<b>Year End 2016</b>	<b>Year End 2015</b>
Surplus, December 31, previous year.....	\$ 3,915,352.00	\$ 4,075,997.00
Net income from operations.....	\$ 3,519.00	\$ (117,685.00)
Change in net unrealized capital gains (losses)...	\$ 165,064.00	\$ (80,895.00)
Change in asset valuation reserve.....	\$ (182,230.00)	\$ 37,909.00
Aggregate write-ins for gains and losses.....	\$ -	\$ 26.00
Change in reserve acct. chg. In valuation basis.....	\$ -	\$ -
Net change in surplus for the year.....	\$ (13,647.00)	\$ (160,645.00)
Surplus, December 31, previous year.....	\$ 3,901,705.00	\$ 3,915,352.00

## Letters

Mrs. Kluchinski,

I am writing to express my sincerest appreciation for the award recognizing members of the LPSCU who have received their Master's degrees. I am truly blessed.

Working in healthcare administration has been a goal of mine as it gives me the opportunity to use my God-given skills to help others. I must admit, there are individuals far stronger than me caring for patients right at the bedside. They give their everything each day they come to the hospital. It is an honor and privilege to be a resource for them.

It was my career dream to be the Chief Executive Officer of one of Select Medical's long-term acute care hospitals. To even be considered for the position, it was required that I obtain a Master's degree. I chose to attend the University of Southern California because it is one of the best and most rigorous programs in the country for Healthcare Administration. Of course, with rank comes increased tuition. I worked for Select Medical full time while both going to school full time and completing a full time residency so that I could offset my financial burden. I am so appreciative of the award given to me by the LPSCU because it further eases the strain.

Without my degree I never would be able to get to this point in my career. I am pleased to say that not only am I the Chief Executive Officer of Select Specialty Hospital – Laurel Highlands – but I was able to move back to Pennsylvania closer to my family.

I thank both you and the LPSCU for this award. I am truly honored.

Thank you,

**Lauren Donahoe**

Branch 42, Pittsburgh, PA

Ladies Pennsylvania Slovak Catholic Union

c/o Theresa Kluchinski,

National President,

Thank you for the "Golden Age Award." What a nice surprise! I plan to give the proceeds to the Food Pantry at the church I now attend, St. Mary's in Franklin, Massachusetts.

Sincerely,

**Marie Jurchak**

Branch 213, Dallas, PA

# Letters

LPSCU,

Thank you Ladies Pennsylvania Slovak Catholic Union for the \$5 gift card and being so generous to me. Thank you!

**Carter Schram**  
Branch 64, Pittsburgh, PA

Dear LPSCU,

Thank you for the gift card.

**Lydia Schram**  
Branch 64, Pittsburgh, PA

*Carter and Lydia were Honorable Mention winners in our recent Junior Branch Christmas Coloring Contest.*

## NOTICE OF VACANCY LPSCU Public Relations Director

Public Relations Director is a hired position of the Ladies Pennsylvania Slovak Catholic Union (LPSCU). This position is part-time with an estimated 10 to 20 hours per week. Duties include, but are not limited to, the following:

- Abide by the Constitution and By-Laws of the LPSCU.
- Represent the LPSCU at functions as requested (e.g., seminars, local socials, meetings, etc.)
- Shall portray, project and promote the public image and interests of the LPSCU through the media.
- Shall prepare and publicize activities and meetings of the LPSCU and its affiliates.
- Shall prepare, edit and coordinate the publication of articles/photographs received from members, Branches, Districts, etc. for publication in the official publication.
- Maintain/coordinate the publication with printing firm/company.
- Monitor and maintain LPSCU Website.
- Develop/monitor and maintain social media avenues, such as Facebook, Twitter, etc.
- Responsible for providing reports to the Board of Directors.
- Coordinate reimbursement of LPSCU Branch/District functions.

**REQUIREMENTS:** Background in communications helpful, especially various forms of social media. Use of Microsoft Office programs, such as Word, Excel and Power Point, as well as excellent organizational and writing/communication skills.

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

Any member wishing to be considered for this position should send a resume to the attention of the LPSCU President, P.O. Box 32, Wilkes-Barre, PA 18703-0032.

## LPSCU

### 2017 RELIGIOUS AWARDS FOR MEMBERS ENTERING RELIGIOUS LIFE

- ❖ *St. John Vianney*
- ❖ *St. Theresa of the Little Flower*
- ❖ *St. André Bessette*

#### \$300 ANNUALLY

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

#### ❖ **The St. John Vianney Award**

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

#### ❖ **The St. Theresa of the Little Flower Award**

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

#### ❖ **The St. André Bessette Award**

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

#### **Following are the guidelines for applying for each of the Religious Awards. All applicants must:**

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

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

Applications are available from the LPSCU Home Office or its website. **Applications for the 2017 awards must be postmarked by August 31, 2017.**

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)



# SCF Chapter Sponsors Pysanky Demonstration

The Cardinal Tomko Chapter of the Slovak Catholic Federation recently sponsored an egg decorating demonstration for *pysanky*, the Slovak Easter egg. The event was held on April 2, 2017, in the social hall of St. John the Baptist Slovak Catholic Church in Allentown, Pennsylvania. Twenty-six people attended, including fraternal members from the National Slovak Society, First Catholic Slovak Ladies Association, First Catholic Slovak Union, Slovak Catholic Sokol, and Ladies Pennsylvania Slovak Catholic Union.

Anna Boncik of Bethlehem, Pennsylvania, a member of LPSCU Branch 130, began the demonstration at 1:30 p.m., first showing attendees how to remove the egg from the shell. She provided all the necessary supplies so that participants could design their own eggs and had samples of various designs for them to use. Egg decorators were encouraged to draw their design on the egg in pencil before applying the wax lines. When the basic design was completed, the artists dipped a straight pin or stylus into heated wax of various colors. It didn't take long before everyone was enthusiastically decorating their own egg. Some even completed five or six by the time the demonstration wrapped up at 4:00 p.m.

Sandwiches, chips, soda and coffee were served and NSS Director Drew Wesnak was surprised with a birthday cake to conclude the afternoon's festivities.

Pictured below are some of the attendees who participated in the egg decorating.



## Need a Unique Gift for a 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. The LPSCU offers 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 on the present age of the intended insured.

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

### MEMBER BENEFITS

Educational Benefits	Newborn Benefit
Activities (Youth/Adult)	Official Publication
Discount Car Rental	Prescription Discount Card

**Don't delay! Call today!**

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

### LPSCU

**Family Protection  
from Generation to Generation**

## In Memoriam

*Blessed are they that mourn, for they shall be comforted.*

— Matthew v.5

Name	Branch	Location
Kevin J. Walsh	7	Exeter, PA
Andrew A. Ulincy	60	West Hazleton, PA
Charles Harvan	65	Munhall, PA
Sarah J. Simmons	65	Munhall, PA
Rita A. Hafer	131	Reading, PA
Betty Hanuscin	132	Campbell, OH
Betty J. Marino	132	Campbell, OH
Joseph J. Matvey	132	Campbell, OH
Florence F. Skubus	153	Perth Amboy, NJ
John Dowling	156	Coaldale, PA
Frank Setcavage	197	Wilkes-Barre, PA
Agatha Tresco	197	Wilkes-Barre, PA
John S. Legins*	213	Dallas, PA

\*Multiple certificates

*An LPSCU Educational Benefit*

**THE 2017 ANNE  
(SHINAL) CICHY  
MEMORIAL AWARD**

**\$500 Award**

The LPSCU is proud to offer the Anne (Shinal) Cichy Memorial Award for students in the health-care field. This award, instituted in 2006, is given in memory of Anne (Shinal) Cichy, the first LPSCU public relations director. The award is made possible through the generosity of Mr. and Mrs. Francis A. Shinal.



Those applying for the Anne (Shinal) Cichy Memorial Award must meet the following criteria:

- Must have a life insurance certificate with the LPSCU.
- Must attend an accredited college/university in the **fall of 2017** on a full time basis, pursuing a degree in the healthcare field. Proof of acceptance/attendance must be provided.
- Must provide a wallet-size color photo.

The recipient of the 2017 Anne (Shinal) Cichy Memorial Award will receive \$500.

The recipient of this award shall be selected by a random drawing from among all the qualified applicants. No individual shall be eligible to receive this award more than two times.

Applicants must meet all criteria outlined above and provide data indicated on the application form to be eligible. Those applications with incomplete data or missing requirements will not be considered. All submitted 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 July 1, 2017.** Submit application to:

Ladies Pennsylvania Slovak Catholic Union  
Educational Benefit Committee

P.O. Box 32

Wilkes-Barre, PA 18703

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

Fax: 570-823-4464

E-mail: [lpscu@lpscu.org](mailto:lpscu@lpscu.org)

Website: [www.lpscu.org](http://www.lpscu.org)

*An LPSCU Educational Benefit*

**BOOK BUY PROGRAM**

The LPSCU Book Buy Program assists our members who are attending college by reimbursing 15% of their college book expenses. This award is available *in addition* to any other educational award members may have received from the LPSCU.

How to qualify? You need only to purchase a **new 20 Payment Life or Whole Life Policy** during the student's freshman, sophomore, junior, or senior years of college. Premiums must be paid on an annual, semi-annual, or quarterly basis and must be current in order for the student member to be eligible for this program. **Student members can submit an LPSCU Educational Book Buy Program Application each school year and receive a 15% refund based on books purchased (limited to the amount paid for the annual premium on the 20 Payment Life or Whole Life Policy).**

**Example:** A 19-year-old female student purchases a \$10,000 20 Payment Life policy having an annual premium of \$99.70. (This does not include administration fee.) The student submits receipts totaling \$650.00 for book purchases. The benefit will reimburse student \$97.50 (15% of the books purchased).

**Example:** A 19-year-old male student purchases a \$10,000 20 Payment Life policy having an annual premium of \$114.60. (This does not include administration fee.) The student submits receipts totaling \$750.00 for book purchases. The benefit will reimburse student \$112.50 (15% of the books purchased).

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

For a Book Buy application, please contact the Home Office at 570-823-3513, toll free at 888-834-6614, fax 570-823-4464, e-mail us at [lpscu@lpscu.org](mailto:lpscu@lpscu.org), or check our website at [www.lpscu.org](http://www.lpscu.org). For a life insurance application, please contact your Branch Secretary or the Home Office.

**LPSCU Branch 213 Hosting  
Flag Day at the Ballpark**

Flag Day at the Ballpark will be held July 7, 2017, at the Scranton/Wilkes-Barre RailRiders Stadium. Any member of LPSCU Branch 213 wishing to attend the game must contact Branch Secretary Theresa Kluchinski at 570-829-5410 or 570-817-4657. Tickets are limited and **reservations must be received by May 15th.**

# LPSCU 20 PAYMENT LIFE PLAN

The 20 Payment Life Insurance Plan offered by the LPSCU is an economical and beneficial plan for anyone age 0 to 70. The ages and limits of insurance coverage for Non-Medical Rates are: 0-40, \$30,000; 41-60, \$20,000; 61-70, \$5,000. The LPSCU does, however, reserve the right to require a medical examination on any applicant.

Premiums are low and can be paid monthly, quarterly, semi-annually, or annually. The feature of this plan is that premiums are paid for a period of twenty years and then the certificate is paid in full. Coverage remains in full force and effect for the entire life of the insured without any additional premium payments required. In the event of death prior to twenty years, the face amount of the policy is paid to the insured's named beneficiary(ies),

except as provided within the contract regarding Suicide and Contestability.

A member with a 20 Payment Life Insurance 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.

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

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

## 20 PAYMENT LIFE PREMIUM RATES PER \$1,000 Based on 2001 CSO Male and Female Mortality Tables

Issue Age	Annual		Monthly	
	Male	Female	Male	Female
0	8.04	7.75	0.72	0.70
1	8.13	7.83	0.73	0.70
2	8.22	7.92	0.74	0.71
3	8.32	8.01	0.75	0.72
4	8.41	8.10	0.76	0.73
5	8.51	8.19	0.77	0.74
6	8.61	8.29	0.77	0.75
7	8.72	8.38	0.78	0.75
8	8.82	8.48	0.79	0.76
9	8.93	8.58	0.80	0.77
10	9.03	8.68	0.81	0.78
11	9.15	8.78	0.82	0.79
12	9.22	8.89	0.83	0.80
13	9.53	8.99	0.86	0.81
14	9.84	9.10	0.89	0.82
15	10.16	9.21	0.91	0.83
16	10.48	9.32	0.94	0.84
17	10.80	9.43	0.97	0.85
18	11.12	9.65	1.00	0.87
19	11.46	9.97	1.03	0.90
20	11.73	10.23	1.06	0.92
21	12.07	10.55	1.09	0.95
22	12.43	10.89	1.12	0.98
23	12.81	11.24	1.15	1.01
24	13.19	11.61	1.19	1.04
25	13.59	11.98	1.22	1.08
26	14.00	12.36	1.26	1.11
28	14.86	13.18	1.34	1.19
29	15.32	13.61	1.38	1.22
30	15.79	14.05	1.42	1.26
31	16.28	14.51	1.47	1.31
32	16.79	14.98	1.51	1.35
33	17.33	15.46	1.56	1.39
34	17.89	15.96	1.61	1.44
35	18.47	16.47	1.66	1.48

Issue Age	Annual		Monthly	
	Male	Female	Male	Female
36	19.08	17.02	1.72	1.53
37	19.71	17.58	1.77	1.58
39	21.04	18.76	1.89	1.69
40	21.75	19.39	1.96	1.75
41	22.47	20.04	2.02	1.80
42	23.23	20.71	2.09	1.86
43	24.02	21.41	2.16	1.93
44	24.83	22.14	2.23	1.99
45	25.67	22.90	2.31	2.06
46	26.54	23.68	2.39	2.13
47	27.45	24.48	2.47	2.20
48	28.39	25.32	2.56	2.28
49	29.38	26.20	2.64	2.36
50	30.43	27.09	2.74	2.44
51	31.53	28.02	2.84	2.52
52	32.68	28.99	2.94	2.61
53	33.90	29.98	3.05	2.70
54	35.17	31.01	3.17	2.79
55	36.50	32.08	3.29	2.89
56	37.89	33.19	3.41	2.99
57	39.35	34.34	3.54	3.09
58	40.90	35.54	3.68	3.20
59	42.55	36.79	3.83	3.31
60	44.31	38.11	3.99	3.43
61	46.16	39.46	4.15	3.55
62	48.11	40.88	4.33	3.68
63	50.18	42.39	4.52	3.82
64	52.39	43.99	4.72	3.96
65	54.76	45.71	4.93	4.11
66	57.29	47.54	5.16	4.28
67	60.04	49.50	5.40	4.46
68	63.06	51.61	5.68	4.64
69	66.35	53.90	5.97	4.85
70	69.97	56.37	6.30	5.07



## BISHOP ANDREW G. GRUTKA MEMORIAL SCHOLARSHIP AWARD

\$1,000 AWARD

(Maximum of \$2,000 per member)

The LPSCU is proud to once again 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 (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 his or her pastor 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, 2017.**

Applications are available from the LPSCU Home Office or its website. Return completed application and supporting material 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)

## Salvatore San Severino Baptized in Myerstown

On Sunday, April 2, 2017, Salvatore Michael San Severino was baptized by Rev. Raymond LaVoie at 10:00 a.m. at Mary Gate of Heaven Catholic Church in Myerstown, Pennsylvania. The church is the place of worship for his paternal grandparents and their family.

Little Sal, as he is called, wore the same christening outfit worn by his big brother, Luca, three years ago. The outfit is beautifully adorned with crosses on the front of the jacket.

Sal was a happy baby, smiling throughout the ceremony. His godparents are Jenna Kienzle, his cousin, from Malvern, Pennsylvania, and his uncle, Vincent San Severino of Myerstown. Jenna, a senior at the University of South Carolina, was unable to attend the christening so her mother, Patricia Kienzle, acted as proxy for her.

Following the christening, Little Sal's paternal grandparents, Richard and Gabriella San Severino of Myerstown, hosted a beautiful luncheon for family and friends.

Sal is the son of Domenic San Severino and Nicole Ferri of New Market, Maryland. His maternal grandparents are John A. and Christie Ferri of New Market. His great-grandparents are Millie and Frank San Severino of Long Island, New York, and Margaret and John Ferri of Bethlehem, Pennsylvania.

Little Sal is a member of LPSCU Branch 130, Bethlehem, along with his sister, Carmella, brother, Luca, and mother, Nicole.



**Standing in for her daughter Jenna, Patricia Kienzle holds newly baptized Salvatore San Severino with godfather Vincent San Severino.**

### Our Scholarship Recipients Explain

## The Importance of Life Insurance

Humans are incredibly complex and unpredictable beings. There is no way in life to know or predict how or when we will die. We just know that it will happen, some day. Death is something that we will never fully understand or be comfortable with, so the comfort comes from how those around us will live on.

Nothing so simple as money could ever replace the life of a human and a lot of people like to argue that money can't buy happiness, or in this sense, can't take away pain, but it eases a great burden off of loved ones around the deceased. That way, grieving can still occur, but someone isn't troubled with having to get another job or pick up extra shifts to survive or pay off debt. That's why life insurance is important.

**Taylor Smigelski**, Branch 213, Dallas, PA

## 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)



## Do you need a very special 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 ...". Or you may also choose to simply have your name, the family name, or business name inscribed on a Leaf or Stone. Restrictions as to space and number of characters are listed below, based on whether you choose a fraternal Leaf (\$100) or larger 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 payments.

Please complete the Reservation Form below (a photocopy is also acceptable) and return it, along with your check, payable to LPSCU, to:

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

*All proceeds received fund our Scholarship Program.*

Name \_\_\_\_\_

Phone \_\_\_\_\_

Address \_\_\_\_\_

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

Enclosed is (please check one):

- My first donation toward my "Tree of Life," entitling me to an engraved (Please check one) Fraternal Leaf  Fraternal Stone  when fully paid. (Minimum of \$20 per payment.)
- My \$100 check as payment in full, entitling me to an engraved Fraternal Leaf
- My \$500 check as payment in full, entitling me to an engraved Fraternal Stone

#### 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.

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

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

PLEASE PRINT CLEARLY

## Slovak Heritage Society Elects New Officers

The Slovak Heritage Society of Northeastern Pennsylvania recently elected new officers and Board members for the year 2017. Pictured below, the new officers and Board members attend a planning session at the St. Andre Bessette Hall in Wilkes-Barre, Pennsylvania.

For information on the group, its events and programs, visit its website: [www.shsnep.org](http://www.shsnep.org).



**Seated from left are Magdalen Benish, Plains, financial advisor; Dorothy Sullivan, Nanticoke, vice-chair; Elaine Palischak, Plymouth, chair; and Ann Hudock, Wilkes-Barre, recording secretary. Standing from left are Anthony Palischak, Plymouth, auditor; Joseph Kowatch, Edwardsville, artistic director; Bernadette Yench, Wilkes-Barre, corresponding secretary; Jackson Hendershot, Wilkes-Barre, treasurer; and William A. Zdancewicz, Edwardsville, public relations director. Not pictured are Mary Migatulski, Wilkes-Barre, membership chair; Connie Plewniak, Wilkes-Barre, benevolent chair; and Michael Stretanski, Kingston, cultural exchange chair.**

## United Slovak Societies Offer Scholarships

The United Slovak Societies of Lorain, Ohio, will offer \$1,000 non-renewable college scholarship awards to eligible high school seniors who are five-year members of the following Lorain Lodges:

- ❖ St. Ann's Lodge of the FCSLA, Branch 114
- ❖ St. John the Baptist Lodge of the FCSU, Branch 228
- ❖ Slovak Catholic Sokol Wreath 111 & 177
- ❖ St. Mary Magdalene of the LPSCU, Branch 77
- ❖ National Slovak Society Assembly #160

**Deadline to apply is May 30, 2017.**

To obtain rules and an application, please visit their website: [www.americanslovakclub.com](http://www.americanslovakclub.com) or contact Michele Mager at 440-984-3353.

Remember to notify the Home Office if your address changes!





# Junior Branch Journal

## Good Reasons to Treat Your Mom

It is your mother who brings you to see the light of this world. It is she who looks after the helpless you and serves you with all her heart and does everything to make your life comfortable. Just for a day, at least, let us stop taking our mothers for granted.

Mother's Day is one occasion that gives you the opportunity to do something for your mother. And if you start counting up the reasons you need to treat your mother, you would end up with nothing less than a zillion reasons. Let's just remember the most important reasons for which we need to be grateful to our moms. That alone would be enough to arrange a lavish treat for her on the special occasion of Mother's Day.

- Since your childhood you have watched your mom washing and ironing your clothes, keeping your school uniform sparkling and spotless, and your jumpers without a single crease.
- You have been lucky enough to be dropped off and picked up from your school every single day right from your very first day at school.
- Whenever you had a bad day or a disagreement with your friends, no matter how slight the reason, and you needed to cry on someone's shoulders, your mom was the one comforting you



and patiently listening to all your heartaches and grumblings.

- Just remember the countless times you wanted costly designer clothes, a new pair of expensive sneakers, or a pricy video game and your mother dug out her pocket money to fulfill your wish.
- The food that you've enjoyed and perhaps taken for granted ever since you were a child was prepared day in and day out by your beloved mother. Just think of the hundreds of incredible dishes she's made for you, the tasty lunchboxes she's fixed for you, the cakes she's baked, the snacks, the cups of juice, and the delicious suppers she's served. It surely makes your mouth water even now.
- Your mother is always there for you through every "thick and thin" of your life. She is the person you can depend on to stand by you anytime you need her.
- Remember all those difficult moments of indecision when you needed someone who could make you see reason and whisper some wise advice in your ear. It was surely your mother who lent you patient ears and often helped pull you out of the mess you'd gotten yourself into.
- Think about the tons of love she demonstrates for you every day through all her acts, big and small. It can't even be measured. It can only be felt.

What your mother does for you is absolutely beyond assessment but when the enormity of her love and sacrifice is felt, you'll realize that surely your mom deserves a special treat this Mother's Day.

## Memorial Day – May 29

Memorial Day is a United States holiday observed on the last Monday of May.

Formerly known as Decoration Day, it commemorates

U.S. men and women who died while serving in the military. It is celebrated

near the day of reunification after the Civil War because it was first enacted to honor Union soldiers of the American Civil War, when the graves of those who had fallen were decorated with flowers and flags. After World War I, the holiday was expanded to honor all those military service members who have died in the line of duty.

Happy  
**MEMORIAL DAY**

★ Honor the Brave ★

USA

# Junior Branch Journal



## Father's Day

Father's Day is celebrated on the third Sunday of June, this year on the 18th. It is unique to modern America. It's a day when all children, young and old, remember and honor their fathers.

On June 19, 1910, a Father's Day celebration was held at the YMCA in Spokane, Washington, organized by Sonora Smart Dodd. Her father, a Civil War veteran named William Jackson Smart, was a single parent who raised his six children in Spokane. Sonora was a member of Old Centenary Presbyterian Church (now Knox Presbyterian Church), where she first proposed the idea of recognizing fathers with a special day. After hearing a sermon about Anna Marie Jarvis's founding of Mother's Day in 1909 at Central Methodist Episcopal Church, Sonora told her own pastor that fathers should have a similar holiday to honor them. Although she initially suggested June 5 - her father's birthday - the pastor did not have enough time to prepare a sermon, so the celebration was deferred to the third Sunday in June. Several local clergymen accepted the idea, and on June 19, 1910 - the first Father's Day - sermons honoring fathers were presented throughout the city.

On Father's Day, we give thanks to God for the many blessings of our father and we shower him with gifts, love, and affection.

Don't forget Father's Day, and don't forget to tell your dad how much you love him.



## About the June Solstice

*In many time zones in the Northern Hemisphere, June 21, 2017, will be the longest day of the year. Here are some facts you might not know about the June Solstice.*

### Summer and Winter Solstice

In the Northern Hemisphere, the longest day of the year in terms of daylight is known as the Summer Solstice and it falls about two-thirds of the way through June. In the Southern Hemisphere, it is the shortest day of the year because they are experiencing winter while we are experiencing summer, so for the Southern Hemisphere, it is known as the Winter Solstice.

### It Occurs at the Same Time...

...all over the world. Technically, the June Solstice is the exact instant of time when the sun is directly overhead in the Tropic of Cancer. In 2017, this will happen on June 21 at 04:24 Coordinated Universal Time (UTC). Because of time zone differences, the event will take place on June 21 at locations that are more than 4 hours and 30 minutes behind UTC.

### It Can Fall on June 20, 21, or 22

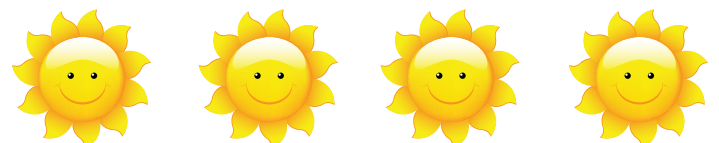
Even though most people consider June 21st as the date of the June Solstice, it can happen anytime between June 20 and June 22. June 22nd Solstices are rare. The last June 22nd Solstice in UTC time took place in 1975 and there won't be another one until 2203.

### The Earth is Farthest from the Sun

One might think that since it is summer in the Northern Hemisphere, the Earth is closest to the Sun during the June Solstice because it is so warm here, but it's the opposite. The Earth is actually farthest from the Sun during this time of the year.

### The Arctic Circle has 24 Hours of Daylight

The June Solstice is the only day of the year when all locations inside the Arctic Circle experience a continuous period of daylight for 24 hours. The "Midnight Sun" is visible for a few days before and on the June Solstice from areas as far as 60 miles south of the Arctic Circle.





## PERIODICAL

### *Educational Benefit*

## 2017 LPSCU CATHOLIC GRADE SCHOOL AWARD \$150 One-Time Award

The LPSCU is proud to announce that it is offering a Catholic Grade School Award Benefit, which is a \$150 one-time award to our members who are attending a Catholic Grade School during the 2017-2018 academic year. Members may only receive this award one time.



The following are the Guidelines for applying for the Catholic Grade 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 enrolled in a Catholic grade school in kindergarten, or in Grades 1 through 8 in the fall of 2017.
- 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, 2017.**

Applications are available from the LPSCU Home Office or its website. Return completed application and supporting materials to:

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

## Slovak Catholic Sokol Golf Tournament Treasure Lake Golf Resort August 18-20, 2017

LPSCU members have been invited to participate in the Slovak Catholic Sokol's 2017 Golf Tournament. This year's tournament will be held August 18-20 at Treasure Lake's Golf Resort in Dubois, Pennsylvania.

**Application deadline for the tournament is July 21st.**

The full golf package is \$285.00 and includes the tournament entry fee and prize money, three full rounds of golf with carts, two night's lodging at the Fairfield Inn or Hampton Inn (double occupancy), and breakfast on Saturday and Sunday. Included in the package price is Friday night hospitality at the Lakeview Lodge and a buffet dinner and cocktails at Luigi's Villa in Dubois. All taxes and gratuities are also included.

Other rates include:

- Non-golf weekend: \$140.00 – includes meals and lodging.
- Golf only: \$145.00 – includes entry and tournament fees.
- Half golf package: \$215.00 – includes two rounds of 9 holes on Saturday and Sunday, along with lodging and meals.
- Half golf only: \$75.00 – includes entry and tournament fees.

Anyone interested needs to contact the LPSCU Home Office at 888-834-6614 or [lpscu@lpscu.org](mailto:lpscu@lpscu.org) for a complete set of rules and regulations as well as entry and hotel information. Applications must be received by July 21st.

Members will receive up to \$40 reimbursement for one event per year.

