



## Robert J. Kupsho III Receives 2013 LPSCU Youth Achievement Award



Robert James Kupsho III, 17, of Drums, Pennsylvania, is the recipient of this year's LPSCU Youth Achievement Award. RJ, as he is called by his family and friends, has recently begun his Senior year at MMI Preparatory School in Freeland, Pennsylvania. Being a great student, athlete, and son are what motivated his parents to nominate him for this award.

RJ achieved highest scholastic honors on MMI's "President's List," a distinguished Honor Roll that acknowledges academic achievement. Some of his other awards and achievements include MMI Excellence Award, Spanish Honor Society, JNHS, National Honor Society, Science Honor Society, Latin National Honor Society, and Best of the Best nominee for assembly.

As an active volunteer in his community, RJ has logged in over 100 hours of community service. He was chosen to represent MMI last year at the Hugh O'Brien Youth Leadership Conference. He was also recently chosen to participate in the Leadership Hazleton Program sponsored by the Greater Hazle-

ton Chamber of Commerce. Last summer RJ spent time working for State Representative Tarah Toohill during an internship at her District Office. She was very impressed with his positive attitude and capacity for tackling many complicated projects. Among some of his other civic and school activities, RJ participated as an Elderwish volunteer, MMI Ambassador, and in MMI's Mock Trial and FBLA.

Not only is RJ an excellent student, but he also finds time for extra-curricular activities. He is a Varsity Letterman in both basketball and baseball and has taught young athletes drills and exercises to practice their basketball skills at MMI's Kids Basketball Camp. He volunteers for the Freeland YMCA basketball tournaments and he is also a Conyngham Valley Civic Organization volunteer.

RJ is an active member of St. John Bosco Church. Last summer he volunteered for a week working in Franklin, West Virginia, for Habitat for Humanity through a program sponsored by St. Mary's Church in Dorrance, Pennsylvania.

One of RJ's teachers said that his selfless devotion to others and peaceful, kind disposition towards others reflect a crowning achievement in responsibility and living as a Christian should in a world otherwise filled with temptations and selfishness. Closest to his parents' heart, he has organized the Redhawk's MS Walk-a-Thon team for the past three years. He does this in memory of his grandmother, who passed away from MS. He raised over \$400 last year alone for this cause.

RJ is a member of LPSCU Branch 60 in West Hazleton, Pennsylvania, of which National Vice President Anita Gregory is secretary. He participated in the Make a Difference Day project sponsored by the Msgr. Beeda District by helping to collect coats and gloves for those in need in our community.

The LPSCU congratulates Robert James Kupsho III on receiving the 2013 LPSCU Youth Achievement Award. He is a fine young man and we are proud of all his accomplishments. We wish him all the happiness and success that the future has to offer.

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# Calendar of Events

## SEPTEMBER

- 1** — Deadline to apply for a Pennsylvania Fraternal Alliance Scholarship.
- 2** — Deadline to submit matters for the LPSCU Board to consider at its Semiannual Meeting on September 20-22.
- 5-7** — American Fraternal Alliance Annual Meeting, Hollywood, Florida
- 9** — Msgr. Beeda District members will meet at 7:00 p.m. at Perkin's Restaurant, Rt. 93, West Hazleton, Pennsylvania. Please contact Anita Gregory at 570-788-3263 if you plan on attending.
- 15** — Midwest Slovak Pastoral Seminar at St. Simon Church, 5157 S. California Avenue, Chicago, Illinois. *See page 21 for details.*
- 15-17** — Slovak Catholic Federation Convention, Wilkes-Barre, Pennsylvania. *See page 24 for Convention details.*
- 20** — **Deadline to submit articles for November/December Zornicka.**
- 20-22** — LPSCU Semiannual Meeting, Pittsburgh, Pennsylvania.
- 22** — Luncheon hosted by the LPSCU Board at the Wyndham Hotel, Pittsburgh, in conjunction with the Semiannual Board Meeting. The Board will also attend the 10:00 a.m. Liturgy at St. Paul Cathedral, Fifth Avenue and Craig Street, Pittsburgh. LPSCU members are invited to attend both events.
- 29** — Mass commemorating the living and deceased members of Branch 79, Whiting, Indiana, at St. John the Baptist Church, Whiting, at 11:00 a.m. Refreshments afterwards, followed by a meeting of the Illiana Okres. Please contact Joan Hladek (815-895-0431) or Ann Dobias (219-865-1925) if you are planning to attend.

## OCTOBER

- 7** — Western Pennsylvania Slovak Cultural Association presents "Uncle Andy," reminiscences about artist Andy Warhol by his nephew, Don Warhola.
- 13** — Reverend Dianiska District Meeting at Our Lady of Fatima Parish at St. Mary's Immaculate Church Hall, South Washington Street, Wilkes-Barre, Pennsylvania, beginning at 2:00 p.m. (Note time change for this meeting.) Branches 6 and 213 will host. Cleaning supplies for our *Make a Difference Day* donation will be collected.
- 27-29** — Pennsylvania Fraternal Alliance Annual Meeting, Hershey, Pennsylvania

## NOVEMBER

- 3** — Benedictine Monks of St. Andrew Svorad Abbey host their annual Abbey Benefit beginning with a Mass of Thanksgiving at 12:15 p.m. at the Church of the Assumption, 9183 Broadview Road, Broadview Heights, Ohio, followed by a reception, banquet, and program at the Parish Center. Please make reservations by October 21st. *See page 21 for more details.*

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(USPS 699-520)



ZORNICKA (Morning Star), a bi-monthly magazine, is the official publication of the Ladies Pennsylvania Slovak Catholic Union, National Headquarters, 71 South Washington Street, Wilkes-Barre, PA 18701.

Send articles for publication to Margaret A. Ferri, Public Relations Director, 428 E. Frankford Street, Bethlehem, PA 18018. Articles must be received by the 25th of the month, five weeks prior to the issue date.

Printed by Triangle Press, 6720 Allentown Blvd., Harrisburg, PA 17112.

Periodical Postage paid at Wilkes-Barre, PA 18701 and additional entries.

Subscription Rate: Members — free; non-members — \$15.00 per year.

Postmaster: Send address changes only to: Zornicka (Morning Star), Ladies Pennsylvania Slovak Catholic Union, 71 South Washington Street, Wilkes-Barre, PA 18701.

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# Spiritual Advisor's Message

## Go and Make Disciples!



Fr. Altavilla

Our Holy Father, Pope Francis, recently returned to Rome from his very successful trip to Rio de Janeiro, Brazil, for World Youth Day 2013. It was in 1984, at the close of the Holy Year of Redemption, that over 300,000 young people from around the world responded to the invitation of Pope John Paul II for an International Jubilee of Youth on Palm Sunday in St. Peter's Square. On that day, looking out to the crowds who answered his invitation, Pope John Paul II said, "What a fantastic spectacle is presented on this stage by your gathering here today! Who claimed that today's youth have lost their sense of values? Is it really true that they cannot be counted on?" It was at this gathering that the Holy Father entrusted to the youth what is now known as the World Youth Day Cross, to be carried throughout the world as a symbol of the love of Christ for humanity.

To the delight of many, it was in 1987 that Pope John Paul II brought about a new tradition when the first international World Youth Day took place in Buenos Aires, Argentina. Every Palm Sunday has since been designated as a World Youth Day, alternately celebrated at the diocesan and international levels. There have been 11 International World Youth Day celebrations, where the youth continue to answer the invitation of the Holy Father in staggering numbers and carry home the message received there to be Christ's light to the world. While these events are organized by the clergy and laity of the Catholic Church, youth of all faiths are invited to attend and encounter Christ, making this gathering truly universal.

Returning to our current Holy Father, Pope Francis...For the closing Mass of World Youth Day 2013, it was estimated that over 3 million people gathered with Pope Francis on Copacabana Beach in Rio de Janeiro. In the homily delivered by the Holy Father during the closing Mass, he focused on the directive given by the Lord Jesus at his Ascension, when he commanded them: "Go and make disciples of all nations." Pope Francis began his homily by saying that "with these words, Jesus is speaking to each one of us, saying: It was wonderful to take part in World Youth Day, to live the faith together with young people from the four corners of the earth, but now you must go, now you must pass on this experience to others. Jesus is calling you to be a disciple with a mission! Today, in the light of the word of God that we have heard, what is the Lord saying to us? Three simple ideas: Go, do not be afraid, and serve."

As we draw near the end of this Year of Faith, called for by Pope Emeritus Benedict XVI, during which we have been asked to reflect on the reality of the new evangelization or the encouragement to take a fresh approach to sharing the Gospel message in our times, Pope Francis develops those three simple ideas which have value not only for young people, but for Christians of all ages who seek to seriously follow the Lord Jesus.

**Go.** The Holy Father reminded the youth gathered with him that during their days in Rio, they were able to enjoy the wonderful experience of meeting Jesus. But, as he reminded his congregation, their experience of encountering Jesus is not meant to "remain locked up in your life or in the small group of your parish, your movement, or your community." To keep the joy of their experience with Jesus to themselves would be like "withholding oxygen from a flame that was burning strongly. Faith is a flame that grows stronger the more it is shared and passed on, so that everyone may know, love, and confess Jesus Christ, the Lord of life and history." (cf. Romans 10:9)

In accepting the command of Jesus, Pope Francis cautioned his listeners by reminding them that "Jesus did not say: 'If you would like to' or 'if you have the time' but: 'Go and make disciples of all nations.' Sharing the experience of faith, bearing witness to the faith, proclaiming the Gospel is a command that the Lord entrusts to the whole Church. Jesus' command is born, not from a desire for domination or power, but from the force of love. Jesus came into our midst and gave us not a part of himself, but the whole of himself; he gave his life in order to save us and to show us the love and mercy of God.

As bearers of God's mercy to others, Jesus sends us to everyone. When it comes to sharing the Gospel message, there are no borders and no limits. The Gospel message is for everyone, not just for some. We are to share the message of Jesus, not only with those who seem closer to us, more receptive, or are more welcoming, but we must remember that since the message of salvation is intended for everyone, we must also reach out to those on the fringes of society, those who seem farthest away or most forgotten. The Lord seeks all; he wants everyone to feel the warmth of his mercy and his love.

**Do not be afraid.** Addressing the hesitation of many Christians to engage in the work of evangelization, Pope Francis said: "Some people might think: 'I have no particular preparation. How can I go and proclaim the Gospel?' My dear friend, your fear is not so very different from that of Jeremiah, a young man like you, when he was called by God to be a prophet. We have just heard his words: 'Ah, Lord God! Behold, I do not know how to speak, for I am only a youth.' God says the same thing to you as he said to Jeremiah: 'Be not afraid...for I am with you to deliver you.' (Jeremiah 1:7,8) He is with us! Do not be afraid! When we go to proclaim Christ, it is he himself who goes before us and guides us. When he sent his disciples on mission, he promised: 'I am with you always.' (Matthew 28:20) And this is also true for us! Jesus does not leave us alone. He never leaves you alone! He always accompanies you.'

*When it comes to sharing the gospel message, there are no borders and no limits.*

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**PITTSBURGH DISTRICT**

The Pittsburgh District enjoyed a combination meeting and picnic on June 30, 2013, at White Oak Park in White Oak, Pennsylvania. Once again, Branch 65 members Janice and Dave Mathews prepared and served a wonderful lunch to the 28 members and their guests. Everyone present went home with a door prize and others were lucky winners at the Chinese auction.

The Pittsburgh District will be celebrating its 75th Anniversary in conjunction with the District's Christmas Party on December 1, 2013, at Westwood Golf Club, West Mifflin, Pennsylvania, beginning at 1:00 p.m.

**Sylvia Goda**



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continued from page 2

- 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.
- 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** — Rev. 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.
- 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 16.

**BRANCH 79, WHITING, INDIANA**

On September 29, Branch 79 of Whiting, Indiana, will hold a Mass commemorating the living and deceased members of the Branch at St. John the Baptist Church, Whiting, at 11:00 a.m. Refreshments will be served afterwards, followed by a meeting of the Illiana Okres. Please contact Joan Hladek (815-895-0431) or Ann Dobias (219-865-1925) to make a reservation if you are planning to attend.

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!



**Ladies Pennsylvania Slovak Catholic Union**  
**MINUTES OF THE ANNUAL BOARD MEETING**  
**March 22-23, 2013 – Wilkes-Barre, Pennsylvania**

**Friday March 22, 2013**

**Call to Order – Prayer – Pledge**

President Theresa Kluchinski called the meeting to order at 8:30 a.m. Spiritual Advisor Rev. Philip Altavilla held a morning-prayer service which was followed by the Pledge of Allegiance.

**Roll Call**

All were present except for Trustee Elizabeth Melko and Secretary-Treasurer Mary Jo Savidge, who was excused due to a death in the family.

**Submission of Insurance Applications**

Applications for insurance were received from Theresa Kluchinski, Cecilia Gaughan, and Margaret Ferri.

**Submission of Conflict of Interest Forms**

Board members submitted Conflict of Interest forms. All were received except for Secretary-Treasurer Savidge (which President Kluchinski would get from her on Monday) and Trustee Melko (which President Kluchinski would contact her to mail to the Home Office).

**Welcome/Remarks**

President Kluchinski welcomed the Board to the Annual Meeting. As we look back over the last few years, the one constant is change. This is not a bad thing, in fact it is good. We need to continually change and look for opportunities to enhance the LPSCU by providing strength, value, and a vibrant atmosphere for our members. We need to always think positively, casting out negative thoughts; look to turn all opportunities to our benefit. We have made great strides over the past few years and rather than being negative, we must utilize that time for positive forward thinking for the LPSCU.

**Approval of Agenda/Minutes**

The agenda for this meeting was approved, along with the Minutes from the December 1, 2012, Board Conference Call.

**Correspondence/Requests**

President Kluchinski read all correspondence received since the previous meeting. She then stated that since Trustee Melko was not present and because any donation over \$1,000 must be approved by all of the Board, if there are any donations over \$1,000, she will contact Trustee Melko for her vote. The following donations were approved:

- Slovak Catholic Federation
- Slovak League of America
- The Conference of Slovak Clergy - pending final approval from Trustee Elizabeth Melko.

**Resolutions**

The following resolutions were reaffirmed:

- Golden Age Benefit resolution
- 80 Year Age resolution
- Certificate Loan resolution
- MBA (Minor Beneficiary) Rate resolution

**Appointments**

The following appointments were reaffirmed:

- Mr. Sam Urda; Mr. Allan Ferrone, Actuary, CPS Actuaries
- Dr. Robert Czwalina, Medical Examiner
- Ms. Ellen Bush and Ms. Karen Natishan, Financial Consultants
- Attorney Jeffrey Malak, Legal Counsel

President Kluchinski informed the Board that she was notified by our Certified Public Accountant, Robert Kopec, that as of the end of 2012 he will no longer be doing fraternal statements, income tax filings and audits; however, his office would still be willing to perform our quarterly and annual tax calculations. The Board was provided information on the following two firms which have experience with fraternal organizations:

- Kovalchik, Kollar & Co, LLP, Kingston, Pennsylvania
- Jones Kohanski & Co., PC, Moosic, Pennsylvania

After discussion, a motion was made to accept the proposal from Kovalchik, Kollar & Co. LLP, Kingston, Pennsylvania. Motion approved.

**Financial Report**

Board members were provided and reviewed the following information:

- 2012 Annual Statement
- Budget
- Market Value 2012/2013
- Transaction Summary December 2012 and February 2013
- Secretary Prompt Payment Report
- Report from CPS Actuaries

**Officers' Reports**

The Board was provided and reviewed the following reports:

- President's Report
- Secretary-Treasurer's Report
- Public Relations Director's Report
- District Report
- Chairperson of Trustees' Report — *Held until Saturday*

**Home Office Report**

The Board was provided and reviewed the Home Office Report. The following items were covered in the Secretary-Treasurer's Annual Report:

- Building Improvements
- Membership
- Hardware/Software
- Home Office Projects
- Financials
- Scanning Project

**Convention 2012**

President Kluchinski reported that the Charter has been amended.

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# MINUTES OF THE ANNUAL BOARD MEETING

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## **Convention 2016**

*Site Locations* – The Board was provided information on various sites for the 2016 Convention. After discussion, it was decided to hold the convention in Gettysburg, Pennsylvania.

*Constitution Changes* – The Board received a copy and discussed the proposed changes made to the Constitution which were based on suggestions made by the delegates at the last convention. Any proposed changes will be brought up at the 2016 convention.

## **Financial Advisors**

A conference call was held with our Financial Advisors, Ellen Bush and Karen Natishan with Morgan Stanley Wealth Management. President Kluchinski distributed the LPSCU Capital Market Overview and Employees' Pension Report, 4th Quarter 2012 through February 28, 2013. Ms. Bush and Ms. Natishan presented an overview on the following:

- Asset Allocation
  - Market Value
  - Maturity Distribution Graph
  - Top Holdings by Market Value
  - First Eagle and PIMCO
  - Ann (Shinal) Cichy
  - Bishop Grutka
- LPSCU Employee Pension Plan:
- Asset Allocation
  - Top Holdings by Market Value

## **Convention 2016 (continued)**

*Delegate Gifts* – President Kluchinski offered suggestions for possible delegate gifts for the 2016 Convention. This will be discussed further at future Board meetings.

## **Unfinished Business**

President Kluchinski gave an update on the following:

- Tree of Life Memorial
- Life and Health Insurance Foundation
- Sports Tournaments
- Office Max
- Change to Maximum Valuation Interest Rate
- Insurance Riders
- Guaranteed Issue
- Alliance On-Line Learning Center
- Branch Consolidation
- Branch Procedures/Policies
- Licensing
- Matching Funds Program
- Branch Deposit Program

*District By-Laws* — A committee was formed to start developing By-Laws for the Districts and Branches.

*Strategic Plan* – The Board was provided and reviewed the Strategic Plan.

## **New Business**

The following was discussed:

- Annuity Rate
- Branch Deposit Program
- Rates on monies held on deposit
- Procedural Manual

- Reinsurance
- LPSCU 115th Anniversary

## **Standing Committees**

The Board was provided and reviewed the following reports:

- Fraternal Activities
- Fraternalist of the Year Committee
- Campaign Committee
- Educational Committee
- Youth Achievement Award Committee

## **Compliance Update**

The Board was provided and reviewed the following compliance updates:

- American Fraternal Alliance Compliance
- Illinois Senate Bill 1729
- Connecticut Senate Bill 959
- Corporate Governance Insights

## **State and National Alliance Meetings**

*Indiana Fraternal Alliance* – The Board was provided a report from Trustee Joan Hladek on her attendance at the Indiana Fraternal Alliance meeting.

## **Meeting Dates**

The Board was provided a list of meeting dates.

The meeting was adjourned until Saturday morning.

## **Saturday, March 23, 2013**

President Theresa Kluchinski called the meeting to order at 8:00 a.m. Spiritual Advisor Rev. Philip Altavilla held a morning-prayer service.

## **Audit Report**

Chairperson of Trustees Mary Ann Ewasko provided the 2012 Audit Report. Exceptions stated were discussed and a formal response will be provided at the June 2013 Board of Directors Conference Call.

## **Committee Reports**

The following committees provided a report:

- Campaign
- Youth Achievement
- Fraternalist of the Year
- Educational
- Fraternal Activities

## **Ann (Shinal) Cichy Award**

There were five applications received and a random drawing was held. The 2013 Ann (Shinal) Cichy Award winner was Gina Yocum, Branch 39, Drums, Pennsylvania.

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

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

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



# LVO Members Attend Iron Pigs Ball Game

On Sunday, July 21, 2013, the Lehigh Valley Okres hosted a group of 28 LPSCU youth, 23 adult members, and 10 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 at 5:35 p.m. The weather was perfect for the baseball game.

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

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.

With the Iron Pigs winning the game 2-1, our group was delighted and raved about how much they enjoyed the event. The Okres officers are thrilled with the interest our members continue to show in attending a baseball game as a fraternal activity. The Okres plans to host another game next year.

## *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



**Baseball fans Erin and Matt Joseph.**



**LPSCU Fraternal Activities Director Ceil Gaughan (center) takes in the game with her grandson, Michael DeFazio (right) and a friend (left).**



**Okres member Nicole Malone enjoys the game with her children.**



**A group of Lehigh Valley Okres members at the Lehigh Valley Iron Pigs vs. Columbus Clippers baseball game.**



**Mary Ann Ackerman, LPSCU honorary vice president and financial secretary of Branch 83, enjoys the game.**



**Maryann Roach (left) with daughter, Erin Joseph.**

## 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.

### Our Scholarship Recipients Explain

## The Importance of Life Insurance

Life Insurance is Assurance... Assurance that your family will go forward even in this time of sadness. Death is never really a planned event regardless of the circumstances surrounding it. A terminal illness can be just as upsetting to a family as a sudden, unexpected loss. The grief and sadness a family experiences at this time can be quite overwhelming. Life insurance provides the family with stability as they approach the many changes their lives will be encompassing. Knowing some of the financial burden will be lifted provided through a life insurance policy can be quite assuring. Insurance provides this assurance. A life insurance policy can be the catalyst to comfort and help the family through grief. The feeling of financial stability is one less concern the family has as they move through the grieving process. The denial, anger, bargaining, depression, and finally acceptance of their loss of a loved one can become a complete process for them. Life insurance is important assurance for any family.

**Jenna Kienzle**

Branch 130, Bethlehem, Pennsylvania

## 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.



### UTILIZATION REPORT

	For June 2013	Year-to-Date 2013
Prescriptions Filled:	25	132
Normal Retail Pricing:	\$1,604.64	\$ 7,927.72
ScriptSave Pricing:	\$ 700.47	\$ 3,555.68
Total Dollars Saved by LPSCU Cardholders:	\$ 904.17	\$ 4,372.04
Average Saved per Discounted Prescription:	\$ 45.21	\$ 38.02
Overall LPSCU Discounted Prescription Savings:	58.21%	56.76%

June 2013 was a big savings month for our ScriptSave® card members. Our group's discounted prescription savings for June amounted to 58.21%! With our group's year-to-date discounted prescription savings averaging 56.76% (or \$38.02 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.scriptsave.com](http://www.scriptsave.com) and log-in with Group #195. On that web site, you can also find a participating pharmacy near you, look up drug pricing, and view the Preferred Medications List, health information, and more. Any LPSCU member (including the membership of LCA) can receive a ScriptSave® card at no cost. 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.**

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



# Minutes of the Executive Finance Committee

July 25, 2013 – Home Office, Wilkes-Barre, Pennsylvania

President Theresa Kluchinski called the meeting to order and offered a prayer, followed by the Pledge of Allegiance. Attendees: Theresa Kluchinski, president; Anita Gregory, vice president; Mary Jo Savidge, secretary-treasurer; and Mary Ann Ewasko, chairperson of trustees. The committee reviewed and accepted the Minutes from the May 23, 2013, Executive Finance Committee meeting.

## 2013

### Catholic High School Award Recipients



**Sara Kathleen Dowler**  
Freshman  
Bishop Watterson High School  
Columbus, Ohio  
Branch 180  
Youngstown, Ohio



**Karina Ann Graham**  
Freshman  
Holy Redeemer High School  
Wilkes-Barre, Pennsylvania  
Branch 122  
Wilkes-Barre, Pennsylvania



**Paul G. Jason**  
Freshman  
Holy Redeemer High School  
Wilkes-Barre, Pennsylvania  
Branch 6  
Wilkes-Barre, Pennsylvania



**Jennifer McKinley**  
Senior  
Marian Catholic High School  
Tamaqua, Pennsylvania  
Branch 197  
Wilkes-Barre, Pennsylvania

#### Correspondence and Requests

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

- ❖ Indiana Fraternal Alliance requesting a donation for a hole sponsor for the golf outing for Kids Against Hunger. *Approved \$100.00.*
- ❖ Western Pennsylvania Slovak Day Association requesting an ad for the 90th Annual Slovak Day program book. *Approved \$120.00 full page ad.*
- ❖ Western Pennsylvania Slovak Day Association will be holding a raffle at the 90th Annual Slovak Day. *Approved \$50.00 to purchase two \$25.00 gift cards.*
- ❖ St. Andrew's Abbey requesting a donation to help reduce expenses for 2013-2014. *Approved a \$250.00 donation.*
- ❖ Slovak Catholic Federation requesting an ad in the 58th National Convention book and tickets to the banquet. *Approved \$100.00 ad and two (2) tickets for each LPSCU board member.*
- ❖ Sympathy gift for Adam Kielbus, who is on the CPS IT team, for the passing of his mother, Sharon Stevens. *Approved \$50.00.*

The committee also approved \$50.00 reimbursement to employee Beverly Kulesza for damage done to her car in the LPSCU parking lot during business hours.

#### Financial Statement

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

The committee reviewed the Profit & Loss/Balance Sheet for May and June 2013.

#### Bonds/Stocks/Pension Portfolio

The committee was provided and reviewed all activity from May and June 2013, including CDs, Common Stocks, Preferred Stocks, Bonds, and International Investments.

The committee was provided and reviewed the LPSCU Statement of Investment Policy Objectives and Guidelines and the Employees' Retirement Plan Statement of Investment Policy Objectives and Guidelines.

#### Home Office

Secretary Savidge reported information on unclaimed property and improvements in the Home Office.

The examination with the Pennsylvania Insurance Department is going well.

#### Budget

The committee was provided and reviewed the budget for May and June 2013.

#### Meeting Dates

The next meeting will be held Thursday, October 17, 2013. There being no further business, the EFC adjourned.

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

# John and Margaret Ferri Celebrate 60th Wedding Anniversary

On June 20, 2013, John and Margaret Ferri of Bethlehem, Pennsylvania, celebrated their 60th Wedding Anniversary. They were married in 1953 at SS. Cyril and Methodius Church in Bethlehem by Rev. Joseph C. Basovsky. In celebration of this milestone, a Mass of Thanksgiving was celebrated on Sunday, June 30, at 10:30 a.m. at Incarnation of Our Lord Church by Msgr. Robert F. Kozel, past pastor of SS. Cyril and Methodius Parish and now pastor emeritus of St. John the Baptist Parish in Allentown, Pennsylvania.



**John and Margaret Ferri**

During the Mass, the couple's son, Jack Ferri, read the First Reading and Responsorial Psalm, and their daughter, Patricia Kienzle, read the Second Reading. Sister M. Francine Garganta, O.S.F., offered the Prayer of the Faithful. Gift bearers were Victoriana and Jenna Kienzle, granddaughters of the couple. The parish choir, under the direction of Mary Stofanak, sang beautiful liturgical songs for this celebration and John Stofanak was the organist. The altar servers were Jordan and Ashley Judd, who are special parish friends of the couple.

Following the homily by Msgr. Kozel, John and Margaret renewed their vows and Msgr. Kozel blessed their rings. The couple was surprised when Msgr. Kozel read a Papal Blessing in their honor which was received from His Holiness Pope Francis at the request of Cardinal Jozef Tomko of the Vatican.

Following the Liturgy, the couple's children, Jack, David, and Patricia, hosted a reception in their honor at the Green Pond Country Club in Bethlehem for 65 relatives and friends. Patricia welcomed everyone at the reception. Msgr. Kozel offered a prayer before the meal and Jack offered a toast in honor of his parents' 60th wedding anniversary. A buffet luncheon was served and a delicious anniversary cake with ice cream followed for dessert.

At the conclusion of the luncheon, congratulatory remarks were made and a monetary gift given by Justine Wesnak, a well-known fraternalist in the Lehigh Valley area with whom the Ferris are associated in National Slovak Society Leaf 102 and through their volunteer service on behalf of the Cardinal Tomko Chapter of the Slovak Catholic Federation. The couple also offered some special remarks regarding their family life and working together as a team for a happy and successful marriage.

Entertainment was provided by "Sing for America," a group of three young sisters who entertained with favorite songs from the '50s. When guests insisted, John and Margaret were delighted to dance to their special song, "You Belong To Me." The group concluded their performance by singing the anthems of each branch of the military. The group donates all money they receive from performances to the military.

John and Margaret thanked everyone for sharing in their special celebration and as a token of appreciation, they presented each guest with a bottle of wine and a crystal wine stopper as a favor.

Margaret is national public relations director of the LPSCU and the Ferri and Kienzle families are proudly 100% members of the organization.

We congratulate John and Margaret on reaching this special milestone and wish them many more happy and healthy years together.

## Don't Forget 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.*



## 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)



# HOSTS 90th

The oppressive, sweltering 90 degree temperature on July 18 did not keep the faithful Slovak population from coming to celebrate the 90th Slovak-American Day at Kennywood Park in West Mifflin, Pennsylvania. LPSCU Pittsburgh District President Dolores Sakal, Slovak Day general chairperson, welcomed the crowd, and Rev. Joseph R. Grosko, president of the Western Pennsylvania Slovak Day Committee, gave the invocation.

A Mass was concelebrated in honor of Saints Cyril and Methodius. Rev. Grosko, who serves as general chairman of Western Pennsylvania Slovak Day Association, was the Master of Ceremonies for the Liturgy. Presiding celebrant at the Mass was Rev. Thomas Nasta, chaplain of First Catholic Slovak Union. Concelebrants from the Pittsburgh, Greensburg, and Altoona dioceses were Rt. Rev. Lawrence Brandt, Bishop of the Greensburg Diocese; Rev. Lawrence Adams, Rev. Larry Kulick, Rev. Edward Suhosa, Rev. Msgr John Sasway, Rev. Sylvester Bendzella, Rev. Vincent Velas, Rev. Micah Kozoil, Rev. Msgr. William Charnoki, Rev. Steven Chervenak, Rev. Gregory Madeya, Rev. Paul Lisik, Rev. Timothy Whalen, Rev. Benoit Aloggia, and Rev. Martin Stefanik from Slovakia.

The First Reading was given by Dolores Sakal. The Gospel was presented by Deacon Joseph Dougherty, a newly-ordained deacon of the Pittsburgh Diocese. The Prayer of the Faithful was offered by Rev. Lawrence Adams, a newly-ordained priest of the Pittsburgh Diocese. Also present was Deacon Steven Pikula, a newly-ordained deacon of the Pittsburgh Diocese.

Following Communion, remarks were made by Rt. Rev. Lawrence Brandt and Rev. Martin Stefanik. Leonard Potemra was the organist and Robert Ponchak was the cantor. The beautiful music certainly added to the solemnity of the Mass.

There were many gift baskets and gift cards donated by all the Slovak fraternal, their members, and the Pittsburgh District and Branches for our first ever Chinese Auction held at Slovak Day. Their generosity helped to make the auction a great success and we thank them all.

Our gratitude also goes out to all the wonderful people who gave of their time to help prepare the food that was served in the Slovak Kitchen. The volunteers included not only individuals from the LPSCU's Pittsburgh District, but also parishioners from churches in the area. There simply aren't enough words to express how much they are appreciated. Our thanks to: Josh Adams,





# SLOVAK-AMERICAN DAY

Betty Clark, Mary Errett, Sylvia Goda, Ann Golofski, Maggie Golofski, Mary Heckel, Dwayne Hovanec, Virginia Jasek, Margaret Joschak, Kris Kopay, Helen Lorinc, Flo Matta, Anna Melko, Elizabeth Melko, Bridget Midla, John Midla, Bea Miller, Barbara Mima, Donna Mima, Fran Onafrey, Carol Pastirik, Mary Sabol, Dolores Sakal, Walter Severa, Gerry Skanderson, Mary Soltis, Albert Stajger, Alice Svirbel, and Mary Lou Wagner.

We were honored and happy to welcome LPSCU National President Theresa Kluchinski and National Secretary-Treasurer Mary Jo Savidge on their first visit to Slovak Day. We thank them for making the long trip to join us and hope they will come back. (Next time, we will make sure they ride the frightening Black Widow!)

The LPSCU table was manned throughout the afternoon by Tom Kaylor, Celeste Palcsy, Dave Palcsy, and Jim Tomasic. The table offered multiple insurance plan brochures and useful give-aways for children and adults alike.

Ann Krohmaly once again displayed her awesome collection of memorabilia from Czechoslovakia and Slovakia. These included not just beautiful, authentic costumes, but also original artwork and books.

We appreciate all who oversaw the children's games, which were so much fun to watch. You really made the day for all those little ones!

A highlight of Slovak Day is, of course, the entertainment by the Pittsburgh Slovaks and Pittsburgh Area Slovaks. We so appreciate the many, many hours it must take to choreograph the dances, learn the Slovak songs, and practice the intricate steps of our Slovak culture. Their time and their talents do not go unrecognized. We thank them all.

To each and every one of you: whether you ministered to us through the Holy Sacrifice of Mass, whether you prepared the food we ate, whether you entertained us in song and dance, whether you graced us with your presence on that sweltering day, we ask God to bless you with health and happiness.

See you next year!

~ Sylvia Goda



# 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

## Lehigh Valley Okres to Hold Matching Fund Event

In conjunction with the LPSCU Matching Fund Program, members of the Lehigh Valley Okres will hold a themed gift basket raffle on December 1, 2013, for the benefit of the Allentown Diocesan Soup Kitchen. The Soup Kitchen is located at 177 Chew Street, Allentown, Pennsylvania, and needs to continually restock its pantry to keep up with the nearly 800 meals it serves during a four-day period each week.

For the Matching Fund event, Okres members will prepare themed gift baskets and raffle them off at their Holiday Luncheon, which will be held on Sunday, December 1, in the Lehigh Room of the Best Western Lehigh Valley Conference Center in Bethlehem, Pennsylvania. We ask our Lehigh Valley LPSCU members to support this worthwhile project by either donating a themed gift basket or by attending the Holiday Luncheon and purchasing raffle tickets towards a basket.

For further information, call Marge Ferri at 610-866-8945 or Ceil Gaughan at 610-433-4610.

## New Insurance Issued

Branch	Branch Representative	May/June 2013	Year-to-Date Total
6	Mary Ann Ewasko	\$ 5,000.00	\$ 25,000.00
64	Elva Silay	\$ 12,000.00	\$ 26,000.00
65	Janice Mathews	\$ 5,000.00	\$ 15,000.00
124	Dolores Evanko	\$ 10,000.00	\$ 10,000.00
130	Margaret Ferri	\$ 25,000.00	\$ 30,000.00
156	Joan Ellen Frendak	\$ 22,000.00	\$ 25,000.00
*172	Maureen Grohowski	\$ 5,000.00	\$ 5,000.00
*172/197	Home Office	\$ 40,000.00	\$ 50,000.00
198	Ann Dobias	\$ 10,000.00	\$ 10,000.00
		<b>\$134,000.00</b>	<b>\$ 196,000.00</b>

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

## Cooking Corner

### FEATHERY FUDGE CAKE

2½ cups sifted flour	2 eggs
1¼ tsp. baking soda	3 squares unsweetened chocolate, melted
½ tsp. salt	¼ cup ice water
1½ sticks soft butter	1 tsp. vanilla
1¾ cup sugar	

Sift together flour, soda, and salt. Cream butter in large bowl of mixer. Gradually add sugar; beat until light and fluffy. Add eggs, one at a time, beating well after each addition. Blend in melted chocolate. Add sifted dry ingredients alternately with ice water. Add vanilla. Pour batter into two 9-inch layer cake pans, or one 9 x 12 pan that has been greased and floured. Bake at 350 degrees for 30-35 minutes.





# Christmas Oplatky 2013

*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.

## John and Nina Holy Celebrate 60th Wedding Anniversary

Well-known Slovak cultural and fraternal activists, John and Nina Holy of Pompton Plains, New Jersey, marked their 60th wedding anniversary this past June. They celebrated this joyous occasion by taking a cruise to several Caribbean islands, together with their daughters, Luby Masi and Jane Konzelmänn, as well as their son-in-law, Thomas Masi, and four grandchildren, John and Jennifer Masi and Mark and Andrew Konzelmänn.

Both jubilarians are very active in Slovak-American life and belong to many Slovak fraternal organizations, including being members of Pittsburgh Branch 42 of the Ladies Pennsylvania Slovak Catholic Union. Nina serves as the National Secretary-Treasurer of the Slovak League of America, an office which John held from 1975 to 2002. Nina also serves as the co-chairperson of the popular New Jersey Slovak Heritage Festival.

The LPSCU congratulates John and Nina on their 60th Wedding Anniversary. May God grant them many more years together.



John and Nina Holy

**SIGN UP A  
NEW MEMBER  
TODAY!**

## LPSCU 2nd Quarter Report

<b>Assets</b>	<b>2nd Quarter 2013</b>	<b>2nd Quarter 2012</b>
Investments .....	\$ 14,543,418.00	\$ 14,145,521.00
Certificate of Deposit .....	\$ 96,000.00	\$ 96,000.00
Cash on Deposit .....	\$ 479,136.00	\$ 483,219.00
Mortgage Loans .....	\$ -	\$ 2,083.00
Real Estate Owned .....	\$ 128,999.00	\$ 134,789.00
Other Assets .....	\$ 59,605.00	\$ 58,760.00
<b>Totals</b> .....	<b>\$ 15,307,158.00</b>	<b>\$ 14,920,372.00</b>
<b>Liabilities &amp; Fund Balance</b>	<b>2nd Quarter 2013</b>	<b>2nd Quarter 2012</b>
Fund Balance .....	\$ 3,904,743.00	\$ 3,834,637.00
Interest Maintenance Reserve .....	\$ 199,747.00	\$ 221,333.00
Amt. Retained as Trustee .....	\$ 106,625.00	\$ 81,674.00
Aggregate Reserve-Life Certificates .....	\$ 10,561,978.00	\$ 10,282,144.00
Other Liabilities .....	\$ 534,065.00	\$ 500,584.00
<b>Totals</b> .....	<b>\$ 15,307,158.00</b>	<b>\$ 14,920,372.00</b>
<b>Revenues</b>	<b>2nd Quarter 2013</b>	<b>2nd Quarter 2012</b>
Premium Income .....	\$ 93,133.00	\$ 122,486.00
Investment Income .....	\$ 391,740.00	\$ 414,856.00
Income - Other .....	\$ 19,765.00	\$ 22,087.00
<b>Totals</b> .....	<b>\$ 504,638.00</b>	<b>\$ 559,429.00</b>
<b>Expenses</b>	<b>2nd Quarter 2013</b>	<b>2nd Quarter 2012</b>
Death Claims .....	\$ 159,841.00	\$ 182,789.00
Endowments .....	\$ 4,964.00	\$ 7,925.00
Cash Surrenders .....	\$ 30,081.00	\$ 37,912.00
Dividends .....	\$ -	\$ -
Increase in aggregate reserves .....	\$ 70,000.00	\$ 94,000.00
Commissions (new and renewals) .....	\$ 5,786.00	\$ 1,868.00
General Operating Expenses .....	\$ 168,997.06	\$ 165,668.85
Officers and Committee Expenses .....	\$ 6,401.14	\$ 13,024.25
Actuarial/Accounting Expense .....	\$ 59,500.00	\$ 58,065.00
Investment Mgt. Fee .....	\$ 13,686.83	\$ 7,160.20
Official Publications .....	\$ 34,314.80	\$ 44,197.37
Travel Expense .....	\$ 1,727.55	\$ 4,359.47
Bureau and Association Dues .....	\$ 3,825.00	\$ 920.00
Donations .....	\$ 3,940.00	\$ 15,890.00
Scholarships .....	\$ (40.00)	\$ (500.00)
Fraternal Activities .....	\$ 4,589.62	\$ 5,453.86
Insurance Taxes, Licenses & Fees .....	\$ 22,553.00	\$ 18,095.00
<b>Sub Total</b> .....	<b>\$ 590,167.00</b>	<b>\$ 656,828.00</b>
Net Gain/Loss From Operations .....	\$ (85,529.00)	\$ (97,399.00)
Net Realized Capital Gain (Loss) .....	\$ 60,494.00	\$ 25,819.00
<b>Totals</b> .....	<b>\$ (25,035.00)</b>	<b>\$ (71,580.00)</b>

# Slovak Catholic Federation Mid-Year Annual Appeal Report

Since 1978, the Slovak Catholic Federation has been conducting the SS. Cyril and Methodius Appeal, which begins each year in the month of February during the closest weekend to the Feast of SS. Cyril and Methodius. To date, I wish to report that **\$16,493.85** has been collected. This is roughly \$1,000 short from last year's mid-year report.

In its 35th year, this Appeal has primarily been taken up in parishes of Slovak heritage in the United States. As we are all very much aware, "ethnic parishes" are becoming a thing of the past. More and more Slovaks reside in different parts of the country and no longer claim to belong to a parish of Slovak heritage. For this reason, many Slovaks may not have the opportunity to hear about, let alone participate in, this Annual Appeal. If it were not for the Slovak Catholic fraternal societies and their publications, communication to American and Canadian Slovaks would not be possible.

In recent years, we have seen an increase in individual donations apart from the parish collections. Also, most of the Slovak fraternal societies have been making contributions to this collection from their national Boards of Directors, along with a number of local branches, wreaths, assemblies, and lodges. This year's Appeal continues during the entire calendar year 2013.

As many of you know, this Appeal assists the Church in Slovakia by supporting the training mission of the Pontifical Slovak College of SS. Cyril and Methodius in Rome, Italy (formally known as the Slovak Institute or *Ustav*). In addition, funds are distributed to those religious communities of both men and women that share a counterpart which belongs to the Slovak Conference of Religious. These communities include the Vincentian Sisters of Charity (*Ruzomberok*), Dominican Sisters (*Dunajska Luzna*), School Sisters of St. Francis (*Zilina*), Daughters of St. Francis (*Bratislava-Prievoz*), Byzantine Catholic Sisters of St. Basil the Great (*Secove and Presov*), Franciscan Friars Minor (*Bratislava*), and House of St. Benedict (*Bacurov*).

As various groups will be holding summer picnics, national conventions, and other Slovak fraternal gatherings, I ask that consideration be given to kindly taking up a collection in support of the Slovak Catholic Federation Appeal. All donations are tax deductible. In 2012, this Annual Appeal collected **\$36,528.51**.

Individuals, groups, parishes, and other Slovak organizations are all welcome to make a donation to this Appeal. Check should be made payable to the Slovak Catholic Federation and sent directly to National Secretary-Treasurer Dolores Evanko, 173 Berner Avenue, Hazleton, PA 18201.

I pray that Almighty God rewards all of us who participate in the support of the Church in Slovakia through the Slovak Catholic Federation 35th Annual SS. Cyril and Methodius Appeal. Thank you for your support.

**Rev. Andrew S. Hvozdic**, 2013 Appeal Director  
SCF National First Vice President

## 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.

## Commemorating Slovakia's 20th Anniversary

In cooperation with the Slovak Embassy, the Washington, D.C. society Friends of Slovakia recently organized a gala banquet honoring the 20th Anniversary of Slovakia's independence. U.S. Steel Senior Vice President George Bobcoke was the main speaker. In the past, he spent several years managing the U.S. Steel plant in Kosice in eastern Slovakia. He is now returning to Kosice — as he stated, his favorite destination in Europe — for another assignment at the plant.

Other speakers at the banquet were the Slovak Ambassador, Peter Kmec, FOS President Joseph T. Senko, Banquet Chairman William Tucker, and several honorees, First Catholic Slovak Union President Andrew M. Rajec being one of them.

Representatives of several Slovak American fraternal societies attended the celebration, including Nina Holy, secretary-treasurer of the Slovak League of America.



**L-R: FOS President Joseph T. Senko, Ambassador Peter Kmec, Slovak League Secretary Nina Holy, Banquet Chairman William Tucker, Consul General of the Slovak Republic in New York City Jana Trnovcova, and one of the event's honorees, Anton Zajac.**



# MINUTES OF THE BOARD CONFERENCE CALL

June 15, 2013

## **Call to Order – Prayer**

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

## **Roll Call**

All Board members were present.

## **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 22-23, 2013, meeting, with changes.

## **Correspondence**

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 – March 2013
- ❖ Month End Balance Sheet/Revenue and Expenses
- ❖ Summary Market Value 2013
- ❖ Transaction Summary Report
- ❖ CPA Audit/Recommendations
- ❖ Budget
- ❖ Management's Discussion and Analysis
- ❖ CPS Actuarial Opinion
- ❖ American Fraternal Alliance Analysis 2012

## **Unfinished Business**

*Response to Audit Exceptions* – The exceptions from the Audit Report were addressed.

## **Convention Site**

The Board approved holding the LPSCU's 2016 Convention at the Eisenhower Hotel & Convention Center, Gettysburg, Pennsylvania.

## **Home Office**

*Unclaimed Property* – The Board was provided information on Unclaimed Property.

## **New Business**

The Board was provided and reviewed information on the following:

- ❖ Annuity Rate Review
- ❖ Branch Deposit Rate
- ❖ Job Description of the Chairperson of Trustees
- ❖ Enterprise Risk Management (ERM) Process

## **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

## **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 from the Fraternalist of the Year Chairperson, Margaret Ferri.
- ❖ Educational Benefits – The Board was provided and reviewed a report from the Educational Benefits Committee Chairperson, Joan Hladek.
- ❖ Youth Achievement – The Board was provided and reviewed a report from the Youth Achievement Committee Chairperson, Anita Gregory.
- ❖ Campaign Committee – The Board was provided and reviewed a report from the Campaign Committee Chairperson, Dolores Evanko.

## **Calendar of Events**

The Board was provided the calendar of events for 2013 and 2014. The Board agreed to hold the September 2014 Board of Directors meeting in Bethlehem, Pennsylvania.

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

Respectfully submitted,

**Mary Jo Savidge**

National Secretary-Treasurer

## FSNEPA Marks Flag Day

The Fraternal Societies of Northeast Pennsylvania held a Flag Day ceremony on June 14, 2013, at the Wilkes-Barre Veterans Medical Center. Members of the organizations that comprise the FSNEPA gathered in Liberty Hall of the Medical Center for the ceremony, along with local veterans.

During the ceremony, a U.S. flag was presented to Gail K. Ziegler, VAMC voluntary service officer. The flag presented was one that was flown over the United States Capitol in Washington, D.C. Also presented to Ms. Ziegler was a check in the amount of \$700 to purchase vouchers for all residents of the Medical Center. These vouchers are used to purchase items for personal needs in the Medical Center's store.

Refreshments were served after the presentations and FSNEPA members visited with the veterans, sharing stories.

The Ladies Pennsylvania Slovak Catholic Union is a member society of FSNEPA. President Theresa Kluchinski and Secretary-Treasurer Mary Jo Savidge attended the presentation and stayed to visit with the veterans at the Medical Center.





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**HAVE YOU?**

**We are providing our loved ones with added protection!**

- Guaranteed Issue Program is for all members age 40-75.
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- No medical questions will be asked.
- Details will arrive in the mail near your certificate's anniversary date. No member will ever be refused.
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**GUARANTEED ISSUE**

**for all members age 40 to 75**



# Nuns on the Bus Journey for Comprehensive Immigration Reform

“Nuns on the Bus,” a project of the national Catholic social justice lobby, Network, kicked off a 15-state, 40-city, 53-event, 6,500-mile bus ride at Liberty State Park in Jersey City, New Jersey, on Wednesday, May 29, 2013. When the bus arrived in Scranton, Pennsylvania, that afternoon, Sister Jean Marie Holup, SS.C.M., and Sister Mary Beth Makuch, SS.C.M., Danville Sisters of Saints Cyril and Methodius, were there to



**Sister Jean Marie Holup, SS.C.M. (left) and Sister Simone Campbell (right) at the Scranton rally.**

greet the Sisters, and to participate in the rally. Several hundred people gathered in Scranton to greet the travelers and in support of comprehensive immigration reform.

Nuns on the Bus is traveling to advocate immigration policies that protect family unity and workers’ rights and to provide a pathway to citizenship for



**Sister Mary Beth Makuch, SS.C.M., greets the Nuns on the Bus group.**

those already in the United States. The group seeks to cast light on the 11 million people living in the shadows because they’re undocumented. The group stopped in Scranton to highlight the region’s past and present diversity.

Network Executive Director Sister Simone Campbell spoke about how sensible immigration reform will benefit business, the economy, and the common good. She said that people of faith know that when America celebrates and promotes our history as a nation of immigrants, we are better prepared to meet the challenges of the 21st century. She added, “Valuing the contributions of current and future immigrants doesn’t limit opportunity, but rather opens us up for limitless success and future innovation.” Sister Campbell says the group is calling for immigration reform that addresses the root causes of migration and provides a roadmap to citizenship for fellow neighbors, colleagues, and friends seeking protection from further senseless exploitation.

Scranton Mayor Christopher Doherty also spoke to the group, welcoming the travelers. He referred to the great cultural diversity, past and present, in northeastern Pennsylvania, demonstrated by the fact that over 30 languages are spoken in Scranton High School alone. He pointed out that the United States is a country of immigrants.

Refreshments and ethnic foods were served after the program.

## In Memoriam

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

Name	Branch	Location
* Mary S. Chopyak	7	Exeter, PA
* Stephen J. Kavulich	7	Exeter, PA
Theresa Pereira	9	Mahanoy City, PA
Eleanor Dunkleman	24	Windber, PA
Magdalen Kornprobst	24	Windber, PA
Lynne A. Olsovsky	40	Allentown, PA
Ronald R. Salyers	42	Pittsburgh, PA
Marie A. Skurla	46	Tamaqua, PA
* Paul T. Alexander	65	Munhall, PA
Stephen Biros	76	White Oak, PA
Mary T. Dybel	79	Whiting, IN
Lillian Jackloski	122	Wilkes-Barre, PA
Joseph A. Hiza	124	Hazleton, PA
Margaret M. Lettieri	124	Hazleton, PA
Edward J. Chopko	132	Campbell, OH
Mary Farkas	153	Perth Amboy, NJ
Theodore E. Kalischak	163	Youngstown, OH
Dolores Vlosich	180	Youngstown, OH
Catherine Applegate	197	Wilkes-Barre, PA
Geraldine Stracqualursi	204	Northampton, PA
Mark Borum	213	Wilkes-Barre, PA

\*Multiple certificates

## ~ 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.

# The LPSCU 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 ages 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/ies, except as provided within the contract regarding Suicide and Contestability.

The plan allows for premium payments to be made monthly, quarterly, semiannually, or annually. The certificate becomes fully paid at the end of 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/ies.

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. Semiannual and Quarterly rates are also available. The premiums listed are based on \$1,000 of life insurance coverage.

## 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	31.00	27.00	2.79	2.43
1	32.00	28.00	2.88	2.52
2	33.00	29.00	2.97	2.61
3	34.00	30.00	3.06	2.70
4	35.00	30.00	3.15	2.70
5	37.00	32.00	3.33	2.88
6	38.00	33.00	3.42	2.97
7	39.00	34.00	3.51	3.06
8	40.00	35.00	3.60	3.15
9	42.00	36.00	3.78	3.24
10	43.00	37.00	3.87	3.33
11	45.00	38.00	4.05	3.42
12	46.00	40.00	4.14	3.60
13	48.00	41.00	4.32	3.69
14	49.00	42.00	4.41	3.78
15	51.00	44.00	4.59	3.96
16	52.00	45.00	4.68	4.05
17	54.00	47.00	4.86	4.23
18	56.00	48.00	5.04	4.32
19	57.00	50.00	5.13	4.50
20	59.00	51.00	5.31	4.59
21	60.00	53.00	5.40	4.77
22	62.00	54.00	5.58	4.86
23	64.00	56.00	5.76	5.04
24	66.00	58.00	5.94	5.22
25	68.00	60.00	6.12	5.40
26	70.00	62.00	6.30	5.58
27	72.00	64.00	6.48	5.76
28	74.00	66.00	6.66	5.94
29	76.00	68.00	6.84	6.12
30	79.00	70.00	7.11	6.30
31	81.00	72.00	7.29	6.48
32	84.00	75.00	7.56	6.75
33	86.00	77.00	7.74	6.93
34	89.00	79.00	8.01	7.11
35	92.00	82.00	8.28	7.38
36	95.00	84.00	8.55	7.56
37	97.00	87.00	8.73	7.83
38	101.00	90.00	9.09	8.10
39	104.00	93.00	9.36	8.37
40	107.00	95.00	9.63	8.55
41	110.00	98.00	9.90	8.82
42	113.00	102.00	10.17	9.18

Issue Age	Annual		Monthly	
	Male	Female	Male	Female
43	117.00	105.00	10.53	9.45
44	121.00	108.00	10.89	9.72
45	124.00	111.00	11.16	9.99
46	128.00	115.00	11.52	10.35
47	132.00	118.00	11.88	10.62
48	135.00	122.00	12.15	10.98
49	139.00	125.00	12.51	11.25
50	143.00	129.00	12.87	11.61
51	148.00	133.00	13.32	11.97
52	152.00	137.00	13.68	12.33
53	157.00	141.00	14.13	12.69
54	161.00	145.00	14.49	13.05
55	166.00	149.00	14.94	13.41
56	171.00	153.00	15.39	13.77
57	175.00	157.00	15.75	14.13
58	180.00	162.00	16.20	14.58
59	185.00	166.00	16.65	14.94
60	190.00	171.00	17.10	15.39
61	196.00	175.00	17.64	15.75
62	201.00	180.00	18.09	16.20
63	206.00	185.00	18.54	16.65
64	212.00	190.00	19.08	17.10
65	217.00	194.00	19.53	17.46
66	223.00	200.00	20.07	18.00
67	228.00	205.00	20.52	18.45
68	234.00	210.00	21.06	18.90
69	240.00	215.00	21.60	19.35
70	246.00	221.00	22.14	19.89
71	252.00	226.00	22.68	20.34
72	258.00	232.00	23.22	20.88
73	265.00	238.00	23.85	21.42
74	272.00	244.00	24.48	21.96
75	278.00	250.00	25.02	22.50
76	286.00	256.00	25.74	23.04
77	293.00	262.00	26.37	23.58
78	301.00	269.00	27.09	24.21
79	309.00	276.00	27.81	24.84
80	318.00	283.00	28.62	25.47
81	327.00	291.00	29.43	26.19
82	336.00	298.00	30.24	26.82
83	346.00	306.00	31.14	27.54
84	356.00	314.00	32.04	28.26
85	368.00	323.00	33.12	29.07



## Benedictine Monks to Host Annual Abbey Benefit

The Benedictine Monks of Saint Andrew Svorad Abbey will host their annual Abbey Benefit on Sunday, November 3, 2013. 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.

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 can not attend, a gift in their honor will be greatly appreciated.

The ticket price is \$75.00 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. Please make reservations by October 21, 2013.

## Midwest Slovak Pastoral Seminar

The 1,150th Anniversary of the Evangelization of the Slovak people by Cyril and Methodius will be held on September 15, 2013, with the celebration of a Mass at 2:00 p.m. at St. Simon Church, 5157 S. California Avenue, Chicago, Illinois. The celebrant will be Bishop Milan Sasik, bishop of the Eparchy of Mukachevo (Ruthenian), Ukraine. Dinner will be served at 3:00 p.m., following the Liturgy.

At 4 o'clock there will be a program titled, "New Discoveries from Ancient Slovakia." The speaker will be Vladmir Libant, former mayor of Nitra, Slovakia, who is Father Kristian Libant's father. Tickets in advance only cost \$20 for adults if ordered on or before September 4 and \$10 for children (4-12); after September 4, tickets are \$25 for adults.

Make checks payable to SCF/Pastoral Seminar and mail with registration to: John A. Jurcenko, 7113 West Talcott Avenue, Chicago, IL 60631. For more information, call Geraldine Hletko (708-387-7812) or John Jurcenko (773-763-0810).

SEPTEMBER/OCTOBER 2013

## 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 this past June. The meeting was at the Golden Nugget in Atlantic City, New Jersey, which is also the venue for the Alliance's annual meeting in October.



**Pictured L-R are: Gena Gilbertson, Thrivent; Christine McMullan, Polish National Alliance; Robert Galdon, Royal Arcanum; Anthony Beke, William Penn Association; Steven M. Pogorelec, Slovak Catholic Sokol; Frederick Durso, Knights of Columbus; Phyllis Rooney, Polish Beneficial Association; Richard Cecchi, Workmen's Benefit Fund; Milan S. Kovac, Slovak Gymnastic Union Sokol of the USA; Mary Jo Savidge, Ladies Pennsylvania Slovak Catholic Union; and Charlotte Androckitis, Polish Union of the USA. (Taking the photo was LPSCU President Theresa Kluchinski.)**

## Letters

Dear LPSCU,

Thank you so much for choosing me as one of your high school recipients of the \$500 scholarship for college. I am very excited to begin my college education.

Thank you very much for rewarding me in this effort.

Sincerely,

**Jenna Kienzle**

Branch 130, Bethlehem, PA

## Correction to Our 1st Quarter Report

In our last issue, a typographical error was made in reporting our 1st Quarter Financial totals. Instead of a negative \$15,238.00 for the first quarter of this year, we actually had a positive number. The corrected totals are as follows:

	1st Quarter 2013	1st Quarter 2012
Net Gain/Loss From Operations .....	\$ (31,268.00)	\$ (43,474.00)
Net Realized Capital Gain (Loss) .....	\$ 46,506.00	\$ 12,273.00
<b>Total .....</b>	<b>\$ 15,238.00</b>	<b>\$ (31,201.00)</b>

We apologize for any confusion this may have caused.

## Dear Junior Members,

Professional baseball season is winding down. The World Series will soon begin and that is exciting for those who are in the playoffs. But even if your favorite team doesn't make the final cut, you can still enjoy the thrill of the playoffs with an old-time twist. Every summer, hundreds of boys and girls recreate the amateur baseball leagues of the 1860s as they dress up in old fashioned uniforms. They name their teams after their towns or states, like the Kentucky Volunteers or the Territorial Colorado All-Stars.



Prior to the Civil War, baseball competed for public interest with cricket and regional variants of baseball such as "town ball," played in Philadelphia, and the "Massachusetts Game," played in New England. In the 1860s, however, "New York style" baseball became a national game, aided by the Civil War. Initially most of the teams were from the Northeast, but by the late 1860s there were teams from California and the deep South, making baseball a truly national sport.

Games were important social events and everyone in town turned out for them. Afterward, the teams held huge picnics and the players even serenaded their fans.

These vintage baseball teams didn't have any frills. Early baseball bats were made of ax handles, balls were caught bare-handed, and playing fields were often cow pastures. Today's players who try to replicate these old-time teams have it a little easier. Although they don't use modern bats or gloves, at least they don't have to share the field with the neighborhood cows!

Old-time baseball was a fielders' game. There were no pitchers' duels, no superstar hitters. And the game had its own language which has evolved over the decades. What we call batters or hitters were known as "strickers" in those days. And instead of coming to the plate to bat, the striker was called to come to "the line." The pitcher was called a "hurler" and the ball was thrown underhand in a gentle arc so the striker had a good chance of hitting it. No sliders, fastballs, or curves in those days!

The game of baseball was not invented by any one person or team. It evolved from any number of local teams, each of which had their own rules and regulations for the game. The New York Knickerbockers, who had been experimenting with a set of rules since 1845, led the way to create the first standard set of rules.

The "New York Rules" forbade players from bunting, stealing bases, or leading off. Everyone followed the honor system. Three strikes still made an out, but strikes weren't called unless the batter swung and missed the ball completely. Sometimes the Umpire even asked the players and fans for advice when making a close call. Can you imagine that happening today in a modern ballpark filled with thousands of screaming fans?

Today, most old-time teams that recreate these vintage

games are organized by local historical groups. Fans even get into the act, dressing in vintage costumes as they cheer on their favorite team. But the playacting, the costumes, and the picnics after the game are just added attractions to the main event. Because as all old-time players and fans know, the real excitement begins when the umpire cries, "Striker to the line!"

Old-time baseball was a world away from today's multimillion-dollar player contracts, enormous stadiums, superstars, and steroid use. You can learn more about the fascinating history of 1860s baseball by reading about it online or in your local library.

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

## Arts and Crafts

### YOUR PERSONAL GARDEN

How would you like to grow a garden in your own room? You can! Here's how...

Let's begin with a water garden. Carrots and horseradish grow very well in water and sweet potatoes produce long green vines.

Cut a few inches from the top of several carrots and horseradishes and set them in a shallow tray of water on a windowsill so the flat cut part is on the bottom. Lay a large sweet potato in a separate, shallow dish and pour in enough water to cover half of it. Check the water in both your dishes every few days to make sure it hasn't evaporated too much. Add more as necessary, and then wait for the growth to begin!

You can also grow a tiny hothouse garden in a fish tank or large glass jar. Start by putting a layer of charcoal in the bottom of the container. Then add a layer of pebbles for drainage and then a layer of soil. If you are digging up some small plants from your garden, leave a little ball of soil around the roots. Mosses, ferns, and lichens will grow well in a hothouse garden. You can also purchase plants at a nursery specifically intended to grow in a covered glass container. Sprinkle the garden (a spray bottle of water works well) and then cover the container's opening with a piece of glass. Place the container near a sunny window. The sunlight and heat will make the water will rise up from the plants and stick on the glass lid.

Then it will fall on the plants like raindrops. Be sure to spritz your garden with a little water every week.





## Putting a Stop to Bullying

Your return to school could mean having to face that bully again. Bullies are defined as those who repeatedly take unfair advantage of a less powerful person. Bullying occurs when a person is picked on repeatedly by an individual or group with more power, either in terms of physical strength or social standing. Two of the main reasons people are bullied is because of their appearance or their social status. Bullying may take the form of physical abuse (pushing, shoving, tripping, hitting) or psychological/emotional abuse (taunting, teasing, laughing at or gossiping about a victim).



This is not a natural or normal childhood behavior or a rite of passage. It needs to be treated like the act of violence that it is. That's why parents and schools need to take an active role to stop bullying.

When victims fight back, they often make matters worse. But immediate intervention by a parent, teacher, or other adult can make a difference. It is very important that you report the problem if you are bullied. Most bullying episodes are not witnessed by adults, so children must come forward. Adults cannot protect you if they are unaware the situation is happening. Adults in positions of authority – parents, teachers, coaches – can often find ways to resolve dangerous bullying problems without the bully ever learning how they found out about it. But grown-ups can't help you if you don't confide in them.

If the bullying is not physical, often the best course is to walk away from bullies and ignore their taunts. I know that can be much harder than losing your temper, but if you walk away or ignore their taunts or hurtful emails or texts, you're telling the bully that you just don't care. Bullies gravitate towards victims they can get response from. If they can't get a rise out of you, they may get bored with trying to bother you. It's no fun for them if you don't give them the response

*continued on page 24*

## Biblical Match-Up

Listed in the left column are the start of Biblical phrases connected by the word "of". The word needed to complete the phrase is listed in the column on the right. See if you can match up these phrases correctly.

- |                  |               |
|------------------|---------------|
| 1. Sea of        | A. Gethsemane |
| 2. Law of        | B. God        |
| 3. Mount of      | C. Judgment   |
| 4. Crown of      | D. Thorns     |
| 5. River of      | E. Moses      |
| 6. Day of        | F. Solomon    |
| 7. Right hand of | G. Galilee    |
| 8. Garden of     | H. Olives     |
| 9. Songs of      | I. Lebanon    |
| 10. Cedars of    | J. Jordan     |

**Answers** – 1. C, 2. E, 3. H, 4. D, 5. J, 6. C, 7. B, 8. A, 9. F, 10. I

## Fall Fun in the Outdoors

Summer vacation. For most of you, it's already over. But there's still the weekend to relax, and after being cooped up in a classroom all week, wouldn't it be fun to get outdoors? The weather's still warm enough to enjoy camping out or taking a hike in the woods. Fall is the perfect time for both. But before you head off to enjoy "the wilderness," take a few precautions. First, make sure you put on a hat with a wide brim and apply sunscreen. Just because the weather's cooling off doesn't mean you can't get a sunburn! And don't forget to protect your eyes with sunglasses. Look for lenses with 100 percent UVA and UVB protection.

To protect your feet, wear sneakers or other closed shoes and socks. Lyme disease and other illnesses are transmitted by the deer tick which burrows into your exposed skin. After your hike, be sure to check your skin and clothing for ticks. If you should see one, use tweezers to grab the back of the tick and slowly pull it out. It's smart to wear a long sleeved shirt and long pants tucked into your socks so ticks don't have direct access to your skin.

You may also need insect repellent to keep the bugs at bay. Look for repellent with a 10 to 20% concentration of the active ingredient DEET. Apply sparingly to exposed areas, avoiding your eyes and mouth. Treat bug bites with a dab of 1% hydrocortisone. This will help to stop the itch. To reduce swelling, use an antihistamine such as Benadryl.

If you're camping out overnight, don't forget to bring a flashlight and spare batteries along. Once you're settled into your tent, you will have instant entertainment. Before your campout, brush up on Morse Code signals so you can flash messages to one another on the tent ceiling. A flashlight's a great prop when you're telling scary bedtime stories too. Holding it under your chin as you tell your tale will give you a creepy look. And it's always fun to use the flashlight to make shadow creatures on the tent walls. Your tent mates will have fun guessing what animals they are.

## Kids in the Kitchen

### PINEAPPLE CHEESE CASSEROLE

You will need:

- ½ cup sugar
- 2 Tablespoons flour
- 2 (20-oz.) cans pineapple chunks, drained (Save juice)
- 2 cups cheddar cheese, grated
- ½ cup Ritz crackers, crushed
- ½ cup butter melted

With an adult's help, this is what to do:

Combine the sugar and flour in a large bowl. Add 6 tablespoons of pineapple juice and the cheese. Mix well. Stir in the pineapple chunks. Pour the mixture into a greased 9 x 13 casserole dish. Top with crushed crackers and pour melted butter on top.

Bake uncovered in a preheated 375-degree oven for 25 minutes. Let cool and enjoy! Refrigerate any leftovers.

## PERIODICAL

### Go and Make Disciples!

*continued from page 3*

Not only does Jesus accompany us, as we work to carry out his mission, but we also accompany one another. Pope Francis reminds us that, because of our Baptism, we share in the companionship of the whole Church and also the communion of the saints on this mission. When we face challenges together, then we are strong; we discover resources we did not know we had. Jesus did not call the Apostles to live in isolation; he called them to form a community. We accompany and support one another through our generosity and joy.

**Serve.** As followers of Jesus, we seek to allow our life to be identified with that of his, by sharing his sentiments, his thoughts, his actions. The life of Jesus is a life for others. It is a life of service. Pope Francis reminds us that “Evangelizing means bearing personal witness to the love of God. It is overcoming our selfishness, it is serving by bending down to wash the feet of our brothers and sisters, as Jesus did.”

“Go, do not be afraid, and serve.” Pope Francis said that “if you follow these three ideas, you will experience that the one who evangelizes is evangelized, the one who transmits the joy of faith receives joy. Do not be afraid to be generous with Christ, to bear witness to his Gospel. Bringing the Gospel is bringing God’s power to pluck up and break down evil and violence, to destroy and overthrow the barriers of selfishness, intolerance, and hatred, so as to build a new world.”

May all of us – young and “young-at-heart” – prayerfully reflect on these beautiful and challenging words offered to us by our Holy Father, and decide how, in our own way, we can be worthy instruments of the new evangelization in our Church and in our world today!

**Rev. Philip A. Altavilla**

### Stop Bullying *continued from page 23*

they’re looking for. Walk tall and hold your head high. This sends the message that you’re not vulnerable to their attacks. Try to remain part of a group by walking home at the same time as other people or by sticking with close friends or classmates during the times that bullying takes place. Bullies are less likely to strike when their victims have support.

No one is born a bully. It’s a learned behavior that may result from parents or older siblings who are aggressive and intimidating. When we put a stop to bullies at an early age, we teach them a lesson that may help them make wise choices later in life.

### SCF Convention Set

The Reverend Philip A. Altavilla, national president of the Slovak Catholic Federation, has announced that the 58th National Convention of the SCF will be held in the Wilkes-Barre, Pennsylvania area, Sunday, September 15 through Tuesday, September 17, 2013.

The Convention Liturgy will be celebrated on Sunday, September 15, at 3:00 p.m. at St. Mary of the Immaculate Conception Church, Our Lady of Fatima Parish, 134 South Washington Street, Wilkes-Barre. The Reverend Monsignor Thomas V. Banick, S.T.D., past president of the SCF, serves as pastor. The Most Reverend Joseph V. Adamec, D.D., S.T.L., bishop emeritus, Diocese of Altoona-Johnstown and episcopal moderator of the Federation, will be the main celebrant of the Convention Liturgy with Father Altavilla serving as homilist.

Following the Liturgy, a Banquet will be held East Mountain Inn & Suites, 600 Wildflower Drive at Route 115 (Exit 170A off I-81), Wilkes-Barre. A cash-bar cocktail hour begins at 5:00 p.m., with a buffet-style dinner to follow at 6:00 p.m. Cost per banquet ticket is \$40.00.

Convention sessions will be held Monday and Tuesday at the East Mountain Inn & Suites.

### Can You Help Us?

The Home Office needs your help in locating the following members. Do you know where we can find them?

**Wilhemina A. DeGarmo**, Branch 197 (Home Office)  
Last Known Address: 4788 Four Seasons Drive,  
Liverpool, NY 13088-3610  
Named Beneficiary: Elizabeth Dayal or Donna Wills

**Margaret Zver**, Branch 83 (Bethlehem, Pennsylvania)  
Last Known Address: 507 Selfridge Street, Beth-  
lehem, PA 18018  
Named Beneficiary: Joseph Zver

If you have any information on these members or the beneficiaries listed, please contact Secretary-Treasurer Mary Jo Savidge by October 31, 2013, at 570-823-3513 or 888-834-6614, or by e-mailing [maryjo@lpscu.org](mailto:maryjo@lpscu.org).