



## LPSCU ANNOUNCES TRAINING SEMINARS

**For Branch Officers,  
Agents/Recommenders,  
or Anyone Interested  
in Becoming a  
Branch Officer and/or  
Agent/Recommender**

The LPSCU will be conducting Training Seminars throughout 2017 for existing Branch Officers and our Agents/Recommenders. We would also like to encourage anyone interested in becoming a Branch Officer and/or Agent/Recommender to attend. The seminars will be 4½ hours in length and will include a light meal. We will offer seminars in each area where we have a District. These include:

- Wilkes-Barre/Scranton
- Hazleton
- The Lehigh Valley
- Pittsburgh
- Ohio (Cleveland and Youngstown)
- Chicago (Illinois/Indiana)

Specific locations, dates, and times can be found on page 7. Reservations are required and seating is limited for each session.

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

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# Calendar of Events

## JANUARY

- 2** — Home Office closed for New Year's Day holiday.
- 2** — WPSCA Slovak Heritage Program, "Summer School in Slovakia," at 7:00 p.m., Mt. Lebanon Public Library, 16 Castle Shannon Blvd., Mt. Lebanon, Pennsylvania. The program is free and open to the public. *See page 24 for details.*
- 20** — **Deadline to submit articles for March/April Zornicka.**
- 26** — Branch Seminars, Wilkes-Barre, Pennsylvania. *See page 7.*
- 27** — 44th Annual March for Life, Washington, D.C. *See page 3.*
- 28** — Branch Seminars, Wilkes-Barre, Pennsylvania. *See page 7.*

## FEBRUARY

- 6** — WPSCA Slovak Heritage Program, "Krivan – Its History and Role as a National and Cultural Symbol," at 7:00 p.m., Mt. Lebanon Public Library, 16 Castle Shannon Blvd., Mt. Lebanon, Pennsylvania. The program is free and open to the public. *See page 24.*
- 17-18** — Branch Seminars, Hazleton, Pennsylvania. *See page 7.*
- 20** — Home Office closed for Presidents' Day holiday.

## MARCH

- 6** — WPSCA Slovak Heritage Program, "Egg Decorating Eggstravaganza," at 7:00 p.m., Mt. Lebanon Public Library, 16 Castle Shannon Blvd., Mt. Lebanon, Pennsylvania. The program is free and open to the public. *See page 24.*
- 10-11** — Branch Seminars, Lehigh Valley, Pennsylvania. *See page 7.*
- 15** — Deadline for LPSCU members living in Ohio to apply for a 2017 Ohio Fraternal Alliance Scholarship. *See page 20 for details.*
- 20** — **Deadline to submit articles for May/June Zornicka.**
- 29-30** — LPSCU Internal Audit
- 31-4/1** — LPSCU Annual Meeting, Hilton Garden Inn, 242 Highland Park Blvd., Wilkes-Barre, Pennsylvania. Meeting will convene at 8:30 a.m. on Friday. *See page 3 for more details.*

## APRIL

- 3** — WPSCA Slovak Heritage Program, "Slovak Wedding Customs and Cookies," at 7:00 p.m., Mt. Lebanon Public Library, 16 Castle Shannon Blvd., Mt. Lebanon, Pennsylvania. The program is free and open to the public. *See page 24.*
- 3-4** — Slovak Catholic Federation Meeting, Wilkes-Barre, Pennsylvania
- 3-5** — American Fraternal Alliance Meeting, W. Chicago, Illinois
- 7-8** — Branch Seminars, Illinois/Indiana. *See page 7.*
- 12** — Fraternal Societies of Northeast Pennsylvania Seminar

*continued on page 21*



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Send articles for publication to Margaret A. Ferri, Public Relations Director, 428 E. Frankford Street, Bethlehem, PA 18018; 610/866-8945; [mfluybaskets@gmail.com](mailto:mfluybaskets@gmail.com)

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### OFFICE HOURS AT NATIONAL HEADQUARTERS

#### Monday through Friday:

**November 1 — April 30**  
**7:00 a.m. to 4:30 p.m.**

**May 1 — October 31**  
**7:00 a.m. to 3:30 p.m.**

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## A Message from Our National Spiritual Advisor

As we begin a new year, there is a lot of excitement in the air filled with the promise of new beginnings. On the first day of the new year, we celebrate the Solemnity of Mary, the Mother of God. How fitting that we pay honor to the beautiful Mother of God as we start the new year. In a world that is often filled with violence and war, we turn to Our Lady and through her intercession before God to seek the peace that only He can give to us.



Rev. Robert L. Seeman

On Sunday, January 8th, we will celebrate the Solemnity of the Epiphany — the appearance at Jesus' birthplace of the Magi from the East. They had set out on a journey guided by the brilliant light of a shining star. I can recall in my home parish at the beginning of the Christmas season where the 3 Kings were placed at one end of the long communion rail. As each day passed, the Kings were slowly moved closer and finally placed in the manager scene on the Feast of the Epiphany.

Did you ever wonder what went through the minds of the Magi as they reached their final destination? They came bearing gifts of gold, frankincense, and myrrh. As they knelt in adoration were they in turn gifted with a sudden understanding of His nature? What an awesome and powerful experience as they encountered the Christ Child, the revelation to all

nations! What more could they have hoped for in the course of their journey, or us in our own journey, than to find the revelation of Christ waiting for us?

The twelve days of Christmas have brought us to the place of the Epiphany, where the Magi who came from far and distant lands discovered Christ, revealing to all the world that Jesus came for all people.

In this New Year, let us open our hearts to the many ways in which God makes known His presence in our daily lives.

May our experience of the Epiphany lead us to a greater desire for God above everything else with a prayerful and grateful heart.

*Stastny novy rok!*

Blessings,  
*Father Bob*

## LPSCU Board of Directors Annual Meeting Announced

This announcement is made to all members of the LPSCU that the Annual Meeting of the Board of Directors will convene on Friday, March 31, 2017, at 8:30 a.m. at the Hilton Garden Inn located at 242 Highland Park Blvd., Wilkes-Barre, Pennsylvania. Subsequent session(s) will be held on Saturday, April 1.

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 to P.O. Box 32, Wilkes-Barre, PA 18703. **All correspondence relative to this Annual Meeting should be received no later than March 1, 2017.**

## IMPORTANT NOTICE For Future Post Graduate Award Applicants

At the Mid-Year Board of Directors Meeting held on June 24, 2016, in Gettysburg, Pennsylvania, a motion was made, seconded, and passed that the Post Graduate Award be changed from \$300 to \$500 and the amount of permanent life insurance required to be eligible for the award be changed from \$2,000 to a minimum of \$5,000. (This excludes term insurance.)

The Board further stipulated that an applicant with a \$2,000 certificate in effect for five years will be honored with a \$300 award up to August 31, 2021. An applicant who already has a \$5,000 or higher certificate in effect for five years will receive an award of \$500.

As of September 1, 2021, the Post Graduate Award will require an applicant to have a minimum of \$5,000 of LPSCU permanent life insurance in effect for five years. This Notice gives future applicants of the Post Graduate Award the opportunity to increase their current amount of life insurance to maintain the required \$5,000 life insurance coverage. For example, if a member currently has \$2,000 of permanent life insurance in effect for five years, that member can apply for an additional life insurance certificate of \$3,000 and in the year 2021, the required \$5,000 life insurance amount will be met.

## 44th Annual March for Life Friday, January 27, 2017 ❖ 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 (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**

For the 2017 March, a bus will leave Wilkes-Barre, Pennsylvania, at 7:00 a.m. from the Park-and-Ride located on Route 309 in Wilkes-Barre Township. A second pick-up will be at St. John's Bosco Church on Route 93 leaving Hazleton, Pennsylvania, at approximately 7:30 a.m. Local Branches and Districts may sponsor the cost of 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@lpscu.org](mailto:Theresa@lpscu.org) for more information. The cost is \$55. This includes bus transportation, a snack on the bus, and a dinner buffet at the Mountain Gate Restaurant on the way home.



**LEHIGH VALLEY OKRES**

The Lehigh Valley Okres held a luncheon meeting on Saturday, October 29, 2016, at Nick's Restaurant in Bethlehem, Pennsylvania. Okres President Jean Kosalko opened the meeting at 12:30 p.m. with a prayer for living and deceased members. Secretary Bernadine Kurzeja conducted a roll call. There were nine members present from Branches 62, 83, and 196. Minutes from the previous meeting were read and approved. The Treasurer's Report was approved for audit.

Under old business, members discussed the baseball game held on August 7, 2016. Those who attended expressed that the day was too hot for the game and we should decide on another family activity. A picnic or a dinner show were suggested. A decision was tabled until the next meeting.

Plans were finalized for the holiday luncheon, set for December 4, 2016.

It was reported that the Okres is trying to build its membership base to include members from Allentown Branches 38 and 40 to participate in Okres meetings and activities.

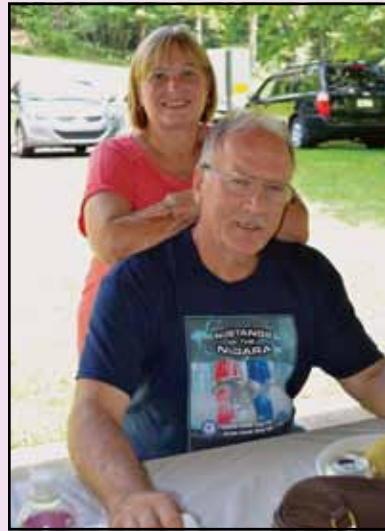
Everyone received a bag of Hershey candy bars in celebration of Halloween and a 2017 Calendar compliments of the LPSCU Home Office. LPSCU cookbooks were also sold at the meeting. The next meeting will be held sometime in the spring.

Lunch was served upon adjournment of the meeting.

**PITTSBURGH DISTRICT**

On Sunday, July 31, 2016, the Pittsburgh District held its annual summer meeting and picnic at White Oak Park in White Oak Township, Pennsylvania. Twenty members and guests gathered on a beautiful summer day to plan the rest of the year's activities while enjoying delicious picnic fare, all planned and prepared by Janice and Dave Matthews of Branch 65. The meeting was brought to order by Pittsburgh District President Dolores Sakal. Raffles, door prizes, and share the wealth drawings rounded out the day's festivities.

A number of the picnic attendees are pictured on this page.



**Our thanks to Janice and Dave Matthews, who planned the event and made all the food.**



Ladies Pennsylvania Slovak Catholic Union  
**Minutes of the Semi-Annual Board Meeting**  
September 16-17, 2016 ❖ Wilkes-Barre, Pennsylvania

**Friday September 16, 2016**

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

President Theresa Kluchinski called the meeting to order at 8:30 a.m. and offered a prayer, which was followed by the Pledge of Allegiance.

**Roll Call**

All members of the Board of Directors were present, along with Fraternal Activities Director Susan Ondrejco and Public Relations Director Margaret Ferri.

**Submission of Insurance**

Secretary-Treasurer Mary Jo Savidge reported there were no new applications for insurance.

**Welcome Remarks**

President Kluchinski welcomed everyone to the Semi-Annual Meeting and announced that Rev. Robert Seeman from Pittsburgh, Pennsylvania, has accepted the position of Spiritual Advisor for the LPSCU. Effective date will be October 1, 2016.

**Approval of Agenda/Minutes**

The agenda for this meeting was approved, along with the Minutes from the June 24, 2016 Board meeting.

**Correspondence**

Secretary-Treasurer Savidge read all correspondence received since the previous meeting. There were no requests.

**Financial Report**

Board members were provided the following information:

- ❖ Quarterly Statement – June 30, 2016
- ❖ Month End Balance Sheet/Revenue and Expense Accounts for July 2016
- ❖ Minor Beneficiary Account Listing
- ❖ Summary Market Value 2016 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

**Home Office Report**

The Board was provided the following information:

- ❖ New computers were installed in the Home Office by CPS IT group.
- ❖ The service contract with CPS has been renewed.

**Planning Committee**

The Board was provided a report of the Planning Committee. The following have been accomplished or are being worked on:

- ❖ Branch Procedural Manual
- ❖ State Licensing completed
- ❖ Activity and fundraising options
- ❖ Looking into social media with Facebook

**Convention**

- ❖ Constitution and By-Laws have been approved by the Pennsylvania Insurance Department.
- ❖ Final Budget was provided to the Board.
- ❖ Convention Minutes were provided to the Board.

**Unfinished Business**

The Board was provided information on the following:

- ❖ *Zornicka* pricing
- ❖ Branch support proposal

**Strategic Plan**

The Board was provided and reviewed the Strategic Plan.

**New Business**

The Board was provided and discussed the following:

- ❖ Standing Committees
- ❖ Meeting with the Friends of Slovakia
- ❖ Dividend Resolution
- ❖ Term to 25
- ❖ Annuity Rate
- ❖ Branch Deposit Rate Review
- ❖ Board of Directors' Manual
- ❖ Job description of the Fraternal Activities Director and Public Relations Director
- ❖ Gift Policy
- ❖ American Fraternal Alliance Services

**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 Jollimore, and James Yocum
- ❖ Fraternal Activities Director Susan Ondrejco
- ❖ Public Relations Director Margaret Ferri

**Committee Reports**

The Board was provided with reports from the following committees:

- ❖ Campaign Committee
- ❖ Cookbook Committee
- ❖ Fraternalist of the Year Committee
- ❖ Youth Achievement Award Committee
- ❖ Educational Committee

**Compliance Update**

The Board was provided with the following compliance updates:

- ❖ *Federal* – Certification Program for Access to Death Master File (15CFR 1110).
- ❖ *Pennsylvania* – House Bill 2115 – Life Insurance Data Base and House Bill 1766 – Chapter 71 – Reserve Liabilities
- ❖ *New Jersey* – Order A16-116 Locator Service for New Jersey consumers and Order A16-115 – Principle Based Reserve valuations.

**Local/State and National Alliance Meetings**

Nothing to report.

**Good of the Union**

A discussion occurred about having activities for young people at the convention while adults are in session.

**Calendar of Events**

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

The meeting was adjourned till Saturday morning.

**Saturday, September 17, 2016**

President Kluchinski called the meeting to order at 9:00 a.m. and offered a prayer.

The Board spent the morning reviewing the Audit Procedures for changes.

There being no further business, the meeting was adjourned.

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



# Where Are They Now?

This is another in our series of follow-up articles on members who received an LPSCU College Scholarship Grant, Post Graduate Award, or Memorial/Religious Award and what they've been up to since. We invite all our past awardees (or their parents or other relatives) to fill us in on what's been going on in their lives in the years since they received their LPSCU award. Whether it be furthering their education, marriage, starting a family, embarking on a career, travel, or any other "adventure" they've had, we'd like to hear about it. Please feel free to share your success with our readers through a brief story and a photo or two. Send your information to Margaret Ferri, 428 E. Frankford Street, Bethlehem, PA 18018 or [mfluvbaskets@gmail.com](mailto:mfluvbaskets@gmail.com). We look forward to hearing from you!

## **Past Scholarship Recipient Ron Wackowski**

My son, Ron Wackowski, was fortunate to receive an LPSCU scholarship in 1976 as a member of Branch 42. He graduated from Penn State University in 1980 with a degree in Petroleum and Natural Gas Engineering. Ron spent most of his career with Chevron in many different positions including Operations Manager and Asset Manager. He spent most of his career working in Colorado and Utah, although he and his wife did live on Sumatra for 4 years while he worked for Chevron Pacific Indonesia. He is a recognized expert on CO<sub>2</sub> flooding for increased recovery in oil fields. Ron retired from Chevron after 33 years and began his own consulting firm, Wackowski Consulting, LLC.

Ron has been married to his wife, Sally, for over 33 years. Sally, also a Penn State graduate, is a former engineer and educator. She is currently a Health Coach with her own company, A Healthy Fork, LLC. Ron and Sally currently live in Steamboat Springs, Colorado, where they love skiing, hiking, kayaking, canoeing, golfing, and other activities that keep them in the outdoors.

Ron and Sally have two children. Paul is currently 30 years old and lives in Jacksonville, Florida. He graduated from Northern Arizona University with a degree in Outdoor Recreation. He currently helps manage a bicycle shop and builds custom bicycles in his spare time. His wife, Gillian, is a doctor in the Navy Medical Corps. They have twin daughters, Riley and Holland. Ron and Sally love visiting with them in both Florida and Colorado.

Ron and Sally's daughter, Katie, is a 28-year-old actress/choreographer currently living in California. She graduated from Southern Utah University with a dual degree in Drama and Dance. She also attended the Pacific Conservatory for the Performing Arts in Santa Maria, California. She has worked as a young starving artist in multiple locations in California and Oregon. She and her fiancé are currently living and performing in Santa Maria.

As you can see, Ron and Sally's family is spread out from coast to coast, but they have strong family ties that bring them together regularly.

Ron extends his appreciation to the LPSCU for helping him with his college education.

Sincerely,

**Florence Wackowski** (Ron's mother)  
LPSCU Branch 42  
North Huntingdon, Pennsylvania



**The Wackowski Family, from left: son Paul, Ron, granddaughter Holland, daughter Katie, granddaughter Riley and wife Sally.**

# LPSCU TRAINING SEMINARS

## Schedules and Locations

### Wilkes-Barre/Scranton, Pennsylvania

Thursday, January 26, 2017  
10 a.m. to 2:30 p.m. OR 3:30 p.m. to 8 p.m.

Saturday, January 28, 2017  
10 a.m. to 2:30 p.m.

Courtyard Wilkes-Barre Arena  
879 Schechter Drive  
Wilkes-Barre, PA 18702  
RSVP by January 12, 2017

### Hazleton, Pennsylvania

Friday, February 17, 2017  
10 a.m. to 2:30 p.m. OR 3:30 p.m. to 8 p.m.

Saturday, February 18, 2017  
10 a.m. to 2:30 p.m.

Best Western Hazleton Inn & Suites  
1341 North Church Street  
Hazle Township, PA 18202  
RSVP by February 3, 2017

### Lehigh Valley, Pennsylvania

Friday, March 10, 2017  
10 a.m. to 2:30 p.m. OR 3:30 p.m. to 8 p.m.

Saturday, March 11, 2017  
10 a.m. to 2:30 p.m.

Best Western Lehigh Valley  
300 Gateway Drive  
Bethlehem, PA 18017  
RSVP by February 24, 2017

### Chicago, Illinois

Friday, April 7, 2017  
10 a.m. to 2:30 p.m. OR 3:30 p.m. to 8 p.m.

Saturday, April 8, 2017  
10 a.m. to 2:30 p.m.

Location and RSVP date to be announced

### Pittsburgh, Pennsylvania

Friday, June 2, 2017  
10 a.m. to 2:30 p.m. OR 3:30 p.m. to 8 p.m.

Saturday, June 3, 2017  
10 a.m. to 2:30 p.m.

Hampton Inn & Suites  
Pittsburgh/Waterfront – West Homestead  
301 West Waterfront Drive  
Homestead, PA 15120  
RSVP by May 15, 2017

### Cleveland, Ohio

Saturday, June 24, 2017 – Details to be announced

### Youngstown, Ohio

Friday, September 15, 2017  
10 a.m. to 2:30 p.m. OR 3:30 p.m. to 8 p.m.

Saturday, September 16, 2017  
10 a.m. to 2:30 p.m.

Holiday Inn Boardman  
7410 South Avenue  
Youngstown, OH 44512  
RSVP by August 30, 2017

## NOTICE OF VACANCY

### LPSCU Public Relations Director

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

- Abide by the Constitution and By-Laws of the LPSCU.
- Represent the LPSCU at functions as requested (e.g., seminars, local socials, meetings, etc.)
- Shall portray, project and promote the public image and interests of the LPSCU through the media.
- Shall prepare and publicize activities and meetings of the LPSCU and its affiliates.
- Shall prepare, edit and coordinate the publication of articles/photographs received from members, Branches, Districts, etc. for publication in the official publication.
- Maintain/coordinate the publication with printing firm/company.
- Monitor and maintain LPSCU Website.

- Develop/monitor and maintain social media avenues, such as Facebook, Twitter, etc.
- Responsible for providing reports to the Board of Directors.
- Coordinate reimbursement of LPSCU Branch/District functions.

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

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

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

# LPSCU SINGLE PREMIUM LIFE PLAN

The Single Premium Life Plan offered by the LPSCU is a unique type of insurance option, providing the desired amount of life insurance with one premium payment. The greatest advantage to the Single Premium Life Plan is that the certificate is paid for the rest of the insured's life after just a single premium payment is made. The certificate remains in full force and effect for the life of the insured without the necessity of making any further premium payments after the single payment. Issue ages are from 0 to 85. The ages and limits of insurance coverage for Non-Medical Rates are: 0-40 (\$30,000), 41-60 (\$20,000), 61-70 (\$10,000), and 71-85 (\$5,000). However, the LPSCU reserves the right to require a medical examination on any applicant.

Upon the death of the insured, the face amount of the certificate is paid to the insured's named beneficiary/ies, except as provided within the contract regarding Suicide and Contestability.

A member with a Single Premium Life Plan is entitled to all fraternal benefits of the LPSCU including educational awards, youth and adult activities, newborn benefits,

prescription discount card, official publication, and discount car rental. Currently, dividends are not paid on the Single Premium Life Plan.

The Single Premium Life Plan is perfect for both youth and adults – especially anyone who prefers to have their life insurance paid in full with one premium payment. If you would like to give a special gift to anyone, consider a Single Premium Life Insurance certificate. This insurance plan would make an appropriate and thoughtful gift for anyone.

During these unstable economic times, the Single Premium Life Plan offered by the LPSCU is economical and beneficial for estate planning and can especially help with the high cost of funeral expenses.

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

Listed below are the Single Premium Schedules for the Single Premium Life Insurance Plan. The premiums listed are based on \$1,000 of life insurance coverage. A Branch Administration Fee of \$10 must be added to the total premium.

## Single Premium Life Premium Rates per \$1,000 Based on 2001 CSO Male and Female Mortality Tables

Issue Age	Single Premium Life	
	Male	Female
0	\$ 91.00	\$ 78.00
1	93.00	80.00
2	96.00	83.00
3	98.00	85.00
4	102.00	88.00
5	105.00	91.00
6	109.00	94.00
7	112.00	97.00
8	116.00	101.00
9	121.00	104.00
10	124.00	107.00
11	129.00	111.00
12	133.00	115.00
13	137.00	119.00
14	141.00	122.00
15	146.00	127.00
16	150.00	130.00
17	155.00	135.00
18	159.00	139.00
19	165.00	144.00
20	168.00	147.00
21	173.00	152.00
22	179.00	157.00
23	184.00	162.00
24	190.00	167.00
25	195.00	172.00
26	201.00	178.00
27	207.00	183.00
28	213.00	190.00

Issue Age	Single Premium Life	
	Male	Female
29	219.00	195.00
30	227.00	202.00
31	233.00	208.00
32	241.00	215.00
33	248.00	221.00
34	256.00	229.00
35	262.00	234.00
36	271.00	242.00
37	279.00	249.00
38	288.00	257.00
39	297.00	265.00
40	306.00	274.00
41	316.00	282.00
42	325.00	291.00
43	335.00	300.00
44	345.00	309.00
45	356.00	319.00
46	366.00	329.00
47	377.00	339.00
48	388.00	349.00
49	399.00	359.00
50	411.00	370.00
51	423.00	381.00
52	435.00	392.00
53	448.00	404.00
54	461.00	415.00
55	473.00	427.00
56	486.00	438.00
57	499.00	449.00

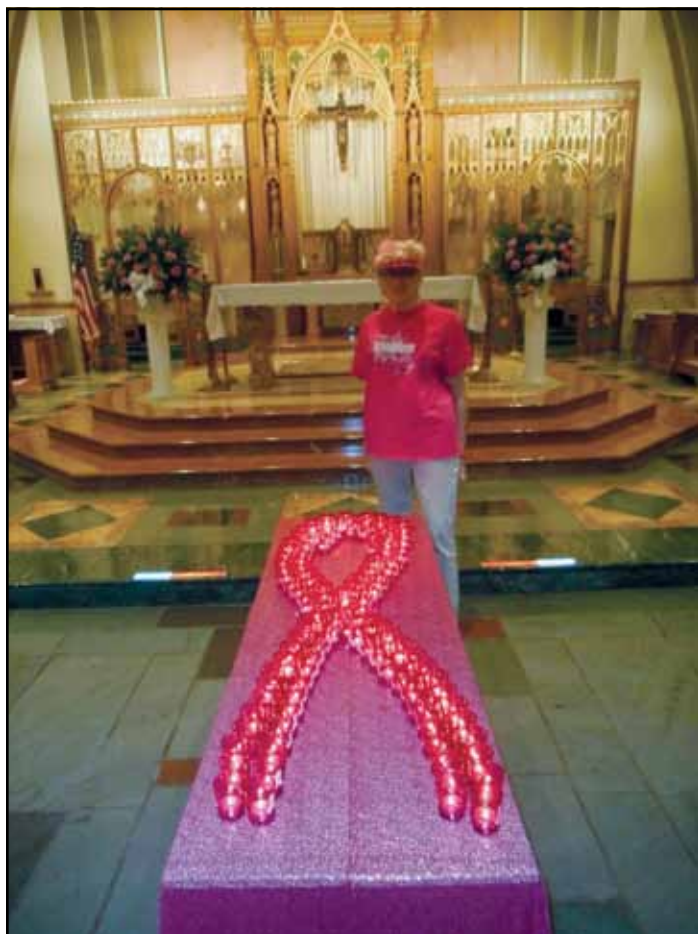
Issue Age	Single Premium Life	
	Male	Female
58	513.00	461.00
59	526.00	474.00
60	540.00	486.00
61	553.00	498.00
62	567.00	510.00
63	579.00	522.00
64	593.00	535.00
65	606.00	547.00
66	619.00	561.00
67	633.00	573.00
68	646.00	586.00
69	659.00	599.00
70	672.00	613.00
71	686.00	626.00
72	700.00	640.00
73	714.00	654.00
74	728.00	668.00
75	742.00	682.00
76	755.00	696.00
77	769.00	710.00
78	782.00	723.00
79	795.00	737.00
80	807.00	751.00
81	819.00	764.00
82	831.00	778.00
83	842.00	790.00
84	853.00	802.00
85	863.00	814.00



## Special Mass Celebrated to Mark Breast Cancer Awareness Month

Approximately 150 breast cancer survivors and guests attended a special Mass on October 20, 2016, at St. Therese Church in Munhall, Pennsylvania, in observance of Breast Cancer Awareness Month. The Mass was concelebrated by Reverend Terry O'Connor (pastor) and Reverend Nicholas Mastrangelo of St. Therese, as well as Reverend Dan Sweeney of St. Maximilian Kolbe Church, Homestead, Pennsylvania. Attending the service was LPSCU Branch 42 member Sylvia Goda of Munhall. At the conclusion of the Mass, everyone was invited to the rear of the church to enjoy punch and cookies. All of the special arrangements were provided by Savolskis-Wasik-Glenn Funeral Home, Inc., of Munhall.

October is always recognized as Breast Cancer Awareness Month, a time to remember the importance of getting mammograms and ultrasounds. Sylvia Goda, who is a two-time breast cancer survivor, is a diligent promoter of awareness for this more-often-than-not curable disease, so you should not be surprised if she asks you the personal question, "Have you had your mammogram this year?"



LPSCU member Sylvia Goda stands beside a display of pink burning candles honoring breast cancer survivors and those who were victims of the disease.

We're looking for a Shining Star  
in the LPSCU to be our

## 2017 Fraternalist of the Year



Patricia R. Stearney  
2016 Fraternalist  
of the Year

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

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



Who will be  
this year's winner?

If you can answer  
"Yes" to the above,  
then you have a  
"Shining Star"  
member to be  
nominated to be our

2017 LPSCU Fraternalist of the Year!

To receive a Nomination Form,  
contact the Home Office at:

570-823-3513

or toll free 888-834-6614

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

or visit our website

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

**HURRY!**

The deadline for nominations is  
April 1, 2017

## LPSCU EDUCATIONAL BENEFIT 2017 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 2017-2018 academic year. A total of 25 College Awards will be granted.

These are the guidelines for those applying for this award:

- Applicants must be a member of the LPSCU for two (2) years with at least a \$2,000 permanent reserve life insurance plan (excludes term insurance).
- Applicants must be a high school senior 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 2017-2018 academic year and must submit proof of acceptance for the Fall 2017 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.

In order for an applicant to be eligible, all criteria outlined above 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, 2017.** Submit applications to:

Ladies Pennsylvania Slovak Catholic Union  
Educational Benefit Committee

P.O. Box 32

Wilkes-Barre, PA 18703

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

❖ Fax - 570-823-4464

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

## Branch 60 Member Participates in "Race for Education"

Cameron Gregory is a sixth grade student at Drums Elementary/Middle School in Drums, Pennsylvania. He is also a member of LPSCU Branch 60. In conjunction with the LPSCU Matching Fund Program, Branch 60 sponsored Cameron in the "Race for Education" held on Tuesday, October 25, 2016, at his school. This event is part of a fundraising campaign sponsored by the Drums PTA. The fundraiser provides the additional supplies, equipment, and activities for Drums students for whom the school district does not provide funding. Through this fundraiser, students are fortunate enough to go on educational field trips which enrich their learning experience.

During the Race for Education, Cameron walked around a quarter-mile area as many times as he was able in an hour's time. He raised funds by asking sponsors to contribute a tax-deductible donation. Race day included music, snacks, and drinks for all the students walking and prizes for those who participated.

After school the day of the race, Cameron was excited to tell his sister, Melina (who also walked in the race) and his grandmother, Anita Gregory, that he even did an extra lap around the school. Anita is Secretary of LPSCU Branch 60, to which all three of her grandchildren belong.



**Anita Gregory and her grandson, Cameron Gregory, with the contribution check representing money Cameron raised during the "Race for Education" at his school.**

## WPSCA to Offer Slovak Language Classes

The Western Pennsylvania Slovak Cultural Association will hold Slovak Language Classes for Beginner students only starting February 21, 2017. Classes will be held at Brashear Association, 2005 Sarah Street, Pittsburgh, Pennsylvania; 412-431-2236. The instructor will be Bozena Hilko. For reservations, contact Joe Senko at [jtsenko@aol.com](mailto:jtsenko@aol.com) or call 412-956-6000.





**LADIES PENNSYLVANIA  
SLOVAK CATHOLIC UNION**

**Minutes of the  
41st National Convention**

**June 25, 2016 ❖ Gettysburg, Pennsylvania**

**Saturday, June 25, 2016**

***First Session***

President Theresa Kluchinski called the 41st National Convention of the Ladies Pennsylvania Slovak Catholic Union to order at 9:00 a.m. Reverend Joseph Evanko offered an inspirational opening prayer. Chairperson of Trustees Mary Ann Ewasko led the delegates in the Pledge of Allegiance, followed by the National Anthems of the United States of America, the Slovak Republic, and Lithuania.

President Kluchinski introduced the Board of Directors seated at the head table and then called upon the Secretary-Treasurer Mary Jo Savidge for roll call, followed by the Convention Procedures. Secretary-Treasurer Savidge welcomed the delegates and guests to the Convention. She asked the delegates to present applications when their name was called and explained that delegates are seated by District. Those Branches not affiliated with a District were assigned to a District based on geographical location. Secretary-Treasurer Savidge reported 71 delegates present at this session.

An individual has been designated from each District to respond to the Secretary's call when roll call is needed. Those individuals are: Illiana District, Carol Burgan; Lehigh Valley District, Helen Bobeck; Msgr. Beeda District, Mary Ann Litchock; Pittsburgh District, Elva Silay; and the Rev. Dianiska District, Deborah Adamchak. It is the responsibility of these individuals to inform the Secretary-Treasurer as to the number present and provide the name(s) of those absent.

A motion was made by Delegate 44, Susan M. Ondrejco, Branch 64 to dispense with the reading of the Convention Rules since they were provided in the delegate packet; a second was made by Delegate 14, Susan Worth, Branch 6. Motion passed.

The introduction of the members of the committees was also dispensed with since they were provided to the delegates. President Kluchinski informed the delegates that two individuals that were named on the committees were unable to attend,

namely, Lisa Nicolai from the Balloting Committee and Patricia Stearney from the Salary Committee.

President Kluchinski called upon the Chairperson of the Credential Committee, Dolores Evanko, to give a preliminary report. Chairperson Evanko introduced the members of her committee and thanked them for doing a great job. Chairperson Evanko reported 71 delegates had registered at this time. President Kluchinski thanked Chairperson Evanko for the preliminary credential report, stating the final report will be forthcoming.

President Kluchinski called upon the Chairperson of the Nominating Committee, Mary Ann Ewasko, to give a preliminary report. Chairperson Ewasko reported the following intent forms were received:

- President - Theresa A. Kluchinski
- Vice President - Anita Gregory
- Chairperson of Trustees - Mary Ann Ewasko
- Trustees - James Yocum, Joan Hladek, Margaret Jolli-more, Dolores Evanko, Janice Mathews

President Kluchinski thanked Chairperson Ewasko for the preliminary Nominating Committee report and stated the final report will be given later today, at which time nominations from the floor will be accepted, except for National President. President Kluchinski reminded delegates that nominees from the floor must provide resumes to the delegates of the National Convention.

President Kluchinski asked for a motion to accept the Minutes from the 40th National Convention. A motion to accept the Minutes was made by Delegate 22, Regina Kapral, Branch 19; seconded by Delegate 46, Elva Silay, Branch 64. A correction to the Minutes was presented by Delegate 5, Mary Ann Ewasko, Branch 6 - on page 2, it is stated "a motion to accept the officers' report provided by Delegate 17, Hope Napkora, Branch 19" that should be Branch 6. There being no further corrections/changes, a motion was made by Delegate 20, Deborah Adamchak, Branch 19 to accept the correction to the Minutes,



# Ladies Pennsylvania Slovak Catholic Union

seconded by Delegate 43, Jonathan Gregory, Branch 60. Motion to accept the change passed. The original motion to accept the Minutes passed.

President Kluchinski asked for a motion to accept the Officers' Reports that were published in the program book. A motion to accept the Officers' Reports was made by Delegate 44, Susan M. Ondrejco, Branch 64; seconded by Delegate 72, Patricia Kienzle, Branch 130. Reports accepted.

President Kluchinski informed the delegates that the CPA, Michael LoGrande, would not be at the Convention due to the illness of a family member. President Kluchinski introduced Ellen Bush, senior vice president, and Karen Natishan, second vice president, from Morgan Stanley Smith Barney.

Ms. Bush provided an update relevant to performance in the portfolios, including the pension and two scholarships. The entire portfolio is valued at \$15,492,000. During the last four years, approximately \$2.6 million has been withdrawn and earnings were \$3.2 million, which is a 5% annualized rate of return each year since 2012. On the bond portfolio, we had 5.21% annualized return since the inception in 2000. The stocks/equities make up 11% of the portfolio, which through May 31st were up 5.69%. The equities are invested in high-quality dividend strategy portfolios, with a portion in international.

The average coupon currently in the bond portfolio is about 6½% and the average portfolio maturity is about 11 years; however, yields are going down. The portfolio is restricted to purchasing investment grade or better; occasionally we can own a bond that gets downgraded. These bonds are monitored.

Ms. Bush then provided a report on the LPSCU pension and two scholarship award programs: Ann Shinal Cichy and Bishop Grutka. The pension is up about 2½% year-to-date with a mixture of stocks and bonds. Over the last four years this fund has seen 7% annualized with approximately \$200,000 being distributed and making a little over \$200,000. The two scholarship funds are invested the same as the pension with mix of about 60/40, 65/35 split. Over the last four years these funds are averaging about 8.66% and have had distributions depending upon the scholarship applications.

President Kluchinski thanked Ms. Bush and Ms. Natishan for their presentation and introduced Mr. Sam Urda, president, CPS Actuaries.

Mr. Urda reported that in 2011 the society had surplus of approximately \$3.7 million and in 2015 the surplus had increased to approximately \$3.9 million and earnings over that time have remained constant at a little over 5% each year. This was achieved by purchasing slightly riskier investment-grade bonds.

Mr. Urda reported that 2015 had one of the lowest new business aspects in a while. We need to sell more life insurance and annuities. If you (the delegates) are not purchasing, it is going to be difficult to sell to someone else.

Mr. Urda stated that over the last four years, the organization had to set up an additional \$300,000 in extra reserves due to the fact that old policies were written at 3 or 4 percent and with the current interest rates, we are just about breaking even.

Mr. Urda reported at the end of 2008 the society had a net capital loss of capital stocks of approximately \$800,000. Over the last ten (10) years, the society has not only recouped that

but has added to it. The last four years have seen an increase of approximately \$800,000. While that doesn't increase our income, it does increase our assets.

Solvency at the end of 2015 was 133%, down from 135% four or five years ago. Mr. Urda explained that moving into annuities without a question will produce a reduction in surplus; however, assets will increase.

In closing, Mr. Urda stated the society has moved forward from a financial point of view. Moving forward doesn't mean it has increased its solvency; but, it has maintained a very sound solvency. The new measuring rod is risk-based capital. The organization is extremely sound in that basis with a reasonably good asset valuation reserve, which means that these reserves protect us in case of a market turndown.

President Kluchinski clarified Mr. Urda's statement regarding 2015 being the lowest new business in a while, stating that in 2015, premium income received was greater than the last few years. Mr. Urda stated while premium income was greater, the society issued fewer certificates and we need to do a better job.

President Kluchinski thanked Mr. Urda for his presentation, stating it's important to hear from our consultants and have them reaffirm the information provided by the Home Office.

President Kluchinski called upon Reverend Joseph Evanko to close the First Session with a prayer.

## Saturday, June 25, 2016

### *Second Session*

President Kluchinski called the Second Session of the 41st National Convention to order at 2 p.m. and asked Reverend Joseph Evanko to lead the delegates in opening prayer, followed by the memorial service remembering those National, Honorary, District and/or Branch officers who have passed since our last convention.

President Kluchinski called upon Dolores Evanko, chairperson of the Credential/ Registration Committee, for the final report. Chairperson Evanko reported there are 72 delegates registered. President Kluchinski thanked Chairperson Evanko and called upon Secretary-Treasurer Mary Jo Savidge for roll call.

Secretary-Treasurer Savidge stated there are 72 delegates present at the Second Session.

President Kluchinski called upon Margaret Jollimore, chairperson of the Constitution Committee, for the committee's report. Chairperson Jollimore introduced the members of the committee and provided a summary of what transpired at the 40th National Convention, whereby the delegates approved the separation of the Constitution and By-Laws. Chairperson Jollimore reported the committee met and discussed the proposed revisions, which have been reviewed and approved by the Pennsylvania Insurance Department; therefore, on behalf of the committee, she requested the proposed changes be accepted. The proposed changes are:

- Article VI - Governing Bodies - eliminate D, the Court of Appeals
- Article VII (National Convention) - number 2, eliminate Court of Appeals

# Minutes of the 41st National Convention

- Article VIII (National Board of Directors) number 1, eliminate the Fraternal Activities Director and Public Relations Directors. Chairperson Jollimore clarified that we are not eliminating the positions, just removing them from being officers of the organization.
- Article X (Court of Appeals) would be completely eliminated, which would then lead to a renumbering of the remaining Articles.

Delegate 56, David Palcsey, Branch 76, seconded the motion. Chairperson Jollimore opened the motion for discussion.

A question from Delegate 37, Denis Rudy, Branch 52, regarding the elimination of the Court of Appeals - Would there be some type of an appeal process within the organization? The Chair answered that while there is no appeal process within the organization, an individual would have the right to a legal appeal within the court system.

Hearing no further questions, Chairperson Jollimore called the question on the proposed changes, which were passed as presented.

President Kluchinski thanked Chairperson Jollimore and the committee and called upon Salary Committee Chairperson Margaret Ferri and Co-Chairperson James Yocum for the committee's report. Chairperson Ferri introduced the members of the Salary Committee and reported the committee met with Mr. Urda, president of CPS Actuaries, who was present for the purpose of consultation, if necessary. Committee members were presented with the responsibilities and duties of the officers and directors, as well as the experience and performance of the current officers. After a thorough discussion of last year's income and expenses and the 2015 annual statement, the committee recommends an approximate 2% salary increase. Co-Chairperson Yocum then provided the following recommendation:

Spiritual Advisor	\$ 8,000.00
President	\$ 93,700.00
Vice President	\$ 4,900.00
Chair of Trustees	\$ 8,600.00
1st Term Trustee	\$ 3,500.00
2nd Term Trustee	\$ 4,200.00
3rd Term Trustee	\$ 5,000.00

Also, the cost-of-living adjustment will not exceed 2% annually. If there is no cost of living increase, there will be no increase for the officers. The COLA will be dependent on the officers and Board of Directors meeting one of four metrics:

- LPSCU must report a gain in operations.
- LPSCU must report an increase in premium income from the previous year.
- LPSCU must reflect an increase in assets from the previous year.
- LPSCU must increase surplus from the previous year.

The Salary Committee recommended that the per diem for officers continue at \$50 per day.

The Chairperson thanked the committee and asked if any member had anything to add. Chairperson Ferri moved for the acceptance of their report. The floor was opened for questions.

Delegate 38, Kathryn Rudy, Branch 52, questioned the salary of the hired Fraternal Activities Director and Public Relations Director. President Kluchinski responded the salary will be determined by the Board of Directors. There being no further questions, the question on the motion was called and approved with no opposition or abstentions.

President Kluchinski thanked Chairperson Ferri, Co-Chairperson Yocum, and the Salary Committee for their diligent work and then called on Chairperson of the Nominating Committee, Mary Ann Ewasko, for the report of the committee.

Chairperson Ewasko introduced the members of the committee and presented the final committee report. There being no additional intent forms received, the Nominating Committee recommended the following:

Position	Individual
President	Theresa Kluchinski
Vice President	Anita Gregory
Chairperson of Trustees	Mary Ann Ewasko
Trustee	James Yocum
Trustee	Joan Hladek
Trustee	Margaret Jollimore
Trustee	Dolores Evanko
Trustee	Janice Mathews

Since there are five (5) candidates seeking the position of trustee and the National Board of Directors consists of four (4) trustees, a paper ballot for the election is recommended. President Kluchinski asked if there were any nominations from the floor for each position. Hearing none, nominations for each position were closed. President Kluchinski then called the question. Motion was approved with no opposition or abstentions.

President Kluchinski called Anita Gregory, chairperson of the Balloting Committee, who introduced the committee members. Chairperson Gregory explained the ballot process and stated seventy-two (72) ballots have been prepared and will be distributed for voting.

President Kluchinski thanked Chairperson Gregory for her report and explained the Balloting Committee will collect and count the ballots in a separate room. Any individual on the ballot will be allowed to observe the process. While the Balloting Committee is counting the votes, the program will continue with greetings from guests attending our convention. Chairperson Gregory reported seventy-two (72) ballots were returned and the counting process will commence.

President Kluchinski introduced the following guests who greeted the convention delegates:

- Linda Strom, national secretary-treasurer, National Slovak Society, McMurray, Pennsylvania
- Cynthia Maleski, Esq., national president, First Catholic Slovak Ladies Association, Beachwood, Ohio
- Kenneth Arendt, executive secretary, First Catholic Slovak Union, Independence, Ohio
- Andrew Rajec, president, First Catholic Slovak Union, Independence, Ohio
- Scott Pogorelec, FIC, CEO and supreme secretary, Slovak Catholic Sokol, Passaic, New Jersey

## Ladies Pennsylvania Slovak Catholic Union

- Reverend Andrew Hvozdic, supreme chaplain, Slovak Catholic Sokol, Passaic, New Jersey and president, Slovak Catholic Federation

President Kluchinski called Anita Gregory, chairperson of the Balloting Committee, for their final report. Chairperson Gregory reported James Yocum, Dolores Evanko, Joan Hladek and Margaret Jollimore received the votes necessary for the election and congratulated them.

President Kluchinski called upon Secretary-Treasurer Mary Jo Savidge to cast the unanimous vote for those individuals without opposition, to which she cast the unanimous vote. President Kluchinski congratulated the 2016-2020 LPSCU National Officers, stating the installation of officers will be held at the banquet on Sunday.

President Kluchinski stated we will continue with our program and finish the convention business today. However, tomorrow, for those interested, we will have an open question and answer session for anyone who would like to attend.

President Kluchinski called upon Dolores Evanko, chairperson of the Campaign Committee. Chairperson Evanko reported the 41st National Convention Campaign, "Let the Battle Begin," brought in \$436,000 worth of insurance, with \$260,000 representing 24 certificates that qualified for the campaign; \$106,000 was excluded, representing 30 certificates, and an additional \$70,000 sold from Home Office was also excluded. Winners will be announced at Sunday's banquet. The new campaign, "The Battle Continues," will include issue dates from July 1, 2016 through December 15, 2016, with four prizes being awarded: 1st prize - \$200; 2nd prize - \$150; 3rd prize - \$100, and 4th prize - \$50. Excluded are annuity products, Term-to-25, and life certificates with a face amount of less than \$5,000, as well as Home Office sales. It was reported that ten (10) applications were received at this convention, totaling \$86,000. Chairperson Evanko provided Secretary-Treasurer Savidge with a copy of the report.

President Kluchinski thanked Chairperson Evanko and the Campaign Committee, then introduced the following guests who greeted the convention delegates:

- Right Reverend Gary Hoover, O.S.B., abbot, St. Andrew Abbey, Cleveland, Ohio
- Reverend Monsignor Robert Siffrin, V.G., chairman of the Conference of Slovak Clergy, Youngstown, Ohio

President Kluchinski asked the first time attendees, of which there were twenty-six (26), to stand. She then explained the two (2) incentives offered for this convention:

- If a Branch filled all their delegate slots, they would receive \$50 per delegate to help defray the cost of travel. We had four branches filling their delegate slots: Branch 52, North Braddock, PA; Branch 76, White Oak, PA; Branch 83, Bethlehem, PA; and Branch 109, Hammond, Indiana.
- If a delegate was age 40 or under, the LPSCU would pay their travel expense up to \$300. We had five (5) delegates age 40 or under.

President Kluchinski asked for a motion to allow the Board of Directors to assign a committee to work on the Minutes for this convention. Delegate 66, Victoria Nay, Branch 109, made the motion; it was seconded by Delegate 4, Mary Jo Savidge,

Branch 213. There being no further discussion, the delegates approved the motion without opposition or abstentions.

A motion was made by Delegate 22, Regina Kapral, Branch 19, to have the officers pay all the bills associated with the 2016 Convention; seconded by Delegate 59, Nancy Knoche, Branch 83. There being no further discussion, the delegates approved the motion without opposition or abstentions.

Chairperson of the Sergeant-at-Arms Committee Joan Hladek acknowledged and thanked the committee.

There being no further business, the 41st National Convention of the Ladies Pennsylvania Slovak Catholic Union was adjourned. Reverend Joseph Evanko closed the convention with prayer.

Respectfully submitted,

**Mary Jo Savidge**  
National Secretary-Treasurer

Committee Members:

**Theresa A. Kluchinski**  
**Mary Jo Savidge**  
**Dolores Evanko**  
**Margaret Jollimore**  
**James Yocum**



In Memoriam

## Sister M. Karen Wilson, SS.C.M.

Sister M. Karen (Frances) Wilson, SS.C.M., 81, died at Geisinger Medical Center, Danville, Pennsylvania, on November 24, 2016. Born on November 9, 1935, in Montreal, Canada, she was a daughter of the late Frank and Catherine (Paquette) Wilson. She became a naturalized U.S. citizen in June 1959.



**Sr. M. Karen Wilson, SS.C.M.**

She attended elementary school in Montreal and Ginter Park and Chandler Junior High in Richmond, Virginia. From 1949-53, she attended Bishop England High School, Charleston, South Carolina, and graduated in 1954 from St. Cyril Academy, Danville.

On September 5, 1954, she entered the Sisters of Saints Cyril and Methodius in Danville and was received as a novice on August 3, 1955. She made her profession of vows on August 6, 1957. Sister Karen received her LPN from Sacred Heart Hospital School of Nursing, Norristown, Pennsylvania; her RN from Gwynedd-Mercy College, Gwynedd, Pennsylvania; and a BSN from Bloomsburg University, Bloomsburg, Pennsylvania.

Sister Karen taught on the elementary level in Indiana and Pennsylvania. She served in the congregation's health care facilities at Villa St. Cyril, Highland Park, Illinois, where she was Director of Nursing from 1987-88, and at Maria Joseph Manor, Danville. She was also on the staff of the St. Stanislaus Rehabilitation Center, Nanticoke, Pennsylvania, and did nursing at St. Francis Hospital in Charleston. Sister Karen was also the school nurse at St. Cyril Academy, Danville, and engaged in nursing duties at St. Methodius Convent.

Sister was also missioned to Sacred Heart Parish in Lewisburg, Pennsylvania, where she acted as Director of Religious Education and Pastoral Assistant for more than 20 years. For the past fifteen years, she served as an assistant in the Finance Office at the Motherhouse. She specialized in health-related aspects of the work.

Sister Karen is survived by a sister, Nancy Murray and her husband Laurence, of Toronto, Ontario, Canada; a niece, Louise Motamedi, and a nephew, Lauren, and their families, also residing in Canada.

The arrival of the body and recitation of the Rosary took place on November 30, 2016, at Maria Hall, Danville. The Wake Service with a Mass of Christian Burial was followed by burial in the Sisters' cemetery.

Donations in memory of Sister Karen can be made to the Sisters of Saints Cyril and Methodius, Villa Sacred Heart, Danville, PA 17821.

Remember to notify the Home Office  
if your address changes!

Our Scholarship Recipients Explain

## The Importance of Life Insurance

Security and peace of mind are two important values. To obtain total peace of mind regarding the safety of one's family, one must invest in life insurance. Life insurance carries great value to a family as it plays a large financial role when a family loses a loved one. With the financial burden off of their back, the family can concentrate on moving forward and mourning their relative.

Life insurance also allows one to be free and take risks. One must take risks to receive rewards in life, therefore, a life without fear is a life well lived.

**Evan Jones**

Branch 124, Hazleton, PA

## NOTICE OF VACANCY

### LPSCU Fraternal Activities Director

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

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

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

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

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

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

On October 30, 2016, the Sisters of Saints Cyril and Methodius in Danville, Pennsylvania, awarded the Servant Leadership Award to 54 outstanding high school juniors and seniors from the dioceses of Harrisburg, Pennsylvania, Scranton, Pennsylvania, and Gary, Indiana. The ceremony took place at the Basilica of Saints Cyril and Methodius in Danville.

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 him or her 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 Matthew Jankola (1874-1916) was a priest from the Diocese of Scranton who was instrumental in recognizing the need for religious sisters to educate children. He founded the Sisters of Saints Cyril and Methodius in 1909.

The 2016 Father Jankola Lifetime Servant Leadership Awards went to: Sister Pamela Smith, SS.C.M. for Education; Sister Ann Carville, OSF, of the Neumann Communities in Pittsburgh, Pennsylvania, for Elder Care; Sister Addie-Lorraine Walker, SSND, of the Oblate School of Theology in San Antonio, Texas, for Evangelization; and Dr. R. Scott Woodward of the Oblate School of Theology in San Antonio for Ecumenism.

**Sister Barbara Sable, SS.C.M.**



Receiving the Fr. Jankola Lifetime Servant Award from Sister Michael Ann Orlik, SS.C.M. (left), general superior of the Sisters of Saints Cyril and Methodius, are Sister Ann Carville, OSF (center) and Sister Addie-Lorraine Walker, SSND (right).

## In Memoriam

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

— Matthew v.5

Name	Branch	Location
Mary E. Miller*	24	Windber, PA
Mary A. Czerkies*	28	Joliet, IL
Brendan Saboe	38	Whitehall, PA
Anthony Tkach	40	Allentown, PA
Mary A. Kollar	52	North Braddock, PA
Gerard Altavilla	65	Munhall, PA
Albert Sarkis III	65	Munhall, PA
Loretta Gulvas	76	White Oak, PA
William Klein, Jr.	81	Beaverdale, PA
Dorothy Sendrick	94	Larksville, PA
Stephen Hrace	132	Campbell, OH
Anne Maruskin	132	Campbell, OH
Joan S. Coulombe	153	Perth Amboy, NJ
Valeria Alexander	167	Sterling Heights, MI
Edward Charnetski	197	Wilkes-Barre, PA
Rose M. Chovan	197	Wilkes-Barre, PA
Helen Dudas	197	Wilkes-Barre, PA
Helen Galaski	197	Wilkes-Barre, PA
Cyril Harant	197	Wilkes-Barre, PA
Dale Murray*	197	Wilkes-Barre, PA
Gertrude Naughton*	197	Wilkes-Barre, PA

\*Multiple certificates

## New Insurance Issued

Branch	Branch Representative	SEPT./OCT. 2016	Year-to-Date Total
19	Deborah Adamchak	\$ 12,000.00	\$ 12,000.00
65* & 132*	Theresa Kluchinski	\$ 5,000.00	\$ 5,000.00
109	Joan Hladek	\$ 2,000.00	\$ 2,000.00
		\$ 19,000.00	\$ 19,000.00

\*Sold through Home Office, not included in Campaign



Student recipients of the 2016 Servant Leadership Award.

# Minutes of the Executive Finance Committee

October 16, 2016 ❖ 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.

## Minutes

The committee reviewed and accepted the Minutes from the July 21, 2016, Executive Finance Committee meeting with no changes.

## Correspondence/Requests

The committee acknowledged the correspondence read and approved the following:

- ❖ Sending get well flowers to honorary officer, Ann Dobias. *Approved.*
- ❖ Sending employee Maureen Grohowski, who is out of the office due to an accident, a monetary gift. *Approved.*
- ❖ St. Andrew Abbey requesting an ad for the 2016 St. Andrew Abbey Benefit. *Approved half page ad.*
- ❖ John Holy requesting an ad for the 39th Slovak Heritage Festival. *Approved half page ad.*
- ❖ Western Pennsylvania Slovak Radio Hour requesting tickets and an ad for the 34th Annual Dinner-Dance. *Approved 6 tickets and full page ad.*
- ❖ University of Pittsburgh Slovak Studies Program requesting an ad in the 26th Annual Slovak Heritage Festival program book. *Approved full page ad.*
- ❖ Ohio Fraternal Alliance requesting a donation for the 99th Annual Session. *Approved \$100.*
- ❖ Czechoslovak Genealogical Society International requesting a donation for the 66th Genealogical and Cultural Conference to be held in October 2017. *Approved \$500.*
- ❖ Friends of Slovakia requesting annual contribution. *Approved \$75.*
- ❖ Fraternal Societies of Northeast Pennsylvania – Domestic Violence Service Center. *Approved \$100.*

## Financial Statement

The committee reviewed the following checking accounts for July, August, and September 2016: M&T Bank – General Operating Account, Morgan Stanley Smith Barney Checking Account, and the Home Office - Branch Deposit Account. The committee reviewed the Profit & Loss/Balance Sheet for July, August, and September 2016. Graphs providing a snapshot of our financial statement were reviewed.

## Bond/Stock/Pension Portfolio

The committee was provided and reviewed all activity for July, August, and September 2016, including CDs, Common Stocks, Preferred Stocks, and International Bonds. The Employee Pension Plan was also reviewed.

## Home Office

Secretary-Treasurer Savidge reported on the following: Installation of the new computers, renewal of the service contract with CPS, and information on the conversion of the software for the ADMIN system which is the member information system.

## Budget

The committee was provided and reviewed the current budget and the budget for 2017.

## Meeting Dates

The next meeting will be held December 15, 2016.

There being no further business, the EFC adjourned.

Respectfully submitted,

**Mary Jo Savidge**

National Secretary-Treasurer

## Introducing

# The LPSCU Cookbook

## *The Art of Cooking – Heart of Our Family*

Our brand new cookbook is chockfull of over 400 cherished family recipes submitted by our members, in addition to helpful tips, hints, and measurements to aid you while cooking and baking these delicious favorites.

The spiral bound book is divided into sections which include:

- *Appetizers & Beverages*
- *Breads & Rolls*
- *Soups, Salads & Sauces*
- *Main Dishes*
- *Miscellaneous – Crock-Pot*
- *Ethnic Foods*
- *Vegetables*
- *Desserts*



The cost is just \$10.00, plus \$5.00 shipping and handling per copy. Send your check and order information to:

LPSCU Cookbook  
P.O. Box 32  
Wilkes-Barre, PA 18702-0032

*Hurry before they're gone!*



## FLEXIBLE ANNUITY

### 1st Year's Interest Rate is 3.5%



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

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

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



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

71 South Washington Street  
Wilkes-Barre, PA 18701

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

◆ ◆ ◆  
e-mail: [lpscu@lpscu.org](mailto:lpscu@lpscu.org)  
[www.lpscu.org](http://www.lpscu.org)

## Reverend Dianiska District Makes a Difference

The Reverend Dianiska District of the Ladies Pennsylvania Slovak Catholic Union made a Matching Fund donation to the Catherine McCauley House in Plymouth, Pennsylvania, in conjunction with the District's "Make a Difference Day" project on October 16, 2016.

Members donated cleaning supplies and the District donated \$100 in cash, which will be matched by the LPSCU Matching Fund. Sister Catherine McGroarty, director of the Catherine McCauley House, was present to accept the donations.



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

## Letters

Dear LPSCU Members,

Thank you for my Graduate School Award. It is an honor to receive the award. Your generosity is greatly appreciated.

Sincerely,

**Lauren Adamchak**

Branch 19, Swoyersville, PA

Dear LPSCU,

Thank you so much for awarding me a Post Graduate Award. The award has helped me pay off some of my tuition and book costs. It was an honor to be chosen. Thank you for highlighting my accomplishments in your magazine!

Thanks,

**Laura Bigley**

Branch 153, Perth Amboy, NJ

## Can You Help Us?

We are looking for relatives for the following names, most of whom are members of the former Lithuanian Catholic Alliance (LCA):

**William Anderson** – Burlington, New Jersey

**Raymond J. Gush** – Wilkes-Barre, Pennsylvania

**Adele Gustas** – Cape May, New Jersey

**Jerome Kuzmick** – Forest City, Pennsylvania

If you have any information regarding relatives of the above-listed names, please contact Secretary-Treasurer Mary Jo Savidge as soon as possible at 570-823-3513 or toll free 888-834-6614 or via email at [lpscu@lpscu.org](mailto:lpscu@lpscu.org).

## Father Alberto Anichini Celebrates Outdoor Mass for Family Members

On Sunday, September 4, 2016, Father Alberto Anichini, a Comboni Missionary, celebrated Mass in the backyard of the home of his cousin, Laurene Viater. Laurene is a member of LPSCU Branch 109, Hammond, Indiana, and was a sister-in-law of the late Monsignor Joseph Viater, past Spiritual Advisor of the Ladies Pennsylvania Slovak Catholic Union. About 50 adult relatives and friends attended the outdoor service, including many lively children who were encouraged to participate in the Mass in various ways. Laurene's five children and her grandchildren are all members of LPSCU Branch 109.

Father Anichini worked in Uganda, Africa, for more than 50 years and continues his deep affection for the people he served there. He was visiting family and friends in Chicago and the surrounding area, which included this visit to Laurene Viater's home in Schererville, Indiana.



**Family members, including Father Anichini's cousin, Laurene Viater, attended the outdoor Liturgy.**

## Cooking Corner

### PINEAPPLE NUT CAKE

2 eggs	2 cups sugar
1 tsp. vanilla	2 cups flour
2 tsp. baking soda	
1 cup drained crushed pineapple	
1 cup coarsely chopped walnuts	

Preheat oven to 350 degrees. Beat eggs, sugar, and vanilla until sugar is dissolved. Beat in flour, baking soda, and pineapple. Fold in walnuts. Pour into a greased and floured 13x9x2 inch pan. Bake 50 to 60 minutes or until firm. Turn out onto cake rack to cool.

### Cream Cheese Icing

1 (8 oz.) pkg. cream cheese	1 stick butter
1½ cups confectioner's sugar	
1 tsp. vanilla	

Mix cream cheese and butter together until well blended. Add confectioner's sugar and vanilla and beat until creamy. Spread icing on completely cooled cake.





# Slovak Catholic Federation Holds Fall Meeting

The National Board of Directors of the Slovak Catholic Federation held its Fall 2016 meeting at the Home Office of the First Catholic Slovak Ladies Association in Beachwood, Ohio, on September 13, 2016. The meeting opened with morning prayer which was led by Msgr. Thomas Derzack, SCF national chaplain. Father Andrew Hvozdovic, SCF national president, highlighted his trip to the Vatican for the canonization of Saint Teresa of Kolkata (Calcutta), sharing an insightful story about his personal interactions with her during a visit to the United States.

The Minutes of the previous meeting were approved and the required reports of the National Secretary-Treasurer and the SCF Chapters were reviewed and accepted. Father Thomas Nasta, 1st national vice president, summarized the results of the 2016 Appeal, which was enhanced by a direct mailing appeal to the SCF membership. That mailing proved to be beneficial to the goal of maintaining the Federation's support of the Pontifical College of Saints Cyril and Methodius in Rome.

Dolores Evanko, national secretary-treasurer, updated the Board on the status of the Conference of Slovak Religious, which has essentially been inactive since the death of the most recent president. The files and information related to the Conference's activities have been forwarded to the Jankola Library in Danville, Pennsylvania, for review by the National Secretary-Treasurer and Sister Catherine Laboures Bresnock, SS.C.M.

Msgr. Robert Siffrin, chairman of the Conference of Slovak Clergy, presented the 2016 Fall Report. He highlighted the departure of Monsignor Vladimir Stahovec as Rector of the Pontifical College since he was appointed pastor of a parish in Bratislava. The new Rector, Rev. Pavol Zvara, Th. Dr., Ph.D., SLL, was appointed by the Conference of Slovak Bishops.

Mass was celebrated at 11:30 a.m. at the FCSLA Home Office. Afterwards, lunch was provided in the FCSLA dining area, allowing the members to separate into their various standing committees to meet and set goals for the upcoming year and beyond, as well as review the completion of various tasks related to the goals set at the spring meeting.

The primary component under "New Business" was a discussion of the quadrennial convention, planned for Fall 2017 in Youngstown, Ohio. The convention will open on Sunday, September 17, with a 4:00 p.m. Mass at the Cathedral of Saint

Columba in Youngstown, followed by a dinner. September 18 and 19 will be filled with all-day meetings and various Federation-related activities. As required by the Constitution and By-laws of the SCF, Father Hvozdovic made the declaration announcing the convention. Forms were distributed to all those present to solicit patrons for the 59th National Convention commemorative book. The deadline for submissions to the listing of patrons is August 1, 2017.

The next regular Executive Board meeting is set for Tuesday, April 4, 2017, in Danville, Pennsylvania, with a dinner planned for the evening before for members and guests who can participate.

## Ohio Fraternal Alliance Announces 2017 Scholarship Program

The Ohio Fraternal Alliance, of which the LPSCU is a member, announces its 2017 College Scholarship Program. The Alliance will award a \$500 college scholarship to three Ohio high school seniors who will be graduating in 2017.

**Scholarship applications may be obtained from:**

The Ohio Fraternal Alliance website:  
<http://www.ohiofc.org>  
or by calling Robert Tiell at  
419-595-2756 (h) or 419-934-0227 (c)  
or email [robertstiell@aol.com](mailto:robertstiell@aol.com)

### Scholarship Applicant Requirements

1. Applicant must be an Ohio resident and must be a current member of a fraternal society belonging to the Ohio Fraternal Alliance; therefore, LPSCU members residing in Ohio may apply for this award.
2. Applicant must be a 2017 high school graduate.
3. Applicant must submit a minimum 150-word essay entitled: "How I'm Involved in my Fraternal Society and Its Future."
4. Applicant must submit a list of the following: Church-related activities, fraternal society activities, and community (non-school) activities.
5. Applicant must submit a letter of recommendation from their local Society officer.

Judging will be based upon the essay, activity list, and letter of recommendation. **Completed applications must be submitted by March 15, 2017.** Mail application and supporting materials to:

OFA Scholarship Committee  
c/o Robert Tiell  
6290 S. Township Road 25  
Alvada, OH 44802



**Members of the Slovak Catholic Federation Board who met in Beachwood, Ohio, this past September for the Federation's Fall meeting.**



# Calendar of Events

continued from page 2

- 14 — Home Office closed for Good Friday.
- 23 — Rev. Dianiska District Meeting at North End Slovak Club, North Main Street, Wilkes-Barre, Pennsylvania, beginning at 1:00 p.m. Branch 214 will host.
- 30 — Deadline to apply for a 2017 LPSCU College Award. See page 10 for details.

## MAY

- 20 — **Deadline to submit articles for July/August Zornicka.**
- 23-25 — American Fraternal Alliance Meeting, Chicago, Illinois
- 29 — Home Office closed for Memorial Day.

## JUNE

- 2-3 — Branch Seminars, Pittsburgh, Pennsylvania. See page 7.
- 10 — LPSCU Mid-Year Telephone Conference Meeting
- 23 — LPSCU Strategic Planning Meeting, Cleveland, Ohio
- 24 — Branch Seminars, Cleveland, Ohio. See page 7.

## JULY

- 4 — Home Office closed for Independence Day.
- 20 — **Deadline to submit articles for September/October Zornicka.**

## SEPTEMBER

- 4 — Home Office closed for Labor Day.
- 7-9 — American Fraternal Alliance Meeting, Phoenix, Arizona
- 15-16 — Branch Seminars, Youngstown, Ohio. See page 7.
- 17-19 — Slovak Catholic Federation Convention, Youngstown, Ohio
- 20 — **Deadline to submit articles for November/December Zornicka.**
- 29 — LPSCU Semi-Annual Meeting, Wilkes-Barre, Pennsylvania

## OCTOBER

- 9 — Home Office closed for Columbus Day.

## Office Closings 2017

The LPSCU Home Office will be closed on the following dates in 2017:

- Monday, January 2 ..... New Year's Holiday
- Monday, February 20 ..... Presidents' Day
- Friday, April 14 ..... Good Friday
- Monday, May 29 ..... Memorial Day
- Tuesday, July 4 ..... Independence Day
- Monday, September 4 ..... Labor Day
- Monday, October 9 ..... Columbus Day
- Thursday, November 23 ..... Thanksgiving Day
- Friday, November 24 ..... Day after Thanksgiving
- Monday, December 25 ..... Christmas Holiday
- Tuesday, December 26 ..... Christmas Holiday
- Friday, December 29 ..... New Year's Eve (½ day)
- Monday, January 1, 2018 ..... New Year's Holiday

## Slovak Festival Celebrated at University of Pittsburgh

The Cathedral of Learning at the University of Pittsburgh was once again the scene of the Slovak Festival held November 6, 2016. A record crowd from Pittsburgh and the surrounding area was on hand to celebrate our wonderful Slovak heritage.

Christine Metil, festival director, and Dr. Martin Votruba, head of the Slovak Studies Program at the University of Pittsburgh, are to be commended for organizing the outstanding event. A Slovak menu was served and gifts from Slovakia were on display to enjoy and purchase.

Continuous entertainment was provided by the Pittsburgh Slovaks, the Pittsburgh Area Slovaks, Ben Sorensen, Jerry Jumba, Jozef Ivaska, and Dr. Juraj Adamik.

Many thanks to Sue and Rudy Ondrejco, their children, and all the volunteers who prepared and served the delicious Slovak food. Sue and Rudy continue to dedicate their lives to promoting our Slovak culture. They entertain a large radio audience with "The Slovak Radio Hour" every Sunday at 3:00 p.m. on radio station WPIT, as well as manage their entertaining song and dance troupe, the Pittsburgh Slovaks.

Thanks to everyone for a successful Slovak event!

Sylvia Goda



The Pittsburgh Area Slovaks perform for the appreciative audience.



Dancers from the Pittsburgh Slovaks entertain at the festival.



# Junior Branch Journal

## America, the Melting Pot

Ellis Island opened on January 1, 1892, as a processing center for immigrants seeking to enter America. Annie Moore, a teenaged Irish girl accompanied by her two brothers, entered history and a new country as she was the very first immigrant to be processed at Ellis Island. Over the next 62 years, more than 12 million immigrants were to follow through this port of entry.



During the early 1900s, immigration officials mistakenly thought that the wave of immigration had already peaked, but immigration was actually on the rise. In 1907, more people immigrated to the United States than any other year, a record that would stand for the next 80 years. Approximately 1.25 million immigrants were processed at Ellis Island in that one year. Ellis Island closed as an immigration portal on November 12, 1954.

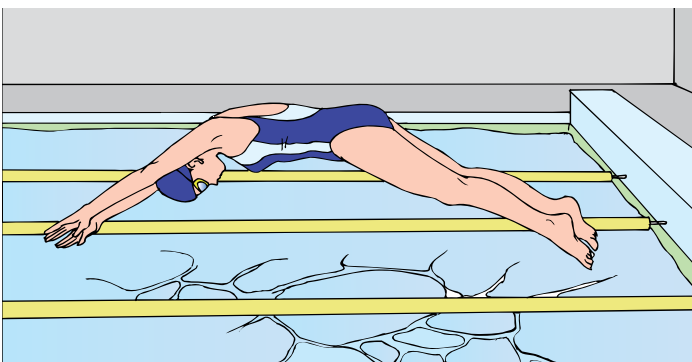
In 1965, President Lyndon Johnson declared Ellis Island a part of the Statue of Liberty National Monument. Ellis Island was opened to the public on a limited basis between 1976 and 1984. Starting in 1984, Ellis Island underwent a major restoration, the largest historic restoration in U.S. history.

The Main Building was reopened to the public on September 10, 1990, as the Ellis Island Immigration Museum. Today, the museum receives almost 2 million visitors annually.

## A Notable Slovak Olympian

Martina Moravcová was born on January 16, 1976, in Piešťany, Trnava, Slovakia, and is a Slovak medley, butterfly, and freestyle swimmer. She made her international swimming debut in 1991 for what was then Czechoslovakia, and has gone on to compete in five consecutive Summer Olympics (1992-2008). She is a two-time Olympic silver medalist, both achieved at the 2000 Summer Olympics in Sydney, Australia. She is one of Slovakia's greatest female athletes, although she has lived in Dallas, Texas, since she started attending Southern Methodist University in the mid-1990s.

Moravcová was voted as *Slovakia's Sports Person of the Year* six times. In 1999, she was named the NCAA's Women's Swimmer of the Year. In 2001, she was the top women's winner on FINA's World Cup series.



# Junior Branch Journal



## Groundhog Day Word Search

Groundhog Day is celebrated every year on February 2 in both the United States and Canada. The folklore states that if a groundhog emerges from his hole and fails to see his shadow, he will leave his burrow - signifying that winter will end soon. But if the groundhog does see his shadow, he will retreat back into his burrow, and winter will last for another 6 weeks! See if you can find all of the Groundhog-related words below.

- ANIMAL
- CLOUDY
- FEBRUARY
- GROUNDHOG
- OVERCAST
- PUNXSUTAWNEY
- SLEEP
- SUN
- WINTER
- AWAKE
- EARLY
- FOLKLORE
- HIBERNATE
- PENNSYLVANIA
- SECOND
- SNOW
- TRADITION
- BURROW
- FAMOUS
- FORECAST
- HOLE
- PHIL
- SHADOW
- SPRING
- UNDERGROUND



Created with The TeachersCorner.net [Word Search Maker](http://www.TheTeachersCorner.net)



## PERIODICAL

# LPSCU 3rd Quarter Report

<b>Assets</b>	<b>3rd Quarter 2016</b>	<b>3rd Quarter 2015</b>
Investments.....	\$ 15,464,626.00	\$ 15,005,023.00
Certificate of Deposit.....	\$ 96,000.00	\$ 96,000.00
Cash on Deposit .....	\$ 201,224.00	\$ 500,511.00
Mortgage Loans .....	\$ -	\$ -
Real Estate Owned .....	\$ 124,443.00	\$ 124,412.00
Other Assets .....	\$ 43,298.00	\$ 45,843.00
<b>Totals</b> .....	<b>\$ 15,929,591.00</b>	<b>\$ 15,771,789.00</b>
<b>Liabilities &amp; Fund Balance</b>	<b>3rd Quarter 2016</b>	<b>3rd Quarter 2015</b>
Fund Balance.....	\$ 3,894,459.00	\$ 4,032,806.00
Interest Maintenance Reserve .....	\$ 108,998.00	\$ 146,012.00
Amt. Retained as Trustee.....	\$ 133,239.00	\$ 126,910.00
Aggregate Reserve-Life Certificates.....	\$ 11,202,377.00	\$ 11,040,719.00
Other Liabilities .....	\$ 590,518.00	\$ 425,342.00
<b>Totals</b> .....	<b>\$ 15,929,591.00</b>	<b>\$ 15,771,789.00</b>
<b>Revenues</b>	<b>3rd Quarter 2016</b>	<b>3rd Quarter 2015</b>
Premium Income.....	\$ 180,455.00	\$ 190,676.00
Investment Income.....	\$ 624,270.00	\$ 641,105.00
Income - Other .....	\$ 29,521.00	\$ 30,350.00
<b>Totals</b> .....	<b>\$ 834,246.00</b>	<b>\$ 862,131.00</b>
<b>Expenses</b>	<b>3rd Quarter 2016</b>	<b>3rd Quarter 2014</b>
Death Claims .....	\$ 263,564.00	\$ 199,628.00
Endowments .....	\$ 35,179.00	\$ 39,767.00
Cash Surrenders.....	\$ 51,654.00	\$ 33,019.00
Annuity Benefits .....	\$ -	\$ 30,193.00
Dividends .....	\$ -	\$ -
Increase in aggregate reserves.....	\$ 90,000.00	\$ 117,000.00
Commissions (new and renewals).....	\$ 2,492.00	\$ 544.00
General Operating Expenses .....	\$ 235,131.76	\$ 263,897.90
Officers and Committee Expenses .....	\$ 16,737.40	\$ 20,388.48
Actuarial/Accounting Expense.....	\$ 56,800.00	\$ 55,600.00
Investment Mgt. Fee .....	\$ 17,906.57	\$ 18,245.55
Official Publications.....	\$ 47,072.45	\$ 57,563.85
Travel Expense .....	\$ 4,645.92	\$ 4,878.18
Bureau and Association Dues .....	\$ 4,335.00	\$ 5,300.00
Donations.....	\$ 7,235.00	\$ 6,360.00
Scholarships .....	\$ 5,545.00	\$ 9,216.16
Fraternal Activities.....	\$ 9,282.90	\$ 6,358.88
Insurance Taxes, Licenses & Fees.....	\$ 26,344.00	\$ 23,317.00
<b>Sub Total</b> .....	<b>\$ 873,925.00</b>	<b>\$ 891,277.00</b>
Net Gain/Loss From Operations.....	\$ (39,679.00)	\$ (29,146.00)
Net Realized Capital Gain (Loss).....	\$ 19,513.00	\$ (3,168.00)
<b>Totals</b> .....	<b>\$ (20,166.00)</b>	<b>\$ (32,314.00)</b>

## WPSCA Announces Upcoming Slovak Heritage Programs

The Western Pennsylvania Slovak Cultural Association continues to present Slovak Heritage Programs on the first Monday evening of each month, starting at 7 p.m. at the Mt. Lebanon Public Library, 16 Castle Shannon Blvd., Mt. Lebanon, Pennsylvania. The programs are free and open to the public. The agenda for January through April, 2017 is as follows:

**January 2** – “Summer School in Slovakia.” Megan McKillop, the 2016 WPSCA scholarship winner, will talk about her summer Slovak Language and Culture course at Comenius University.

**February 6** – “Krivan – Its History and Role as a National and Cultural Symbol.” Tim Michaels, one of our past scholarship recipients and a past presenter, will discuss the history of Krivan, a peak in the High Tatra Mountains, as well as his experience climbing it.

**March 6** – “Egg Decorating Eggstravaganza.” Mike Yanchak is returning by popular demand to again show all of his egg decorating ideas just in time for Easter.

**April 3** – “Slovak Wedding Customs and Cookies.” Otilia Golis will show us customs surrounding a wedding in Slovakia, including baking homemade cookies.

SIGN UP A  
NEW MEMBER  
**TODAY!**