

# ZORNIČKA

Ladies  
Pennsylvania  
Slovak  
Catholic  
Union



MORNING STAR

Vol. 72, No. 833

November-December 2013



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*Center Valley, PA*

BRANCH 83

*Bethlehem, PA*



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BRANCH 38

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BRANCH 197

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*Hazle Township, PA*

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Speech-Language Pathology

Misericordia University

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BRANCH 39

*Drums, PA*

*Congratulations*  
to our  
**2013 LPSCU**  
*Post-Graduate*  
*Award*  
*Recipients*

# In This Issue

Spiritual Advisor's Message	3	2014 LPSCU College Award	10
A Message from Bishop Adamec	4	School Sisters Mark Centennial	11
Holiday Greeting	4	SS.C.M. Sisters Celebrate Jubilees	11
Our Privacy Commitment	5	Guaranteed Issue Program	12
Semi-Annual Meeting Mass	5	Rev. Dianiska District Matching Fund Event	13
Christmas Oplatky	5	In Memoriam	13
AFA Holds 2013 Annual Meeting	6	District Hosts Youth Bowling Party	14
Seeking 2014 Fraternalist of the Year	6	Semi-Annual Board Meeting Minutes	15
The Importance of Life Insurance	7	LPSCU Flexible Annuity	16
Celebrate LPSCU's 115th Anniversary	7	Member Celebrates 75th Birthday	17
Enter Our Calendar Art Contest	7	2014 Anne (Shinal) Cichy Memorial Award	17
Letters	8	20 Year Endowment Life Insurance Plan	18
Need a Special Holiday Gift?	8	Family Celebrates 40 Years of Reunions	19
Pittsburgh District Joins Hands	9	Tree of Life Reservation Form	21
New Insurance Issued	9	Slovak Bishop Halko Visits Danville	21
Information Request Form	9	41st Annual March for Life	21
Cooking Corner	9	Junior Branch Journal	22-23
ScriptSave Report	10	Last Call for Our Poetry Contest	24

## Calendar of Events

### NOVEMBER

- 3** — Benedictine Monks of St. Andrew Svorad Abbey host their annual Abbey Benefit beginning with a Mass of Thanksgiving at 12:15 at the Church of the Assumption, 9183 Broadview Road, Broadview Heights, Ohio, followed by a reception, banquet, and program at the Parish Center.
- 20** — **Deadline to submit articles for January/February Zornicka.**
- 29** — Msgr. Beeda District Christmas Party at Sts. Cyril and Methodius Parish at the Church of St. Joseph, Hazleton, Pennsylvania, beginning at 6:00 p.m. Anyone planning to attend should call Anita Gregory (570-788-3263) by November 20. Please bring a non-perishable item to be donated to the local food pantry.

### DECEMBER

- 1** — Lehigh Valley Okres Holiday Luncheon in the Lehigh Room at the Best Western Lehigh Valley Conference Center, 300 Gateway Drive, Bethlehem, Pennsylvania. A punch reception begins at noon with dinner following at 12:30 p.m.

*continued on page 13*

### Statement of Ownership, Management and Circulation

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# Spiritual Advisor's Message

## Keeping Christmas



Fr. Altavilla

It is always amazing to me the amount of energy that people will spend in getting ready for wonderful holidays like Thanksgiving and Christmas. There is so much to be done in preparation for these holidays - from house cleaning, to gift buying, to cooking and baking, to entertaining family and friends. However, what I do find very sad is the fact that by the time the actual holiday comes, people are so worn out from all the preparations that, as the special day is ending, some folks will say, "Thank God it's over." Comments such as this make me wonder if these people really understand the power and significance of such important celebrations as Thanksgiving and Christmas.

At Thanksgiving, we take a step back and acknowledge the MANY ways that God has blessed us and we give solemn and profound thanks for those blessings. At Christmas, we, as Christians, celebrate the fact that Jesus Christ, the Divine Son of God, was born as one like us, taking on our human condition in order to redeem us from sin and death. As some would say, what we really celebrate is the fact that LOVE came down at Christmas, in the person of Jesus Christ.

If we really grasp the significance of the account of Christ's birth in Luke's Gospel (Luke 2: 1-20) then, like the shepherds, we know that we are given the tidings of great joy that our Savior is born and that God's love is for all people. As followers of Jesus, we must seek to ensure that nothing and no one remains untouched by the tidings of comfort and joy that came from heaven on that first Christmas night. After all, in Luke's Gospel, the angel did say that these tidings are meant for "the whole people," for everyone.

So how are we doing? Is the news of comfort and joy getting through to everyone? What are we doing so that these tidings of comfort and joy may reach everyone?

A wonderful survey of how these tidings of great joy are to be shared, not only at Christmas, but throughout the entire year, was written early last century. Henry Van Dyke (1852-1933) was a popular Presbyterian minister, author, and poet, U.S. ambassador, and ardent naturalist. He is widely known for his Christmas short story, "The Story of the Other Wise Man," first published in 1896. It has been published in numerous English editions and translated into many other languages. It is now the well-known tale of a fourth wise man who sets out to present the Christ child with three jewels, but ends up selling them in order to meet the needs of people he meets along the way. Van Dyke regularly pointed people to experiences and practices of God's love in all of his fields of life. Often only the third "stanza" of his poetic Christmas work, "Keeping Christmas," is quoted, but the entire piece celebrates the all-encompassing love that is the true center of the Christmas story. As Van Dyke suggests, while the observance of Christmas day is important, keeping Christmas all year

round is our real challenge. Van Dyke writes:

**"Are you willing...** to forget what you have done for other people, and to remember what other people have done for you; to ignore what the world owes you and to think what you owe the world; to put your rights in the background, and your duties in the middle distance, and your chances to do a little more than your duty in the foreground; to see that men and women are just as real as you are, and try to look behind their faces to their hearts, hungry for joy; to own up to the fact that probably the only good reason for your existence is not what you are going to get out of life, but what you are going to give to life; to close your book of complaints against the management of the universe, and look around you for a place where you can sow a few seeds of happiness?

*Perhaps as this holiday season approaches — and then leaves us — we **are** willing to be more positive, affirming, supportive, cooperative and loving to the people God sends into our lives.*

Are you willing to do these things even for a day? Then you can keep Christmas.

**"Are you willing** ... to stoop down and consider the needs and desires of little children; to remember the

weakness and loneliness of people growing old; to stop asking how much your friends love you, and ask yourself whether you love them enough; to bear in mind the things that other people have to bear in their hearts; to try to understand what those who live in the same home with you really want, without waiting for them to tell you; to trim your lamp so that it will give more light and less smoke, and to carry it in front so that your shadow will fall behind you; to make a grave for your ugly thoughts, and a garden for your kindly feelings, with the gate open? Are you willing to do these things, even for a day? Then you can keep Christmas.

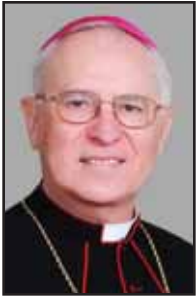
**"Are you willing...** to believe that love is the strongest thing in the world – stronger than hate, stronger than evil, stronger than death – and that the blessed life which began in Bethlehem nineteen hundred years ago is the image and brightness of the Eternal Love? Then you can keep Christmas. And if you can keep it for a day, why not always? But you can never keep it alone." (Henry Van Dyke, "Keeping Christmas," Six Days of the Week, 1924.)

In reflecting on these powerful words of Rev. Van Dyke, it is easy for us to see that the hopeful message entrusted to us through the celebration of Christmas is not a message that is meant only for one day, but really becomes the message that we are called to share with others every day of our lives. It is clear, however, that these words remind us that one of the ways we are able to be worthy heralds of the Christmas message is by focusing less on ourselves and more on others. Though each of us is very different and our situations in life

*continued on page 24*



## *A Christmas Greeting From Our Episcopal Protector*



**Most Rev. Adamec**

*“Now, there were shepherds in that region living in the fields and keeping the night watch over their flock. The angel of the Lord appeared to them and the glory of the Lord shone around them, and they were struck with great fear. The angel said to them, ‘Do not be afraid; for behold, I proclaim to you good news of great joy that will be for all the people.’” (Luke 2:8-10)*

Jesus was not born in a snow storm. I have had to remind myself of that today, as the temperature reached 70 degrees and I needed to write a Christmas Message by tomorrow’s deadline. The verses quoted above from the Gospel of the Evangelist Luke came to mind.

In announcing the news of the Savior’s birth to the shepherds, the angel said that the good news of great joy being proclaimed to them was “for all the people” and not just for them. That would mean: not for just one day – not for just one season – not for just one year. The joy of Christ’s birth is for all the people of every day of every year of all time.

Even on this day, almost three months before Christmas Day, I rejoice that God was made present to us in the person of Jesus. God’s presence is among us in fact – today, as I write, today, as you read. Can we even begin to grasp such a mystery? Have we even attempted to live out a life of gratitude for such a great love?

And, so, as I delight in the beauty of the autumn colors flowing over the Allegheny Mountains, I take time to wish you the abundant blessings that come from the Savior’s birth. I pray that all of us will come to the celebration of Christmas Day with a thankful spirit, prepared to live out Christ’s Mass for another year in 2014. That will truly cause the glory of the Lord that shone around the shepherds that night to shine around us as well.

*Merry Christmas and a Blessed New Year!*

**Most Reverend Joseph V. Adamec**  
Bishop Emeritus of Altoona-Johnstown  
Protector, Ladies Pennsylvania  
Slovak Catholic Union

*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!*



## Ladies Pennsylvania Slovak Catholic Union

# 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

## Semi-Annual Board Meeting Mass Held in Pittsburgh

In conjunction with the LPSCU Semi-annual Meeting held in Pittsburgh, Pennsylvania, the Board of Directors attended Mass at St. Paul's Cathedral there on Sunday, September 22, 2013. The 10:00 a.m. Mass was concelebrated by Very Rev. Kris D. Stubna, S.T.D., pastor and rector of St. Paul's, and Rev. Philip A. Altavilla, LPSCU spiritual advisor.

Prior to the Liturgy, Very Rev. Stubna acknowledged Rev. Altavilla and the LPSCU Board of Directors as guests at the Mass. Offertory gifts were presented by Anita Gregory, LPSCU vice president, and Dolores Evanko, LPSCU trustee.

Following the Mass, a breakfast buffet was held at the Wyndham Hotel, Pittsburgh. Attending as guests of the LPSCU were 33 members from the Pittsburgh area.

The Board held its meeting at the Wyndham Hotel on September 20-21.



**Very Rev. Kris D. Stubna, pastor and rector of St. Paul's Cathedral, with Rev. Philip A. Altavilla, the LPSCU Board of Directors, and LPSCU members from the Pittsburgh area.**

## Christmas Oplatky

*Oplatky*, the traditional Slovak Christmas wafers, will be available this holiday season from Jankola Library. Orders will be accepted from October 21 until December 18, 2013.

The *Oplatky*, five in one package, are thermal-sealed and can be purchased for \$4.00 per packet. In addition, the minimum cost of shipping and handling is \$5.75 and upwards, depending upon the number of packets ordered and the prevailing cost of priority mailing. Customized requests can be filled to meet individuals' needs. Payment (to **Jankola Library**) is required before any order will be shipped.

For more information or to place an order, contact Sister Catherine Labouré Bresnock, SS.C.M., at 570-275-5606 or write to Jankola Library and Slovak Museum, 580 Railroad Street, Villa Sacred Heart, Danville, PA 17821-1698.

# American Fraternal Alliance Holds 2013 Annual Meeting

The American Fraternal Alliance, known until 2010 as the National Fraternal Congress of America (NFCA), was founded in 1886. The 127-year-old AFA unites 72 societies operating in all 50 states and the District of Columbia, Canada, Great Britain, the Philippines, and even the countries of Croatia and

Norway. Its mission is to strengthen and support its members and the fraternal benefit system by providing advocacy, information, and public policy development.

The LPSCU is a member society of the American Fraternal Alliance. Through our membership, we are provided with the tools needed to compete in the

modern marketplace and to give back more and better service to the communities we serve.

The 2103 Annual Meeting of the American Fraternal Alliance was held at the Westin Diplomat Hotel in Hollywood, Florida, from September 5-7, 2013. Attending from the LPSCU were National President Theresa Kluchinski and National Secretary-Treasurer Mary Jo Savidge.

The Annual Meeting provided an opportunity to attend workshops and hear from guest speakers on topics geared to the fraternal industry. This year's workshops included: Navigating the Patient Protection and Affordable Care Act; Leveraging Your Faith-Based Bonds to Grow Younger; Transforming Your Board: How to Enhance Board Governance; Using Your Chapters to Unleash the Fraternal Energy of Your Members; Future Themes: Examining the Major Trends Impacting Everything from the Economy to the Workplace; and Unclaimed Property Regulation: Taming the Beast. Guest speakers included John Maxwell, an internationally renowned leadership expert, coach, and author; Sean O'Donnell from LIMRA, who spoke on the challenges and opportunities serving the middle market; and Craig Kielburger, who at the age of 12 co-founded the Free the Children charity to fight the global exploitation of child labor.

**Fraternalist of the Year**

2013   
Mary Ann Ackerman

2014   
Who will it be?

**We're Looking for a Shining Star  
in the LPSCU for the  
2014 FRATERNALIST  
OF THE YEAR**

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

Do you know a member who 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 2014 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](mailto:lpscu@lpscu.org) or visit our website: [www.lpscu.org](http://www.lpscu.org).

**Hurry — The Postmark Deadline for Nominations is April 1, 2014**

## *Our Mission is . . .*

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

## The Importance of Life Insurance

Securing a life insurance policy is taking responsibility for the protection of your family. The uncertainty of our time of death worsened by the uncertainty of the economy, can be overcome by the peace of mind gained through a life insurance policy. Depending on the level of value, life insurance can provide the funds for funeral expenses, ongoing expenses including mortgage, car, credit cards, and other bills, and even a child's education. A time of bereavement is difficult enough without the worry of covering funeral costs. In the unfortunate event of a spouse's death, life insurance can replace lost income. Parents can secure an inheritance for their children by naming them as beneficiaries of a sufficient policy.

At the root of the financial benefits of life insurance is security of family. The few dollars a month set aside for life insurance limits financial worries and gives comfort. Taking such care for your family's future is an act of love that continues beyond our lifetime.

**Donna Yocum**  
Branch 39, Drums, PA

## November 2013 Kicks Off LPSCU's 115th Anniversary Celebration

The Ladies Pennsylvania Slovak Catholic Union will be celebrating the 115th Anniversary of its founding as a fraternal benefit society on November 21, 2013. To recognize the occasion, the LPSCU Board of Directors is inviting each Branch and/or District to commemorate this milestone with a specific 115th Anniversary Celebration held any time from November 21, 2013 to November 21, 2014.

In order to participate in a special 115th Anniversary celebration, each Branch and/or District must publish an announcement in the *Zornicka* prior to its event in order to notify its members with regard to the date, time, and place of the celebration.

After the event, the Branch and/or District shall publish in the *Zornicka* an article and group photo of the celebration. A copy of the article to be published, together with a list of all participating members with their Branch numbers, shall be mailed to the LPSCU Home Office. Upon receipt of the article and list of members, the Board will authorize the payment of a stipend of \$10, payable to the Branch and/or District for each member who attended the 115th Anniversary celebration.

The Board encourages each Branch and/or District to participate in celebrating the 115th Anniversary of our beloved LPSCU!

## EXCITING NEWS for MEMBERS AGES 3 TO 15!

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

### CONTEST RULES

1. Drawings must be created by LPSCU members who are between the ages of 3 and 15. (Age-related eligibility will be based on the date the drawing is received by the Fraternal Activities Director.)
2. Submit an **original picture** that you have drawn. You may choose any subject pertaining to any of the 12 months of the year. Artwork should be horizontal (or landscape) format (wider than it is tall), not vertical (or portrait) format (taller than it is wide).
3. Use unlined paper, poster board, or canvas. The ideal size is 11" x 8½". Drawings may not exceed 11" x 8½".
4. Use charcoal, ink, crayons, pastels, colored pencils, tempera, or watercolors. **Do not use magic markers.**
5. On a separate sheet of paper that accompanies your drawing, print your name, birthday (including year), full address, branch number, telephone number, and email address.
6. Place your drawing flat, protected between two sheets of heavy cardboard to keep it from being bent or folded, and mail it in a large envelope to the address below. (Don't forget to enclose your contact information!)
7. All entries must be **postmarked by November 25, 2015.**



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

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

Please send entries to:  
Fraternal Activities Director Cecilia B. Gaughan  
325 Florida Avenue  
Whitehall, PA 18052



# Letters

[Dear] Mary Jo Savidge,  
National Secretary-Treasurer,

I recently received your letter to Holy Redeemer High School granting me a \$300.00 grant. I appreciate being selected for this grant and your support of Catholic education.

Thank you. This grant will truly help with my tuition.

Sincerely,

**Karina Graham**

Branch 122, Wilkes-Barre, PA

## Need a Special Holiday Gift?

What about an LPSCU life insurance certificate? With our Single Premium, Three, Five, Ten, Fifteen, or Twenty Payment Life, Twenty Year Endowment, and Whole Life policies, there's a plan to suit everyone's budget and coverage needs.

And an LPSCU insurance certificate offers more than just the peace of mind that insurance protection brings. As a member of the LPSCU, the insured is entitled to many fraternal benefits, including:

- ❖ *Education Benefits*
- ❖ *Adult and Youth Activities*
- ❖ *Discount Car Rental*
- ❖ *Newborn Benefit*
- ❖ *Official Publication*
- ❖ *Prescription Discount Card*

An LPSCU insurance certificate is also appropriate for many other occasions when you want to give a very thoughtful, unique, and lasting gift – weddings, graduations, Confirmation or First Holy Communion, a baptism, birthday, or anniversary. Why not apply for that special someone to become a member of our fraternal family?

For information about any of the certificates we offer, or for current premium rates, contact your Branch Secretary or the Home Office. Premiums are based on the present age of the intended insured.

Your thoughtfulness could make someone's Christmas very merry indeed!

### LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION

*Family Protection from Generation to Generation*

71 SOUTH WASHINGTON STREET,  
WILKES-BARRE, PA 18701

570-823-3513 ❖ 888-834-6614

EMAIL: [LPSCU@LPSCU.ORG](mailto:LPSCU@LPSCU.ORG)  
WEBSITE: [WWW.LPSCU.ORG](http://WWW.LPSCU.ORG)



Dear LPSCU,

Thank you for awarding me the 2013 Catholic High School Award. The financial assistance is greatly appreciated.

Best regards,

**Paul G. Jason**

Branch 6, Wilkes-Barre, PA

Dear Ladies Pennsylvania Slovak Catholic Union:

Thank you so much for the generous \$300 High School Award to be used towards my education and studies at Marian Catholic High School in Tamaqua, Pennsylvania. I truly appreciate these monies that will be applied towards my tuition.

Thanks again!

Sincerely,

**Jennifer McKinley**

Branch 197, Wilkes-Barre, PA

Dear LPSCU –

I wanted to thank the Ladies Pennsylvania Slovak Catholic Union for their very generous monetary award commemorating the completion of my Master's of Special Education degree from DeSales University. I am grateful for the LPSCU's recognition of this career milestone and thank the members for their encouragement and support. I know this monetary gift will help me obtain additional resources that will enable me to better serve my students with special needs. Again, my sincere thanks for your generosity.



**Carey Ackerman**

Branch 83, Bethlehem, PA

Dear Ladies Pennsylvania Slovak Catholic Union,

Thank you so much for the generous reward for the completion of my Master's degree. I am so thankful to be a part of such a wonderful organization. I appreciate your consideration; the award means so much to me. Thank you again.

Sincerely,

**Bridget Gaughan**

Branch 38, Whitehall, PA

## NOTICE

### REGARDING SUBMISSION OF ARTICLES & PHOTOS

When submitting articles and photos for publication in *Zornicka* to the Public Relations Director, Margaret A. Ferri, please **include a phone number or email address** with your name. That way, if there is any question regarding the material you submit, it will make it easier to contact you.



# Pittsburgh District Members Join Hands

The Pittsburgh District's observance of *Join Hands Day* was spent entertaining residents of the Kane Regional Hospital, Glen Hazel, Pittsburgh, Pennsylvania, on August 13, 2013, with an ice cream social and bingo. The patients, most of whom are wheelchair bound, really enjoyed the afternoon.



**District member Jim Tomasic, of Branch 52, organizes donated prizes.**

Gwen Baugh, Kane's volunteer coordinator at the hospital, expressed her appreciation for the LPSCU's generosity of time and bingo prizes. Thanks to these LPSCU members who volunteered: siblings Rachel and Malcolm Bowman, Sylvia Goda, Mary Ann Kaylor, Janet Lawrence, Helen Lorinc, Dolores Sakal, Elva and Ed Silay, and Jim Tomasic. Although members Mary Heckel and Joe Senko were unable to attend, they nevertheless donated many useful items for the event. Other members donated bingo prizes including stuffed animals, lottery tickets, socks, jewelry, shirts, hats, and toiletries. It was a wonderful, rewarding experience for all those who volunteered.



**Pictured are members of the Pittsburgh District who volunteered at this year's *Join Hands Day* event.**

## New Insurance Issued

Branch	Branch Representative	May/June 2013	Year-to-Date Total
19	Deborah Adamchak	\$ 11,000.00	\$ 15,000.00
64	Elva Silay	\$ 25,000.00	\$ 51,000.00
65	Janice Mathews	\$ 10,000.00	\$ 25,000.00
109	Joan Hladak	\$ 10,000.00	\$ 10,000.00
122	Theresa Olshemski	\$ 7,000.00	\$ 7,000.00
130	Margaret Ferri	\$ 5,000.00	\$ 35,000.00
*132	Mary Jo Savidge	\$ 9,000.00	\$ 9,000.00
156	Joan Ellen Friendak	\$ 10,000.00	\$ 35,000.00
*172/*197			
& *132	Home Office	\$ 35,000.00	\$ 85,000.00
		\$122,000.00	\$ 272,000.00

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

## PLEASE SEND ME INFORMATION ON THE FOLLOWING:

(Please indicate if more than one form is required.)

- 3 Payment Life
- 5 Payment Life
- 10 Payment Life
- 15 Payment Life
- 20 Payment Life
- Whole Life
- 20-Year Endowment
- Single Premium
- Juvenile Term to 25
- Change of Beneficiary Form
- Change of Name Form
- Change of Address Form
- Lost Certificate Form
- Newborn Benefit Form

### LPSCU

P.O. Box 32, Wilkes-Barre, PA 18703  
 Phone 570-823-3513 • Toll free 1-888-834-6614  
 Fax 570-823-4464 • E-mail [lpescu@lpescu.org](mailto:lpescu@lpescu.org)

Name \_\_\_\_\_

Address \_\_\_\_\_

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

Phone # \_\_\_\_\_

Date of Birth \_\_\_/\_\_\_/\_\_\_ Certificate # \_\_\_\_\_

## Cooking Corner

### VELVETY RED CAKE

- |                                 |                      |
|---------------------------------|----------------------|
| 3½ oz. bottle red food coloring | 1 tsp. vinegar       |
| ½ cup shortening                | 3 tbsps. cocoa       |
| 2 eggs                          | 1½ cups sugar        |
| 1 tsp. salt                     | 2¼ cups sifted flour |
| 1 cup buttermilk                | 1 tsp. baking soda   |
|                                 | 1 tsp. vanilla       |

Mix food coloring and cocoa. Cream shortening and sugar. Add eggs then coloring and cocoa mixture. Beat well. Sift together flour, salt, and soda. Add cream mixture alternately with buttermilk. Mix in vinegar and vanilla. DO NOT BEAT. Pour batter into a greased cake pan. Bake 350 degrees for 35 minutes.

### CREAM/WHIPPED FROSTING

- |                            |                |
|----------------------------|----------------|
| ¼ cup flour                | 1 cup milk     |
| 1 cup Confectioner's sugar | 1 tsp. salt    |
| 1 cup butter               | 1 tsp. vanilla |

Mix flour and milk. Cook until thickened. Cool. Cream Confectioner's sugar, salt, butter, and vanilla. Add cooled flour mixture and beat at high speed until frosting is light and fluffy.



# SCRIPTSAVE®

## UTILIZATION REPORT

	For August 2013	Year-to-Date 2013
Prescriptions Filled:	12	161
Normal Retail Pricing:	\$ 780.68	\$ 9,826.32
ScriptSave Pricing:	\$ 263.96	\$ 4,261.86
Total Dollars Saved by LPSCU Cardholders:	\$ 516.72	\$ 5,564.46
Average Saved per Discounted Prescription:	\$ 46.97	\$ 39.46
Overall LPSCU Discounted Prescription Savings:	67.05%	58.18%

August 2013 was a big savings month for our ScriptSave® card members. Our group's discounted prescription savings for the month amounted to 67.05%. With our group's year-to-date 2013 discounted prescription savings averaging 58.18%, or \$39.46 per discounted prescription, it's easy to see how our members benefit from the program every day. During these tough economic times, a ScriptSave® card will provide savings to you on your prescriptions.

The ScriptSave® Prescription 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.scriptsav.com](http://www.scriptsav.com) and log-in with Group #195. On that web site, you can also find a participating pharmacy near you, look up drug pricing, and view the Preferred Medications List, health information, and more! Any LPSCU member (including the membership of LCA) can receive a ScriptSave® card at no cost. If you do not have access to a computer to apply for a card, call the Home Office and a staff member 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.**

**An LPSCU insurance policy  
makes the perfect gift!**

## LPSCU EDUCATIONAL BENEFIT 2014 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 2014-2015 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 2014-2015 academic year and submit proof of acceptance for the Fall 2014 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 April 30, 2014.** 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)





# School Sisters of St. Francis Mark Centennial

The School Sisters of St. Francis celebrated the 100th anniversary of their arrival in the United States on August 15, 2013, the feast of the Assumption. A century ago, the bishops of Pittsburgh, Pennsylvania, asked for nuns to be sent to teach the Slovak immigrants arriving in the area. Six sisters arrived from Bohemia on August 15, 1913, and were first housed at St. Gabriel's Parish on Pittsburgh's North Side. Eventually the community settled in Bellevue on a beautiful hilltop, calling it Mt. Assisi. Soon young women from the local area began joining the community. It gradually grew until today, the School Sisters have communities in seven countries and in all parts of the United States.

## SS.C.M. Sisters Hold Jubilee Celebration

The Sisters of Saints Cyril and Methodius recently observed the anniversaries of some of their members with a special day of celebration. A Jubilee Liturgy was celebrated in the Basilica of Saints Cyril and Methodius on the Villa Sacred Heart Motherhouse grounds in Danville, Pennsylvania. Sisters, friends, and family traveled from Pennsylvania, New Jersey, Illinois, Indiana, South Carolina, Texas, Connecticut, and New York for the event. Reverend David Kalert, O.M.I., from the Oblate School of Theology in San Antonio, Texas, was the principal celebrant. Reverend Rocky Grimard, O.M.I., from Immaculata Retreat Center in Willimantic, Connecticut, was the homilist.

The Liturgy was followed by a meal for the celebrants and their friends and families at Villa Sacred Heart, and at the Meadows Community Center at Maria Joseph Manor.



**The celebrants included: Sister Mary Gilbert Dluhy, 65 years (seated, left) and Sister M. Cabrini Steber, 65 years. Second row, L-R: Sister Michael Ann Orlik, general superior of the Sisters of Saints Cyril and Methodius; Sister M. Brigid Fasiang, 60 years; Sister Julia Knazik, 60 years; Sister M. Catherine Laboure Bresnock, 60 years; Sister M. Cyrilline Biel, 60 years; Sister M. Lydia Benyish, 55 years; Sister Mary Anne Nemeč, 55 years; and Sister Bernadette Marie Ondus, 55 years. Third row, L-R: Sister Jeanne Ambre, 45 years; Sister Susan Marie Hazenski, 25 years; Sister Margaret Dubas, 50 years; Sister M. Michaelette Lennartz, 50 years; Sister Susan Pontz, 25 years; and Sister Martina Hanrahan, 20 years. Celebrants not pictured are Sister M. Teresita Iskra, 55 years and Sister M. Zoe Zollar, 50 years.**

Organizations and individuals who have supported the Sisters over the years were invited to share in their centennial celebration, and what a beautiful event it was! Mass was celebrated by Bishop David Zubik, Bishop of Pittsburgh, whose mother attended an area school and was taught by the Sisters. Many other priests joined in the celebration, including the Bishop of San Angelo, Texas, one of the many cities where the nuns teach. It was a most impressive sight to see all the Sisters in their habits of black suits with white blouses. There were some 300 guests and religious present. The liturgical music was most inspiring. The Sisters wrote one of the songs and to hear all those musical voices was beautiful.

After the Mass, everyone went downstairs to the dining hall where all the tables were decorated with a gift for each attendee. A delicious meal was served, followed by a sheet cake and a very pleasant surprise dessert—homemade nut and apricot horns. Each guest went home with a book on the history of the School Sisters of St. Francis. Everyone left with an uplifted feeling and a smile of happiness.

**Dolores Sakal**



**A group from the Pittsburgh District who attended the 100th Anniversary celebration Mass in the church at Mt. Assisi Academy.**



**Seated in the front pew are, from left, Ann Melko, Elizabeth Melko, and Elva Silay. Seated in the second pew, L-R, are Dolly Papst, Dolly Sakal, Ann Krohmaly, Margaret Joschak, and Mary Heckel. The photo was taken by Sister Kathy from San Antonio, Texas, a member of the School Sisters community.**



We just enrolled in the  
LPSCU Guaranteed Issue Program.

**HAVE YOU?**

We are providing our loved ones with added protection!

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

**GUARANTEED ISSUE**

for all members age 40 to 75



# Calendar of Events continued from page 2

- 1** — The Pittsburgh District's 75th Anniversary Celebration held in conjunction with the Pittsburgh District's Christmas Party at Westwood Golf Club, West Mifflin, Pennsylvania, at 1:00 p.m.
- 8** — Reverend Dianiska District's Annual Christmas Party at the Ramada Inn, Public Square, Wilkes-Barre, Pennsylvania, beginning at 1:00 p.m. Branches 122 and 214 will host. Canned goods will be collected for our annual food bank donation.
- 11** — Fraternal Societies of Northeast Pennsylvania Christmas Social
- 14** — LPSCU Telephone Conference Call Meeting
- 31** — Deadline to enter our 1st LPSCU Poetry Contest.

❖ 2014 ❖

**JANUARY**

- 20** — **Deadline to submit articles for March/April Zornicka.**
- 22** — Annual March for Life in Washington, D.C. *See page 21.*

**MARCH**

- 1** — Deadline to apply for the Anne (Shinal) Cichy Memorial Award. *See page 17.*
- 11-12** — Slovak Catholic Federation Meeting, Wilkes-Barre, Pennsylvania
- 20** — **Deadline to submit articles for May/June Zornicka.**
- 20** — LPSCU Internal Audit (Thursday)
- 21-22** — LPSCU Annual Meeting

**APRIL**

- 1** — Deadline to nominate a member as our 2014 Fraternalist of the Year. *See page 6.*
- 26-29** — President/Secretary Section, American Fraternal Alliance, Savannah, Georgia
- 30** — Deadline to apply for a 2014 College Scholarship Award. *See page 10.*

**MAY**

- 3** — Join Hands Day
- 20** — **Deadline to submit articles for July/August Zornicka.**

**JUNE**

- 14** — LPSCU Telephone Conference Meeting

**JULY**

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

**SEPTEMBER**

- 4-6** — American Fraternal Alliance Annual Meeting, Austin, Texas
- 16** — Slovak Catholic Federation Meeting, Youngstown, Ohio
- 19-20** — LPSCU Semiannual Meeting, Bethlehem, Pennsylvania
- 20** — **Deadline to submit articles for November/December Zornicka.**

**NOVEMBER**

- 20** — **Deadline to submit articles for January/February 2015 Zornicka.**

**DECEMBER**

- 13** — LPSCU Telephone Conference Meeting

## Rev. Dianiska District to Hold Matching Fund Event

In conjunction with the LPSCU Matching Fund Program, members of the Rev. Dianiska District will hold a Special Gifts Raffle at their Christmas party on Sunday, December 8, 2013, to benefit "Candy's Place."

Candy's Place, also known as "the Center for Cancer Wellness," is a home-like cancer resource center for cancer patients and their loved ones. It provides free services such as consultations, support groups, educational workshops, cancer resource materials, and exercise and therapy programs. It is located in Forty-Fort, Pennsylvania.

Every year our District members donate special gifts valued at a minimum of \$10.00. These gifts are raffled off at the District's annual Christmas party, with proceeds going to a special charity. This year's Christmas party will be held on December 8 at the Ramada Inn in Wilkes-Barre, Pennsylvania.

We are asking our District members or any LPSCU member to support our worthwhile project by donating a gift or by attending the Christmas party. For further information, please contact Mary Ann Ewasko at 570-823-6432 or Theresa Kluchinski at 570-817-4657.

## In Memoriam

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

Name	Branch	Location
* Jean E. Snee	6	Wilkes-Barre, PA
* Carl A. Cilvik	6	Wilkes-Barre, PA
Thomas J. Maslowsky	19	Swoyersville, PA
Agnes Mitchell	33	Hazleton, PA
Mary E. Potosky	42	Pittsburgh, PA
Iona Coval	46	Tamaqua, PA
Carol A. McKinney	90	Johnstown, PA
* Catherine S. Bozick	159	Youngstown, OH
Michael Rakocy, Jr.	163	Youngstown, OH
Albert J. Gudaitis	197	Wilkes-Barre, PA
Anna Klein	197	Wilkes-Barre, PA
* Paul E. Kundrick, Jr.	197	Wilkes-Barre, PA
* Harry D. Sorber	197	Wilkes-Barre, PA
Isabelle A. Zmuidzinas	197	Wilkes-Barre, PA
* Helen J. Duray	198	Whiting, IN
Michael E. Piecznski	198	Whiting, IN
Brother Lester T. Girard	209	Cleveland, OH

*\*Multiple certificates*

# Rev. Dianiska District Hosts Annual Youth Bowling Party

The Reverend Dianiska District held its annual Youth Bowling Party on Saturday July 20, 2013, at Modern Lanes in Exeter, Pennsylvania. Hope and Lori Napkora co-chaired the popular event.

Nineteen young members and three guests bowled and twenty-two adult members attended. The children bowled two games and everyone enjoyed a lunch of nachos, hot dogs, pizza, and soda. A bowling-themed cake was served for

dessert. Each child received a bag of treats from Branch 6 and a one-dollar Presidential Gold Coin from Branch 19.

All who attended enjoyed the day, as the photos below will attest. Next year's party will be just as exciting and all members of the LPSCU, young and young at heart, are invited to attend this fun-filled event sponsored annually by the Reverend Dianiska District of the LPSCU.

**Susan Worth**





Ladies Pennsylvania Slovak Catholic Union  
**MINUTES OF THE SEMI-ANNUAL BOARD MEETING**

September 20-21, 2013 ❖ Pittsburgh, Pennsylvania

**Friday September 20, 2013**

**Call to Order – Prayer – Pledge of Allegiance**

President Theresa Kluchinski called the meeting to order at 4:00 p.m. Spiritual Advisor Rev. Philip Altavilla offered a prayer which was followed by the Pledge of Allegiance.

**Roll Call**

All were present except for Public Relations Director Margaret Ferri, who was excused due to an injury.

**Submission of Insurance**

There were no applications received.

**Welcome Remarks**

President Kluchinski welcomed everyone to the Semi-Annual Meeting and congratulated Rev. Philip Altavilla for being re-elected as President of the Slovak Catholic Federation and Dolores Evanko for being re-elected Secretary-Treasurer of the Slovak Catholic Federation.

**Approval of Agenda/Minutes**

The agenda for the meeting was approved, with two changes. The Minutes from the June 15, 2013, Board Conference Call were approved, with two changes.

**Correspondence/Requests**

Secretary-Treasurer, Mary Jo Savidge reported there was no correspondence or requests.

**Financial Report**

Board members were provided and reviewed the following information:

- ❖ Quarterly Statement – June 30, 2013
- ❖ Month End Balance Sheet/Revenue and Expense Accounts for July-August 2013
- ❖ Minor Beneficiary Account Listing
- ❖ Summary Market Value 2013 Spreadsheet
- ❖ Budget
- ❖ Statement of Investment Policy Objectives and Guidelines
- ❖ Employee Retirement Plan
- ❖ Transaction Summary Report

**Home Office Report**

Secretary-Treasurer Savidge reported on the following:

- ❖ Building
- ❖ Pennsylvania Insurance Department examination
- ❖ Colonial Supplemental Insurance Cafeteria Plan Resolution

**Unfinished Business**

The following was discussed:

- ❖ 115th Anniversary
- ❖ Strategic Plan
- ❖ Policy/Procedural Manual Update

**New Business**

The Board was provided information and discussed the following:

- ❖ Dividend Resolution

- ❖ Term-to-Age-25
- ❖ Annuity Rate
- ❖ Branch Deposit Rate Review
- ❖ Donation Guidelines

The meeting was adjourned until Saturday.

**Saturday, September 21, 2013**

**New Business (continued)**

- ❖ Job Descriptions of the Trustees and Fraternal Activities Director
- ❖ Riders
- ❖ Membership Application
- ❖ Enterprise Risk Management
- ❖ Internal Audit Procedures

**Convention 2016**

President Kluchinski informed the Board that the 2016 Convention will be held at the Eisenhower Hotel, Gettysburg, Pennsylvania. A discussion occurred on a gift for the delegates.

**District/Branch Structure**

The Board was provided and reviewed the LPSCU District Guidelines.

**Calendar of Events**

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

**Committee Reports**

The following committees provided a report:

- ❖ Youth Achievement Committee
- ❖ Fraternal Activities Committee
- ❖ Fraternalist of the Year Committee
- ❖ Campaign Committee
- ❖ Education Committee

**Officers' Reports**

The Board was provided and reviewed reports from the following officers:

- ❖ Spiritual Advisor
- ❖ Vice President
- ❖ Chairperson of Trustees
- ❖ Trustee Dolores Evanko
- ❖ Trustee Joan Hladek
- ❖ Trustee Margaret Jollimore
- ❖ Fraternal Activities Director Cecilia Gaughan
- ❖ Public Relations Director Margaret Ferri

**Good of the Union**

President Kluchinski reminded the Board of the training and workshops offered by the American Fraternal Alliance which can be accessed on the internet.

There being no further business, the meeting was adjourned.

Respectfully submitted,  
**Mary Jo Savidge**  
National Secretary-Treasurer

# LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION

## 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)



# Justine Wesnak Celebrates 75th Birthday

Justine Wesnak of Schnecksville, Pennsylvania, celebrated her 75th birthday on June 14, 2013. Surrounded by family and friends, she was honored at a gala birthday celebration hosted by her husband of 56 years, Andrew (Bucky) and sons, Drew and wife Sharon, Mike and wife Veronica, and Paul and wife Sue. In addition, the couple has 13 grandchildren, 6 great-grandchildren, and this year was blessed with their first great-great-granddaughter.

Justine was born in Scranton, Penn-

sylvania, on June 14, 1938, the daughter of Peter L. Mello and Margaret Kochis.

Justine has been a Slovak activist since her teens under the tutelage of her mother and grandmother. She served as President and CEO of the First Slovak Wreath of the Free Eagle, Stratford, Connecticut, from 1988 until its merger with the National Slovak Society in 1997. She presently serves as Honorary President of the FSWFE. She served as Second National Vice President of the Slovak Catholic Federation. She was the

foundress and first president of the Cardinal Tomko Chapter of the Slovak Catholic Federation and helped raise funds nationally to build 10 mission churches in Africa.

In the early 1970s, Justine began her activity in the Slovak World Congress. She has been active in the Slovak League of America, where she has served as a member of the Board of Directors and currently serves as National Second Vice President. In the 1980s, she was a founding member of the organizing committee of the Chair of Slovak Studies at the University of Pittsburgh. She is a Past President and currently serves as Auditor of the Slovak Garden, a home for American Slovaks, in Winter Park, Florida.

A respected leader within the American fraternal benefit system, Justine served as an officer of the Communications Section of the National Fraternal Congress of America (now known as the American Fraternal Alliance). She has served as an officer and President of various state fraternal congresses (alliances), including the New England and New York Fraternal Congress. She currently serves as an officer of the New Jersey-New York Fraternal Alliance and is scheduled to serve as its President in 2014.

Justine is an active member of St. Catherine of Siena Cathedral Parish in Allentown, where she sang in the choir for over 50 years. Since 1957, she has served her community in numerous ways.

In 1996, Blessed Pope John Paul II presented Justine with the "Pro Ecclesia Et Pontifice" Medal (for the Church and Pontiff). She was also honored with the Ellis Island Medal of Honor in 1996 for her dedicated efforts on behalf of the American Slovak community. Most recently, she was named the Slovak Woman of the Year by The Slovak Garden.

Justine is a member of LPSCU Branch 38, Whitehall, Pennsylvania. She has attended several LPSCU Conventions.

The LPSCU congratulates Justine on her 75th birthday and wishes her good health and happiness in the future.

## LPSCU EDUCATIONAL BENEFIT THE 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 2014 on a full time basis, pursuing a degree in the health care field. Proof of acceptance/attendance must be provided.
- ❖ Must provide a wallet-size photo to accompany the application.

The recipient of the 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 to be eligible. Applications with incomplete data or 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 March 1, 2014.**

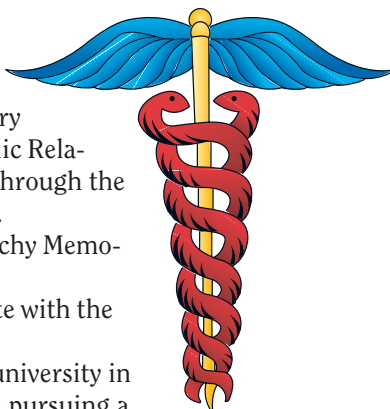
Ladies Pennsylvania Slovak Catholic Union  
Educational Benefit Committee  
P.O. Box 32

Wilkes-Barre, PA 18703

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# LPSCU 20 YEAR ENDOWMENT LIFE INSURANCE PLAN

A unique way to generate sizable funds for the purpose of future college education costs for young family members is through a 20 Year Endowment Life Insurance Plan. The payment of a monthly, quarterly, semi-annual, or annual endowment life insurance premium for a period of 20 years will help defray higher education tuition and costs. Planning for college education tuition and costs should be implemented as soon as a child is born in order that the necessary resources will be available for the child to pursue a college degree. An endowment life insurance certificate can serve many other purposes as well, such as assisting with wedding expenses or towards the purchase of a home, furniture, car, or a vacation.

After 20 years of premium payments, the insured will have the choice of any one of the following three options: (1) Immediate payment of the face value; (2) Immediate payment of a portion of the face value and a paid-up certificate for the face amount of the existing certificate (Option A); or (3) Paid-up certificate for a larger face value (Option B). In the event of death prior to 20 years, the face

amount of the endowment certificate is payable to the named beneficiary/ies.

The 20 Year Endowment Life Insurance Plan is offered from age 0 to 70 and premium payments can be made on a monthly, quarterly, semi-annual, or annual basis. This plan offers the added fraternal benefits of educational awards, youth and adult activities, newborn benefits, prescription discount plan, official publication, and discount car rental.

Consider the LPSCU 20 Year Endowment Life Insurance Plan to build up savings for the future, while at the same time protecting the insured with life insurance. 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 Year Endowment 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 YEAR ENDOWMENT 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	\$ 39.97	\$ 39.60	\$ 3.60	\$ 3.56
1	40.17	39.79	3.62	3.58
2	40.36	39.98	3.63	3.60
3	40.55	40.17	3.65	3.62
4	40.75	40.36	3.67	3.63
5	40.94	40.55	3.68	3.65
6	41.13	40.74	3.70	3.67
7	41.32	40.93	3.72	3.68
8	41.51	41.13	3.74	3.70
9	41.72	41.33	3.75	3.72
10	41.92	41.53	3.77	3.74
11	42.12	41.72	3.79	3.75
12	42.32	41.92	3.81	3.77
13	42.52	42.12	3.83	3.79
14	42.73	42.32	3.85	3.81
15	42.93	42.52	3.86	3.83
16	43.13	42.72	3.88	3.84
17	43.33	42.92	3.90	3.86
18	43.54	43.13	3.92	3.88
19	43.76	43.34	3.94	3.90
20	43.97	43.55	3.96	3.92
21	44.18	43.76	3.98	3.94
22	44.39	43.97	4.00	3.96
23	44.60	44.18	4.01	3.98
24	44.81	44.39	4.03	4.00
25	45.02	44.60	4.05	4.01
26	45.23	44.81	4.07	4.03
27	45.44	45.02	4.09	4.05
28	45.66	45.24	4.11	4.07
29	45.89	45.46	4.13	4.09
30	46.11	45.68	4.15	4.11
31	46.33	45.90	4.17	4.13
32	46.55	46.12	4.19	4.15
33	46.78	46.34	4.21	4.17
34	47.00	46.56	4.23	4.19
35	47.22	46.77	4.25	4.21

Issue Age	Annual		Monthly	
	Male	Female	Male	Female
36	\$ 47.44	\$ 46.99	\$ 4.27	\$ 4.23
37	47.67	47.22	4.29	4.25
38	47.91	47.45	4.31	4.27
39	48.13	47.68	4.33	4.29
40	48.36	47.91	4.35	4.31
41	48.59	48.14	4.37	4.33
42	48.83	48.37	4.39	4.35
43	49.06	48.59	4.42	4.37
44	49.28	48.82	4.44	4.39
45	49.52	49.06	4.46	4.42
46	49.77	49.30	4.48	4.44
47	50.00	49.53	4.50	4.46
48	50.24	49.77	4.52	4.48
49	50.48	50.00	4.54	4.50
50	50.71	50.24	4.56	4.52
51	50.96	50.47	4.59	4.54
52	51.19	50.71	4.61	4.56
53	51.42	50.94	4.63	4.58
54	51.66	51.19	4.65	4.61
55	51.92	51.43	4.67	4.63
56	52.16	51.67	4.69	4.65
57	52.40	51.92	4.72	4.67
58	52.64	52.16	4.74	4.69
59	52.89	52.40	4.76	4.72
60	53.12	52.64	4.78	4.74
61	53.36	52.89	4.80	4.76
62	53.61	53.14	4.82	4.78
63	54.19	53.39	4.88	4.81
64	56.03	53.64	5.04	4.83
65	58.08	53.89	5.23	4.85
66	60.34	54.14	5.43	4.87
67	62.84	54.39	5.66	4.90
68	65.63	55.44	5.91	4.99
69	68.76	57.38	6.19	5.16
70	72.26	59.56	6.50	5.36



## Spotlight on the Fabyanic Family ~ 40 Years of Reunions

We begin with the 1930 marriage of 18-year-old Helen Harcarik of Turtle Creek, Pennsylvania, and 21-year-old Albert Fabyanic of West Wilmerding, Pennsylvania. Al had few siblings, whereas Helen was one of 10 children, three girls and seven boys. Eventually, Helen and Al were blessed with 13 children, five boys and eight girls, Nancy, Thomas, twins Alberta\* and Helen, Patricia, Albert, William, Marie, Richard\*, Theresa, Jerry, Rita and Angela (\*deceased). Their first child was born in 1933 and the last, just after Al's early passing in 1954.

The reunion idea was developed in 1972 when one of the sons and his family, who resided in the Midwest, were home visiting his mother at her Monroeville home. This was his first time back and he and his wife had young children whom most of his brothers and sisters had not yet met. One of his sisters, who lived on a farm in Penn Township, suggested getting all the families together for a gathering at her home. At that time, most of the siblings resided in the local area and adjacent states. Most had young children also.

Today, things are much different. The present extended families are much larger and reside coast to coast, border to border, covering 14 states. The event is for children, grandchildren, great-grandchildren, and great-great-grandchildren, spouses, significant others, cousins and friends of Albert and Helen (Harcarik) Fabyanic. This would include all the "Harcarik siblings" and their families. Presently there are 11 "Fabyanic children," 38 grandchildren, and 57 great-great-grandchildren, plus Helen's one remaining brother, Bernard, who is now 90.



**The matriarch and patriarch of the family, Helen Harcarik and Albert Fabyanic were wed in 1930.**

As Helen's birthday is August 8, the event is usually held the first Saturday in August. The reunion takes place every two years and has been held at various local parks over the years, with the last six at the Hempfield Township Park in Westmoreland County, Pennsylvania.

Although the Fabyanic brothers and sisters communicate with each other almost daily, and meet with each other many times during the year, especially at the holidays, they always look forward to these Fabyanic Reunions where hopefully all can gather in a larger group to enjoy each other and their families. This is a special time.

Helen's strong faith and prayers held the family together. It is reflected well in her children. Although Helen passed away in 1984, the event has continued. No one knows until when – probably forever – 40 years and counting!

Respectfully submitted by  
**James E. "Harcarik" Tomasic**  
nephew and godson



**The Fabyanic daughters, August 3, 2013 – L-R: Helen, Patricia, Marie, Theresa, Rita, and Angela.**



**A 1972 reunion in Penn Township, Westmoreland County, Pennsylvania – Seated, L-R: Alberta, Jerry, and Marie; standing, L-R: Angela, Patricia, Rita, Theresa, Richard, Helen, William, Nancy, and Albert.**



**Fabyanic grandchildren at a reunion held on August 3, 2013, in Hempfield Township, Westmoreland County, Pennsylvania.**

# Life Insurance: Now More Than Ever



Recession, layoffs and falling stock and bond prices seem to be knocking over the pillars of our financial security, one by one. Many of us have either lost a job or have a friend or family member who has. All of us have been hit with painful losses in the value of our homes and in our savings and investment accounts. One source of financial security still stands strong, however, and that's life insurance.

## **A Financial Product That Has Held its Value**

While so many aspects of people's financial lives look bleak at the moment, life insurance continues to do exactly what it was designed to — serve as the foundation of your family's financial security. If you own a term life policy, the death benefit it would pay if you died tomorrow is unchanged from last week, last month or even last year. If you own a whole life policy, your death benefit is also guaranteed, and over the past year your cash values have actually grown, not declined. In this tumultuous economy, you can take comfort in knowing that life insurance — whatever type you may own or intend to buy — can provide some certainty and stability at a time when both are in short supply.

## **Buy Yourself Time and Peace of Mind**

With the stock market having lost roughly half its value, some have jokingly suggested we rename the 401(k) the 201(k). But the losses so many of us have experienced are no laughing matter. You may already be thinking about how to rebuild your lost assets. But what would happen to your loved ones if you die before your catch-up plan is in place? In the short-term, only life insurance can make up the difference between what you had and what your family would need to manage financially in your absence.

## **Now Is the Time to Buy, Not Shed Life Insurance**

Just meeting everyday living expenses is a big challenge these days. Even so, this is not the time to consider dropping or scaling back life insurance if a need for coverage remains. To the contrary, the coverage is more important today than it was a year ago because other aspects of your financial life are not what they used to be. Moreover, if you drop coverage now but decide to purchase a policy in a year or two, you'll likely be asked to take another health exam. You'll be older, your health might have worsened, and you may find it harder to qualify for coverage at an affordable rate.

## **The Bottom Line**

Today, your income is what is helping to put food on the table and keep a roof over your head. But what if you died tomorrow? In that unfortunate circumstance, your life insurance is what your family members would rely on to maintain their quality of life. So while it may seem difficult nowadays to look beyond the bills that are due at the end of the month, you should maintain your current life insurance or even consider buying additional coverage. It will provide an anchor of stability to your family finances, ensuring that your loved ones will be financially secure when you die.







## Need a Unique Gift?

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

# Tree of Life RESERVATION FORM

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

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

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

Name \_\_\_\_\_

Phone \_\_\_\_\_

Address \_\_\_\_\_

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

Enclosed is: (please check one)

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

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

#### Leaf inscription:

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

#### Stone inscription:

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

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## Slovak Bishop Jozef Halko Visits Danville

On Tuesday, August 13, Bishop Jozef Halko, auxiliary bishop of Bratislava in the Slovak Republic, celebrated a Liturgy in the Basilica of Saints Cyril and Methodius at the Motherhouse of the Sisters of Saints Cyril and Methodius in Danville, Pennsylvania. Bishop Halko is a delegate for the Slovak Bishops' Conference for the pastoral care of Slovaks living outside of Slovakia. Celebrating the Liturgy with Bishop Halko was retired Bishop Joseph Adamec of Hollidaysburg, Pennsylvania, and priests from the Dioceses of Harrisburg, Scranton, Allentown, and New York. Nearly 100 other guests were also in attendance. In addition to visiting Danville, Bishop Halko also visited New York, Detroit, Chicago, Los Angeles, San Francisco, and Toronto, Canada, as part of his pastoral visit commemorating the 1,150th anniversary of the arrival of Saints Cyril and Methodius in Slovakia.



**L-R: Bishop Joseph Adamec of Hollidaysburg, Pennsylvania; Sister Michael Ann Orlik, SS.C.M., General Superior of the Sisters of Saints Cyril and Methodius; and Bishop Jozef Halko of Bratislava, Slovakia.**

## 41ST ANNUAL MARCH FOR LIFE

Friday, January 22, 2014 • 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 joins other Slovak/Catholic fraternal organizations — the 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.

### Wilkes-Barre/Hazleton Area

A bus will leave Wilkes-Barre, Pennsylvania, at 7:00 a.m. on January 22nd. Local Branches and Districts may sponsor the cost of members wanting to attend. Anyone interested in attending can call Theresa Kluchinski at 888-834-6614 or 570-823-3515 for more information. Cost is \$50; this includes bus transportation, snack on the bus, and dinner buffet on the way home.



## Dear Junior Members,

Different European countries have developed their own characteristic Christmas customs and traditions which have become an integral part of their inhabitants' heritage and lives.

The people of Slovakia have their own beautiful customs that signify their Christian faith. One such Christmas tradition is the distribution of the *oplatky*, an important part of the traditional Christmas Eve supper.



Slovak Christmas Eve dinners are no ordinary meals. They are ritualistic and symbolic feasts. Called in Slovak *Stedy Vecer* – the night of God's generosity and bounty – they commence with the sharing of *oplatky*, a symbol of God's infinite love in His Son, Jesus Christ.

The day before the Nativity must be quiet, peaceful, and solemn. There is no merry making. This is a day of great expectation and anticipation of the birth of the Christ Child.

As the "Angelus" bell in the church steeple rings out, the 12-course dinner begins, the 12 courses symbolizing the 12 apostles. The family gathers around the large table, which is full of ethnic foods that are specially made and lovingly served on this holy night.

To begin, the father offers a prayer of thanksgiving. A few Christmas hymns such as "Cas Radosti" or "Narodil Se Kristus Pan" may be sung by the family. When the worship is ended, the father distributes the *oplatky* to each person present and the mother passes the honey, which is to be spread on the wafer, and a blessing is said. *Oplatky* is similar to the Communion wafer. It is made of unleavened flour and water and is meant to remind the family of the unleavened bread of the Passover supper of the Israelites. It is baked in molds, where scenes of the Nativity are impressed on it as it bakes.

After the wafers are eaten, the father may serve a little

## American Indians

The American Indian is the only true Native American. Approximately 12 to 15 million Indians lived in the United States when Columbus arrived. He called the natives "Indians" because he thought he had found a passage to the Indies. The Indians assisted settlers by teaching them to hunt, plant corn and other crops, and by providing scouts to lead people to the West.

Many of the East Coast Indians were known for their wonderful weaving and pottery making. In addition, they made bows and arrows, spears, and eventually, tomahawks. The Indians had a variety of good resources. They planted squash, beans, pumpkins and corn; hunted for game such as turkey, deer, and rabbits. They fished and used fish heads for fertilizer. They truly lived off the land.

wine. The *oplatky* symbolizes Christ's body and the wine symbolizes Christ's blood and his nativity becoming flesh and blood as he dwelt among us.

After the *oplatky* is eaten, the traditional sour mushroom soup is served, followed by the main courses of fish and vegetables.

A large loaf of homemade bread and a bowl of various fruits also grace the table, symbolizing God's faithful presence and ever bountiful provisions. Other foods enjoyed at the meal may include nuts, dried prunes, apples, *pirohy* (boiled dough pockets filled with sweet cabbage, cheese, potatoes, lekvar, sauerkraut, or prunes) and *pagace* (thin raised dough baked with sweet cabbage or mashed potatoes and cut into pie shaped wedges).

Sweets such as *bobalky* (baked dough served with poppyseed and honey), *medovníky* (artistically decorated honey cookies) and *kolace* (nut and poppy seed rolls) round out the meal. Afterward, the family will attend Midnight Mass together.

In Slovakia, there are many regional variations of the Christmas Eve celebrations, but what they all have in common is a gathering of families to welcome the Christ Child on this most holy of nights.

*Vesele Vianoce a Stastlivy Novy Rok!*

*Merry Christmas and a Happy New Year to you all!*

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

## Arts and Crafts

### HOLIDAY GIFT CONTAINERS

If you are baking gifts this Christmas (like the cookies we featured in our Kids in the Kitchen), presenting them in a holiday-worthy container is just as important as the gift. Here are some crafty ideas for making food canisters from items like oatmeal, breadcrumb, and coffee containers and decorating them in holiday style.

#### **Christmas Canister** –

Paint the container gold and allow it to dry. Attach a background of Christmas wrapping paper using spray adhesive. Find a holiday-themed picture that can be cut out from a calendar or Christmas card such as Santa, an angel, the Nativity, or a Christmas tree. With a foam brush, apply 1-3 coats of decoupage medium such as Modge Podge, available at craft stores. Allow ample drying time between coats.



**Natural Canister** – Glue some brown kraft paper to the outside of the canister. Wrap some twine around the middle and attach holly or evergreens with pinecones or any type of seasonal cuttings. Secure the cuttings with hot glue and an extra wrap of twine. You can also hot glue some small "buttons" on the brown kraft paper, made from cutting thin slices of a wine cork. As a finishing touch, glue a small pinecone on the lid.



## The Feast of St. Nicholas

One of the most long-awaited happenings of the Christmas season by Slovak boys and girls is the house to house visit by good St. Nicholas on December 6th, the saint's feast day. Nicholas was a very saintly bishop who lived in the 4th century and who was known for his generosity and charitable works.

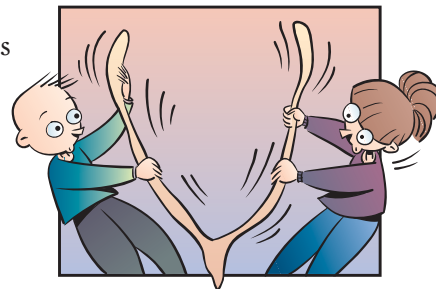
As the custom goes in Slovakia, St. Nicholas travels from house to house of the night of December 6th. He is accompanied by an angel and the devil. Slovak children anxiously await his arrival each year, just as youngsters in America wait for the visit of Santa Claus on Christmas Eve. In the weeks leading up to the 6th, Slovak children try to be very well behaved and perform good deeds in the hope that St. Nicholas will fill their polished shoes and boots with candy (*cukrik*), fruit (*ovocie*), money (*peniaze*), toys (*hracka*), and other special treats. Those children who have been naughty can expect a lump of coal (*uhlie*) or ashes (*popol*). Somehow they all seem to be on their best behavior when St. Nicholas Day rolls around.



## The Tradition of the Wishbone

This Thanksgiving, you will probably recall your blessings of the past year, and may even carry on the tradition of making a wish by breaking the turkey's wishbone. Each Thanksgiving, wherever turkeys are served, families save the wishbone, dry it out, and then two people break it in half, each one holding on to the tip of one end. Tradition says that the person who breaks off the larger half of the wishbone will get his or her wish. But have you ever wondered how this tradition came about?

Although Americans associate it with our Thanksgiving, the practice of snapping the wishbone in two is actually thousands of years older and came from Europe, specifically from the English, who got it from the Romans, who got it from the Etruscans, an ancient Italian civilization, and the bird of choice was a chicken, not a turkey. The Etruscans thought chickens were oracles – that they could predict the future. When a chicken was killed, the furcular (collar bone) was dried and preserved so that people would still have access to the oracle's "power" even after eating it. People would pick up the bone, stroke it, and make a wish – which is where the name "wishbone" came from.



The Romans adopted many Etruscan customs, including this one. Soon they began to fight over unbroken collar bones because everyone wanted a share of the good luck. Bones were broken and the one who got the larger piece claimed to have received its luck. It is thought that common phrases like "I can't get a break" or "I need a lucky break" derived from this tussle for the wishbone.

When the Romans invaded England, the custom spread again throughout that land. So it's no surprise that the Pilgrims brought it with them across the Atlantic to the New World. Of course, there were no chickens in the woods of North America, but there were plenty of wild turkeys, and so the tradition was adapted yet again and was passed down through the generations to your Thanksgiving table today.

Hope you get the bigger half! Happy Thanksgiving!

## Kids in the Kitchen

### NO-ROLL SUGAR COOKIES

After making those canisters for Christmas, this is the perfect thing to fill them with.

1½ cups powdered sugar

6 tablespoons granulated sugar

1½ cups butter, softened

2 eggs

¾ cups of all-purpose flour

1½ teaspoons baking soda

1½ teaspoons cream of tartar

1½ teaspoons vanilla extract

Preheat oven to 350 degrees. Cream together sugars and butter with a mixer at medium speed. Add eggs and remaining dry ingredients and mix well. Chill 15 minutes.

Roll dough into walnut-size balls. Place on an ungreased baking sheet. Flatten with the bottom of a glass that has been wiped in sugar. Bake about 10 minutes, until light golden brown.

Makes about 5 dozen cookies.

Note: This dough will keep in the refrigerator for about a week, during which time a smaller portion may be pulled out to bake a dozen cookies at a time.



## Slovak Lesson

### NÁŠ — OUR HOME

Vidíme nový stôl.  
We see a new table.

Ten koberec je krásny.  
This rug is beautiful.

Kde je komora?  
Where is the pantry?

Tie taniere sú pekné.  
These plates are nice.

Tie vidličky boly nové.  
These forks were new.

Tie lyžičky sú staré.  
These spoons are old.

Steny sú opapierované.  
The walls are papered.

To je naša jedáľňa.  
That is our dining room.

## PERIODICAL

### Keeping Christmas

*continued from page 3*

are different, we do share in common the call to “keep” Christmas every day. Perhaps as this holiday season approaches – and then leaves us – we **are** willing to be more positive, affirming, supportive, cooperative and loving to the people God sends into our lives. May God inspire us not only to have this resolve, but also the patience and perseverance to follow through. Imagine, especially as we soon enter the New Year 2014, what a better place our little part of the world can be if we try our best to “keep” Christmas each and every day!

On behalf of the National Officers and 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! Borrowing words from Robert Louis Stevenson, my Christmas prayer this year is: “Loving God, help us remember the birth of Jesus, that we may share in the song of the angels, the gladness of the shepherds, and worship of the wise men. Close the door of hate and open the door of love all over the world. Let kindness come with every gift and good desires with every greeting. Deliver us from evil by the blessing which Christ brings, and teach us to be merry with clear hearts. May Christmas morning make us happy to be thy children, and Christmas evening bring us to our beds with grateful thoughts, forgiving and forgiven, for Jesus’ sake. Amen.” Happy Thanksgiving and Merry Christmas!

Nech je Boh s Vami počas vianočných sviatkov a nech Vás obdarí svojou starostlivosťou, pokojom a št’astím. Nech Boh vypočuje Vaše modlitby a naplní Vaše budúce dni nebeským požehnaním, aby ste mohli spoznať počas Vášho života plnosť jeho lásky. Št’astné sviatky Vd’akyvzdania a Veselé Vianoce!

**Rev. Philip A. Altavilla**

### Photo Notice

When submitting photos electronically for publication in *Zornicka*, please save them as **separate files** sent with your text copy as **attachments**, not as part of the text copy itself. For best results, photos should be saved in **jpg** format.

## Last Chance to Enter Our POETRY CONTEST

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

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

### Original Work Only!

PRIZES WILL BE AWARDED  
IN EACH CATEGORY

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

PLEASE LIST ON BACK OF YOUR ENTRY:  
**Name • Address • Contact phone number or email  
Branch # • Grade\***

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

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

*Mail entries to:*  
Fraternal Activities Director  
Cecilia B. Gaughan  
325 Florida Avenue  
Whitehall, PA 18052

*All entries become the property of the LPSCU.*