



Congratulations to Our 2012 LPSCU Post-Graduate Award Recipients



Daniel R. Adams

Crete, Illinois

Master of Business Administration in Finance/
Financial Management and Control
DePaul University
Chicago, Illinois
Branch 194, Chicago, Illinois



Sarah Kalish

Pottstown, Pennsylvania

Master of Science in Education
Wilkes University
Wilkes-Barre, Pennsylvania
Branch 7, Exeter, Pennsylvania



Elaine Maro

Austintown, Ohio

Master of Health and Human Services
Youngstown State University
Youngstown, Ohio
Branch 132, Campbell, Ohio

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Calendar of Events

NOVEMBER

- 4** — Benedictine Monks of St. Andrew Svorad Abbey, Cleveland, Ohio, host their annual Abbey Benefit. Mass of Thanksgiving at 12:15 p.m. Reception, banquet, and program follow. *See page 11 for more details.*
- 20** — **Deadline to submit articles for January/February Zornicka.**
- 30** — Msgr. Beeda District Christmas Party at 6:00 p.m. at Sts. Cyril and Methodius Parish, North Laurel Street, Hazleton, Pennsylvania. Any LPSCU member planning to attend should contact Anita Gregory at 570-788-3263. Deadline for reservations is November 23. All members attending are asked to bring canned goods for the local food pantry.

DECEMBER

- 1** — LPSCU Telephone Conference Meeting
- 2** — Rev. Dianiska District's annual Christmas Party at the Ramada Inn, Public Square, Wilkes-Barre, Pennsylvania, beginning at 1:00 p.m. Branches 6

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Spiritual Advisor's Message

Christmas Spoken Here



Fr. Altavilla

Given the timing of the preparation for this article, and the fact that our *Zornicka* is published every other month, this particular column becomes difficult to write because we have before us two very important celebrations: Thanksgiving in November and Christmas in December. For this piece, especially as we journey through this Year of Faith called for by His Holiness, Pope Benedict XVI, I would like to focus on Christmas.

In his book, *Christmas Spoken Here* (Broadman Press, Tennessee, 1989), John Killinger tells the following story: "One day I was staring through the window of a beautiful little Christmas shop. It was packed with Christmas items, even though Christmas was still six months away. There were exquisite crèche scenes from Italy, Germany, and Norway. There were fuzzy faced elves and jolly old Santa Clauses, sleighs and reindeer of every size and description, bells and trees, and music boxes. There were nutcrackers and candles and electric lights, angels and wise men and little drummer boys, stars and snowmen and gingerbread cutouts. The little shop was fairly bursting with Christmas, and a loudspeaker broadcast a medley of Yuletide tunes. It was infectious, even in the summertime. And down in the corner of the front door, where no one could miss it, was the neatest touch of all. It was a small sign that said: 'Christmas Spoken Here.'

"'Christmas Spoken Here.' I cannot imagine a better slogan for the church at this season or any time of year. What could say better why we are here? God has entered human history to change its course forever. Jesus came to us as a Word, as something said, articulated, put in a message: 'The Word became flesh and dwelt among us' (John 1:14). We remember that event each year in song, pageant and decoration. 'Christmas spoken here' is the basis of all we do. 'Christmas spoken here' is an appropriate motto for us because the church must always speak Christmas.

"We ought always to be reminded of the Word God has spoken: the intelligible, important, and loving Word of His concern for us. Christmas is the best time of all the year for remembering it. 'The Word became flesh and made His dwelling among and we saw His glory, the glory as of the Father's only Son, full of grace and truth.' That is the message of Christmas, and Christmas is spoken here. It will always be spoken here."

I love this story, and the interpretation Mr. Killinger gives to his experience. It makes a powerful point about the holidays and what they are truly all about, or should be all about. "Christmas spoken here." What a way to live! I think the apostle John may have had something like this in mind when he wrote in 1 John 1:2-3, "For the life was made visible; we have seen it and testify to it, and we proclaim to you the eternal life, which was with the Father and has been made

visible to us. We proclaim to you what we have seen and heard, so that you also may have fellowship with us. And our fellowship is with the Father and with his Son, Jesus Christ."

On Thursday, October 11, 2011, the Catholic Church throughout the world, at the direction of Pope Benedict XVI, began a **Year of Faith**. On one level, this special moment becomes an opportunity to recall two very important anniversaries in the history of the Catholic Church. First, the 50th anniversary of the convening of the Second Vatican Council on October 11, 1962, by Blessed Pope John XXIII and second, the 20th anniversary of the promulgation of *The Catechism of the Catholic Church*, on October 11, 1992, by Blessed Pope John Paul II. Pope Benedict does not want the Church to miss the great significance of the renewal that was brought about through the work of the Second Vatican Council (1962-1965) and the great teaching tool we have in the *Catechism*.

On a deeper level, however, Pope Benedict also hopes that during this **Year of Faith**, Catholics strive to grow in their friendship with the Lord Jesus, whose birth we celebrate at Christmas. In his Apostolic Letter, *Porta Fidei (The Door of Faith)* issued on October 11, 2011, in which he announces the **Year of Faith**, Pope Benedict said: "During this time we will need to keep our gaze fixed upon Jesus Christ, the 'pioneer and perfecter of our faith' (*Hebrews* 12:2); in him, all the anguish and all the longing of the human heart finds fulfillment." (paragraph 13). Our friendship with the Lord Jesus, established for us at baptism, grows as we daily get to know Jesus better through our prayer, study about our Catholic faith, and through our lives of witness, especially in the service we provide on behalf of others.

As we again prepare to celebrate Christmas, but do so within the context of this special **Year of Faith**, let us not forget the true reason for this season and resolve to make it a point to be a people whose lives reflect "Christmas spoken here."

The fast-paced life that many of us will embark on – especially in the time between Thanksgiving and Christmas – can make us blind to the needs of others around us. Sad to say, this is the time of year when many are lonely and depressed. Perhaps as we ourselves are out searching for the "perfect" gift to give at Christmas, the gift of our time and presence might be the best we have to offer. Remember, a visit from us to someone who is feeling down or alone might do more good than we could ever imagine. "Christmas is spoken here" through the time we spend with another.

Like many people, during this busy time of year, I tend to forget that employees at stores and restaurants are busy, tired, and being treated badly by the multitudes they are trying to

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As we again prepare to celebrate Christmas, . . . let us not forget the true reason for this season . . .

A Christmas Message from Our Episcopal Protector

“Then they opened their treasures and offered him gifts of gold, frankincense, and myrrh. And having been warned in a dream not to return to Herod, they departed for their country by another way.” – Matthew 2:11b-12



Most Rev. Adamec

Dear Sisters and Brothers
of the Ladies Pennsylvania
Slovak Catholic Union,

Unless our celebration
of the Christmas Season is
reflective of our intention to
live the next year of our
pilgrimage in service to the
Lord, it will be just another
holiday. It is unthinkable for
us Christians that it be
nothing more than that.

The Magi have been my
favorite symbol of Christmas
for a long time. We give gifts
– so did the Magi. We change

the focus of our activity for the season – the Magi chose an alternate route for their journey. The difference is that the gifts of the Magi were for the Lord, whom they recognized as the Lord’s Anointed King, and their choosing a different direction changed world history as well as their own. Things were never the same for them after that encounter with the Infant Christ.

Saint Gregory the Great, Pope, in one of his homilies in the Sixth Century, described the gifts of the Magi. Gold symbolizes wisdom, which we offer when making right choices. Frankincense symbolizes prayer, which prayer is acceptable to the Lord when it reflects the goodness of our lives. Myrrh symbolizes suffering, which we offer when we subject our desires to those of the Lord.

As for the Magi choosing an alternate route, that can symbolize our New Year’s Day resolutions. But, since we do not want to give gifts which we reclaim later, let our resolutions be ones that will change the course of our life; but, resolutions that we can and intend to keep.

This Christmas, may it not be merely an observation of an event that changed world history; may it not be a celebration of just another festive time of the year. Rather, associating ourselves with the Magi, let each one of us bring acceptable gifts to the Newborn Savior – all year long.

I pray that all of you in our Society experience a very Blessed Christmas and a New Year of living that acknowledges Jesus as our God, the Christ, and King.

God bless each one of you!

Fraternally yours in the Lord,

+ *Joseph*

(Most Rev.) Joseph V. Adamec
Bishop Emeritus of Altoona-Johnstown
Episcopal Protector, LPSCU

*The National Officers and Staff
of the LPSCU
Wish You and Yours
a Very Happy Thanksgiving,
a Blessed and Merry Christmas,
and a New Year Filled
with Health and Happiness!*

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*Radostne Vianocne sviatky
a Bohom pozehnany Novy Rok!
Linkju jums geru Sv. Kaledu
ir mielu bei laimingu Naujuju Metu!*

LPSCU Board of Directors 2013 Annual Meeting

This announcement is made to all members of the LPSCU that the Annual Meeting of the Board of Directors will convene on Friday, March 22, 2013, at 8:30 a.m. at the National Headquarters of the LPSCU located at 71 South Washington Street, Wilkes-Barre, Pennsylvania. Subsequent sessions will be held on Saturday, March 23.

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 Annual Meeting should be received **no later than February 15, 2013**.

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and 213 will host. Attendees are asked to bring a canned good for a local food pantry.

- 2** — Lehigh Valley Okres Holiday Luncheon in the Lehigh Room of the Best Western Lehigh Valley Conference Center, Routes 22 and 512, Bethlehem, Pennsylvania. Punch reception begins at noon with luncheon at 12:30 p.m. An "LPSCU Matching Fund" themed gift basket raffle to benefit the Allentown Diocesan Soup Kitchen will be held following the luncheon. Contact Marge Ferri (610-866-8945) or Ceil Gaughan (610-433-4610) for more information.
- 9** — Pittsburgh District Christmas Party at Westwood Golf Club, West Mifflin, Pennsylvania, beginning at 1:00 p.m.

2013 — JANUARY

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

25 — March for Life, Washington, D.C. *See article below.*

MARCH

- 1** — Deadline to apply for an LPSCU College Scholarship. *See page 10 for details.*
- 1** — Deadline to nominate a member for the 2013 LPSCU Fraternalist of the Year Award. *See page 8 for details.*

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40TH ANNUAL MARCH FOR LIFE

Friday, January 25, 2013 ❖ Washington, D.C.

For years, members of the LPSCU have been invited to participate in the annual March for Life in Washington, D.C. The LPSCU proudly joins other Slovak/Catholic fraternal organizations (First Catholic Slovak Ladies Association, First Catholic Slovak Union, and the Slovak Catholic Sokol) in this peaceful demonstration showing our support of and respect for the unborn. Two thousand thirteen marks the 40th anniversary of the March.

Wilkes-Barre/Hazleton Area

On January 25, a bus will leave Wilkes-Barre, Pennsylvania, at 7:00 a.m. with a stop in Hazleton at St. John Bosco Church on Route 93, leaving Hazleton at approximately 8:00 a.m. Local Branches and Districts may sponsor the cost of members wanting to participate. Cost is \$50, which includes bus transportation, snack on the bus, and dinner buffet on the way home.

Anyone interested in attending can call Theresa Kluchinski at 888-834-6614 or 570-823-3513 for more information.

Megan Bigley Graduates from Lehigh

Megan Charlotte Bigley graduated from Lehigh University on May 21, 2012, with a Bachelor of Science degree in Industrial Engineering.



Megan Bigley

While at Lehigh, Meg was a member of Pi Beta Phi Sorority and treasurer of the Institute of Industrial Engineering chapter. She was also a "Lehigh Liner" and assisted with alumni fundraising.

Megan is the daughter of Jim and Donna Bigley of West Chester, Pennsylvania, the granddaughter of Edward A. Pitonak, and the great-granddaughter of the late Mary Ann Pitonyak of the former Trenton, New Jersey Branch 157.

Meg, her sister Laura, and her mother are all members of LPSCU Home Office Branch 153. Megan received an LPSCU scholarship in 2008.

We extend our congratulations to Megan on receiving her degree from Lehigh.

INSURANCE POLICY CHECKLIST

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



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

40th National Convention Banquet is a Spectacular Event

Following the Convention Liturgy held on Sunday, June 24, 2012, a spectacular reception and banquet was held at The Inn at Pocono Manor, Pocono Manor, Pennsylvania. Approximately 150 delegates, fraternalists, and guests attended the event. The reception began at 5:30 p.m. with everyone enjoying hors d'oeuvres, cocktails, fraternal fellowship, and entertainment by "Pajtasi," a popular Slovak musical group from New York.

At 6:30 p.m., the banquet program commenced with Rev. Philip A. Altavilla, V.G., LPSCU spiritual advisor, serving as Toastmaster. He began by offering an inspirational Invocation. The singing of the National Anthems of the United States and Slovakia was led by Mary Ann Ackerman, honorary vice president, and Ann Dobias, honorary trustee. A recording of the National Anthem of Lithuania was played.

National President Theresa A. Kluchinski extended a warm welcome to all and expressed her delight at holding the 40th National Convention in the Pocono Mountains of Pennsylvania. National Chairperson of Trustees Mary Ann Ewasko offered a toast for a successful Convention after which everyone enjoyed a delicious dinner of filet mignon and lobster tail.

As dessert was ready to be served, President Kluchinski surprised Father Altavilla by announcing the 20th anniversary of his ordination in the priesthood. A gift was presented in recognition of the occasion and a waitress placed a huge sheet cake in front of the head table where Father Phil was seated as everyone sang "Happy Anniversary to You." Father Phil was pleased to cut the first piece of the cake and what a delicious dessert it was!

At the conclusion of the meal, the program continued. Remarks were made by Bishop Joseph V. Adamec, D.D.,

Bishop Emeritus of Altoona-Johnstown and Episcopal Protector of the LPSCU. He expressed his delight with being the Protector of the LPSCU.

National Vice President Anita Gregory introduced the Board of Directors, members of the Court of Appeals, and distinguished guests.

Fraternalist of the Year Chairperson Margaret A. Ferri gave a synopsis of the volunteer work undertaken by the LPSCU's 2012 Fraternalist of the Year and announced that the awardee was Dolores Sakal of Branch 42 in Pittsburgh, Pennsylvania. Dolores was presented with a plaque recognizing her honor. The LPSCU also gave Dolores a \$100 check made payable to the charity of her choice, which was Good Shepherd Church in Braddock, Pennsylvania. The assembly gave Dolores a standing ovation, after which she expressed to all her thanks for being selected as Fraternalist of the Year. She was overwhelmed to receive this award.

As Campaign Chairperson for the 40th National Convention, Dolores M. Evanko announced the results of the campaign. Campaign winners with the most points were: 1st – Mary Ann Ackerman; 2nd – Theresa Kluchinski; 3rd – Cecilia Gaughan; 4th – Mary Jo Savidge. Term Policy Campaign Winners were: 1st – Mary Jo Savidge; 2nd – Cecilia Gaughan; 3rd – Anita Gregory; and 4th – Cecilia Gaughan.

In her address, President Kluchinski thanked all for attending this beautiful banquet celebration in conjunction with the 40th National Convention.

Bishop Adamec offered the Benediction and the program concluded with the singing of "God Bless America" and "Hej, Slovaci!" after which everyone enjoyed listening or dancing to the wonderful music of "Pajtasi."





Convention Banquet photos were taken by Cecilia Gaughan.

LPSCU Scholarship Committee,

I want to sincerely thank you for deeming me one of your college award recipients. I will be attending Villanova University in the fall and these funds will go directly towards tuition.

Nicholas Dean Miller
Branch 156, Coaldale, PA

Dear Ms. Kluchinski,

I am honored to be selected as a recipient of the 2012 Ladies Pennsylvania Slovak Catholic Union Educational Benefit Scholarship and also the Youth Achievement Award. I would like to take this opportunity to thank you for your support and funding of these generous

award programs. I am extremely grateful for the opportunities these awards will provide me. I rely partially on financial aid and student loans to help finance my education. Therefore, receiving this scholarship and the life insurance will allow me to focus on my studies and reduce my financial burden as I pursue my education.

This fall I began my first year at the University of Dayton where I have been accepted into their Education Program, with a dual major in Mathematics. As requested, I have enclosed a copy of my acceptance letter. The University of Dayton offers an excellent program and I consider myself fortunate to be accepted and able to attend. Following my graduation from the University of Dayton, I look forward to pursuing my Master's Degree in Education.

The realization of my goals to be an educator would allow me to change students' lives and help them grow into successful adults. For me, it is not just about teaching a subject, but about positively affecting students' lives in a meaningful manner. The teachers that had the greatest impact on me were great mentors and not only taught subject matter, but life lessons as well that I carry with me to this day.

Once again, I want to thank you, Ms. Kluchinski, for making the 2012 Ladies Pennsylvania Slovak Catholic Union Educational Benefit Scholarships and Youth Achievement Awards possible and for your generosity. As you know, the cost of college is daunting and these awards will play a key role in achieving my educational goals. I am extremely proud to be a recipient of these prestigious awards.

Sincerely,
Megan K. Zabiegala
Branch 132, Campbell, OH

Dear LPSCU,

I would like to thank you for selecting me for the 2012 scholarship. Attached is my bill for Fall Semester 2012.

Sincerely,
Melissa Degenhart
Branch 1, Hazleton, PA

More Letters on page 10

ZORNICKA

Fraternalist of the Year

2012 
Dolores Sakal

2013 
Who will it be?

**We're Looking for a Shining Star
in the LPSCU for the
2013 FRATERNALIST
OF THE YEAR**

Do you know a member who, through example and accomplishment, provides outstanding volunteer service?

Do you know a member that should be recognized for outstanding fraternal and volunteer efforts?

If you can answer "yes" to the above, then you have a "Shining Star" member to be nominated as our 2013 LPSCU Fraternalist of the Year!

To receive a Nomination Form, contact the Home Office at 570/823-3513 or toll free 888/834-6614; e-mail: lpscu@lpscu.org or visit our website: www.lpscu.org.

Hurry — The Postmark Deadline for Nominations is March 1, 2013

Minutes of the Executive Finance Committee

July 17, 2012 – Home Office, Wilkes-Barre, Pennsylvania

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

The committee reviewed and accepted the Minutes from May 16, 2012, Executive Finance Committee meeting.

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

- ❖ A sympathy gift of \$100.00 in memory of Fr. Albert Marflak. *(Approved)*
- ❖ Western Pennsylvania Slovak Day Association requested an ad in their 89th Annual Slovak Day Program Book. *(Approved full page ad at \$120.00)*
- ❖ Gift for Fr. Andrew HvozdoVIC who is celebrating his 25th anniversary of ordination to the priesthood. *(Approved \$200.00)*

Financial Statement

The committee reviewed the following checking accounts as of May and June 2012: M&T Bank – General Operating Account, M&T Bank – Home Office Checking Account and the Morgan Stanley Smith Barney Checking Account.

Bonds/Stocks/Pension Portfolio

The committee was provided copies of all reports from May 31-June 30, 2012, reviewing all activity, including CDs, Common Stocks, Preferred Stocks, Bonds, and International Investments. The Employee Retirement Plan was also reviewed.

Senator Yudichak Addresses Fraternal

The annual seminar for the Fraternal Societies of Northeast Pennsylvania (FSNEPA) was held recently at the Polish National Union in Scranton, Pennsylvania. Pennsylvania State Senator John Yudichak addressed the group, pledging his support as a legislator in the endeavors of the fraternal benefit system.

The seminar included presentations from Sam Urda, president of CPS Actuaries; Ellen Stevens, Scranton Voluntary Action Center; and Annette Szady and Keith Wandel from the Pennsylvania Insurance Department.

FSNEPA members were joined by fraternal leaders from Philadelphia and Pittsburgh. The LPSCU was represented by President Theresa Kluchinski, Vice President Anita Gregory, Secretary-Treasurer Mary Jo Savidge, and Chair of Trustees Mary Ann Ewasko.



Senator John Yudichak (left) addresses fraternal members at a recent seminar.

Home Office

Secretary-Treasurer Savidge provided the committee with information on the installation of the new server, server back-up, PCs, and copier.

Convention

President Kluchinski reported that the Home Office has received positive feedback from attendees at the 2012 Convention stating that this was one of the best conventions held to date, especially the question and answer session.

The committee was provided and reviewed the final budget for the 2012 Convention.

Budget

The committee was provided and reviewed the budget for June 2012.

Meeting Dates

The remaining meeting dates for 2012 are as follows: October 17 and December 19.

There being no further business, the EFC adjourned.

Respectfully submitted,
Mary Jo Savidge
National Secretary-Treasurer

Cooking Corner

CREAM CHEESE KIFFLES

- | | |
|----------------------|---------------|
| 1 lb. cream cheese | 1 lb. butter |
| 2 egg yolks | 4½ cups flour |
| 2 tsp. baking powder | |

Mix cream cheese and butter together with hands; add egg yolks and continue mixing until blended. Add sifted flour and baking powder. Mix well. From the dough, make walnut-sized balls. Refrigerate the kiffle balls overnight. Roll out each kiffle ball on a board sprinkled with powdered sugar. At one end of the rolled out kiffle, drop a half teaspoon of filling. Starting with the filled end, roll dough up as for a jelly roll. Place kiffles on a greased cookie sheet and bake at 350 degrees for 15-20 minutes until golden brown. When kiffles are baked, loosen kiffles with a knife so they don't stick to the pan. When cool, remove from pan. When ready to serve kiffles, sprinkle them with powdered sugar.

Walnut Filling

- | | |
|----------------------|----------------|
| 3 egg whites | ½ cup sugar |
| 1 lb. ground walnuts | ½ tsp. vanilla |

Beat egg whites; when stiff, add sugar and beat again. Fold in walnuts and vanilla.

Note – Poppyseed, apricot, lekvar, or raspberry can also be used for filling.



Dear Ms. Savidge:

The Benedictine Sisters of Pittsburgh thank you for your most generous gift of \$5,000 received on July 17, 2012, to support the building of our new monastery. This new home will be a smaller, greener monastery that will enable us to utilize more of our financial resources for direct ministry to God's people. We

go forward with intention and hope as we strengthen our 1,500-year Benedictine tradition of seeking God through community, prayer, and service to others "that in all things God may be glorified."

"The Benedictine Tradition Lives" in so many ways and in so many places with the support of volunteers and benefactors

like you. We are happy to be constant in remembering you and your intentions daily in prayer. Every month, the Sacrifice of the Mass is celebrated for you and your concerns. You are welcome to join us for Morning Prayer, Vespers, and/or Sunday Mass. Look for the current schedule on our website, or give us a call.

This letter also serves as your receipt. As required by the IRS, we confirm that no goods or services were given in exchange for this gift. Please also note that you will be recognized as a Capital Campaign Benefactor and Partner of St. Benedict unless you request to remain anonymous.

Blessings,
Sister Benita DeMatteis, OSB
Prioress

LPSCU EDUCATIONAL BENEFIT 2013 COLLEGE AWARD

\$500 One Time Award

The LPSCU is offering a \$500, one-time College Award to our members who will be attending college during the 2013-2014 academic year. A total of 25 College Awards will be granted.

These are the guidelines for those applying for this award:

- Applicants must be a member of the LPSCU for two (2) years with at least a \$2,000 permanent reserve life insurance plan (excludes term insurance).
- Applicants must be a high school senior, college freshman, sophomore, or junior.
- High school seniors must provide a letter of recommendation from a school representative (ex: teacher, guidance counselor, or principal).
- High school applicants must submit an official transcript from high school that includes test scores; College students must submit documentation indicating latest overall GPA.
- Applicants must provide a detailed list of extracurricular activities, honors, and awards.
- Applicants must provide a detailed list of church, community, volunteer, and work activities, including honors and awards, with reference(s) included.
- Applicants must be attending an accredited college/university on a full time basis for the 2013-2014 academic year and submit proof of acceptance for the Fall 2013 semester.
- Applicants must submit a brief essay (no more than 200 words) on the topic "Why is life insurance important?"
- Applicants must provide a wallet-size color photo.



Applicants must meet all criteria outlined above and provide data indicated in order to be eligible. Applications with incomplete data or not meeting the outlined requirements will not be considered. All submitted materials become the property of the LPSCU and will not be returned. The LPSCU reserves the right to publish the entire essay or excerpts of the applicant's essay, at its own discretion, in its official publication, *Zornicka*.

Applications are available from the LPSCU Home Office or its website. **Applications must be postmarked by March 1, 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: lpscu@lpscu.org ❖ Website: www.lpscu.org

Dear Friends at the Ladies Pennsylvania Slovak Catholic Union,

Thank you for your recent donation of \$400.00 to Dismas House. We appreciate your generosity and goodwill towards the Dismas family.

Dismas House provides critical services and a welcoming hand to former prisoners in need. At Dismas, we strive to provide lasting opportunities for employment, housing and community to promote healthy reintegration at Dismas House, the Father John Brooks House, and the new Dismas Family Farm, a holistic, rehabilitative and vocational reentry model, on a working farm in Oakham. Each year, Dismas House touches the lives of 100 men, women, and children through our programs and services. Dismas programs reconnect former prisoners with the fabric of society, while also instilling in residents a new sense of hope, self-worth, and purpose.

Thank you again for your kind support. Please visit our website at www.dismashouse.org for an update on all of the programs in the Dismas family.

In Gratitude,
Colleen Hilferty
Co-Executive Director

Note: This donation was made in response to a Convention donation request from Dismas House, which is located in Worcester, Massachusetts.

More Letters on page 18

Fr. Andrew Hvozdovic Celebrates Silver Jubilee

On September 2, 2012, Reverend Andrew S. Hvozdovic celebrated his 25th Anniversary of ordination to the priesthood at the Church of the Epiphany in Sayre, Pennsylvania.

Father Andrew was ordained by Bishop James C. Timlin in the Scranton Diocese on Saturday, September 5, 1987. His first assignment that year was at the very same parish where he celebrated his 25th Anniversary.

Prior to being assigned as pastor at the Church of the Epiphany in 2005, Father Andrew held assignments at St. John the Evangelist Church in Pittston, Pennsylvania; St. Joseph's Church in Hazleton, Pennsylvania; and St. Luke's Church in Jersey Shore, Pennsylvania. During his seven years at Epiphany, he has been instrumental in establishing the Pre K program at Epiphany School and retaining the 7th and 8th grades as well. Most recently, Father Andrew guided the largest renovation and restoration project in Epiphany's nearly 100-year-old history.

A Mass of Thanksgiving was celebrated in the newly renovated Epiphany Church, followed by a luncheon. Father Andrew was joined in the anniversary celebration by 300 family members, parishioners, and friends.

Father Andrew is a member of LPSCU Branch 122 in Wilkes-Barre, Pennsylvania. We congratulate him upon reaching 25 years as a priest and pray that God will grant him many more happy and healthy years.



Congratulating Father Andrew on this milestone are, from left, LPSCU Trustee Dolores Evanko, President Theresa Kluchinski, and Secretary-Treasurer Mary Jo Savidge.

St. Andrew's Abbey to Host Benefit

The Benedictine Monks of Saint Andrew Svorad Abbey will host their annual Abbey Benefit on Sunday, November 4, 2012. "Celebrating the 90th Year Anniversary of Our Foundation" is this year's theme. The benefit will celebrate the significant events marking the 90 years of service the Benedictine Monks have provided in the Cleveland area and throughout Ohio.

A Mass of Thanksgiving will be offered at 12:15 p.m. at the Church of the Assumption, 9183 Broadview Road, Broadview Heights, Ohio. A reception, banquet, and program will follow at the Parish Center.

Entertainment will be provided by the John Pastirik Band ("The Slovak Polka King"). Catering will be provided by Billy Hricovec of Tom's Country Place. There will be a silent Slovak Auction held after the main program. The benefit concludes around 4:00 p.m. with the monks singing The Ultima.

Your support of our Abbey Benefit is a very important part of the monks' present and future ministry. Please join us in honoring our monks for their many years of service. If you cannot attend, a gift in their honor will be greatly appreciated.

The ticket price is \$65.00 with additional sponsorships available, including \$100.00 "Honor-a-Monk" contributions. For reservations and additional information, please contact Rose Stiflar at Saint Andrew's Abbey at 216-721-5300 ext. 0 or Marie A. Golias at 216-228-8179.

LPSCU Matching Fund Program

On January 1, 2011, the LPSCU initiated a Matching Fund Program for our Branches and Districts. In the program's initial year, we had one Matching Fund project.

As a fraternal benefit society, the LPSCU encourages our Branches and Districts to participate in a Matching Fund project for the benefit of a charitable organization. The funds that are raised from a matching fund event will be matched dollar for dollar by the LPSCU, up to a maximum of \$100 for a Branch event and \$200 for a District event. If a Branch or District prefers to make a donation to a charitable organization, that can be considered as a Matching Fund event except that the donation will be limited to 50% of the maximum amount, \$50 for a Branch and \$100 for a District. Each Branch and District is allowed two Matching Fund events per year.

For more information or to receive a copy of the Matching Fund Program Guidelines and Forms, contact the Home Office via phone 570-823-3513, toll free at 888-834-6614, by fax at 570-823-4464, or e-mail lpscu@lpscu.org.

An LPSCU insurance policy makes the perfect gift!

What Do the Holidays Mean to You?

We recently asked our readers to tell us about what the holiday season means to them. Here are some of the responses we received...

I remember especially the holiday celebrations, no matter if it was Easter, Christmas, July 4th, Thanksgiving, or a birthday – my Mom cooked way too much! Dad would be upset with her for making so much food but it made her happy and I never did see him turn down her piggies, haluski, or her nut or poppy seed rolls! I thank her for teaching me to cook.

With my dad, I remember him outside always puttering around. He had to cut trees or be pulling out stumps. I will never forget the look on his face after a successful day of hunting or fishing. Mostly, my father taught me tolerance and patience — the same two traits that kept him alive during World War II.

Thank you, Mom and Dad! Love you both and miss you.

Linda Niezgoda
Branch 19, Dallas, Pennsylvania

Our holidays started on December 6th, St. Nicholas's Feast Day. Coming from a very Slovak family, I remember that tradition played an important part. It was a noisy and happy morning on St. Nicholas Day because 9 happy children were running down to the windowsill where 9 shoes had been filled by St. Nicholas. At that time, we received fruit, candy, and nuts. And there was always a dime in each shoe.

I love working with St. Nick and I do keep up the tradition with my children and grandchildren. The tradition follows as it always has in the past, but I do try to pick the perfect ornament for each one now. Indeed these are precious memories.

Cecilia B. Gaughan
Branch 38/40, Whitehall, Pennsylvania



Our Scholarship Recipients Explain...

The Importance of Life Insurance

I believe life insurance is assurance. Having that assurance is having peace of mind. No one wants to have to use it but without it, a death not only becomes an emotionally trying time but also a financially trying time.

Most parents don't even consider life insurance for their children, thinking they are young and healthy. Such a morbid thought as the possibility of their untimely death is too disturbing and scary to even consider. But no one is immune to illness or accidents. Unfortunately, they happen.

I believe the perfect time to purchase life insurance is at birth. Not only do you have that reassurance that the child is covered in the event of the unthinkable, but the rates for the insurance are very low. Some policies accumulate cash value which can come in very handy for when they go to college. What a special gift to be able to give them when they are grown.

Being young, I really never even considered a thing such as life insurance, but I am glad my parents and grandparents had the foresight to purchase it for me and I certainly intend to do the same for my own children someday.

Haley Skymba
Branch 156, Lansford, PA

In Memoriam

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

Name	Branch	Location
*Margaret Dragon	6	Wilkes-Barre, PA
Thomas Supey	7	Exeter, PA
*Dorothy Domanosky	17	Swoyersville, PA
Sandra Hooper-Hodkinson	19	Swoyersville, PA
*Mary A. Knecht	24	Windber, PA
Marianne F. Vincur	42	Pittsburgh, PA
Anna M. Morpurgo	46	Tamaqua, PA
Lawrence Kuzins	52	North Braddock, PA
*Maria Reavy	60	West Hazleton, PA
Grace Kishpan	62	Northampton, PA
*Walter Hutz, Jr.	122	Wilkes-Barre, PA
*Margaret Leshko	124	Hazleton, PA
Irene Hrusovsky	132	Campbell, OH
Charles Oskutis	153	Perth Amboy, NJ
Helen Knapik	167	Sterling Heights, MI
Andrea Buranosky	202	McKees Rocks, PA
Virginia Maszeroski	214	Duryea, PA

*Multiple certificates

PRIVACY COMMITMENT

The Ladies Pennsylvania Slovak Catholic Union (LPSCU), a fraternal life insurance society, shares your concern about privacy. We believe in protecting the confidentiality and security of the information we collect. This notice describes our privacy policy and how we treat the information we receive about you.

WHY WE COLLECT AND HOW WE USE INFORMATION

We use the information we collected about you for business purposes with respect to our insurance and fraternal relationship with you. The business purposes include evaluating a request for our products, services or benefits; evaluating benefit claims; administering our products, services or benefits; and processing transactions requested by you. We may also use the information to contact you about other products and services we provide.

HOW WE COLLECT INFORMATION

Much of the personal information that we have comes directly from you. The information you give us when you apply for our products or services generally provides the information we need. If we need to verify information or need additional information, we may obtain this information from third parties such as health care providers. Information collected may relate to your employment, finances, health, avocations, or other personal characteristics.

HOW WE PROTECT INFORMATION

We treat the information we collected about you in a confidential manner. Our employees are required to protect the confidentiality of this information. Your personal information is available only to our employees who may need to see it to fulfill and service your needs. We maintain safeguards to protect the information and our employees are required to comply with our established policies. Should your relationship with us end, your personal information will remain protected in accordance with our privacy practices as outlined in this notice.

WHAT WE DO WITH PERSONAL INFORMATION WE COLLECT

We do not disclose your personal information to companies or organizations not affiliated with us that would use the information we have provided them to contact you about their own products and services.

We may disclose information about you in order for us to conduct our business, or where law requires disclosure. For example, information may be disclosed to others to enable them to provide business services for us, such as performing general administrative activities. We may use your personal information for marketing purposes or to help with your overall insurance program. Information may also be disclosed for audit or research purposes, or to law enforcement and regulatory agencies.

FURTHER INFORMATION

A recently enacted federal law established new privacy standards and requires us to provide this summary of our privacy policy once each year. For additional information regarding our privacy policy, please contact us in writing at:

Ladies Pennsylvania Slovak Catholic Union
ATTN: Mary Jo Savidge, Secretary-Treasurer
71 South Washington Street
Wilkes-Barre, PA 18701



UTILIZATION REPORT

	For August 2012	Year-to-Date 2012
Prescriptions Filled:	30	269
Normal Retail Pricing:	\$1,470.76	\$15,095.80
ScriptSave Pricing:	\$ 446.56	\$ 5,279.59
Total Dollars Saved		
by LPSCU Cardholders:	\$1,024.20	\$ 9,816.21
Average Saved per		
Discounted Prescription:	\$ 42.68	\$ 40.90
Overall LPSCU Discounted		
Prescription Savings:	71.04%	65.88%

August 2012 was a big savings month for our ScriptSave® card members. Our group's discounted prescription savings for August 2012 amounted to 71.04%. With our group's year-to-date 2012 discounted prescription savings averaging 65.88%, or \$40.90 per discounted prescription, our members benefit from the program every day.

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

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

If you do not have a ScriptSave® card, you may enroll online by visiting www.scriptsave.com and log in with Group #195. On that web site, you can also find a participating pharmacy near you; you can look up drug pricing; and you can view the Preferred Medications List, health information, and more!

Any LPSCU member (including the membership of LCA) can receive a ScriptSave® card at no cost. If you do not have access to a computer to apply for a card, call the Home Office and the Home Office will apply for a ScriptSave® card for you. 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.

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

The LPSCU Honors Our Veterans

In honor of our Pop-Pop, **Thomas F. Gaughan Jr.**, who served in Pusan, Korea, during the Korean War. We are proud of our Tank Driver PopPop. ~ *Your loving grandchildren, Michael, Patrick, Mary Beth, Colleen, and Bridget*

In memory of my dad, **SPS William J. Ewasko**, U.S. Army. ~ *Loved and deeply missed by daughter Diane K. Jason and grandchildren, Paul G. and Marissa*

In memory of my husband, **SPS William J. Ewasko**, U.S. Army. I miss you and love you. ~ *Your wife, Mary Ann*

In memory of **Branch 6 Dads, Brothers, Sons and Husbands** who served in the military. Thank you! ~ *Mary Ann Ewasko, secretary, Branch 6*

In memory of my brother, **John Shinal**, U.S. Navy, I miss you. ~ *Your sister, Mary Ann Ewasko*

In memory of our father, **Tec 5 John P. Evanko**, U.S. Army Company 1, 255th Infantry Regiment, WWII, and recipient of the Purple Heart. We are so proud of you! ~ *Love, Dolores and Fr. Joe*

In honor of **the Holencik family**: My Uncle **Adam**, who served in World War I. He is a war hero, fighting five major battles and receiving five Bronze Stars. **Cpl. Alois Holencik**, who served in the Marine Corps, and **Sgt. Steven Holencik**, who served in the Army during the Korean War. And in loving memory of **Seaman 1st Class Adam Holencik**, who died aboard the *USS Hallegan* when the ship exploded after hitting a mine, and **Joseph Holencik**, who died in a North Korean prison camp. I think of you all with love and pride and I am so proud to be part of this family. ~ *Your loving niece and cousin, Cecilia Gaughan*

In honor of our dad – **The Big Guy** – a Korean War Veteran. We are proud of you Dad! ~ *Your kids, Patty, Tom and Tim*

In loving memory of our husband/dad, **John (Jack) Polaha**, who served in the U. S. Army's branch of the "Screaming Eagles." You are deeply missed by all of us and by everyone who knew you. You will never be forgotten. ~ *Your loving wife, and children, John, David, Kathy, and Jim*

In loving memory of our mother, **Specialist 2/c Mary Bucha Schimeneck**, who served in the Navy in WWII. You are missed and will never be forgotten. ~ *Your loving family, the Schimeneck kids*

In honor of our father, **Tech. Sergeant Herbert J. Schimeneck**, who served in HQCO 1759th Special Shop Battalion during WWII. Dad, words can never express how great you were for all of us. You are so deeply missed. ~ *The Schimeneck Kids: Georgie, Donna, and Mary*

In honor of our beloved brother and husband, **Lieutenant Herbert A. Schimeneck**, who proudly served his country in Vietnam. We miss you, Herby. You were the greatest! ~ *Your loving wife, Helene, and sisters, Mary, Georgie, and Donna*

In honor of our uncle, **Staff Sgt. William P. Schimeneck**, who made the supreme sacrifice while serving in the 34th Infantry Regiment during WWII. ~ *Given by the Schimeneck Family with our deepest pride and love*

With pride, **the Bucha Family** displayed the 6-star flag for our servicemen and woman who served our country during World War II. My brothers, **Franky, Joey, and Tony** who served in the U.S. Army, **Marty** in the Seabees, and sister **Mary** and brother **Johnny** who served in the Navy. I am indeed very proud of you and I miss you all. ~ *Your kid sister, Ceily*

In loving memory of our dear uncles, **George Legenza** and **George Kosalko**. We are proud to be your nephews, knowing how proud you were to serve our country. ~ *Eric (and wife Tiffany) Kosalko and Jeffrey Kosalko*

In our thoughts and prayers, you will forever be in our hearts, dear Dad (**John Kosalko**). Thank you for serving our country with honor and raising us to be strong, Catholic gentlemen. ~ *Eric (and wife Tiffany) Kosalko and Jeffrey Kosalko*

In fond memory of my loving husband, **John Kosalko**. I am forever proud of your service in the U.S. Army contributing to our peace and freedom, and naturally of your being a loving, caring husband. ~ *Jean Kosalko*

In loving memory of my dear brother, **George Legenza** who served in the U.S. Marine Corps. May you rest in peace, dear brother. ~ *From your sister, Jean Kosalko*

In honor of my family members who have served in the U.S. armed forces: father, **Cpl. Joseph M. Bucha** (U.S. Army, 1946-1947); brother, **Col. Peter J. Bucha** (U.S. Army, Retd., 1971-2001); brother-in-law, **Ret. Lt. Col. Patrick Crabb**; husband, Vietnam veteran **Sgt. Daniel A. Roach** (1968-1972), U.S. Marine Corps; son, **LCPL Daniel J. Roach**, U.S. Marine Corps; brother-in-law, **Jim Baker**, with gratitude and pride for serving our country in the U.S. Navy. ~ *With love and pride, Mary Ann (Bucha) Roach*

Remembering the members of the Kurtz Family who served in the military for generations: grandfather, **Joseph Kurtz** (U.S. Marine Corps, WWII); beloved father, **John Kurtz** (U.S. Army 10th Mountain Division, WWII); uncle, **Joseph Kurtz** (U.S. Navy, WWI); uncle, **James Kurtz** (U.S. Marine Corps, Korean War); uncle, **Paul Kurtz** (U.S. Marine Corps, 1946-1968, Korean War); brother, **John Kurtz** (U.S. Army Signal Corps, Korean War); brother, **Richard Kurtz** (U.S. Army 82nd Airborne, Korean War); **Joseph J. Kurtz** (U.S. Army Corps of Engineers); nephew, **John M. Kurtz** (U.S. Army, served in the Middle East); nephew, **James Kurtz** (U.S. Army, served in Iraq and Bosnia). ~ *With love and pride, the Kurtz Family*

Veterans and Military

In loving memory of our beautiful mother, **Aux. Agnes (Gavenda) Bucha**, who served in the U.S. Army WAACS in WWII. You left us with beautiful memories. ~ *Your loving daughters, Mary Jo, Martine, and Aggie*

In memory of our father, **SF2C Martin Bucha**, who served in the U.S. Navy during WWII. We are and always have been proud of you, Dad! ~ *Your loving daughters, Mary Jo, Martine, Monica, and Aggie*

In loving memory and with our deepest respect for our dad, **Sgt. John A. Kurtz**, who served his country during WWII. We miss you, Dad. (Sgt. Kurtz died in August 2009.) ~ *From your proud sons, Joe, Jack, and Rich*

In loving memory of our uncle, **John Gavenda**, who served in the U.S. Army during WWII. We miss you, Uncle John, and we are so proud of you. ~ *The Bucha Girls, Mary Jo, Martine, Monica and Agnes Ann*

We are proud of our cousin, **Sgt. John Gavenda**, who served courageously during the Vietnam War. ~ *Your proud cousins, Mary Jo, Martine, Monica, and Agnes Ann*

In honor of my husband, **Radioman 3rd Class John Ferri**, who served in the U.S. Navy during WWII on LST 175 in the Normandy invasion and the European Theater. ~ *With love and pride, your wife "Peggy"*

In loving memory of **Pfc. John J. Oravec**, U.S. Army, 129th Infantry Division, killed in action at age 19 on January 18, 1945, Luzon, Philippine Islands, in the Pacific Theater of War, WWII. ~ *Sadly missed by sister Margaret Ferri*

To all who have served and to all who continue to protect our United States of America. God bless you and keep you safe! ~ *National President Theresa Kluchinski*

To all **our well deserving veterans** – Thank you! ~ *LPSCU Trustee Margaret Jollimore*

In loving memory of **Aviation Machinist Mate 2nd Class Joseph A. Oravec**, who served in the U.S. Navy during World War II and was known as "Sailor." ~ *With fond memories, your sister Margaret Ferri*

In loving memory of my husband, **T/Sgt. James R. Ford**, who served in the U.S. Air Force during the Vietnam War at Pleace in 1966. ~ *Your loving wife, Mary J. Ford*

In loving memory of my father, **T/Sgt. James R. Ford**, (USAF, 1954-1975). ~ *Your loving daughter, Marie S. Ford-Clemens*

In honor and memory of our parents, the late **Romanza Fairman Krajsa** ("The Chief") and **Joseph C. Krajsa**, who met while both serving in the U.S. Navy during WWII. ~ *With love from your sons and family*

In honor of our husband/dad, **Staff Sgt. Robert Sopko**, who served in the Korean War. We are proud of you, Dad! ~ *Love, Mom and family*

In honor of our son, **Lt. Commander Joseph Sopko** (Retd.), who proudly served in the military. We are proud of you! ~ *Love, Mom, Dad, and family*

In honor of **Cmdr. Robert Sopko, Jr.** (Retd.), who proudly served our country during the Korean War. ~ *Love, Dad, Mom and family*

In loving memory of my brother, **Sgt. Joseph Sopko II**, who made the supreme sacrifice during the Korean War. ~ *Your brother Robert and family*

For the safety of **all our troops everywhere**. ~ *National Trustee Elizabeth Melko*

With love and gratitude to family members who served our great country: my father, **Stanley A. Gluc, Sr.**, and my brothers, **Andrew C. Macko** and **Stanley Gluc, Jr.** Thank you! ~ *Theresa*

That Almighty God will keep **all members of our Armed Forces** in His care and keep them safe. ~ *Anna Melko, Branch 42*

In loving memory of my father, **Bernard "Mickey" McDade**, who served in the U.S. Navy in World War II. I love and miss you, Dad. ~ *Mary Jo*

In memory of my dad, **Michael F. Guza**, who served in the U.S. Army Air Corps during WWII. ~ *Sadly missed by daughter Anita and family*

In honor of our brother, **Vincent J. Guza**, who served in the U.S. Army Air Corps. ~ *With love and pride from sister Anita and family, and brother Jack*

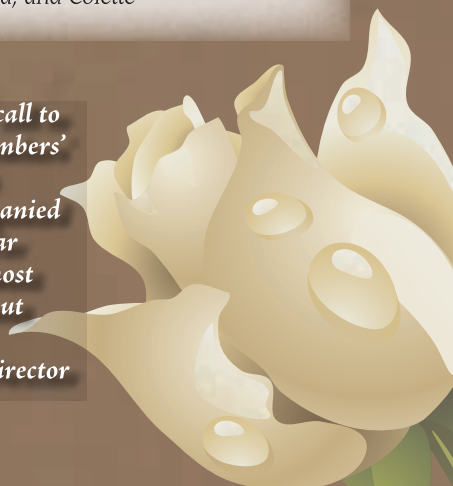
In honor of our dad, **John H. Gregory**, who served his country in the U.S. Marine Corps during the Vietnam War. ~ *With love and pride from your sons, Chris and Jonathan*

With gratitude to **all the men and women who unselfishly protect our freedom**. God bless you! ~ *Anita and John Gregory and family*

In honor and memory of our father, **Army Corporal William Gaughan**, Military Police investigator, who served in the Korean War, stationed in the South Pacific, Eniwetok, Marshall Islands. Thanks for serving our country. We will never forget you, Dad. ~ *From five proud daughters, Deborah, Laura, Cecilia, Theresa, and Colette*

Once again, we've had a tremendous response to our call to honor our veterans and active duty military. Our members' outpouring of support for this annual tribute is most gratifying. Again this year, all donations that accompanied your submissions will be presented to the Catholic War Veterans. Thank you for continuing to support this most worthy cause and all our fraternal activities throughout the year.

~ *Cecilia B. Gaughan, Fraternal Activities Director*



FLEXIBLE ANNUITY

1st Year's Interest Rate is 5%



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

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

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



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

71 South Washington Street
Wilkes-Barre, PA 18701

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

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

Minutes of the LPSCU Board Conference Call

June 2, 2012

Call to Order – Prayer

President Theresa Kluchinski called the meeting to order at 10:00 a.m. and offered a prayer provided by our Spiritual Advisor, Rev. Philip Altavilla.

Roll Call

All were present except for Spiritual Advisor Rev. Philip Altavilla, who was excused.

Welcome Remarks

President Kluchinski thanked everyone for attending.

Approval of Agenda/Minutes

The agenda for this meeting was approved, along with the Minutes from the March 9-11, 2012, meeting, with changes.

Correspondence/Requests

Secretary-Treasurer Mary Jo Savidge read the correspondence received. There were no requests.

Financial Report

Board members were provided and reviewed the following information:

- Quarterly Statement
- Month End Balance Sheet/Revenue & Expense Statement
- Summary Market Value 2012
- April 2012 Custodial and Clearbridge Accounts
- Anne (Shinal) Cichy and Bishop Grutka Awards
- Smith Barney Checking Account
- Employee Retirement Plan
- Transaction Summary Report
- CPA Audit/Recommendations
- Budget
- Management's Discussion and Analysis
- American Fraternal Alliance Analysis 2011

Convention

The Board was provided and discussed the following information:

- Intent Form for position of President
- Banquet Program
- Budget
- Task List
- Delegate List and Committee List
- Daily Program
- Photographer
- Donations
- Delegate Bags and Goodie Bags

Home Office

Since the Home Office Report is detailed in the Executive Finance Committee Minutes, Secretary-Treasurer Savidge gave a brief summary on the following:

- Equipment
- Unclaimed Property
- Building

New Business

The Board was provided and discussed the following:

- Pension
- Job Descriptions
- Annuity Rate Review

- Branch Deposit Rate
- Audit Procedures

Meeting Reports

The Board was provided reports from the following:

- President Theresa Kluchinski – Fraternal Societies of Northeast Pennsylvania Seminar
- Secretary-Treasurer Mary Jo Savidge – Fraternal Societies of Northeast Pennsylvania Seminar
- Chairperson of Trustees Mary Ann Ewasko – Fraternal Societies of Northeast Pennsylvania Seminar
- Trustee Joan Hladek – Illinois Fraternal Alliance Annual Meeting

Compliance

The Board was provided and reviewed the following compliance issues:

- Ohio HB341
- HB 2134 Pennsylvania

Committee Reports

- Public Relations Director – The Board was provided and reviewed a report from the Public Relations Director Margaret Ferri.
- Fraternal Activities – The Board was provided and reviewed a report on fraternal activities from Fraternal Activities Director Cecilia Gaughan.
- Fraternalist of the Year – The Board was provided and reviewed a report on the Fraternalist of the Year provided by Public Relations Director Margaret Ferri.
- Educational Benefits – The Board was provided and reviewed a report from the Educational Benefits Committee Chairperson, Joan Hladek.
- Campaign Committee – The Board was provided and reviewed a report from the Campaign Committee Chairperson, Dolores Evanko.
- Youth Achievement Award – The Board was provided and reviewed a report from the Youth Achievement Committee Chairperson, Elizabeth Melko.

Calendar of Events

The Board was provided the calendar of events for 2012 and 2013.

There being no further business to address, the meeting was adjourned.

Respectfully submitted,
Mary Jo Savidge
National Secretary-Treasurer

SAVE THE DATE

Slovak Catholic Federation Convention
September 15-17, 2013

Wilkes-Barre, Pennsylvania

Watch future issues for more info!

Dear LPSCU,

Thank you so very much for the \$500 scholarship to be used towards my college education. I am so thrilled to be a member of the LPSCU and happy to have been able to enjoy all your organization has to offer its members!

I am extremely honored and grateful to be a recipient of this scholarship!

Sincerely,
Victoriana Kienzle
Branch 130, Bethlehem, PA

To Whom It May Concern,

I greatly appreciate the scholarship I was awarded by the Ladies Pennsylvania Slovak Catholic Union. The money will really help me with paying my tuition. Thank you for your generosity!

Elizabeth Knaub
Branch 19, Swoyersville, PA

Dear LPSCU,

I would like to thank LPSCU for the \$500 scholarship award. It will help me very much with my expenses throughout college.

Thank you.

Amy Savidge
Branch 213, Dallas, PA

Dear Ms. Kluchinski,

I am honored to be a recipient of the Ladies Pennsylvania Slovak Catholic Union scholarship. Your generous support will help me to fulfill a lifelong dream of going to college.

My first semester as a freshman at Slippery Rock University will be both challenging and exciting. My plans at this stage are to complete a major in Accounting/Business Administration and hopefully someday own my own business.

I am enclosing a copy of my online statement for my first semester at Slippery Rock University and also a copy of the letter I received congratulating me as a new freshman for the Fall 2012 semester. I hope these will be acceptable proof of my college admission.

Thank you once again for this scholarship award.

Sincerely,
Joseph Pipon, Jr.
Branch 24, Windber, PA

Dear Ms. Kluchinski,

I wish to thank you and the Board of Trustees for offering scholarships to students continuing their education and for selecting me as a recipient. I'm anxious to attend college in the fall to begin my dream of becoming a doctor.

As per your instructions, enclosed is a copy of my tuition bill for the fall semester 2012 for Wagner College.

Sincerely,
Casey McCarthy
Branch 6, Wilkes-Barre, PA

Dear Theresa,

Thank you for the pen and pencil set. Everything regarding the Convention was great! God bless.

Love,
Ann Dobias, Honorary Trustee
Branch 194, Chicago, IL

More Letters on page 20

Allentown Member Competes on JEOPARDY!

Jennifer Najarian from Allentown, Pennsylvania, a member of LPSCU Branch 40, flew out to Los Angeles this past February to film an episode of the game show JEOPARDY! Getting to that point was a long process. Jennifer began by taking an online test that is offered once a year, and then getting invited to Philadelphia for an in-person audition. When JEOPARDY! representatives called to say she had made it on the show, Jennifer had to turn them down initially because the dates conflicted with her student teaching semester. Thankfully, they gave her a second chance, and she flew out to Sony Studios in Culver City, California, for the filming.



Jennifer Najarian with JEOPARDY! host Alex Trebek.

Jennifer had a great time taping the show. She said the other contestants were very friendly, and the contestant coordinators did a great job keeping everyone from getting

too nervous. She got to meet host Alex Trebek, who put everyone at ease by talking about his horses and fixing up his house.

Jennifer played a tough match against two great opponents, and although she got the Final Jeopardy question correct, she couldn't catch up to the first place finisher and had to settle for second.

After the taping, she and a friend spent a few days seeing the sights in LA and then San Diego, where they visited with Jennifer's cousin, Carolyn Krisch. It was a great trip, and Jennifer says she will remember her JEOPARDY! experience for the rest of her life.

Jennifer has a BA and MA from Penn State University in Media Studies and an MA in Education from Cedar Crest College in Allentown. She is a seventh grade communications teacher in the East Penn School District in the Lehigh Valley. When she is not teaching, she keeps busy with dance classes, scrapbooking, reading, cooking, gaming, and gardening.

Jennifer is the daughter of Georgette Najarian and has a brother, Jason. All are members of Branch 38/40. She is also the great-niece of Fraternal Activities Director Ceil and Tom Gaughan of Whitehall, Pennsylvania.

The 3 Payment Life Plan

The 3 Payment Life Insurance Plan offered by the LPSCU is an economical and beneficial plan for anyone from age 0 to 85. Under this plan, there is a minimum purchase of life insurance. For those age 0-70, the minimum purchase is \$5,000; for ages 71-85, the minimum purchase is \$2,000. Premiums are payable for three (3) years from issue date. If the insured dies within the 3-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, 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 three (3) 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.

A member with a 3 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 3 Payment Life Plan is perfect for both youth and adults – especially anyone who prefers to have their life insurance paid within three (3) years.

During these unstable economic times, the 3 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 3 Payment Life Insurance Plan. The premiums listed are based on \$1,000 of life insurance coverage. Semiannual and quarterly premium rates are also available by contacting your Branch Secretary or the Home Office.

3 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	23.91	20.15	2.15	1.81
1	24.60	20.80	2.21	1.87
2	25.42	21.53	2.29	1.94
3	26.31	22.30	2.37	2.01
4	27.28	23.12	2.46	2.08
5	28.30	23.98	2.55	2.16
6	29.36	24.89	2.64	2.24
7	30.46	25.81	2.74	2.32
8	31.59	26.76	2.84	2.41
9	32.79	27.76	2.95	2.50
10	34.02	28.80	3.06	2.59
11	35.30	29.87	3.18	2.69
12	36.62	30.99	3.30	2.79
13	37.98	32.13	3.42	2.89
14	39.36	33.31	3.54	3.00
15	40.77	34.52	3.67	3.11
16	42.19	35.77	3.80	3.22
17	43.62	37.08	3.93	3.34
18	45.08	38.41	4.06	3.46
19	46.56	39.80	4.19	3.58
20	47.64	40.84	4.29	3.68
21	49.19	42.29	4.43	3.81
22	50.80	43.79	4.57	3.94
23	52.47	45.35	4.72	4.08
24	54.20	46.97	4.88	4.23
25	56.00	48.65	5.04	4.38
26	57.86	50.38	5.21	4.53
27	59.78	52.18	5.38	4.70
28	61.77	54.04	5.56	4.86
29	63.84	55.96	5.75	5.04
30	65.99	57.96	5.94	5.22
31	68.24	60.02	6.14	5.40
32	70.59	62.16	6.35	5.59
33	73.03	64.36	6.57	5.79
34	75.56	66.64	6.80	6.00
35	78.19	68.99	7.04	6.21
36	80.91	71.41	7.28	6.43
37	83.73	73.91	7.54	6.65
38	86.65	76.49	7.80	6.88
39	89.65	79.16	8.07	7.12
40	92.76	81.92	8.35	7.37
41	95.96	84.78	8.64	7.63
42	99.26	87.72	8.93	7.89

Issue Age	Annual		Monthly	
	Male	Female	Male	Female
43	102.65	90.76	9.24	8.17
44	106.14	93.90	9.55	8.45
45	109.69	97.13	9.87	8.74
46	113.34	100.46	10.20	9.04
47	117.08	103.89	10.54	9.35
48	120.91	107.39	10.88	9.67
49	124.87	110.98	11.24	9.99
50	128.97	114.66	11.61	10.32
51	133.20	118.42	11.99	10.66
52	137.64	122.35	12.39	11.01
53	142.19	126.35	12.80	11.37
54	146.85	130.44	13.22	11.74
55	151.60	134.61	13.64	12.11
56	156.43	138.86	14.08	12.50
57	161.32	143.20	14.52	12.89
58	166.32	147.60	14.97	13.28
59	171.46	152.09	15.43	13.69
60	176.76	156.67	15.91	14.10
61	182.18	161.34	16.40	14.52
62	187.70	166.12	16.89	14.95
63	193.28	170.99	17.40	15.39
64	198.91	175.98	17.90	15.84
65	204.58	181.07	18.41	16.30
66	210.31	186.29	18.93	16.77
67	216.15	191.62	19.45	17.25
68	222.09	197.07	19.99	17.74
69	228.21	202.65	20.54	18.24
70	234.56	208.38	21.11	18.75
71	241.15	214.22	21.70	19.28
72	247.91	220.19	22.31	19.82
73	254.77	226.28	22.93	20.37
74	261.77	232.50	23.56	20.93
75	269.00	238.86	24.21	21.50
76	276.54	245.38	24.89	22.08
77	284.46	252.05	25.60	22.68
78	292.74	258.94	26.35	23.30
79	301.36	266.11	27.12	23.95
80	310.31	273.72	27.93	24.63
81	319.56	281.65	28.76	25.35
82	329.11	289.72	29.62	26.07
83	339.20	297.96	30.53	26.82
84	349.95	306.47	31.50	27.58
85	361.45	315.31	32.53	28.38



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

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.

Letters

Dear Ms. Savidge,

Thank you so much for the LPSCU \$500 scholarship award. It means a lot to me to have received this. This scholarship will help me as I continue my Catholic education at Marywood University.

I'm proud to be a member of the LPSCU. I enjoyed being involved in the many activities the LPSCU offered me over the years. Again, thank you very much for the scholarship.

Sincerely,

Mary E. Bucha

Branch 38, Whitehall, PA

Dear Members of the LPSCU,

Youngstown (Ohio)-Spisska Nova Ves (Slovakia) Sister Cities would like to thank the delegates of the LPSCU 40th Convention for donating \$300 to our projects. The money is being used toward a down payment on an alarm system in the Winter Stadium of our Sister City. It is being hand-carried to Slovakia in addition to sports equipment and clothing that we have purchased for students in villages surrounding Nova Ves and Nitra, Slovakia. We are grateful for your continued support.

Bernie Demechko, Secretary

Dear Ladies PA Slovak Catholic Union Members,

Thank you for your donation of \$500 to Project Donating Joy.* Thanks to the generosity of your group and others, we are able to make and donate over 800 quilts each year to children facing serious illness or hardships in their lives.

May you be blessed in knowing that your support brought a smile to many children in need. Thank you!

**The members of
Project Donating Joy**

* This donation was made by the delegates of the 40th National Convention.

New Insurance Issued

Branch	Branch Representative	July/Aug. 2012	Year-to-Date Total
83	Mary Ann Ackerman	\$ 2,000.00	\$ 59,000.00
194	Ann Dobias	\$ 2,000.00	\$ 2,000.00
6	Mary Ann Ewasko	\$ 15,000.00	\$ 15,000.00
130	Margaret Ferri	\$ 5,000.00	\$ 22,000.00
156	Joan Ellen Frendak	\$ 7,000.00	\$ 10,000.00
38	Cecilia Gaughan	\$ 12,000.00	\$ 69,000.00
60	Anita Gregory	\$ 25,000.00	\$ 35,000.00
167	Joan Hladek	\$ 2,000.00	\$ 12,000.00
58	Margaret Jollimore	\$ 44,000.00	\$ 46,000.00
213	Theresa Kluchinski	\$ 55,000.00	\$ 102,000.00
65	Janice Mathews	\$ 8,000.00	\$ 8,000.00
202	Eleanor Papst	\$ 10,000.00	\$ 10,000.00
42	Dolores Sakal	\$ 4,000.00	\$ 79,000.00
213/197/132*	Mary Jo Savidge	\$ 40,000.00	\$ 83,000.00
64	Elva Silay	\$ 23,000.00	\$ 30,000.00
52	James Tomasic	\$ 4,000.00	\$ 4,000.00
		<u>\$258,000.00</u>	<u>\$ 586,000.00</u>

*Sold through Home Office, not included in the Campaign

LVO Hosts Members to Iron Pigs Ball Game

On Sunday, July 22, 2012, the Lehigh Valley Okres hosted a group of 29 LPSCU youths, 21 adult members, and 4 guests at a Lehigh Valley Iron Pigs Baseball Game at Coca-Cola Park in Allentown, Pennsylvania. The Lehigh Valley Iron Pigs, an affiliate of the Philadelphia Phillies, played the Columbus Clippers that evening. The weather was perfect for a baseball game.

The Lehigh Valley Okres provided each youngster with a complimentary entrance ticket to the game and a stipend toward their food purchase. Upon entering the ballpark, each attendee under 14 years of age received a complimentary savings bank shaped like a baseball cap.

Prior to the start of the game, Jack Repyneck, 13, a member of LPSCU Branch 130 in Bethlehem, threw out the first pitch on behalf of our group. Jack got to keep the ball he pitched as a souvenir.

During the game, the names of the various groups in attendance were announced and appeared on a large screen over the ballpark. When the Lehigh Valley Okres of the Ladies Pennsylvania Slovak Catholic Union was announced, our members stood up and cheered loudly.

Our group raved about how much they enjoyed the game, even though the Iron Pigs lost. The Okres officers plan to host another game next year for our members.



Jack Repyneck of LPSCU Bethlehem Branch 130 throws out the first ball at the Lehigh Valley Iron Pigs Baseball game in Allentown.



Some of the Lehigh Valley Okres members who attended the Iron Pigs-Columbus Clippers game.



A group of members who attended the Iron Pigs game courtesy of the Lehigh Valley Okres.

Branch Correction

An error was made in reporting the Branch number of one of our recent scholarship recipients. The correct Branch number for Adrian Wyse Martino of Bethesda, Maryland, is Branch 19, Swoyersville, Pennsylvania. His Branch was listed incorrectly in the list of scholarship recipients in the July/August *Zornicka* and also in the Salute to Graduates in the September/October issue. We apologize for the error.

Flag Day Celebrated by NJ-NY Fraternal Alliance

Directors of the New Jersey-New York Fraternal Alliance celebrated Flag Day while attending a scheduled meeting of the Alliance at the Golden Nugget in Atlantic City, New Jersey, this past June. The Golden Nugget was also the venue for the group's Annual Meeting in October.

Attending the ceremony were Frederick Durso, Knights of Columbus; Ann Teska, Polish Beneficial Association; Priscilla Hunyady, Hungarian Reformed Federation; Justine Wesnak, National Slovak Society; Cynthia Macon and Robert Galdon, Royal Arcanum; Charlotte Androckitis, Polish Union of the USA; Anthony Beke, William Penn Association; Christine McMullan, Polish National Alliance; Theresa Kluchinski, Ladies Pennsylvania Slovak Catholic Union; Monica Kanopka, Thrivent; and Richard Cecchi, Workmen's Benefit Fund.

Dear Junior Members,

Before the United States entered World War II, much of the world was already at war. President Franklin Roosevelt gave a speech to Congress in January 1941, making it clear where the United States stood. He wanted to prepare our citizens for the conflict we were likely to enter. This is known as the Four Freedoms speech. Roosevelt said that in the future, we look forward to a life for everyone in the world based on these freedoms:

- Freedom of speech.
- Freedom of every person to worship God in his or her own way.

Freedom from want so that people would feel secure.
Freedom from fear so that no nation would go to war.

The United States entered World War II months later, on December 7, 1941. Many men and women went off to war. Life on the home front demanded that all people make sacrifices.

Artist and illustrator Norman Rockwell wanted to do something for the war effort during World War II and so he created four paintings to help remind Americans of our four freedoms. One painting depicted the warmth and love of a family gathered around the table at a Thanksgiving feast. This was the painting called "Freedom from Want." During the war, food and other items that were in short supply were rationed. Being able to share such a wonderful dinner in wartime showed that we could still have enough to eat and enjoy a good time.

"Freedom of Worship" depicts worshippers of many religions and ages as they worship in their own way. I am sure you have seen Rockwell's paintings and if you study them you would see and feel the reverence he gives the viewer.

In "Freedom from Fear," Rockwell pictures parents tucking their children into bed for the night. The father holds a newspaper with headlines telling of bombings in Europe, but the family feels secure and the children protected in their warm and cozy home.

"Freedom of Speech" features a man standing up and speaking out against something that everyone else is in favor of, and although the other people may disagree, they still listen with respect to the speaker's point of view.

Rockwell painted the Four Freedoms between 1942 and 1943. He had planned to complete them in three months but it took him seven months instead. He worked so hard on them during that time that he lost 15 pounds. The illustrations first appeared in *The Saturday Evening Post* magazine. Thousands of people wanted copies so posters of them were created. The original paintings were put on tour in 26 cities and raised more than \$130 million for the war effort through the sale of war bonds and the posters.

Norman Rockwell (1894-1978) was an ordinary man with extraordinary artistic talent and a way of seeing things.



When he was growing up, he was not good at sports, but he was very good at art. He left high school to attend art school and by the age of 19 he became the art director of the Boy Scout magazine, *Boy's Life*.

Rockwell painted ordinary people doing everyday things as a way to express heart-warming feelings or serious ideas. While most of his art was meant to be entertaining, he could also be serious about his subject matter. He was one of the most successful artists of his time and his paintings are still much loved today. He is perhaps best known for his cover illustrations for *The Saturday Evening Post* which began in 1916 when the magazine's editor discovered the then unknown 22-year-old artist. A weekly publication when it began in 1897, the *Post* is still in print today, as a bimonthly. Over a 50 year association with the *Saturday Evening Post*, Rockwell's paintings graced the magazine's cover a remarkable 323 times. I bet if you ask your grandparents, or even your parents, they will remember their favorite Rockwell *Post* covers.

Cecilia B. Gaughan, Fraternal Activities Director

What's Special About Your State?

Maryland – Tilghman Island is home to the Skipjacks, the only commercial sailing fleet in North America. Nearby Annapolis is known as the sailing capital of the world and is home to the U.S. Naval Academy.

Massachusetts – The Fig Newton is named after Newton, Massachusetts.

Michigan – Fremont, home to Gerber, is the baby-food capital of the world.

Minnesota – Bloomington's Mall of America is so big, if you spent 10 minutes in each store, you would spend four days there.

Mississippi – The first football player on a Wheaties box was Walter Payton of Columbia.

Missouri is the birthplace of the ice cream cone.

Montana – A sapphire from Montana is in the Crown Jewels of England.

Nebraska – More triplets have been born here than in any other state.

Nevada is the largest gold-producing state in the nation. It is second in the world behind South Africa.

New Hampshire is the birthplace of Tupperware, invented on 1938 by Earl Tupper.

New Jersey has the most diners in the world and is sometimes referred to as the diner capital of the world.



Silent Night

Do you know how the most famous Christmas carol was written and set to music?

In 1818, a group of traveling actors was performing in towns throughout the Austrian Alps. They arrived in Oberndorf, a village near Salzburg, where they were to perform the



story of Christ's birth in the small church of St. Nicholas. Unfortunately, the church's organ was broken and would not be repaired before Christmas. Because the organ was out of commission, the actors instead presented their Christmas drama in a private home.

The assistant pastor, Josef Mohr, was present for the play and it reminded him of a poem he had written about the night when the angels announced the birth Christ to shepherds on a hillside. Mohr thought the poem might make a good Christmas Eve carol for his congregation, but the poem wasn't set to music and the organ was still unusable. However, the church organist, Franz Xavier Gruber, managed to compose a simple melody for the poem. Accompanied by Gruber's guitar, Mohr and Gruber performed the carol we today call "Silent Night" before the St. Nicholas congregation on that Christmas Eve of 1818.

Weeks later, the man who came to fix the organ heard Gruber play the simple melody on the newly repaired instrument. He was so impressed by the tune and its words that he took copies of the song back to his own village. There, two well-known families of singers – the Rainers and the Strassers – heard it and put the song into their own Christmas season repertoires.

The singing Strasser sisters gradually spread the carol throughout Northern Europe and in 1834 performed "Silent Night" for King Frederick William IV of Prussia. The king liked it so much that he requested his cathedral choir to sing it every Christmas Eve.

The carol, in its original German version, was brought to the United States by the Rainers and performed outside Trinity Church in New York City in 1839. In 1863, the song was finally translated into English and has become one of our most beloved carols of the Christmas season. And to think that it all came about because of a broken church organ!

Slovak Lesson

RODINA — THE FAMILY

To je môj bratanec.
That is my nephew.

My sme vnukovia.
We are grandsons.

Kde je tvoj strýko?
Where is your uncle?

Ona je moja bratanica.
She is my niece.

Vy ste vnučky.
You are granddaughters.

Ty máš päť sestier.
You have five sisters.

My sme vnúčatá
We are grandchildren.

Ty si jeho sestrenec.
You are his nephew.

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Arts & Crafts

COOKIE CUTTER TOTE

These are fast and fabulous gifts that you can assemble last minute. With a little help from an adult, paint an unfinished wood container with a handle. A cheery Christmas green would go well for this season. Next, fill it up with your favorite cookies and all the tools you'd need to bake them such as a rolling pin and cookie cutters for the cookies. Maybe add some fancy sprinkle toppings. Tie a wide Christmas bow around it and you're all set.



Another quick gift for a special aunt or grandma: Take a teapot and fill it with greens, pine cones, and some Christmas flowers. Tie the lid to it with some Christmas ribbon.

Share Your Blessings

In addition to the joys and blessings of Jesus' birth, Christmas is a time for family gathering and sharing. Holiday magazines portray sparkling trees surrounded by pretty presents, dishes and platters mounded with mouth watering, homemade food and special desserts, and excited children in their pajamas drinking hot chocolate and eating candy canes. If Christmas is usually like this for you, you are truly blessed indeed.

Perhaps you would like to share your blessings by adopting a less fortunate family or lonely elderly person this Christmas season. You may already know of someone who's having a hard time buying presents for their children or a turkey for their holiday meal, or who will be spending the

continued on page 24

Kids in the Kitchen

After you've eaten all the goodies on Christmas Day, this would be a good choice to clean your palate. It's easy to make with an adult's help.

ICE CREAM FLOAT PUNCH

- ½ gallon strawberry ice cream
- 1 qt. orange juice
- 1 2-liter bottle strawberry flavored soda
- 1 2-liter bottle lemon-lime flavored soda
- Sliced strawberries to garnish

Scoop strawberry ice cream into a large punch bowl. Gently pour orange juice over the ice cream. Then pour the sodas over the mixture. Gently mix with a ladle until all is blended. Spoon into cups and garnish with fresh strawberries.



PERIODICAL

Christmas Spoken Here

continued from page 3

serve. A kind word from you or me might be the way that God wishes to speak comfort to them. Many are more open to an invitation to church now than at almost any other time of the year. Why not ask? Our children, family, and friends need to hear the real Christmas story, and be reminded again and again of the true reason for the season. Perhaps this Christmas, during this **Year of Faith**, let us show to others that we truly “get it” – “Christmas spoken here.” Let us remember that this simple statement calls us to embrace a loving way and practice of life, shaping us into the kind of people that God intended us to be. Let us be intentional about living this message, not only at Christmas, but every day of our lives!

On behalf of the National Board of Directors of the Ladies Pennsylvania Slovak Catholic Union, I wish to extend to you and yours best wishes for a very Happy Thanksgiving and a blessed and Joyous Christmas! May the Good News that God has been revealed to us in his Word, born as a babe in Bethlehem, open our hearts to the presence of God in one another. May we remember in our hearts our neighbor, living both near and far, wishing them peace and good will. May we lift up those whose spirits ache this day, that they might be mended. May Jesus, the Word, reside in our hearts and minds this day, and every day. May God abundantly bless you on Thanksgiving, at Christmas, and always! Happy Thanksgiving and Merry Christmas!

Bože, daruj nám vianočné svetlo, ktoré je vierou; pohodlie vianoc, ktoré je láskou; žiaru vianoc, ktorá je čistotou; vianočnú bezúhonnosť, ktorá je spravodlivosťou; dôveru vianoc, ktoré je pravdou; prameň vianoc, ktorým je Kristus. Nech Vás Boh štedro požehnáva počas sviatkov Vďakyvzdania, sviatkov Vianoc a neustále. Šťastné sviatky Vďakyvzdania a Veselé Vianoce!

Rev. Philip A. Altavilla

Share Your Blessings *continued from page 23*

holidays alone because their family lives across the country or never comes to visit. Get in touch with your pastor or local food bank or similar agency to find out who in your area could use a little extra help or companionship this Christmas.

You can truly make a difference in someone’s life this

Calendar of Events

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20 — **Deadline to submit articles for May/June Zornicka.**

21 — LPSCU Annual Internal Audit

22-23 — LPSCU Annual Board of Directors Meeting

APRIL

6-9 — President/Secretary Section American Fraternal Alliance, Arlington, Virginia.

14-26 — Slovak Catholic Federation’s Pilgrimage of Faith to Rome and Slovakia.

MAY

3-5 — 2nd Annual United Slovak Fraternal Bowling Tournament, Buffalo, New York.

4 — Join Hands Day

20 — **Deadline to submit articles for July/August Zornicka.**

JUNE

15 — LPSCU Telephone Conference Call Meeting

JULY

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

SEPTEMBER

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

OCTOBER

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

holiday season. Become a Secret Santa and drop presents on their doorstep, buy a turkey and the trimmings for their holiday meal, or better still, invite them to share Christmas Eve or day with you and your family. Your Christmas will be all the richer for it.