



## *Mary Jo Savidge Receives John Jordan Upchurch Award*

The Annual Meeting of the Pennsylvania Fraternal Alliance was held on October 18-20, 2015, at the Sheraton Pittsburgh Hotel at Station Square, Pittsburgh, Pennsylvania. This meeting was especially meaningful to the Ladies Pennsylvania Slovak Catholic Union because it was there that our National Secretary-Treasurer, Mary Jo Savidge, was named the 2015 recipient of the PFA's John Jordan Upchurch Award.

The John Jordan Upchurch Award, established in 1977, is presented by the Pennsylvania Fraternal Alliance to a fraternal leader in recognition of distinguished and exemplary service to the PFA and fraternalism. Mary Jo was chosen by the PFA's John Jordan Upchurch Award Committee because of her leadership and service to fraternalism and the Pennsylvania Fraternal Alliance. In 2015 she served on PFA's Membership, Credentials, and Fund Raising committees and was chair of the Projects Committee.

Mary Jo was presented the award at the Annual Meeting banquet on October 19 by Robert Lawrence of the Slovene National Benefit Society, a member of the John Jordan Upchurch Committee. Attending the award ceremony were LPSCU national officers: President Theresa Kluchinski, Vice President Anita Gregory, Trustee Dolores Evanko, and Fraternal Activities Director Susan Ondrejco. Also in attendance were members of the Pittsburgh District: Tom and Mary Ann Kaylor, Janice Mathews, Margaret Joschak and her son, Richard, Geraldine Kallay, and Juraj Adamik. Janice Mathews presented a bouquet of flowers to Mary Jo on behalf of the Pittsburgh District.

Past recipients from the LPSCU who received this distinguished award were the late President Cecilia Sarocky, the late President Rita Simalchik, and current President Kluchinski.

The LPSCU was also honored by having our nominee for Fraternalist of the Year, Marie Clemens, selected as the Pennsylvania Fraternal Alliance's Fraternalist of the Year. Marie was unable to attend the annual meeting to accept the award so President Kluchinski accepted on her behalf.

The LPSCU extends sincere congratulations to Mary Jo Savidge. We are very proud of Mary Jo and especially grateful for the honor that she brings to the LPSCU.

The LPSCU also congratulates Marie Clemens, our dedicated volunteer from Branch 83, Bethlehem, Pennsylvania. We are very proud to have Marie named the PFA's 2015 Fraternalist of the Year.



*Pictured L-R are LPSCU national officers: Trustee Dolores Evanko, Vice President Anita Gregory, Secretary-Treasurer Mary Jo Savidge, recipient of the John Jordan Upchurch Award, Fraternal Activities Director Susan Ondrejco, and President Theresa Kluchinski.*



# In This Issue

Apostolic Succession.....	3	Rev. Dianiska Holds Matching Fund Project.....	14
43rd Annual March for Life.....	3	Seeking 2016 Fraternalist of the Year.....	14
Branch and Okres News.....	4	FSNEPA Donates to Domestic Violence Center.....	15
Call to the 41st National LPSCU Convention.....	5	Presov Delegation Visits Pittsburgh.....	15
Branch 213's Matching Fund Project.....	5	WPCSA Scholarship Winner Voices Appreciation ..	15
Something New Has Happened!.....	5	2016 College Award.....	16
Mary J. Ford Obituary.....	6	Msgr. Beeda District's Matching Fund Project.....	16
Members Aspiring for National Office Notice.....	6	Cooking Corner.....	16
Semi-Annual Board Meeting in Gettysburg.....	7	ScriptSave Utilization Report.....	17
41st National Convention Patron Form.....	8	"Treasures of Slovakia" Matching Fund Event.....	17
2016 Youth Achievement Award.....	8	In Memoriam.....	17
LPSCU Board of Directors Annual Meeting.....	9	WPCSA Holds Annual Dinner-Dance.....	18
LPSCU 3rd Quarter Report.....	9	LPSCU 20 Payment Life Plan.....	19
Taylor Baggest Enjoys Cheering.....	9	SS.C.M. Sisters Servant Leadership Awards.....	20
EFC Meeting Minutes.....	10	Letters.....	20, 25
Jeffrey Kosalko Receives Award.....	10	Minutes of the Semi-Annual Board Meeting.....	21
Matching Fund Project Benefits Autism Group.....	11	Tree of Life.....	22
New Insurance Issued.....	11	Notice Regarding <i>Zornicka</i> Submissions.....	22
Want to Earn \$25?.....	11	SHS Holds Annual Fall Picnic.....	23
Last Call for Convention Calendar Contest.....	12	Midwest Slovak Pastoral Seminar is Success.....	23
Msgr. Beeda District Makes a Difference.....	12	LPSCU Flexible Annuity.....	24
The Importance of Life Insurance.....	12	Slovak Catholic Federation Fall Meeting.....	25
Notice to Branch 7, 58, and 94 Members.....	13	Rev. Dianiska District Makes a Difference.....	25
JET Plan \$1.00 First Year Premium Extended.....	13	Junior Branch Journal.....	26-27
Branch 28 Officers Retire.....	13	Successful Slovak Consular Tour.....	28
Seeking Independent Agents/Recommenders.....	13	WPCSA Offers Slovak Summer Scholarship.....	28
WPCSA Offers Slovak Heritage Programs.....	14	Correction.....	28

## Calendar of Events

### JANUARY

- 4** — WPCSA presents a free program, "Performances on the Fajara and with Valaskas," at Mount Lebanon Public Library, Pittsburgh, Pennsylvania, at 7:00 p.m. *See page 14 for more details.*
- 20** — **Deadline to submit articles for March/April *Zornicka*.**
- 22** — 43rd annual March for Life in Washington, D.C. *See page 3 for details.*
- 25** — Final deadline to submit artwork for our 2017 Convention Calendar. *See page 12 for details.*

### FEBRUARY

- 1** — WPCSA presents a free program, "Slovaks and Rusyns: Similarities and Differences," at Mount Lebanon Public Library, Pittsburgh, Pennsylvania, at 7:00 p.m. *See page 14 for more details.*
- 14** — Lehigh Valley Okres Meeting and Matching Fund Raffle at Incarnation of Our Lord Parish's Labuda Social Hall, Thomas and Buchanan streets, Bethlehem, Pennsylvania, at 12:30 p.m. Luncheon will be served. LPSCU members in the Lehigh Valley area are welcome. Call Okres Treasurer Marge Ferri at 610-866-8945 if interested. *See page 17 for more details.*

### MARCH

- 1** — Deadline to submit matters to be discussed by the Board at its Annual Meeting on April 17-18. Submit all correspondence to Theresa Kluchinski at the Home Office by this date.
- 7** — WPCSA presents a free program, "Egg Decorating Eggstravaganza," at Mount Lebanon Public Library, Pittsburgh, Pennsylvania, at 7:00 p.m. *See page 14 for more details.*
- 20** — **Deadline to submit articles for May/June *Zornicka*.**

### APRIL

- 1** — Deadline to nominate a member as our 2016 Fraternalist of the Year. *See page 14 for details.*
- 1-2** — LPSCU Annual Board Meeting, Genetti's Hotel, East Market Street, Wilkes-Barre, Pennsylvania. Deliberations begin at 8:30 a.m. Friday, April 1. *See notice on page 9.*
- 5** — Slovak Catholic Federation Board Meeting, Bethlehem, Pennsylvania

*continued on page 18*



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# APOSTOLIC SUCCESSION

By Joseph V. Adamec

*Bishop Emeritus of Altoona-Johnstown, Episcopal Protector of the LPSCU*

Apostolic succession is something that has always been important to us in the Roman Catholic Church. It refers to the ability of a bishop being able to claim that he is a successor of the apostles; and, therefore, has the authority to act as they did. This is a visible bond of communion within the Church. Each bishop has the right to shepherd the local Diocesan Church, being Catholic through a communion with the Bishop of Rome – the Pope. This succession is accomplished through the laying on of hands.

From the time of the apostles, the laying on of hands has been the sign by which authority within the Church has been transmitted. The apostles laid hands on the first deacons. They also laid hands on their successors, and they in turn laid hands on theirs. This succession has gone on for more than two thousand years – until this very day. At one point in Church history, things got a little uncertain in terms of claims to authentic ordination. Consequently and for some years now, there are always at least three bishops ordaining another. Actually, all of the bishops in attendance lay hands on the new bishop being ordained (consecrated), leaving no doubt as to the validity of an ordination.

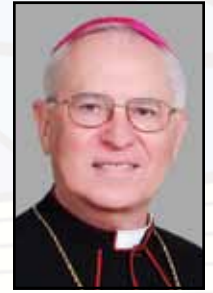
There is a written record of this succession for at least the past 350 years. It is awesome for me to realize that such a succession of the laying on of hands has come down to me. The assisting consecrators for my ordination as bishop were our own retired Bishop James J. Hogan and my former bishop in Saginaw, Michigan, Francis F. Reh. Bishop Hogan's researched written record of succession goes back to the 1700s and includes bishops in France, a Bishop John J. Hogan of Kansas City, Bishop John Tuigg of Pittsburgh, Bishop John N. Neumann of Philadelphia, as well as the first bishop in the United States, Bishop John Carroll. The researched written record of succession for Bishop Reh goes back as far and includes several of the same bishops in Bishop Hogan's line. His also includes Francis Cardinal Spellman of New York and Apostolic Delegate to the United States Archbishop Giovanni Bonzano. These have become a part of my episcopal line.

Jozef Cardinal Tomko was the principal consecrator for my ordination as bishop. His researched written record goes back to 1541. It includes five popes, including Saint John Paul II, and ten cardinals, including him. The oldest known consecrator in this line is a Scipione Cardinal Rebiba, who himself was consecrated a bishop on March 16, 1541. He was the Auxiliary Bishop of Chieti in Italy. Mine was the 22nd laying on of hands since his in that particular line.

All lines of succession seem to converge with Bishop Chieti. An explanation for that could be that bishops are obligated to be ordained in Rome. Apparently, Bishop Chieti was the one designated to do the ordaining. The decrees of newly-appointed bishops today give permission for him to be ordained outside of Rome of any bishop in communion with the Pope.

Every lineage of a bishop appears to have important persons in it. I am, of course, most proud of being in the same line as Cardinal Tomko and Saint John Paul II. However, there

was also Archbishop Prospero Lambertini consecrated in 1724 and the 13th before me, who later became a cardinal. It took the College of Cardinals six months to elect a new pope after the unfortunate pontificate of Pope Clement XII. They were being very careful and, finally, agreed upon Cardinal Lambertini at the very last minute. He was elected in 1740 and took the name of Benedict XIV. Although known for his remarkable intelligence and moderation, he was more successful in Church affairs than in political ones. That's as it should be. Pope Benedict XIV reiterated the condemnation of Jansenism, which adheres to rigoristic moral teachings and opposes devotion to the humanity of Christ as presented in devotion to the Sacred Heart of Jesus. He was a scholar, establishing four academies in Rome, devoted to various aspects of history and liturgy. Pope Benedict XIV became one of the great Church patrons of the Renaissance and was mourned by both Catholics and Protestants at his death on May 3, 1758.



**Bishop Adamec**

Why does all this matter? In one way, it doesn't. It isn't like a bloodline. I did not inherit the characteristics of those preceding me. In another way, it does matter. If it were not for their laying on of hands on the particular persons that they did, I might not be here as a bishop today. Furthermore, it is a concrete sign of my connection as a bishop of the Church to the apostles of the early Church.

As for the Faithful of the Church, what we are as Catholic Christians in a particular diocese, and what we do as a result of who we are, is a definite link in a long chain of generations. There is a real connection with the past. We are part of a continuity of believers assembled by the Lord Jesus himself. That should give us pause for thought. It should give us an impetus to live out and authentically witness to his Gospel message.

## 43<sup>rd</sup> Annual March for Life

**Thursday, January 22, 2016 ❖ Washington, D.C.**

For many 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. Local Branches and Districts may sponsor the cost of their members who wish to attend. Anyone interested in attending can call Theresa Kluchinski at 888-834-6614 or 570-823-3515 or e-mail [Theresa@lpsc.org](mailto:Theresa@lpsc.org) for more information. Cost is \$55; this includes bus transportation, a snack on the bus, and a dinner buffet on the way home.



**PITTSBURGH DISTRICT**

Members of the Pittsburgh District held their annual card party on Sunday, October 25, 2015. The event, which had an autumn theme, is the District's biggest fundraiser of the year. It was held at St Maximilian Kolbe Parish in Homestead, Pennsylvania.

A delicious buffet lunch was served by the ladies of the parish. A beautiful fall-themed cake was decorated by Branch 42 member Janet Lawrence. There was a Chinese Auction, table prizes for the winners of the games at each table, door prizes for all who attended, and a "Share the Wealth" raffle.

Everyone who attended had a good time and is looking forward to next year's event. A special thanks to all who assisted in making this party a success.



**REVEREND DIANISKA DISTRICT**

The Reverend Dianiska District of the Ladies Pennsylvania Slovak Catholic Union announces its 2016 meeting schedule.

Branch 7 will host the meeting on Sunday, April 17, 2016, and Branch 214 will host on Sunday, October 16, 2016. Both meetings will begin at 1:00 p.m. at the North End Slovak Club, North Main Street, Wilkes-Barre, Pennsylvania.

The District will participate in "Make a Difference Day" at the October meeting.

Reservations can be made with your Branch secretary or any officer.

**MSGR. BEEDA DISTRICT**

Family and friends gathered together as the LPSCU's Msgr. Beeda District celebrated the beginning of the Christmas season. The group held their Christmas party on Friday, November 27, 2015. Twenty-five members and twelve guests attended the event at SS. Cyril and Methodius Church in Hazleton, Pennsylvania.

District President Anita Gregory welcomed everyone and thanked them for their support with all the District activities throughout the year. Deacon Leonard Kassick gave the invocation before the meal. District Vice President Jim Yocum gave the Christmas toast and explained the tradition of the *Oplatky*, which were then shared by family and friends, wishing each other a Merry Christmas. A delicious meal prepared by Capriotti's Catering was served.

National President Theresa Kluchinski offered a few brief remarks and wished all a Merry Christmas and a Happy New Year.

Members participated in a few Christmas trivia games and also a Christmas word search. Several door prizes were raffled off and each member and guest went home with a beautiful gift. The District held a Matching Fund Raffle and those prizes were also raffled off with the proceeds being donated to Holy Family Academy. Everyone enjoyed the evening.



**Members and guests who attended the Msgr. Beeda District's Christmas party on November 27, 2015.**

# CALL TO THE 41<sup>ST</sup> NATIONAL LPSCU CONVENTION

**JUNE 25-26, 2016 ❖ GETTYSBURG, PENNSYLVANIA**

In accordance with LPSCU By-Law Article VIII Section 2(k), I hereby issue a call for the 41st National Convention of the Ladies Pennsylvania Slovak Catholic Union to convene on Saturday, June 25, 2016, at the Eisenhower Hotel, Gettysburg, Pennsylvania. Registration of delegates will begin Friday, June 24, at a time to be announced.

## CONVENTION

LPSCU Constitution Article VII Section 1, the National Convention is the highest governing body of the LPSCU.

LPSCU Constitution Article VII Section 2, the National Convention consists of the National Board Directors, Honorary Officers, Court of Appeals, and the delegates sent by various Branches.

## DELEGATES

LPSCU By-Law Article XI:

Section 1 - Each Branch in good standing, having at least 10 members, will be entitled to have a delegate at the National Convention. Any one Branch may have no more than fifteen (15) delegates.

Section 2 - Each Branch determines traveling expenses and daily allowances for their delegates. The LPSCU will pay the delegate's expense for hotel and meals during the time spent at the National Convention. Each Branch having between 10 and 50 members, inclusive, is entitled to one delegate; 50 plus 1 member – two delegates; 100 plus 1 members – three delegates; 150 plus 1 members – four delegates, etc. The delegate must be elected by a simple majority of the members present at a regular or special Branch meeting. The delegate's application must be returned by the time designated. The number of members in good standing is designated according to the membership list held by the Secretary-Treasurer from the sixth month previous to the National Convention.

Section 3 - Each Branch has the opportunity to elect alternates to represent its Branch at the National Convention in the event of unforeseen circumstances, preventing an elected delegate from attending the National Convention.

Section 4 - A delegate to the National Convention must be 18 years of age, an active member in good standing, and duly elected at the regular or special meeting of the Branch in which they hold membership.

LPSCU Constitution Article VII Section 5:

The Credential Committee meets prior to the opening of the National Convention and submits a report to the National Convention regarding the number of registered delegates. The National Convention is the sole judge of the qualifications of its delegates and may refuse or grant any person the right to be a delegate.

Fraternally,  
**Theresa A. Kluchinski**  
National President

**ANY MEMBER ASPIRING FOR NATIONAL  
OFFICE SHOULD SEE THE ANNOUNCEMENT  
ON PAGE 6 OF THIS ISSUE.**

## LPSCU Branch 213 Concludes Matching Fund Project

Branch 213 of the Ladies Pennsylvania Slovak Catholic Union recently held a Matching Fund Project to benefit St. Andrew's Parish in Wilkes-Barre, Pennsylvania. The Branch conducted a Christmas wreath sale the weekend of December 5 and 6, 2015. Total proceeds, including the matching funds collected, were \$400.



**LPSCU National President and Branch 213 Secretary-Treasurer Theresa Kluchinski (left) presents a check to Reverend James McGahagan, pastor, St. Andrew's Parish, the proceeds from a recent fundraiser held by the Branch.**

## *Something New Has Happened!*

The LPSCU website [www.lpsc.org](http://www.lpsc.org) has recently been revised and looks fabulous! Check out our website and look at all the Life Insurance and Annuity products, programs and benefits the LPSCU has to offer. And don't miss all the Branch and District events that are happening. After your review of the website, if you have any questions, please contact your Branch Secretary or the Home Office.



## In Memoriam

### Mary J. Ford Former Public Relations Director

Mary J. Ford, 78, of Bethlehem, Pennsylvania, passed away in her home on Friday, November 6, 2015. Born in Bethlehem, she was the daughter of the late Stephan and Susanna (Beno) Mamay.

After graduating from Bethlehem Catholic High School, she worked in the business office of the Allentown State Hospital. Upon her marriage to the late James R. Ford, she lived in Madrid, Spain and Northampton, England while her husband served in the United States Air Force. She later worked as a sales clerk for Fotomat and C&J Photo in Bethlehem.

Mary was a lifelong member of Incarnation of Our Lord Parish (formerly SS. Cyril and Methodius Slovak Catholic Church) in Bethlehem. She was also a lifelong member of the LPSCU, serving as secretary of Branch 130 for five years and as treasurer of Branch 83/130 for over 35 years. She also served as National Public Relations Director for four years. She was an active member of the Lehigh Valley Okres and the Cardinal Tomko Chapter of the Slovak Catholic Federation. She was extremely proud of her Slovak heritage and loved to share stories of her family in Europe and the history of the Slovak community in Bethlehem.

In addition to her husband and parents, Mary was preceded in death by her son-in-law, Matthew Clemens. She is survived by her daughter, Marie S. Clemens of Salisbury Township, Pennsylvania; brother Stephen Mamay, Jr. and his wife Sandra of Hellertown, Pennsylvania; sister Catherine Repyneck and her husband Louis of Hellertown, as well as many cherished cousins, nieces, nephews, extended family and friends. She is also survived by her 20-year-old feline companion, Crystal.

A viewing was held on November 12 at Connell Funeral Home in Bethlehem and on November 13 at Incarnation of Our Lord Parish, followed by a Mass of Christian Burial. Interment was in Holy Saviour Cemetery.

Attending the viewing and Mass were LPSCU members Margaret and John Ferri, Jean and Jeffrey Kosalko, Helen Bobeck, Mary Kacmar, Marie Bolcar, and Anna and John Boncik, who sang in the choir.

The officers and members of the LPSCU are deeply saddened at the loss of our beloved fraternal sister, Mary. Her dedication to the LPSCU as a national officer and local branch officer is a testament to her love for our society. She not only served her offices with respect, intelligence, and integrity, but she lived for the LPSCU and her Slovak heritage, of which she was so proud. May we all be inspired by the remarkable legacy that she left to our organization and the Slovak community. We express our sincere sympathy to Mary's daughter, her family, members of Branch 83/130, and the Lehigh Valley Okres. May she rest in peace.



**Mary J. Ford**

## **ATTENTION ALL MEMBERS ASPIRING FOR LPSCU NATIONAL OFFICE**

According to the Official Minutes of the Board of Directors' Semiannual Meeting held in Gettysburg, Pennsylvania, on September 18-19, 2015, it is required that any member with aspirations for National Office must request an Intent Form from the Home Office. According to the LPSCU Bylaws, the qualifications for candidates are set forth in Article III:

**Section 2.** A candidate for office must be at least 21 years of age, an active member with participation in LPSCU Branch or District activities for at least five years, and be present as a delegate at the Convention.

**Section 3.** No two immediate family members can serve as an Officer of the LPSCU during the same term of office. Immediate family is defined as: grandparent, parent, spouse, or sibling.

**Section 4.** A member or delegate, who is a National Officer/Director/Board Member of another fraternal benefit society, may not hold office in the LPSCU.

**Section 10.** No hired employee of the LPSCU shall be eligible to hold any National Office in the LPSCU while so employed, with the exception of the office of Secretary-Treasurer.

**Section 11.** Since the position of President is full time, working out of the Home Office, nominations for this position will not be made from the floor. Nominations for this position are by written application, stating the nominee's qualifications, personal background and history. Applications must be submitted to Home Office two months prior to the National Convention. The National Board of Directors will verify these qualifications by use of personal interviews, a professional investigating company, or any other means. From these applications, the National Board of Directors shall recommend to the Nominating Committee candidates qualifying for the position of President. In the event the National Board of Directors cannot recommend a qualified candidate to the Nominating Committee, a search committee will be appointed by the National Convention to fill the vacancy.

**Section 12.** While nominations from the floor are to be accepted for all National Offices, excluding the position of President and the hired position of Secretary-Treasurer, upon acceptance of the nomination, nominee will provide a resume to the delegates of the National Convention, containing personal background, history, and past experience to prove their qualifications for the office to which they have been nominated.

The completed Intent Form must be returned to the Home Office with a **postmark no later May 2, 2016**, with the exception of the Intent Form for the President's position, which is to be returned to the Home Office with a **postmark no later than April 15, 2016**.

# LPSCU Holds Semi-Annual Board Meeting in Gettysburg

The LPSCU held its Semi-annual Board Meeting on September 18-19, 2015, at The Eisenhower Complex, Gettysburg, Pennsylvania, which is the site of our upcoming 41st National Convention. The hotel is a beautiful Convention site and is in close proximity to Civil War historical sites.

The Board of Directors arrived at the hotel during mid-afternoon on September 18 and a business meeting was held later that day, followed by committee meetings. The committees then presented their respective reports to the Board for discussion, after which the meeting was adjourned until the next morning.

The business meeting continued early Saturday morning. Prior to a luncheon break, Petrina Skiles, a sales representative from Colonial Life Insurance Company, addressed the Board regarding various health and insurance products Colonial offers. It was interesting to hear her explain the various types of health plans the company has to offer. The meeting continued after lunch until adjournment in the late afternoon.

President Kluchinski then presented a beautiful necklace and earring set as a



**LPSCU Board of Directors – Seated, L-R: Secretary-Treasurer Mary Jo Savidge, Vice President Anita Gregory, President Theresa Kluchinski, and Chair of Trustees Mary Ann Ewasako. Standing, L-R: Trustee Joan Hladek, Public Relations Director Margaret A. Ferri, Trustee Margaret Jollimore, Trustee James Yocum, Fraternal Activities Director Susan Ondrejco, and Trustee Dolores Evanko.**

gift from the Board of Directors to Mary Jo Savidge on the occasion of her being selected to receive the prestigious John Jordan Upchurch Award by the Pennsylvania Fraternal Alliance.

On Sunday morning, the Board attended Mass at St. Francis Xavier Catholic Church, 25 W. High Street, Gettysburg, where the Convention Liturgy will be celebrated. The church is located in the Diocese of Harrisburg where Most Rev. Ronald W. Gainer serves as bishop. Very Rev. John R. Bateman is pastor of the parish.

On the left side of the entrance to the church, there is a prominent plaque which reads: *During the Battle of Get-*

*tysburg, this House of God Became a Hospital for Wounded Soldiers. Within Its Hallowed Walls, Brave Men of North and South, Foes on the Field of Battle, Through Weeks of Pain Were Nursed With Tender and Equal Care by the Sisters of Charity of Emmitsburg.*

The Board arrived early at the church, giving members time to admire its beauty and historic features such as the stained glass windows representing the Seven Beatitudes. One in particular stood out. The first stained glass window on the right near the sanctuary depicts the Sisters of Charity providing nursing care

to the wounded soldiers during after the Battle of Gettysburg.

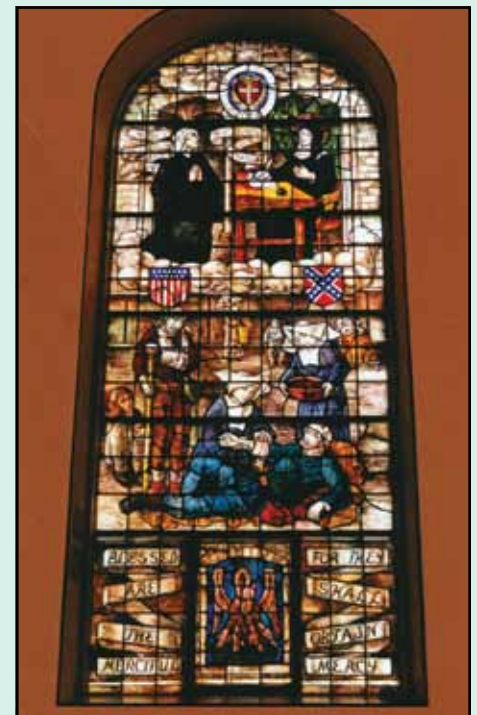
By the time the Mass was scheduled to begin, the church was filled to capacity. The congregation was mostly families with children, reminding us of the World Meeting of Families that was held in Philadelphia during Pope Francis's recent visit.



**Mary Jo Savidge shows the lovely necklace and earring set she received from the Board.**



**Petrina Skiles, sales representative of Colonial Life Insurance Company, who addressed the Board.**



**One of the beautiful stained glass windows in the church depicting *Blessed Are the Merciful for They Shall Obtain Mercy.***



# Ladies Pennsylvania Slovak Catholic Union

FAMILY LIFE INSURANCE

71 South Washington Street  
Wilkes-Barre, Pennsylvania 18701  
570-823-3513 • 888-834-6614

## 41<sup>st</sup> NATIONAL CONVENTION

June 25-26, 2016

### Convention Booklet Patron Form

<u>Patrons</u>	<u>Rate Schedule</u>
Platinum.....	\$ 100.00
Diamond.....	\$ 75.00
Gold.....	\$ 50.00
Silver.....	\$ 25.00
Bronze.....	\$ 10.00
Memorials.....	\$ 20.00

#### Examples of Patrons

##### Platinum/Diamond/Gold/Silver/Bronze:

Ladies Pennsylvania Slovak Catholic Union Branch XX  
City, State  
OR

John and Mary Smith, LPSCU Branch XX  
City, State

##### Memorial Patron:

John and Mary Smith by Daughter, Ann (Smith) Jones  
LPSCU Branch XX, City, State

#### **PATRON ORDER FORM**

Please print neatly

Patron Name \_\_\_\_\_

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

Phone Number \_\_\_\_\_

E-mail \_\_\_\_\_

Type of Patron \_\_\_\_\_

Amount \$ \_\_\_\_\_

Please make check payable to: LPSCU

**DEADLINE: MARCH 1, 2016**

Forward to: Ladies Pennsylvania Slovak Catholic Union  
Attn: Mary Jo Savidge, Secretary/Treasurer  
PO Box 32  
Wilkes-Barre, PA 18703-0032

**Who Will  
Receive  
Our 2016**

# YOUTH ACHIEVEMENT AWARD



2015  
Winner  
Paul  
Gregory  
Jason



**2016 ~  
Who  
Will  
It Be?**

**Let an outstanding youth know**

*You Are Appreciated!*

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

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

### **2016 YOUTH ACHIEVEMENT AWARD**

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

The postmark deadline for nominations is June 1, 2016



## LPSCU Board of Directors Annual Meeting

This announcement is made to all members of the LPSCU that the Annual Meeting of the Board of Directors will convene on Friday, April 1, 2016, at 8:30 a.m. at Genetti's Hotel located East Market Street, Wilkes-Barre, Pennsylvania. Subsequent session will be held on Saturday, April 2.

Members wishing to submit matters for the Board of Directors to consider at this meeting are directed to send them to the attention of Theresa Kluchinski at the LPSCU National Headquarters, 71 South Washington Street, Wilkes-Barre, PA 18701 or P.O. Box 32, Wilkes-Barre, PA 18703. All correspondence relative to this Annual Meeting should be received **no later than March 1, 2016.**

## Taylor Baggest Enjoys Cheering

Taylor Baggest, 13, enjoys being on the cheerleading squad at Nitchman Middle School in Bethlehem, Pennsylvania, where she is in the 8th grade. This is her first year as cheerleader. Taylor has taken lessons in dance, tap, jazz, ballet, and gymnastics since the age of 3. She also has an interest in basketball. Taylor is an excellent student who gets good grades.

Taylor and her brothers, Anthony and Ryan, are members of LPSCU Branch 130 in Bethlehem.

The LPSCU is proud of Taylor and wishes her continued success in school and with her extracurricular activities.

## LPSCU 3rd Quarter Report

<b>Assets</b>	<b>3rd Quarter 2015</b>	<b>3rd Quarter 2014</b>
Investments.....	\$ 15,005,023.00	\$ 15,325,825.00
Certificate of Deposit.....	\$ 96,000.00	\$ 96,000.00
Cash on Deposit.....	\$ 500,511.00	\$ 162,773.00
Mortgage Loans.....	\$ -	\$ -
Real Estate Owned.....	\$ 124,412.00	\$ 129,413.00
Other Assets.....	\$ 45,843.00	\$ 51,131.00
<b>Totals</b> .....	<b>\$ 15,771,789.00</b>	<b>\$ 15,765,142.00</b>
<b>Liabilities &amp; Fund Balance</b>	<b>3rd Quarter 2015</b>	<b>3rd Quarter 2014</b>
Fund Balance.....	\$ 4,032,806.00	\$ 4,166,969.00
Interest Maintenance Reserve.....	\$ 146,012.00	\$ 148,806.00
Amt. Retained as Trustee.....	\$ 126,910.00	\$ 125,634.00
Aggregate Reserve-Life Certificates.....	\$ 11,040,719.00	\$ 10,863,022.00
Other Liabilities.....	\$ 425,342.00	\$ 460,712.00
<b>Totals</b> .....	<b>\$ 15,771,789.00</b>	<b>\$ 15,765,143.00</b>
<b>Revenues</b>	<b>3rd Quarter 2015</b>	<b>3rd Quarter 2014</b>
Premium Income.....	\$ 190,676.00	\$ 232,255.00
Investment Income.....	\$ 641,105.00	\$ 553,214.00
Income - Other.....	\$ 30,350.00	\$ 32,765.00
<b>Totals</b> .....	<b>\$ 862,131.00</b>	<b>\$ 818,234.00</b>
<b>Expenses</b>	<b>3rd Quarter 2015</b>	<b>3rd Quarter 2014</b>
Death Claims.....	\$ 199,628.00	\$ 227,834.00
Endowments.....	\$ 39,767.00	\$ 11,248.00
Cash Surrenders.....	\$ 33,019.00	\$ 61,779.00
Annuity Benefits.....	\$ 30,193.00	\$ -
Dividends.....	\$ -	\$ -
Increase in aggregate reserves.....	\$ 117,000.00	\$ 165,000.00
Commissions (new and renewals).....	\$ 544.00	\$ 3,386.00
General Operating Expenses.....	\$ 263,897.90	\$ 248,490.30
Officers and Committee Expenses.....	\$ 20,388.48	\$ 25,165.59
Actuarial/Accounting Expense.....	\$ 55,600.00	\$ 57,880.00
Investment Mgt. Fee.....	\$ 18,245.55	\$ 20,928.52
Official Publications.....	\$ 57,563.85	\$ 44,247.98
Travel Expense.....	\$ 4,878.18	\$ 5,327.03
Bureau and Association Dues.....	\$ 5,300.00	\$ 5,035.00
Donations.....	\$ 6,360.00	\$ 7,030.00
Scholarships.....	\$ 9,216.16	\$ 10,561.02
Fraternal Activities.....	\$ 6,358.88	\$ 13,231.56
Insurance Taxes, Licenses & Fees.....	\$ 23,317.00	\$ 15,095.00
<b>Sub Total</b> .....	<b>\$ 891,277.00</b>	<b>\$ 922,239.00</b>
Net Gain/Loss From Operations.....	\$ (29,146.00)	\$ (104,005.00)
Net Realized Capital Gain (Loss).....	\$ (3,168.00)	\$ 31,091.00
<b>Totals</b> .....	<b>\$ (32,314.00)</b>	<b>\$ (72,914.00)</b>



**Cheerleader Taylor Baggest**

**Get involved  
in the LPSCU  
Meet new friends!  
Attend Branch  
& Okres meetings!  
Sign up  
a new member!**

# Minutes of the Executive Finance Committee

November 19, 2015 ❖ Home Office, Wilkes-Barre, Pennsylvania

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

The committee reviewed and accepted the Minutes from the August 20, 2015, Executive Finance Committee meeting.

## Correspondence/Requests

The committee acknowledged the correspondence read and approved the following:

## Jeffrey Kosalko Receives Spirit of Courage Award

On October 6, 2015, Jeffrey Kosalko of Hellertown, Pennsylvania, was honored during the 10th Annual Valley Preferred Spirit of Courage Award Celebration held at Coca Cola Park, Allentown, Pennsylvania. The award program is sponsored by Valley Preferred, the Burn Prevention Network, and Lehigh Valley Health Network to honor people who have risked their lives to save others from a burn or death by fire. Jeffrey was nominated for the award by Robert Justis, paramedic, St. Luke's EMS, and a state fire instructor.



Jeffrey Kosalko with his award.

On September 10, 2014, Jeffrey was returning home from his cabin at Lily Lake when he noticed smoke coming from a garage behind a home. Stopping, he banged on the kitchen door of the home to alert the family that their garage was on fire. He was told the husband was in the garage working. Jeffrey told the wife to call 911 and he quickly ran to the garage. He entered the smoke-filled structure and attempted to reach the victim, but the fire was too intense. He then attempted to use a garden hose to douse the flames until firefighters arrived and put out the fire. The man was taken by ambulance to the hospital but, sadly, he did not survive. The victim's family was extremely grateful for Jeffrey's attempts to help the man.

Jeffrey received his Spirit of Courage Award along with 23 other Heroes of Burn Safety. He is a paramedic with St. Luke's EMS in Bethlehem and is a state fire instructor.

Jeffrey is a member of LPSCU Branch 196 in Hellertown, of which his mother, Jean Kosalko, is secretary. His brother Eric, sister-in-law Tiffany, niece Alexandria, and nephew Benjamin are all members of Branch 196.

The LPSCU is very proud of Jeffrey and we congratulate him on being recognized with the Spirit of Courage Award.

- ❖ Donation request from Erick Macek, a member of Branch 130 in Bethlehem, Pennsylvania. Erick is trying to raise \$3,000 so he can attend a pilgrimage to World Youth Day in Krakow, Poland, in 2016. *Approved \$100.*
- ❖ The University of Ottawa is requesting a donation for the American Slovak Scholarship. *Approved \$250.*
- ❖ Joan Hladek had made a donation of \$100.00 on behalf of the LPSCU at the American Fraternal Alliance meeting in September to the Wheeler Mission Ministries, which is a homeless shelter. *Approved reimbursement of \$100 to Joan Hladek.*
- ❖ The University of Pittsburgh Slovak Studies Program requesting an ad in the Slovak Heritage Program book. *Approved \$60 for a full page ad.*
- ❖ The committee approved eight (8) banquet tickets for the Pennsylvania Fraternal Alliance banquet which was held in Pittsburgh, Pennsylvania, in October.

The following requests were approved and paid at the August 20, 2015 meeting:

- ❖ Fraternal Societies of Greater Pittsburgh requesting donation to the Children's Hospital Drive. *Approved \$100.*
- ❖ Fraternal Societies of Northeastern Pennsylvania donation for Domestic Violence. *Approved \$100.*
- ❖ Polish Union of the USA requesting an ad in the 37th Anniversary Souvenir Debutante Ball Booklet. *Approved \$100 ad.*

## Financial Statement

The committee reviewed the following checking accounts: M&T Bank – General Operating Account, the Morgan Stanley Smith Barney Checking Account for August, September, and October 2015, and Home Office - Branch Deposit Account. The committee reviewed the September 30, 2015, Quarterly Statement and the Profit & Loss/Balance Sheet from August, September, and October 2015.

## Bond/Stock/Pension Portfolio

The committee was provided and reviewed all activity from August, September, and October 2015, including CDs, Common Stock, Preferred Stock, and International Bonds. The Employee Retirement Plan was also reviewed.

## Home Office

Secretary-Treasurer Savidge reported on the following: scanning; commercial building inspection; employee health care; and renovations to the back room in the Home Office.

## Budget

The committee was provided and reviewed the budget through October 2015 and for 2016.

## Meeting Dates

The next meeting will be held Thursday, February 16, 2016.

There being no further business, the EFC adjourned.

Respectfully submitted,

**Mary Jo Savidge**

National Secretary-Treasurer



# Branch 213's Matching Fund Project Benefits Autism Group

On November 13, 2015, a group of members and non-members attended LPSCU Branch 213's Matching Fund event at Mountaintop Gift Gallery in Mountaintop, Pennsylvania. This evening was sponsored by the Branch to benefit the Liv With Autism Foundation.

The Foundation was founded by Jennifer Olshefski. Its mission is to promote autism awareness, improve the lives of those living with autism, help individuals with autism spectrum disorders find employment, and assist family members and caregivers in finding information to help them in their journey through the world of autism. LPSCU Branch 213 held this fundraiser in an effort to help the Foundation with its mission.

Participants got together for an evening of painting and fun and raised a total of \$935, which includes a Matching Fund Donation of \$100 from the Ladies Pennsylvania Slovak Catholic Union Home Office in Wilkes-Barre, Pennsylvania.

**Pictured below, the artists proudly display their paintings.**



**LPSCU National President and Branch 213 Secretary-Treasurer Theresa Kluchinski, left, presents a check to Marge Balas, who accepted on behalf of the Liv With Autism Foundation. Others pictured in the back row, from left, include Chris Balas, LPSCU Secretary-Treasurer Mary Jo Savidge, and Branch 213 Vice President Mary Landmesser. Caleb and Lucas Balas are in the front. Caleb is a recipient of the help the Foundation provides.**

## New Insurance Issued

Branch	Branch Representative	SEPT/OCT 2015	Year-to-Date Total
6	Mary Ann Ewasko	\$ 20,000.00	\$ 20,000.00
19	Deborah Adamchak	\$ 5,000.00	\$ 5,000.00
19	Regina Kapral	\$ 2,000.00	\$ 2,000.00
24*	Maureen Grohowski	\$ 10,000.00	\$ 10,000.00
76	Celeste Palcsey	\$ 4,000.00	\$ 4,000.00
109	Joan Hladek	\$ 5,000.00	\$ 5,000.00
130	Margaret Ferri	\$ 5,000.00	\$ 10,000.00
132*	Maureen Grohowski	\$ 10,000.00	\$ 10,000.00
156	Michael Friendak	\$ 20,000.00	\$ 28,000.00
213	Theresa Kluchinski	\$ 5,000.00	\$ 73,000.00
		\$ 86,000.00	\$ 167,000.00

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

## Easy Money!

*Want to earn \$25?*  
Send us your e-mail address!



E-mail [lpscu@lpscu.org](mailto:lpscu@lpscu.org) providing us with your name, address (including city, state and zip) and date of birth. It's that easy!

You will be entered into a quarterly drawing to win \$25.00!

The only other requirement is - you must be a member of the LPSCU!

Not a member and want to be?  
E-mail us for information!

## Easy Money!

### QUARTERLY WINNER

This quarter's winner is  
Bernadette Wynn of Branch 213,  
Dallas, Pennsylvania.  
Congratulations, Bernadette!

**ATTENTION!**  
**Members 3 to 15**  
**LAST CHANCE**  
**To Enter Our**  
**Convention Calendar Contest!**

**CALLING 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 LPSCU Home Office.)
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 (wider than it is tall) with a maximum size of 11" x 8½".
3. Use unlined drawing paper or poster board.
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 January 25, 2016.**



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:  
 Ladies Pennsylvania Slovak Catholic Union  
 Convention Calendar Art Contest  
 71 South Washington Street  
 Wilkes-Barre, PA 18701

## Msgr. Beeda District Makes a Difference

The LPSCU's Msgr. Beeda District, along with Sts. Cyril and Methodius Parish at the Church of St. Joseph in Hazleton, Pennsylvania, held a baby food drive in conjunction with the 2015 celebration of "Make a Difference Day." The group collected baby food throughout the month of October. Their donations will benefit the Pregnancy and Maternal Health program at Catholic Social Services in Hazleton. This will assist many needy families in the community.

Every year, millions of people participate worldwide to change the lives of millions of people. We are grateful to all those who made this project such a huge success.



**Pictured L-R: Dolores Evanko, Anita Gregory, Mandy Deisroth (representing Catholic Social Services), Mary Ann Litchock, and James Yocum.**

### Our Scholarship Recipients Explain

## The Importance of Life Insurance

To me, life insurance is a very important thing. For me, I experienced this well and saw its effect in December of 2011. The life insurance was very helpful to my grandparents and I with the unexpected passing away of my father. The bills of the funeral and other expenses would have been impossible to pay without the life insurance through the LPSCU.

In modern times, it seems to me that people do not save money in this spending society, where people spend money that they do not even have. Credit cards and loans are a major factor in accumulating unwanted debt. A \$10,000 funeral expense is unbearable for a family and especially for one with a few children or an elderly person with little to no income, as pensions get cut each year and medical costs rise.

Thanks to the life insurance that my grandfather had through the Ladies Pennsylvania Slovak Catholic Union, my father's funeral was bearable and paid off by the monies from the life insurance, leaving no burden on either myself or my grandparents, assisting in the process of moving on.

**Randy Czankner**  
 Branch 197, Wilkes-Barre, PA



## Notice to Members of Branches 7, 58 and 94

Any members of LPSCU Pennsylvania Branches 7 (Exeter), 58 (Ashley), or 94 (Larksville) who wish to be a delegate to the 41st National Convention of the Ladies Pennsylvania Slovak Catholic Union in June 2016 are asked to please contact the Branch Secretary:

Margaret Jollimore  
1001 SR 292 E  
Harveys Lake, PA 18618-7829  
570-760-9790  
Email: majic7391@gmail.com

## JET Plan \$1.00 First Year Premium Extended

The LPSCU Board of Directors announces that the \$1.00 first year annual premium on the Juvenile Estate Term (Term-to-25) plan of insurance has been extended for the year 2016. **This offer is limited to certificates with an issue date in the year 2016.** After the first year, premiums will be billed at the rate of \$16.00 for \$10,000 of term life insurance and \$9.50 for \$5,000 of term life insurance.

The LPSCU's Juvenile Estate Term Plan, commonly referred to as JET Term-to-25, is an ideal insurance solution for students and is available to anyone less than 22 years of age. The plan provides full life insurance protection from date of issue to age 25.

A medical exam is not required to apply. However, the LPSCU reserves the right to require a medical exam on any applicant should it be deemed necessary.

Once the JET insurance certificate is issued, coverage remains in full force and effect through the maturity date of the certificate, provided premium payments are current. This plan matures when the insured's certificate reaches the anniversary of issue date closest to his/her 25th birthday. ***When the certificate expires, the insured will be given an option to convert his/her current coverage amount to a legal reserve plan (permanent insurance) with no evidence of insurability being required. This is a guaranteed provision within the JET contract.***

In the event of the death of the insured prior to reaching 25 years of age, the face amount of the policy is paid to the named beneficiary.

The new legal reserve certificate may provide a death benefit equal to or less than the face amount of the expired JET policy. The policy date of issue will be the expiry date of the JET policy. The policy premium on the new certificate will be based on the member's age on the date of exchange and on the Society's premium rates then in effect. The first premium on the new certificate must be paid prior to the expiry date of the JET policy. Written request for exchange will be required.

JET Term-to-25 is an excellent, affordable plan providing protection for your children from infancy on through their school years, including college. Now the JET Term-to-25 is even more affordable with the first year's premium costing just \$1.00. This offer is good for certificates with an issue date in the year 2016.

Call your Branch Secretary today for an application for this economical term insurance plan for the young, or contact the LPSCU Home Office at 888-834-6614 or 570-823-3513. You can also e-mail the Home Office at [lpscu@lpscu.org](mailto:lpscu@lpscu.org). Visit our website: [www.lpscu.org](http://www.lpscu.org).

## Branch 28 Officers Retire

The retiring officers of LPSCU Branch 28, Our Lady of Lourdes of Joliet, Illinois, were treated to dinner at the Illiana Okres Dinner Social on November 28, 2015. Retiring are Agnes (Karpel) McLaren, Secretary-Treasurer for 50 years, Mary (Charmek) Luzbetak, and Mary Ann (Karpel) Joseph.

Our Lady of Lourdes, Branch 28 of the LPSCU, was established on January 12, 1902, at SS. Cyril and Methodius Slovak Catholic Church in Joliet. It was an active Branch for 113 years. The church was closed in November of 2007, but the Branch continued to operate.

Anyone interested in becoming an officer of Branch 28 should contact the LPSCU Home Office.



**Retired Branch 28 officers Agnes McLaren (left) and Mary Luzbetak.**

## LPSCU Seeking Independent Agents/ Recommenders

The Ladies Pennsylvania Slovak Catholic Union is seeking licensed independent agents/ recommenders to represent the Society and market our Life Insurance and Annuity products. Interested individuals do not need to be a member of the Society. Currently we are licensed to sell in Pennsylvania, Ohio, New Jersey, Indiana, Illinois, Michigan, and Massachusetts.

Please call or e-mail President Theresa Kluchinski at 888-834-6614 or [Theresa@lpscu.org](mailto:Theresa@lpscu.org).

## WPSCA Offers Slovak Heritage Programs

The Western Pennsylvania Slovak Cultural Association will present the following Slovak Heritage Programs for the new year:

**January 4, 2016** – “Performances on the Fujara and with Valaskas” by Juraj Adamik. The *fujara* is a typical folk instrument of mountain shepherds in Slovakia. Juraj will demonstrate this unusual instrument and also thrill you with an exciting performance using several *valaskas* at once. The *valaska* is a mountaineer’s axe that the folk hero Janosik (the Slovak Robin Hood) used in his adventures.

**February 1, 2016** – “Slovaks and Rusyns: Similarities and Differences.” John Righetti, a popular past presenter, will discuss the Slovak and Carpatho-Rusyn development in Eastern Slovakia. He will give a brief history of their similarities and differences.

**March 7, 2016** – “Egg Decorating Eggstravaganza.” Just in time for Easter, Mike Yanchak will show the different styles of decorated eggs (*pisanki*) from various Central European countries. He will also demonstrate the techniques of how eggs are decorated.

The programs start at 7:00 p.m. at the Mount Lebanon Public Library, 16 Castle Shannon Blvd., Pittsburgh, Pennsylvania, and are free to both WPSCA members and non-members alike.

## Reverend Dianiska District Holds Matching Fund Project

The Reverend Dianiska District Christmas Dinner Committee recently presented a \$700 check to Sister Maryalice Jacquinot, IHM, president/CEO of St. Joseph’s Center in Scranton, Pennsylvania. The funds were derived from a special gifts raffle held at the District’s annual Christmas dinner on Sunday, December 6, 2015, at Genetti’s Hotel and Conference Center, East Market Street, Wilkes-Barre, Pennsylvania. The raffle was an LPSCU Matching Fund Project for the benefit of St. Joseph’s Center.



**Pictured L-R: Mary Landmesser, LPSCU Branch 213; Diane Jason, LPSCU Branch 6; Mary Ann Ewasko, president, Reverend Dianiska District; Eleanor Kluchinski, LPSCU Branch 6; Sister Maryalice Jacquinot, St. Joseph’s Center; and Theresa Kluchinski, LPSCU Branch 213.**

**We’re Looking for a Shining Star in the LPSCU to be our**

*2016 Fraternalist of the Year*

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



**Marie S. Clemens**  
2015 Fraternalist of the Year

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 to be our 2016 LPSCU Fraternalist of the Year!



**Who Will It Be?**

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, 2016.**



## FSNEPA Donates to DVSC

As part of their Make A Difference Day project, the Fraternal Societies of Northeast Pennsylvania presented a donation to the Domestic Violence Service Center (DVSC) at their October 2015 meeting. The meeting was held at the Ladies Pennsylvania Slovak Catholic Union Home Office in Wilkes-Barre, Pennsylvania. The donation consisted of an assortment of items including household products, bed linens, towels, baby items, clothing, and health and hygiene products. All of the donations will be used by the residents of DVSC's emergency shelter and transitional housing unit.

The Fraternal Societies of Northeast Pennsylvania, a not-for-profit trade association, unites local leaders of fraternal benefit societies of Northeastern Pennsylvania. Members include the First Catholic Slovak Ladies Association, Greek Catholic Union of the USA, Ladies Pennsylvania Slovak Catholic Union, National Slovak Society, Polish National Union of America, Polish Union of the U.S. of N.A., Polish Women's Alliance of America, Slovene National Benefit Society, and CPS Actuaries.



**Pictured at the donation presentation are, from left, Ann Dougher, Bernie Regis, Theresa Kluchinski, Mary Jo Savidge, DVSC Outreach Supervisor Tammy Rodgers, Magdalen Iskra, Charlotte L. Androckitis, Mary Ann Ewasko, John Andrzejewski, Irene Jugan, and Martha Iskra.**

## Presov Delegation Visits Pittsburgh

Andrea Turcanova, the recently elected Mayor of Presov, Slovakia, and six other representatives from the city visited Pittsburgh last fall on a week-long trade and cultural mission. Presov has been a Sister City with Pittsburgh since 2002 and each of the four Presov mayors since that time have visited the U.S. city. Accompanying the mayor were two representatives from Presov University, a member of the Presov Chamber of Commerce, a reporter from SME, a trip coordinator, and a translator. The delegation met with Pittsburgh Mayor William Peduto, Pittsburgh City Council members, and representatives from the University of Pittsburgh's Slovak Department. They visited the Warhol Museum, Heinz History Center, and had a tour of the city. They attended the dinner hosted by the Slovak Radio Hour and then had dinner with the Western Pennsylvania Slovak Cultural Association Board. The delegation also met with five different businesses and an educational organization in the area.

## Bethany Kaylor Appreciates WPSCA Scholarship

Not a day goes by that I don't think of Slovakia. I miss it all so much – biking along the Danube River in Bratislava, wandering around the streets of Kosice, visiting churches and castles around the countryside. Thanks to a generous scholarship from the Western Pennsylvania



**Bethany is pictured with her dad, Michael Kaylor.**

Slovak Cultural Association, I was able to attend SAS: Studia Academica Slovaca, a summer institute for the Slovak language. SAS was headquartered at Comenius University in Bratislava; the students were housed in the Hotel Druzba, a nearby highrise dormitory.

SAS hosted 150 students from all over: students from Russia, Italy, Germany, Turkey, England, Austria, Costa Rica, Egypt, Canada, Belgium, France, Ukraine, Belarus, Estonia, and more. Only a handful were from the United States! This was by far the most eye-opening part of my experience at SAS – meeting and becoming friends with people from so many different countries, languages, and cultures. Never have I ever had an opportunity like this one – it was truly once in a lifetime.

While in Slovakia, I fell in love with the language. Slavic languages fascinate me – the syntax, the grammar, the phonetics. Slovak was not easy-going; I struggled a lot in the beginning. However, the terrifying frustration quickly led to pure delight as I slowly started to understand rudimentary Slovak. This experience meant so much to me; it has made me a better (and more empathetic) critical-thinker.

I hope to continue learning Slovak in the upcoming years. Trying on a new language gave me confidence to connect with strangers in a foreign land, even as I was stumbling through my words. I am forever grateful to the Slovak people who listened patiently as I tried to ask where the bathroom was, or how to use the accusative form.

And I am forever grateful to the WPSCA for the opportunity the scholarship gave me. I am not being hyperbolic when I say that Slovakia changed my life.

(A note: This essay is far overdue. Far, far, overdue. And I am so sorry for its tardiness. But please believe me when I say that my mind, to some extent, is always on Slovakia. When I'm lucky, I dream in Slovak. Extremely broken Slovak, but Slovak nonetheless.)

*Bethany Kaylor, a senior at the University of Oregon, is a member of LPSCU Branch 64, North Side Pittsburgh. She is the daughter of Michael and Deborah Kaylor of Cincinnati, Ohio, and the granddaughter of Tom and Mary Ann Kaylor of Pittsburgh. All are members of LPSCU Branch 64.*

# 2016 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 2016-2017 academic year. A total of 25 College Awards will be granted.

In order for an applicant to be eligible, all criteria outlined below must be met and all requested data provided. Applications with incomplete data or missing requirements will not be considered. All submitted materials become the property of the LPSCU and will not be returned. The LPSCU reserves the right to publish the applicant's entire essay or excerpts thereof, 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, 2016.**

Submit applications to:

**Ladies Pennsylvania Slovak Catholic Union**

*Educational Benefit Committee*

P.O. Box 32, Wilkes-Barre, PA 18703

P. 570-823-3513 • TF. 888-834-6614 • F. 570-823-4464

lpscu@lpscu.org • www.lpscu.org

## Beeda District Concludes Matching Fund Project

Tricky Trays donated by the District officers and also from our Branch 1 Secretary were raffled off at the LPSCU's Msgr. Beeda District Christmas party on November 27, 2015. The Matching Fund Raffle fundraiser was held to benefit Holy Family Academy in Hazleton, Pennsylvania. On December 3, 2015, Msgr. Beeda District President Anita Gregory presented a check in the amount of \$300 to Donald Bayzick, principal of the school. Principal Bayzick was very grateful for the donation and said the school will use the money for various needs.

President Gregory would like to thank Father Piccola, as well as the parishioners of SS. Cyril and Methodius Parish and the District members for their constant help and support throughout the year. Their kindness and generosity are greatly appreciated. "Without all of you, we would not be able to give back to the community," she said.



### 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 or 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 their 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 2016-2017 academic year and must submit proof of acceptance for the Fall 2016 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.

## Cooking Corner

### COUNTRY POTATO CHOWDER

- |   |                              |
|---|------------------------------|
| 6 bacon strips, diced                                     | 1 Tbsp. Worcestershire sauce |
| 1 medium onion, chopped                                   | 1 tsp. seasoned salt         |
| 3 celery ribs, chopped                                    | ½ tsp. pepper                |
| Sprinkle of flour   | 1 cup sliced carrots         |
| 1 qt. Half & Half cream                                   | 2 Tbsp. dried parsley flakes |
| 1 (14¾ oz.) can cream-style corn                          |                              |
| 1 cup fresh or frozen green beans, cut into 2 inch pieces |                              |
| 4 medium potatoes, peeled and cut into ½-inch cubes       |                              |
| 2 (10¾ oz.) cans condensed cream of celery soup           |                              |

In a Dutch oven, cook bacon over medium heat until crisp; remove with a slotted spoon to paper towels; drain, reserving 2 tablespoons drippings. In the drippings, sauté onion and celery until tender. Sprinkle with flour and stir until blended. Gradually add cream. Stir in potatoes, soup, parsley, Worcestershire sauce, salt, and pepper. Bring to a boil; cook and stir for one minute. Reduce heat; cover and simmer for 25 minutes, stirring occasionally. Add the carrots and beans. Cover and simmer 15 minutes longer or until the vegetables are tender. Stir in corn and reserved bacon; heat through. Makes 12 servings.







## UTILIZATION REPORT

	For October 2015	Year-to-Date 2015
Prescriptions Filled:	10	83
Normal Retail Pricing:	\$ 346.72	\$ 4,228.71
Discount Program Pricing:	\$ 160.31	\$ 1,771.14
Total Dollars Saved by LPSCU Cardholders:	\$ 186.41	\$ 2,457.57
Average Saved per Discounted Prescription:	\$ 31.07	\$ 37.81
Overall LPSCU Discounted Prescription Savings:	60.85%	61.29%

October 2015 was a fantastic savings month for our ScriptSave® card members. Our group's discounted prescription savings for the month amounted to 60.85%. With our group's year-to-date 2015 discounted prescription savings averaging 61.29%, or \$37.81 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 Savings Program is available at **NO COST** to you. There are **no monthly or ongoing fees, no limits on usage, and no income or age restrictions.** Your entire household can use the card to receive instant savings on brand name and generic prescriptions at over 62,000 participating pharmacies nationwide.

If you do not have health insurance coverage, use the ScriptSave® card for any brand name or generic prescription you or a family member pays for out-of-pocket. If you have health insurance coverage, use the ScriptSave® card for everyone in your household who is not insured and for any prescriptions that are excluded by Medicare Part D law or drugs not covered by your health insurance. In addition to prescription savings, the ScriptSave® card also provides savings on vision and Lasik, hearing, diabetic supplies, lab testing, chiropractic, X-ray/imaging, fitness/safety/medical supplies, and gym memberships.

If you do not have a ScriptSave® card, you may enroll online by visiting [www.scriptsav.com](http://www.scriptsav.com) and logging in with Group #S1000. 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.

**Discounts are available exclusively through participating pharmacies. The range of the discounts will vary depending on the type of provider and services rendered. This program does not make payments directly to providers. Members are required to pay for all health care services. You may cancel your registration at any time or file a complaint by contacting Customer Care. This program is administered by Medical Security Card Company, LLC (MSC) of Tucson, AZ.**

## Lehigh Valley Okres to Hold "Treasures of Slovakia" Matching Fund Event

In conjunction with the LPSCU Matching Fund Program, members of the Lehigh Valley Okres will hold a raffle for a themed gift basket featuring "Treasures of Slovakia." The basket will contain 28 brand new items from Slovakia including a Slovak doll in costume, tablecloth, vase, halusky maker, ceramic dish, pysanky, Easter basket cover, doilies, Slivovica, and more. This raffle will benefit the Carmelite Monastery located in Coopersburg, Pennsylvania, which has undergone extensive renovations.



The raffle will take place at the Lehigh Valley Okres Meeting on February 14, 2016, which is the Feast Day of Saints Cyril and Methodius, patron saints of Slovakia. The meeting will be held in the newly renovated church hall of Incarnation of Our Lord Parish, Thomas and Buchanan streets, Bethlehem, Pennsylvania, at 12:30 p.m. Come and see the newly installed kitchen and beautiful Msgr. Labuda Social Hall where we will have lunch before our meeting.

**Raffle tickets are \$5 for one or three for \$10. Anyone can purchase tickets. Make your check payable to Lehigh Valley Okres and mail it to Margaret A. Ferri, Treasurer, 428 E. Frankford Street, Bethlehem, PA 18018.** If our winner lives outside the Lehigh Valley area, the gift basket will be shipped. Your support is greatly appreciated.

**Jean Kosalko**, Lehigh Valley Okres President

## In Memoriam

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

— Matthew v.5

Name	Branch	Location
*Andrea Ragan	7	Exeter, PA
Thomas Gaughan	40	Allentown, PA
Mary Matusek	42	Pittsburgh, PA
Mary R. Mores*	79	Whiting, IN
Ruth Matisz	83	Bethlehem, PA
Richard Schultz	124	Hazleton, PA
Gerald J. Blasco, Sr.	132	Campbell, OH
Mark Bozick	132	Campbell, OH
Johanna Junia	132	Campbell, OH
Ronald Benson	197	Wilkes-Barre, PA
Ann L. Grozalis	197	Wilkes-Barre, PA
*Thaddeus Sarnoski	197	Wilkes-Barre, PA
Helen Jones	214	Duryea, PA

\*Multiple certificates

## WPSCA Holds Annual Dinner-Dance

On Sunday, October 11, 2015, the Western Pennsylvania Slovak Radio Hour held its 33rd annual Dinner-Dance at the Westwood Golf Club in West Mifflin, Pennsylvania. The evening included a delicious buffet dinner and dancing.

The Pittsburgh District of the Ladies Pennsylvania Slovak Catholic Union was very well represented with several of the branches present to enjoy the festivities. There was a Chinese auction which included several authentic Slovak gifts that were raffled off. Everyone who attended enjoyed the evening's entertainment of traditional Slovak music.

**Donna Powell**



## Calendar of Events

*continued from page 2*

- 11** — The Msgr. Beeda District will hold a meeting on Monday, April 11, at 6:30 p.m. at Perkins Restaurant in West Hazleton, Pennsylvania. Any member planning to attend is asked to contact District President Anita Gregory at 570-788-3263 by April 8th.
- 15** — Deadline to submit a written application and Intent Form to the Home Office for those candidates seeking the office of President of the LPSCU at the National Convention. *See page 6 for details.*
- 15** — Deadline to apply for a scholarship to attend the Summer Slovak Language and Culture Program at Comenius University, Bratislava, Slovakia. *See page 28 for details.*
- 17** — Reverend Dianiska District Meeting at the North End Slovak Club, North Main Street, Wilkes-Barre, Pennsylvania, beginning at 1:00 p.m. Branch 7 will host.
- 30** — Deadline to apply for an LPSCU 2016-2017 College Award. *Details on page 16.*

### MAY

- 2** — Deadline to submit an Intent Form to the Home Office for those candidates seeking LPSCU national office (other than the office of President or Secretary-Treasurer) at the National Convention. *See page 6 for details.*
- 20** — **Deadline to submit articles for July/August Zornicka.**

### JUNE

- 1** — Deadline to nominate a young member for our 2016 Youth Achievement Award. *See page 8 for details.*
- 24-27** — 41st National LPSCU Convention, The Eisenhower Complex, 2634 Emmitsburg Road, Gettysburg, Pennsylvania. Delegates due to arrive Friday, June 24 and depart Monday, June 27. The Convention Mass and Banquet is Sunday, June 26.

### OCTOBER

- 16** — Reverend Dianiska District Meeting at the North End Slovak Club, North Main Street, Wilkes-Barre, Pennsylvania, beginning at 1:00 p.m. Branch 214 will host. This meeting will feature a "Make a Difference Day" event.

### DECEMBER

- 4** — Reverend Dianiska District's annual Christmas Party at Genetti Hotel and Conference Center, Market Street, Wilkes-Barre, Pennsylvania. Branches 7, 58, and 94 will host. Time to be announced later this year.

**Have you signed up  
a new member lately?  
Do your part  
to help your LPSCU!**



# LPSCU 20 PAYMENT LIFE PLAN

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

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

beneficiary(ies), except as provided within the contract regarding Suicide and Contestability.

A member with a 20 Payment Life Insurance Plan is entitled to all fraternal benefits of the LPSCU including educational awards, youth and adult activities, newborn benefit, prescription discount card, official publication, and discount car rental.

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

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

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

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

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

# SS.C.M. Sisters Bestow Servant Leadership Awards

On October 25, 2015, the Sisters of Saints Cyril and Methodius in Danville, Pennsylvania, awarded the Servant Leadership Award to 40 outstanding high school juniors and seniors from the dioceses of Harrisburg and Scranton, Pennsylvania, and Bridgeport, Connecticut. The ceremony took place at the Basilica of Saints Cyril and Methodius in Danville.

Over the past 13 years, the Sisters of Saints Cyril and Methodius have honored over 880 teens in the dioceses of Bridgeport (CT), Charleston (SC), Chicago (IL), Gary (IN), Harrisburg (PA), Milwaukee (WI), Pittsburgh (PA), St. Louis (MO), Scranton (PA), and Syracuse (NY) with this award.

The Servant Leadership Award recognizes distinguished high school juniors and seniors who are "joyful witnesses, compassionate proclaimers, and enthusiastic builders of the Kingdom of God." The focus of the award is on teens who remain active in their faith and parish beyond Confirmation, and who actively serve in their parish, school, and community.

Each teen was given the opportunity to select one person as a mentor who has encouraged them to generously use their time and talents as a follower of Jesus. The mentors selected were parents, grandparents, teachers, coaches, youth ministers, scout leaders, Sisters and priests who have been role models for the teens. Mentors recognized by the teens have made a difference in their lives by modeling servant leadership as a way of life in their family, parish, and community.

At the ceremony the Sisters of Saints Cyril and Methodius also honored four adults who received the Father Jankola Lifetime Servant Leadership Award in the ministries of evangelization, education, elder care, and ecumenism. Father Jankola was a priest from the Diocese of Scranton who was instrumental in recognizing the need for religious sisters to educate children. He consequently founded the Sisters of Saints Cyril and Methodius in 1909.

The 2015 Father Jankola Lifetime Servant Leadership Awards went to:



**Sister Michael Ann Orlik, SS.C.M. (center), general superior of the Sisters of Saints Cyril and Methodius, with Lifetime Award recipients, Sister Claire Christi Schiefer, OSF (left) and Sister Romaine Niemeyer, SCC (right).**

Evangelization: Sister Claire Christi Schiefer, OSF, from Camp Hill, Pennsylvania.

Education: Sister Agnes Hughes, IHM, from Immaculata, Pennsylvania.

Elder Care: Sister Romaine Niemeyer, SCC, from Camp Hill.

Ecumenism: Sister Honora Nicholson, RSM, from Merion, Pennsylvania.

Because this year was named by Pope Francis as the Year of Consecrated Life, all of this year's recipients of the Father Jankola Lifetime Servant Leadership Awards are Consecrated Religious.

The ceremony ended with a reception at Maria Hall.



**Student recipients of the 2015 Servant Leadership Award.**

## Letters

Dear LPSCU,

Thank you so much for thinking of Christopher and me and sending the beautiful wedding cross!

Sincerely,

**Dawn Fiedorczyk**

Branch 7, Exeter, PA  
and Christopher Moore

Dear Ms. Savidge,

On behalf of Miller-Keystone Blood Center (MKBC), I would like to express our heartfelt gratitude for your very generous donation of \$100 in the name of Marie Clemens. We are very proud of Marie for her selection as your 2015 Fraternalist of the Year, and are extremely grateful that she designated this donation to the blood center.

As the primary blood supplier to our region, it is our distinctive mission to save lives by partnering with our community to provide a continuous supply of blood products and services. While blood is voluntarily donated, there are great costs associated with collecting, processing, testing, storing, and distributing that blood to our area hospitals. Funding is limited for vital new equipment and programs, and we greatly appreciate support from those in our community.

Thank you again!

Sincerely,

**Michael D. McShane**, Director  
Development & Special Projects

*More letters on page 25*



Ladies Pennsylvania Slovak Catholic Union  
**Minutes of the Semi-Annual Board Meeting**  
September 18-19, 2015 ❖ Gettysburg, Pennsylvania

**FRIDAY SEPTEMBER 18, 2015**

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

President Theresa Kluchinski called the meeting to order at 5:00 p.m. and offered a prayer, which was followed by the Pledge of Allegiance.

**Roll Call**

All Board of Directors were present except Trustee Joan Hladek. A quorum was present to conduct business.

**Submission of Insurance**

Secretary-Treasurer Mary Jo Savidge reported applications were received from Margaret Ferri and Mary Ann Ewasko.

**Welcome Remarks**

President Kluchinski welcomed everyone to the Semi-annual Meeting and congratulated Margaret Ferri on being named the National Slovak Society's 2015 Fraternalist of the Year and Mary Jo Savidge, who was named the Pennsylvania Fraternal Alliance 2015 John Jordan Upchurch Award recipient.

**Approval of Agenda/Minutes**

The agenda for this meeting was approved along with the Minutes from the June 13, 2015, Board Conference Call.

**Correspondence/Requests**

Secretary-Treasurer Savidge read all correspondence received since the previous meeting. The following request was approved:

- ❖ Donation for the 75th Anniversary of the Basilica of Saints Cyril and Methodius in Danville, Pennsylvania.

**Financial Report**

Board members were provided and reviewed the following information:

- ❖ Quarterly Statement – June 30, 2015
- ❖ Month End Balance Sheet/Revenue and Expense Accounts for July and August 2015
- ❖ Minor Beneficiary Account Listing
- ❖ Summary Market Value 2015 Spreadsheet
- ❖ Budget
- ❖ Statement of Investment Policy Objectives and Guidelines
- ❖ Employee Retirement Plan and Statement of Investment Policy Objectives and Guidelines
- ❖ Transaction Summary Report
- ❖ Pension Form 5500-SF
- ❖ American Fraternal Alliance Comparison Analysis

The meeting was adjourned until Saturday.

**SATURDAY, SEPTEMBER 19, 2015**

President Kluchinski called the meeting to order and offered a prayer. All Board members were in attendance.

**Submission of Insurance**

Secretary-Treasurer Savidge reported she received an insurance application from Joan Hladek.

**Home Office Report**

Secretary-Treasurer Savidge reported on the following:

- ❖ Certificate loans
- ❖ New website
- ❖ Morgan Stanley Smith Barney Resolution
- ❖ Colonial Supplemental Insurance Cafeteria Plan Resolution

**Branch Update**

The Board was provided an update on branches in Ohio and Branch 38 and 40 in Pennsylvania.

**Planning Committee**

The Board was provided a report on the activities of the Planning Committee. The committee has accomplished or is working on the following:

- ❖ All occasion card
- ❖ Updating the brochure "Introducing the LPSCU"
- ❖ Creating a new brochure detailing the insurance riders
- ❖ Revising the website
- ❖ Revising the Commission Schedule
- ❖ Board of Directors manual
- ❖ Revising the Matching Fund Program
- ❖ Revising the Prompt Payment
- ❖ Branch Procedural Manual
- ❖ State Licensing
- ❖ Job description for Board of Directors.

**Convention 2016**

The Board was provided the following:

- ❖ Notice for all members aspiring for an LPSCU National Office
- ❖ Convention Committee Guidelines
- ❖ Gifts ideas for delegates and guests
- ❖ Delegate ideas for branches
- ❖ Patron Forms
- ❖ Liturgy

**Unfinished Business**

The Board was provided information on the following:

- ❖ 2014 Internal Audit Report
- ❖ Strategic Plan

**New Business**

The Board was provided information on and discussed the following:

- ❖ Website - The Board was given a preview of the revised website.
- ❖ Dividend Resolution
- ❖ Term to 25
- ❖ Annuity Rate
- ❖ Branch Deposit Rate Review
- ❖ Audit Procedures
- ❖ Commission Schedule
- ❖ Matching Fund Program
- ❖ Employee Personnel Handbook

*continued on page 22*

# Do you need a very special gift?

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

## TREE OF LIFE

### RESERVATION FORM

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

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

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

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

*All proceeds received fund our Scholarship Program.*

Name \_\_\_\_\_

Phone \_\_\_\_\_

Address \_\_\_\_\_

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

Enclosed is (please check one):

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

#### LEAF INSCRIPTION

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

#### STONE INSCRIPTION

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

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

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

PLEASE PRINT CLEARLY

# Semi-Annual Board Meeting Minutes

*continued from page 21*

### Colonial Supplemental Insurance Presentation

District Manager Petrina L. Skiles gave a presentation on the various types of supplemental insurance provided by Colonial Supplemental Insurance.

### Officer Reports

The Board was provided quarterly reports from the following:

- ❖ Vice President Anita Gregory
- ❖ Chairperson of Trustees Mary Ann Ewasko
- ❖ Trustees – Dolores Evanko, Joan Hladek, Margaret Jolimore, and James Yocum
- ❖ Fraternal Activities Director Susan Ondrejco
- ❖ Public Relations Director Margaret Ferri

### Committee Reports

The following committees provided reports:

- ❖ Youth Achievement Committee
- ❖ Fraternalist of the Year Committee
- ❖ Campaign Committee
- ❖ Educational Committee
- ❖ Cook Book Project Committee
- ❖ Calendar Update Committee

### Compliance Update

The Board was provided with compliance updates for the following:

- ❖ Pennsylvania – House Bill 972
- ❖ Pennsylvania – House Bill 1403
- ❖ National Association of Insurance Commissioners (NAIC) – Corporate Governance Annual Disclosure Models Act (CGAD)
- ❖ NAIC – Proposed changes to NAIC Base Risk Factors is being considered by the NAIC.

### Local/State and National Alliance Meetings

The Board was provided a report from the following:

- ❖ Trustee Joan Hladek – Indiana Fraternal Alliance

### Calendar of Events

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

There being no further business, the meeting was adjourned.

Respectfully submitted,

**Mary Jo Savidge**

National Secretary-Treasurer

## ~ 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.



# Slovak Heritage Society Holds Annual Fall Picnic

The Slovak Heritage Society of Northeastern Pennsylvania held its Annual Fall Picnic this past October in the Nuangola Park of St. Matthew's Lutheran Church, Wilkes-Barre, Pennsylvania. The cool air enhanced the homemade menu of Slovak entries such as goulash and rye bread, pirohi surprise mixtures, and old-fashioned halushki, as well as traditional items like hot dogs, hamburgers, cheeseburgers, slaw, corn-on-the-cob, and a variety of cakes. Serving as chef for the picnic was Michael Stretanski of Kingston, Pennsylvania.

Attendees enjoyed playing "mystery guessing boxes" at each table along with engaging in conversation and singing Slovak songs. Everyone received a door prize. Picnic-goers were also entertained by "The Citron Sisters" (Mary Migatulski, Anna Hudock, and Bernadette Yencha from Wilkes-Barre) singing "Katherina."

Other highlights included a "Slovak Food Basket" raffle, including ham, kielbasa, sauerkraut, cabbage, potatoes, beets, klashi noodles, babalky, and more, donated by David Kolesa of Luzerne, Pennsylvania, and Carl Yankowski of Dunmore, Pennsylvania. Marika Vergova, a well-known model from Kosice, Slovakia, and her dad, Ivan Vargas, attended as special guests of Eleanor and Andrew Sofranko of Wilkes-Barre.

A good time was had by all in attendance.



**Slovak Food Basket winner Michael Stretanski (right) accepts his prize from donors David Kolesa and Carl Yankowski.**

## Another Successful Midwest Slovak Pastoral Seminar

The 35th Annual Midwest Slovak Pastoral Seminar, held under the auspices of the Slovak Catholic Federation, took place on September 20, 2015 at the Garden Chalet Banquet Hall in Worth, Illinois. Abbot Gary Hoover of St. Andrew Svorad Slovak Benedictine Abbey in Cleveland, Ohio, spoke about the Abbey's roots in Lisle, Illinois, their service in the Archdiocese of Chicago, and the establishment of the Abbey in Cleveland in the 1920s.



**The Board of Directors of the Midwest Chapter of the Slovak Catholic Federation.**



**"The Citron Sisters" – L-R, Mary Migatulski, Anna Hudock, and Bernadette Yencha – entertain with a Slovak folk song, "Katherina."**



**Well-known Slovak model Marika Vargova (second from right) and her dad, Ivan Vargas (second from left) were picnic guests of Eleanor and Andrew Sofranko (far left and right).**



**Seminar speaker Abbot Gary Hoover of the Slovak Benedictine Abbey in Cleveland (right) with Father John Jamnicky (left) and Rudy Bernath (center).**

## 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.
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  - Payment of a specified amount.
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- ◆ 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.*



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# Slovak Catholic Federation Reports on Fall Board Meeting

The Executive Board of the Slovak Catholic Federation held its Fall 2015 meeting in College Park, Maryland, on September 11. The day began with Mass followed by breakfast prior to the start of the meeting.

After a call to order and morning prayer, Rev. Andrew S. Hvozdic, M. Div., national president of the Federation, offered opening remarks. Due to inclement weather on March 4, 2015, the Spring board meeting had been canceled. Father Hvozdic briefly reviewed some of the activities the local chapters held over the past year. He highlighted the role of the Slovak Catholic Federation in helping to maintain the faith and heritage of the Slovak community.

Since there was no Spring meeting, the approval of the Minutes from the Fall 2014 meeting followed. The required financial report was provided by the National Secretary-Treasurer, Dolores Evanko.

First National Vice President Rev. Thomas Nasta was not present due to his role as chaplain of the First Catholic Slovak Union, which was hosting the 50th Anniversary rededication of the Chapel of Our Lady of Sorrows at the National Shrine of the Immaculate Conception. However, his greeting was extended to those present with the expressed hope that the board would be participating in the dedication events. In his written report, Father Nasta noted that the disbursement from the

2014 Annual Appeal was more than \$38,000, providing contributions to the Bishop Andrew G. Grutka Fund, the Conference of Slovak Clergy, and to six religious congregations in Slovakia.

The previously submitted reports of the SCF Chapters were provided to each attendee at the start of the meeting with an opportunity to make comments or ask questions regarding their content.

Msgr. Robert Siffrin, vicar general of the Diocese of Youngstown, Ohio, who is president of the Conference of Slovak Clergy, provided an overview of his written report. He spoke in detail about the funding of grants that support the Pontifical College of SS. Cyril and Methodius in Rome, highlighting the increasing difficulty in meeting the commitment with diminishing funding from various sources. Currently, \$14,000 per month is provided for general expenses with the help of the Annual Appeal of the Slovak Catholic Federation. It was noted that the Conference has a membership of 79 priests, abbots, and bishops.

Sister Michael Ann Orlik, SS.C.M., spoke on behalf of the Conference of Slovak Religious in the absence of Conference President Sister Aurelia Cerny, O.S.F. This year is designated the year of Consecrated Life. Sister Michael Ann highlighted the celebration of the 75th Anniversary of the Basilica of Saints Cyril and Methodius at Villa Sacred Heart in Danville, Pennsylvania, on October 18.

After a break for lunch, the standing committees met to set goals for the upcoming year. The committee proposals were outlined for the full board. The next board meeting was set for April 5, 2016, in Bethlehem, Pennsylvania.

## Reverend Dianiska District Makes a Difference

At the October 2015 meeting of the Reverend Dianiska District, members participated in "Make a Difference Day."

For the event, members once again collected and donated cleaning supplies to the Catherine McCauley House, a women's shelter and housing in Plymouth, Pennsylvania. Sister Catherine McGroaty, director of the House, was on hand to accept the supplies from the members who also presented her with a monetary gift from the District. Sister was grateful for the support our District gives to Catherine McCauley House each year.

**Susan Worth**



**Pictured with Sister Catherine are District officers, National officers, members, junior members, and an abundance of cleaning supplies.**

## Letters *continued from page 20*

Dear Ms. Savidge,

I wanted to thank the Ladies Pennsylvania Slovak Catholic Union for awarding me a Catholic Grade School Grant. I really like attending Holy Trinity Catholic Middle School. I appreciated the gift and have put it toward my annual tuition. Thank you again for the award.

Sincerely,

**Alex Robinson**

Branch 90, Johnstown, PA

Dear Members of the LPSCU,

Thank you very much for your gift in the amount of \$300.00 in support of tuition for Sean Kontrik [LPSCU Branch 64, Pittsburgh, PA], Our Lady of the Sacred Heart High School student. On behalf of Sean and his family who will benefit so greatly from your generosity, I want to extend my heartfelt thanks.

Your gift made a transformational difference in the life of the student who benefited from these scholarship dollars. Thank you for partnering in the education of an OLSH student.

Once again, thank you for your generosity and thank you for partnering with us to advance the mission of Our Lady of the Sacred Heart High School.

Sincerely,

**Jenna Sheetz**

Director of Advancement



# Junior Branch Journal

## Fun Facts About January

- ❖ January (in Latin, *Ianuaris*) is named after Janus, the god of beginnings and transitions. The name has its beginnings in Roman mythology, coming from the Latin word for door (*ianua*) since January is the door to the year.
- ❖ January's birthstone is the **garnet** which represents constancy.
- ❖ The **zodiac** signs for the month of January are **Capricorn** (until January 19) and **Aquarius** (from January 20 onwards).



## The Establishment of the Slovak Republic

The end of Communist rule in Czechoslovakia in 1989, during the peaceful Velvet Revolution, was followed by the country's dissolution into two successor states. In July 1992, Slovakia, led by Prime Minister Vladimír Mečiar, declared itself a sovereign state, meaning that its laws took precedence over those of the federal government. Throughout the autumn of 1992, Mečiar and Czech Prime Minister Václav Klaus negotiated the details for disbanding the federation. In November, the federal parliament voted to dissolve the country officially on December 31, 1992.



The Slovak Republic and the Czech Republic went their separate ways on January 1, 1993, an event sometimes called the "Velvet Divorce". Slovakia has remained a close partner with the Czech Republic. Both countries cooperate with Hungary and Poland in the Visegrád Group. Slovakia became a member of NATO on March 29, 2004, and of the European Union on May 1, 2004. On January 1, 2009, Slovakia adopted the Euro as its national currency.

## Slovak Ice Hockey

Ice hockey is probably the most popular sport in Slovakia. Slovakia has had many players in the U.S. National Hockey League. Since the Velvet Revolution there



have been more Slovak players in the NHL, such as Peter Bon-dra, Marián Hossa, Pavol Demitra, and Zdeno Chára. Up to now, there have



been eight Slovak players on NHL teams that have won the Stanley Cup:

- Stan Mikita (1): 1961
- Jiří Bicek (1): 2003
- Martin Cibák (1): 2004
- Tomáš Kopecký (2): 2008, 2010
- Miroslav Šatan (1): 2009
- Marián Hossa (3): 2010, 2013, 2015
- Zdeno Chára (1): 2011
- Michal Handzuš (1): 2013



# Junior Branch Journal



## Saints Cyril and Methodius

Cyril and Methodius were two Byzantine Greek brothers born in Thessaloniki in the 9th century who became missionaries of Christianity in Khazaria and Great Moravia.

They are credited with devising and spreading the Glagolitic alphabet, which was used for Slavonic manuscripts before the development of the Cyrillic, the alphabet derived from Glagolitic, that, with small modifications, is still used in a number of Slavic languages. Both brothers were glorified in Eastern Orthodoxy as "equal to apostles" and were canonized by the Roman Catholic Church. They became the patron saints of Europe in 1980.

The saints' feast day is celebrated by the Roman Catholic Church on February 14 as Saints Cyril and Methodius Day. In the Czech Republic and Slovakia, the two brothers were originally commemorated on March 9, but Pope Pius IX changed this date to July 5. Today, Saints Cyril and Methodius Day is celebrated on the date believed to be the arrival of the two brothers to Great Moravia in 863 and is a national holiday both in the Czech Republic and Slovakia.

The Slovak Republic (1939-1945) honored Saints Cyril and Methodius with a special silver coin.



## Flaky Facts



If your area gets snow this month, head outside with a dark mitten or piece of paper and catch a falling flake or two. While you are admiring Mother Nature's handiwork, see if you can answer these questions about the white stuff.

1. True or False: A halo around the moon means snow is on its way.

2. During a 10-hour storm, how many snowflakes will fall over a one-acre area?
- a. One billion
  - b. One trillion
  - c. One thousand trillion

*The answers appear below.*



1. TRUE. Ice crystals in the atmosphere bend the moon's rays, creating a ring of light around it. 2. C

Answers to Flaky Facts:

## Fašiangy

Fašiangy is the final celebration before the fasting and graveness of Lent. Fašiangy evolved during the Middle Ages and became a celebration of costumed parades, singing and dancing. This release of energy prepared people for the forty days of fasting which began on Ash Wednesday.



Fašiangy celebrations usually lasted from the Sunday before Lent until Tuesday midnight, but sometimes they extended well into Ash Wednesday morning. At midnight, marking the end of Fašiangy, a symbolic burial ceremony for the contrabass was performed, because music had to cease for Lent.

It may seem that Fašiangy was a time of great foolishness, but it served a purpose by allowing village people and townsfolk to have fun and enjoy themselves before the somber season of Lent.



## PERIODICAL

### Another Successful Consular Tour to Slovakia

Thirty people from ten states, including Alaska, gathered together last fall for a tour of Slovakia, Vienna, Austria, and Budapest, Hungary. Slovak Honorary Consul Joe Senko and his wife Albina created an interesting 11-day trip which included something for everyone. There were two wine tastings in ancient wine cellars, a mock wedding ceremony with a festive reception in one of the wineries, a visit to a ceramics factory, a spa treatment, as well as visits to art museums, historic churches, and a rafting trip on the Dunajec River. Drivers were available at different stops to take those who wished to visit villages of their ancestors and to meet with their relatives. The tour ended with a visit to the mayor's office in Presov, Slovakia, which is the Sister City of Pittsburgh, Pennsylvania.

Joe is already planning his 12th tour to Slovakia for August 2016 which will include a trip to Krakow, Poland, where tourists will visit both the famous salt mines and the historic Auschwitz concentration camp. The tour will also include a visit to Slovakia's unique Ochtinska aragonite cave and the Jedlinka wooden church which are both on the UNESCO World Heritage Site list. Some of the towns that will be included in the 2016 tour will be Vienna, Bratislava, Sastin, Skalica, Trencin, Rajecke Teplice, Cicmany, Kosice, and Presov, as well as the Tatra Mountains. The activities will include several castles, wine tastings, a spa treatment, a mock wedding, a welcome reception by the Mayor of Presov, and much more.

If you are interested in a copy of the itinerary when it is completed, contact Joe at [jtsenko@aol.com](mailto:jtsenko@aol.com) or 412-956-6000.



**A mock traditional Slovak wedding ceremony, complete with reception, was a highlight of the 2015 Slovak Consular Tour.**

### WPSCA Offers 11th Summer Scholarship

For the 11th consecutive year, the Western Pennsylvania Slovak Cultural Association and the Stephanie Husek Scholarship Fund are offering a scholarship to attend the Summer Slovak Language and Culture Program at Comenius University in Bratislava, Slovakia, from August 2-22, 2016. WPSCA will award \$2,500 to cover transportation, tuition, room and board to the successful candidate.

Applicants must meet the following requirements:

- Must be a full time college student
- Must be of Slovak heritage
- Must not have previously attended the program
- Must apply to Comenius University for acceptance
- Must be willing to attend WPSCA events when requested to discuss the program

The Studia Academica Slovaca (SAS) Summer School is the oldest summer language school in Slovakia and is designed to enable students to improve and enhance their Slovak language competency as well as increase their knowledge of Slovak literature and culture.

For further information or for an application, contact Joe Senko at 412-531-2990 or 412-956-6000. Completed applications must be **received by WPSCA on or before April 15, 2016** at Manor Oak Two, Suite 500, 1910 Cochran Road, Pittsburgh, PA 15220.

More information can be found at:

<http://staryweb.fphil.uniba.sk/index.php?id=899>

## CORRECTION

In our November/December issue, we incorrectly identified the young Lehigh Valley Okres member who threw out the first pitch at the Iron Pigs Baseball Game as Aiden Malone. The ball was actually thrown by Aiden's older brother, Evan Malone, who is pictured at right holding his souvenir ball. We apologize to Evan and his family for the mix-up.

