



**LPSCU Life**

Security, Peace of Mind

**LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION**

*Morning Star*

ZORNIČKA

Vol. 78, No. 866  
May-June 2019

**LPSCU Announces**

# **NEW MEMBER BENEFIT**

The announcement you have been waiting for is here! You have financial goals, like ensuring you have adequate life insurance in the event of the death of your loved one or your plan for a comfortable retirement. But for many, being able to pay for their children's college education is an even more urgent goal. Unfortunately, college costs are constantly rising. The longer you wait to start saving for college, the more it could cost you in the end because the cost of taking out loans to close the gap will be far more than it would be if you had started a savings plan early.

The LPSCU, in partnership with Morgan Stanley's Bush Natishan Group and Legg Mason, is now offering to LPSCU members a no sales charge, special 0-class unit of the Legg Mason Scholars Choice 529 Plan.

## **Benefits of 529 College Savings Plans**

- ✓ **Tax Advantages** – Including tax-free withdrawals for qualified college expenses, gifting, estate planning benefits, and state tax deductions for tax parity states such as Pennsylvania. Tax law changes allow for tax-free withdrawals, up to \$10,000 for K-12 tuition at private schools and parochial schools.
- ✓ **Control** – YOU control how the money is invested, as well as how and when the money is eventually used. You can change the beneficiary to another family member at any time. And they can even use the money for their own education, at any time.
- ✓ **Flexibility** – The monies can be used not only for tuition, but also for fees, books, required equipment (including special needs equipment), room and board, computer or peripheral equipment, computer software, or Internet access and related services. And though it is a Colorado-sponsored plan, the monies do not have to be used at a school in Colorado; in fact, many schools abroad qualify.

## **The Advantages of the Scholars Choice® College Savings Program**

We chose the Scholars Choice College Savings Program for your college savings needs because of Legg Mason's proven multi-manager investment management approach, which has resulted in a solid long-term track record. And also because of their low fees, which means more of your money stays working toward your college savings goals.

## **The Scholars Choice College Savings Program...**

- ... is a diversified, multi-manager plan, with actively managed funds from both Legg Mason and other popular fund families.
- ... has low fees. (The third-lowest asset-based fees among all active, advisor-sold plans.)
- ... is one of the country's 10 largest advisor-sold plans.

## **Call today, so together we can help you!**

Take advantage of this effective way to prepare for the day when your child or grandchild goes off to college. Contact Karen Natishan at 800-342-2393 or 570-819-8011 or karen.b.natishan@morganstanley.com for more information or visit [www.scholars-choice.com](http://www.scholars-choice.com).



*For more information on the new 529 Education Plan, see the link on our website at [www.lpscu.org](http://www.lpscu.org).*

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# Calendar of Events

## MAY

- 1** – Summer Hours begin for LPSCU Home Office.
- 4** – Join Hands Day
- 4** – Lehigh Valley Okres sponsoring clothing drive in conjunction with Join Hands Day at 12:15 p.m. at the Cancer Boutique, Bethlehem Municipal Ice Rink, 345 Illick's Mill Road, Bethlehem, Pennsylvania.
- 20** – **Deadline to submit articles for July/August Zornicka.**
- 24** – Deadline to apply for a Slovak Language Institute Scholarship at Pitt. *See page 17.*
- 30** – Deadline to apply for a scholarship from the United Slovak Societies of Lorain, Ohio. *See page 18 for details.*

## JUNE

- 1** – Deadline to nominate a young member for the LPSCU Youth Achievement Award. *See page 7 for details.*
- 7** – LPSCU Branch 213 hosting Flag Day at the Ballpark at Scranton/Wilkes-Barre Railriders Stadium.
- 7** – The Fraternal Societies of Northeast Pennsylvania hosting Flag Day at the Ballpark at Scranton/Wilkes-Barre Railriders Stadium
- 8** – LPSCU Mid-Year Meeting (Telephone Conference) at 10:00 a.m.
- 15** – LPSCU Life Knoebels Day at Knoebels Amusement Park, 391 Knoebels Blvd. (Route 487), Elysburg, Pennsylvania. Lunch at 2:00 p.m. Reservations are required and must be made by May 15. *See page 10 for more details.*
- 30** – Deadline to apply for a 2019 LPSCU Catholic Grade School Award. *See page 15 for details.*
- 30** – Deadline to apply for a 2019 LPSCU Catholic High School Award. *See page 24 for details.*
- 30** – Deadline to apply for the Bishop Andrew Grutka Memorial Award. *See page 18 for details.*

## JULY

- 1** – Deadline to apply for the 2019 Anne (Shinal) Cichy Memorial Award. *See page 11 for details.*
- 3** – Branch 83 Summer Picnic at 12:00 noon at Incarnation of Our Lord Parish, Buchanan and Pierce streets, Bethlehem, Pennsylvania. A Matching Funds raffle benefitting Incarnation Parish's Senior Group will be held at the event.
- 6** – Branch 60 Summer Picnic at 5:00 p.m. at the home of Anita Gregory, 304 Turkey Path Road, Sugarloaf, Pennsylvania. Contact Anita by June 24th if you plan to attend (570-788-3263).

*continued on page 21*

LADIES PENNSYLVANIA  
SLOVAK CATHOLIC UNION

# Morning Star

ZORNICKA



(USPS 699-520)

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

Send articles for publication to Deborah McKinley, Public Relations Director, 39 Lafayette Avenue, Tamaqua, PA 18252; 610/704-7288; [dmckinley@lpescu.org](mailto:dmckinley@lpescu.org)

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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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**E-mail: [lpescu@lpescu.org](mailto:lpescu@lpescu.org)**

**Website: [www.lpescu.org](http://www.lpescu.org)**

### BOARD OF DIRECTORS

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## A Message from Our National Spiritual Advisor

### MEMORIAL DAY

#### It's More Than Just a Picnic

Memorial Day is a day to honor those who have died in the service of this country. It is not just another day off from work or just another excuse for a summer picnic. But rather, it is a time for all, young and old, to remember and pray for those who served this great nation and made the ultimate sacrifice of their lives so that we could be free and secure.

Memorial Day is a day that our hearts should be filled with gratitude. More than ever, our military men and women, police officers, and first responders deserve our "THANKS" and "PRAYERS."

The Catechism of the Catholic Church teaches, "*It is the duty of citizens to contribute to the good of society in a spirit of truth, justice, solidarity, and freedom. The love and service of one's country follow the duty of gratitude and belong to the order of charity.*" (CCC #2239)

On this Memorial Day, plan on attending Mass at your parish and give the gift of your prayers to our service men and women. Remember to say "THANKS." May God bless America.

Blessings,  
Father Bob

#### Prayer for Memorial Day

**God of power and mercy,  
you destroy war and  
put down earthly pride.  
Banish violence from our midst  
and wipe away our tears,  
that we may all deserve  
to be called your sons and daughters.  
Keep in your mercy those men and women  
who have died in the cause of freedom  
and bring them safely  
into your kingdom of justice and peace.  
We ask this through Jesus Christ our Lord.  
Amen.**

– From Catholic Household Blessings & Prayers



## Mid-Year Meeting of LPSCU Board Announced

This announcement is made to all members of the LPSCU that the Mid-Year Phone Conference Meeting of the Board of Directors will convene on Saturday, June 8, 2019, at 10:00 a.m. and continue until all business has been completed.

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 meeting should be received **no later than May 8, 2019.**

### Our Scholarship Recipients Explain

## The Importance of Life Insurance

Life is about priorities and choices. Choosing to own life insurance means you will have security. That security can mean savings, it can mean education, it can even provide health.

Life insurance has been a tradition in my family since my immigrant grandparents came to this country. Life insurance is an investment that provides people with a peace of mind and that helps them plan for the future. That future might be to get an education, to have kids and start a family, or to open a business that ends up prospering for good. Regardless of one's dreams, it is always best to be prepared for the unexpected, and to have protection and a back-up plan if life takes a bad turn. This becomes most important if you have a family because you always want your children to have the best opportunities possible, to grow and develop into their fullest potentials. However, should something happen to you that would stop you from providing for your children, having life insurance provides a supplemental source of income for those who depend on you.

I believe in life insurance because I believe in continuing our family's tradition. I would like to leave a legacy for my own children someday, as my grandparents and parents did for me.

**Andrew P. Adam**

Branch 60, West Hazleton, PA

## Branch 60 Plans Summer Picnic

Please join us on Saturday, July 6th as we enjoy spending the day together with members of LPSCU Branch 60. A summer picnic will be held at the home of Branch 60 Secretary-Treasurer Anita Gregory, 304 Turkey Path Road, Sugarloaf, Pennsylvania, starting at 5:00 p.m. Come and enjoy a day of fun, food, games, and camaraderie.

Any LPSCU member planning to join us is asked to contact Anita Gregory (570-788-3263) by June 24th.



**PITTSBURGH DISTRICT**

On Sunday, November 25, 2018, the Pittsburgh District hosted its annual Christmas party. The event was held at Banquets Unlimited in Wilmerding, Pennsylvania. Approximately 40 members and guests gathered to start off the holiday season with fellowship and good food.

District President Dolores Sakal greeted the attendees and led them in grace before lunch was served. LPSCU 2018 College Scholarship recipients Malcom Bowman, a member of Branch 64, and Dane Seech, a member of Branch 65, could not attend. Their gifts from the District were given to Malcolm's grandmother and Branch 64 member, Mary Ann Kaylor and Branch 65 President Janet Matthews, respectively.

Violinist George Eatyi, accompanied by an accordionist, entertained the group with Slovak and American Christmas carols. They also went from table to table and performed requests.

A Chinese auction was held with prizes that were donated by each of the Branches. Canned goods were collected and donated to a local food bank.

A good time was had by all who attended, many of whom are pictured on this page. It was a wonderful beginning to the Christmas season.





**PITTSBURGH DISTRICT**

The Pittsburgh District held its annual Spring meeting on Sunday, March 10, at St. Maximillian Kobe Church in Homestead, Pennsylvania. Approximately 24 members attended the meeting.

President Dolores Sakal greeted everyone and started the meeting off with a prayer before lunch was served. The luncheon included soup, salad, chicken nuggets and tenders, mashed potatoes, French fries, and vegetables. Branch 42 member Margaret Joschak was celebrating her 93rd birthday that day so her granddaughter, Christina Ricupero, provided a delicious birthday cake for dessert. Everyone joined in singing "Happy Birthday" to Margaret.

During the meeting the rest of the year's events were discussed and planned. Some of the items included fundraisers, Join Hands Day in May, the annual card party in October, and the Christmas party in November.

Susan Ondrejco of Branch 64 brought a charity event to our attention to celebrate the LPSCU's 120th year. Nationally, the LPSCU would like to collect donations for Dress for Success, an organization that provides a network of support, professional attire, and the development tools to help women thrive in work and in life. It was decided that donations of clothing and accessories would be collected July 21st at the annual Summer meeting/picnic. The time and location have not been finalized. Members wishing additional information should reach out to their Branch president as they have been provided with a list of items for donation.



**Birthday girl Margaret Joschak shows a cake donated by her granddaughter for the District members to enjoy.**



**Some of the members who attended the Pittsburgh District's Spring meeting.**

**MSGR. BEEDA DISTRICT**

The Msgr. Beeda District held its first meeting of the year on Monday, March 18, 2019, at Perkins Restaurant, Route 93, in West Hazleton, Pennsylvania. Branch 39 hosted.

District President Anita Gregory called the meeting to order. Some of the upcoming events for 2019 were discussed and plans to continue with a number of activities were agreed upon. Some of these include a night at the Pennsylvania Theatre of Performing Arts to see the musical "Newsies," a pizza party, a 50/50 raffle, candy sale, and the annual Christmas party. This year's Matching Funds project will benefit the children at United Charities in West Hazleton. The dates and locations for all these events will be published in the *Morning Star* as soon as they are all confirmed.

Our next meeting is scheduled for Monday, August 27, 2019, at Perkins Restaurant, Route 93, West Hazleton.

**Branch 83 Planning Matching Funds Raffle**

LPSCU Branch 83 of Bethlehem, Pennsylvania, will hold a Matching Funds raffle to benefit Incarnation of Our Lord Parish Senior Group. The raffle will take place at Branch 83's summer picnic on Wednesday, July 3, at 12:00 noon at Incarnation of Our Lord Parish, Buchanan and Pierce streets, Bethlehem. All proceeds from the raffle, along with any Matching Funds from the LPSCU Home Office, will be donated to the Senior Group at the parish.

**Need a Unique Gift for a Special Occasion?**

Whether it be for an anniversary, baptism, birthday, first Holy Communion, confirmation, graduation, or wedding, the Ladies Pennsylvania Slovak Catholic Union has the perfect gift – a life insurance certificate. The LPSCU offers Single Premium, Three Payment Life, Five Payment Life, Ten Payment Life, Fifteen Payment Life, Twenty Payment Life, Twenty Year Endowment, and Whole Life insurance plans. All are excellent choices, suited to your individual needs.

Contact your Branch Secretary or the Home Office for current premium rates. Premiums are based on the present age of the intended insured.

Insurance coverage with the LPSCU also provides quality service and excellent benefits.

**MEMBER BENEFITS**

- |                        |                            |
|------------------------|----------------------------|
| Educational Benefits   | Newborn Benefit            |
| Youth/Adult Activities | Official Publication       |
| Discount Car Rental    | Prescription Discount Card |

***Don't delay! Call today!***

*Apply for that special someone to become a member of our fraternal family!*

**LPSCU Life**

Security, Peace of Mind

LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION  
**Minutes of the Annual Board Meeting**  
**Wilkes-Barre, Pennsylvania ❖ March 15, 2019**

**FRIDAY, MARCH 15, 2019**

**Call to Order – Prayer – Pledge**

President Theresa Kluchinski called the meeting to order at 8:30 a.m. Spiritual Advisor Rev. Robert Seeman offered a prayer which was followed by the Pledge of Allegiance. Secretary-Treasurer Mary Jo Savidge was asked for roll call. All were present.

**Submission of Insurance Applications**

One application was received by Anita Gregory.

**Submission of Conflict of Interest**

Board members submitted Conflict of Interest forms. All were received.

**Welcome/Remarks**

President Kluchinski welcomed the Board to the Annual Meeting. There is a full schedule, with presenters starting at 9:00 a.m.

**Approval of Agenda/Minutes**

The agenda for this meeting, along with the Minutes from the December 8, 2018, Board Conference Call, were approved.

**Correspondence/Requests**

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

- ❖ Donation to the Conference of Slovak Clergy

**Resolutions**

The following resolutions were affirmed:

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

**Appointments**

The following appointments were affirmed:

- ❖ Mr. Sam Urda and Mr. Allan Ferrone, CPS Actuaries
- ❖ Kovalchik, Kollar & Co., LLP, Certified Public Accountants
- ❖ Robert Czwalina, M.D., Medical Examiner
- ❖ Attorney Jeffrey Malak, Legal Counsel
- ❖ Ellen Bush and Karen Natishan, Financial Consultant, Morgan Stanley Wealth Management

**Financial Report**

Board members were provided and reviewed the following information:

- ❖ 2018 Annual Statement
- ❖ Balance Sheet/Revenue and Expenses for December 2018 and January 2019
- ❖ Pension
- ❖ Budget
- ❖ Market Value 2018/2019
- ❖ Transaction Summary for December 2018 and January 2019

- ❖ Branch Support
- ❖ MD&A (Management Discussion and Analysis)
- ❖ CPS Actuaries Information

**Presentations**

President Kluchinski introduced Michael A. LoGrande with Kovalchik, Kollar & Co. LLP. Mr. LoGrande went over the Historical Financial Data from 2012-2018.

Questions asked were answered.

President Kluchinski introduced Allan Ferrone, CPS Actuaries. Mr. Ferrone reviewed results from the annual statement and provided the Board with a report on the financial and membership results for 2018.

Questions asked were answered.

President Kluchinski introduced Karen Natishan from Morgan Stanley Wealth Management who provided the Board with the LPSCU Capital Market Overview and Employees' Pension report, 4th Quarter 2018 through March 2019. Ms. Natishan also presented an overview on the following: Asset Allocation; Market Value; Maturity Distribution Graph; Top Holdings by Market Value; Bond Watch List; First Eagle and Clearbridge Tactical; Ann (Shinal) Cichy and Bishop Grutka.

**Financials (continued)**

- ❖ Actuarial Memorandum

**Officers' Reports**

The following reports were provided and reviewed:

- ❖ President – Theresa Kluchinski
- ❖ Secretary-Treasurer – Mary Jo Savidge

The following quarterly reports were provided and reviewed:

- ❖ Spiritual Advisor – Rev. Robert Seeman
- ❖ 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 provided the Board with a report on the following: 2018 Coloring Contest, summary of the District reports, and the National Project: Dress for Success.

**Audit Report**

Chairperson of Trustees Ewasko gave a verbal report that the audit was held for two full days, Wednesday, March 13, and Thursday, March 14, 2019. After reviewing all documents, no material exceptions were found. All questions that were asked during the day were responded to efficiently.

Chairperson Ewasko will work on procedures for the Chairperson of Trustees position. A written report will be provided at the June 2019 board meeting.

**Home Office Report**

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

*continued on page 8*



2019

# YOUTH *Achievement* AWARD

Let an outstanding young person 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.



**Ella Josephine Brickman**

2018 WINNER

Help the LPSCU show an outstanding young member that they are appreciated by nominating him or her for the **2019 YOUTH ACHIEVEMENT AWARD.**

To receive a Nomination Form, contact the Home Office at 570-823-3513 or toll free at 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, 2019

## Introducing LPSCU's New Public Relations Director

The LPSCU is pleased to announce Deborah A. McKinley, CDP, CSP as its new Public Relations Director. Her educational background includes an Associate in Applied Science degree from Lehigh Carbon Community College, Schnecksville, and a Bachelor of Science degree from Cedar Crest College, Allentown, both located in Pennsylvania. She has also done extensive coursework at Temple University, Philadelphia, Pennsylvania. Additionally, Debby holds professional certifications of Certified Data Professional (CDP) and Certified Systems Professional (CSP).



**Debby McKinley**

Debby started her professional career as a Management Information Systems (MIS) Director at Cedar Crest College. From there, she embarked on a gratifying teaching career, teaching high school full-time at Bethlehem Area Vocational-Technical School and night classes to college students at Lehigh Carbon Community College, Northampton Community College, and Temple University.

Along the way Debby served as Department Chairperson, school-wide Lead Teacher Representative, Vocational Industrial Clubs of America (VICA) Class Advisor, and Lead Teacher Coordinator for Eastern Pennsylvania. With a writing partner, she worked as a technical writer for Temple University where they developed detailed rubrics as well as critical and crucial teaching strategies for incoming teachers.

She is an active member of St. Richard's Catholic Church, Barnesville, Pennsylvania. For the past ten years Debby has been dubbed "The Voice of the Marian Band," introducing the Marian Catholic High School Band as they begin their field show at each football game, a "job" she thoroughly enjoys. Additionally, after several years as Secretary, Debby currently is President of Hometown Fire Company Ladies Auxiliary, Tamaqua, Pennsylvania.

Debby and her husband, Chris, reside in Tamaqua. In her free time, she can be found knitting and crocheting during the winter months and doing laps in her pool in the summer.

Not only does Debby recognize the importance and security of life insurance, her parents do as well. When Debby's daughter, niece, and nephew were young children, her parents purchased LPSCU life insurance policies for each of their three grandchildren. As such, they, along with Debby, are all currently members of Branch 197, Wilkes-Barre.

Debby is excited about her new position and looks forward to promoting the Ladies Pennsylvania Slovak Catholic Union. Please feel free to email her with ideas, articles, and pictures at [zornicka@lpescu.org](mailto:zornicka@lpescu.org).

The LPSCU would like to extend a warm welcome to Debby as our new Public Relations Director and wish her much success in her position!

# Minutes of the Annual Board Meeting continued from page 6

- ❖ Building Improvements
- ❖ Membership
- ❖ Hardware/Software
- ❖ Home Office Projects
- ❖ Financials
- ❖ Website

President Kluchinski also provided the following Home Office Report:

- ❖ Convention Campaign
- ❖ Pennsylvania Insurance Department 5-year examination

President Kluchinski introduced the new Public Relations Director, Deborah McKinley. Ms. McKinley gave an overview of her past experiences and how she looks forward to working for the LPSCU.

## Consular Tour of Slovakia and Its Neighbors Set

Come join us for the 15th Consular Tour of Slovakia and its neighbors from July 13-27, 2019. Visit the historic sites of three beautiful countries for the price of just one tour.

Beginning in Vienna, our tour of the city will include a visit to Schoenbrunn Palace. Then it's on to Bratislava, the capital of Slovakia, where we will see the Old Town, St. Martin Cathedral, the Primate's Palace, Devin Castle, and many other historic sites. Along the way, we will visit nearby towns where we will enjoy a wine tasting, folk music, a traditional folk wedding, and the famous Cerveny Kamen and Trencin castles. Tour participants will also have an opportunity to enjoy spa treatments at Trencianske Teplice. We will also see the Slovak towns of Cicmany, Levoca, Kezmarok, Kosice, Bardejov, and Presov.

Other unique features of this tour include Demanovska caves, rafting on the Dunajec, another wine tasting in the Tokaj region, and meeting with the Mayor of Presov. A recent New York Times article on "52 Places to Go in 2019" lists the Tatra Mountains as #19. We will take you there!

While in Poland, we will shop in Zakopane and visit Auschwitz, Pope John Paul II's former home, the shrines of St. Stanislaus, Blessed Faustina, and Our Lady of Czestochowa, and the Wieliczka salt mine.

The total package price for this fantastic tour is just \$4,300 per person (double occupancy), the same as last year. This includes round trip airfare from either Pittsburgh or New York, two delicious meals daily, four star hotels, free admission to all the sites, air conditioned bus, a professional guide, and more. Compare this itinerary with other tour packages. For a detailed copy of the daily itinerary or more information, contact Joe Senko at [jtsenko@aol.com](mailto:jtsenko@aol.com) or 412-956-6000.

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

The Board recessed for lunch.

### Home Office Report (continued)

President Kluchinski added the following to her report:

- ❖ Dividend Checks
- ❖ Cost increase for printing of the *Morning Star*
- ❖ Slovak Foundation for Slovak Studies at the University of Pittsburgh
- ❖ Personnel Manual
- ❖ The final Pennsylvania Insurance Department examination report

### Convention 2020

Nothing to report.

### Unfinished Business

Nothing to report.

### New Business

The following was discussed:

- ❖ Annuity Rate
- ❖ Branch Deposit Program

### Compliance Update

The Board was provided information on the compliance update for Pa. House Bill 152, Ohio legislation on cybersecurity, and the American Fraternal Alliance proposing legislation in Pennsylvania for troubled fraternal.

### Local/State/National Alliance Meetings

None to report.

### Calendar of Events

The Board was provided and reviewed a list of the Calendar of Events for 2019 and 2020.

### Strategic Plan

The Board was provided and reviewed suggestions and additions to the Strategic Plan.

The next board meeting will be held on June 8, 2019.

There being no further business, the meeting was adjourned.

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

## Branch 64 to Hold Matching Funds Event

Branch 64 will host a Matching Funds project to raise funds for Dress for Success Pittsburgh by taking part in "Septemberfest" on September 28, 2019, at 351 Valley Brook Road, McMurray, Pennsylvania from 11:00 a.m. to 4:00 p.m. A Chinese Auction is part of the event, with all proceeds benefitting Dress for Success Pittsburgh.

Dress for Success Pittsburgh promotes the economic independence of women by providing professional attire, a network of support, and the career development tools to help women thrive in the workplace and in life.



# THE LYNDA (POSIVAK) MOHLENHOFF

## MEMORIAL AWARD

This LPSCU scholarship award is for students pursuing a degree in or relating to the fields of Math, Science, or Technology. It is given in memory of Lynda (Posivak) Mohlenhoff through the generosity of her parents, Peggy and Frank Posivak. All were/are members of LPSCU Branch 83 in Bethlehem, PA.

One lucky qualified applicant will be chosen for the \$500 award each year. The winner will be selected by a random drawing from among all qualified applicants. (Note: No individual shall be eligible to receive the scholarship more than two times.)

Any LPSCU member may apply, regardless of the amount or type of life insurance they have, but they must meet the following criteria to be eligible for this memorial award:

- Applicants must be accepted to attend (or already be attending) an accredited college/university as a full-time student pursuing a degree in or relating to the fields of Math, Science, or Technology. Proof of acceptance/attendance is required.
- Applicants must provide a wallet-size color photo.
- Applicants must provide two letters of recommendation from a teacher, friend, or religious affiliation.

To be eligible to receive this year's award, applications must be post-marked by August 15. For an application, please call the LPSCU Home Office at 888-834-6614 (toll free) or 570-823-3513; fax 570-823-4464; e-mail [lpscu@lpscu.org](mailto:lpscu@lpscu.org); or visit our website at [www.lpscu.org](http://www.lpscu.org).

## Calling All LPSCU Branches and Districts To "Join Hands"

JOIN HANDS DAY 2019 will be held on Saturday, May 4. Traditionally held on the first Saturday in May, JOIN HANDS DAY is the *only* day that specifically targets and develops youth/adult relationships through neighborhood volunteering. This day provides an opportunity to join one generation to another and create potentially long last relationships. Youths and adults are to work together on an equal basis in all aspects of the project: selection, planning, organizing, and implementation.

Projects (with some examples given) usually fall into one of the following categories:

### ❖ **Homelessness/Poverty**

- Sponsor a clothing drive for homeless people
- Gather items and prepare personal care kits for homeless people

### ❖ **Environment/Animals**

- Walk dogs at a local animal shelter
- Clean up an area at a public park

### ❖ **Health Issues**

- Visit hospital patients
- Deliver meals to homebound people

### ❖ **School/Education**

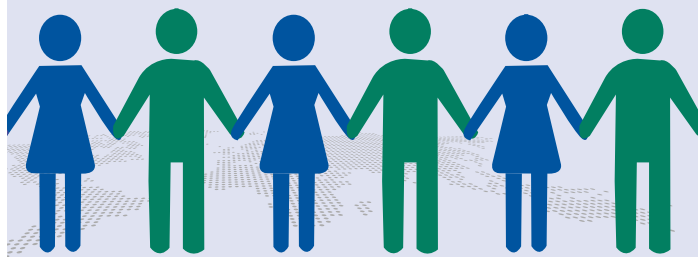
- Hold a book drive for a school library
- Paint a mural on a school wall

### ❖ **Helping Others**

- Create audio books for visually impaired people
- Do yardwork for elderly neighbors

You are only limited in scope by your imagination. The opportunities are endless. Be creative and have fun! Don't forget to let LPSCU know when your event will be held and then let us know how it went. Branches and Districts can submit their information using the Branch Activity form.

We look forward to hearing from you with both articles and pictures of how you "joined hands"!



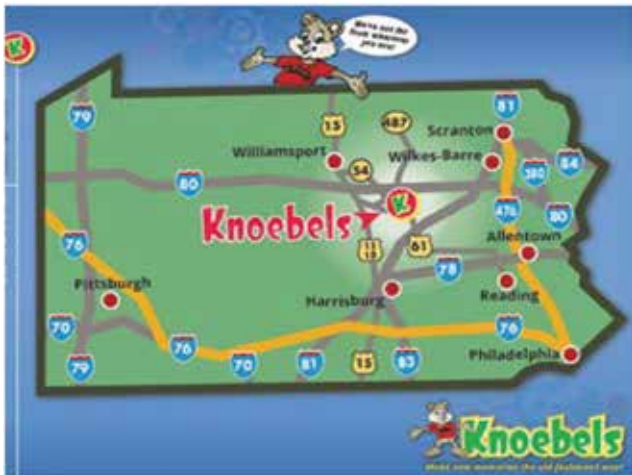


LPSCU Life

Security, Peace of Mind

# LPSCU Life Knoebels Day

Saturday, June 15, 2019



- ❖ Knoebels is America's largest free-admission amusement park!
- ❖ Knoebels is located in Elysburg, PA (391 Knoebels Blvd., Route 487)
- ❖ Knoebels is fun for all ages!

Join us for a lunch at 2:00 p.m. (Hamburgers, hot dogs, chicken tenders, baked beans, pasta salad, apple sauce, ice cream and beverages.)

Each person attending will receive \$15 in ride tickets!

**Reservations are required and are limited to 100 people, so get your RSVP in early!**

**Reservations must be made by May 15th.**

Payment must be received to hold your reservation. Contact the LPSCU Home Office at 1-888-834-6614 or 570-823-3513 or [lpescu@lpescu.org](mailto:lpescu@lpescu.org) to reserve your spot.

Cost: LPSCU Non-members	\$25.00
Members (5 years old and older)	\$10.00
Children (4 years old and under)	\$ 5.00

Visit Knoebels website at [www.knoebels.com](http://www.knoebels.com) to see everything that the park has to offer!

## Jacqueline Mazur Graduates Law School

Mr. and Mrs. Robert Mazur are justifiably proud of their daughter Jacqueline's recent graduation from ITT Chicago Kent College of Law with a Juris Doctor degree.

Jacqueline earned a merit-based scholarship to attend the school, where she committed herself to excellence. She earned Dean's List honors every semester and was a member of the Moot Court Honor Society. She also earned three CALI Awards for highest achievement in a course – Legal Writing, Family Law, and Juvenile Justice.

Jacqueline's dad, Robert, is a member of LPSCU Branch 79 in Whiting, Indiana.

The Mazur and Stumpf families, along with all their friends, congratulate Jacqueline and wish her well on the Bar exam.



**Recent law school graduate Jacqueline Mazur.**

## Slovak Heritage Festival in Planning Stage

A call has gone out for vendors, display, and program advertisers for the University of Pittsburgh's fall Slovak Heritage Festival. This event will be held on Sunday, November 3, 2019, from 1:00 to 5:00 p.m. at Pitt's Cathedral of Learning Commons Room (Oakland). Contact Christine Metil at 412-624-5906 or at [slavic@pitt.edu](mailto:slavic@pitt.edu).

The festival's organizers are also looking to expand the event and need help to do so. Anyone who would like to volunteer is asked to contact Lyon Zeibak at 412-708-6644 or at [slovakheritagefestival@gmail.com](mailto:slovakheritagefestival@gmail.com).

Mark your calendar now for this event. Admission is free. The theme for 2019 is "YOU are family."

## Rev. Dianiska District Plans Christmas Party

The annual Christmas party of the Reverend Dianiska District will be held on Sunday, December 1, 2019, at Genetti Hotel and Conference Center, Market Street, Wilkes-Barre, Pennsylvania. Branch 6 will host this event. More details will follow.

**Susan Worth**



# National Flag Day

JUNE 14, 2019

We join with the National Flag Day Foundation and the American Fraternal Alliance in celebrating the 242nd birthday of the “Stars and Stripes.”

We invite you to share your pride with our members across the country and recite the Pledge of Allegiance at 7:00 p.m. Eastern Time on June 14th. Salute the United States – “one nation under God, indivisible, with liberty and justice for all.”



## PROCLAMATION

### NATIONAL FLAG DAY

Friday, June 14, 2019

*Annual Pause for the Pledge of Allegiance to the U.S. Flag*

WHEREAS, by Act of Congress of the United States dated June 14, 1777, the first official flag of the United States was adopted, and

WHEREAS, by Act of Congress dated August 3, 1949, June 14 of each year has been designated National Flag Day, and

WHEREAS, on December 8, 1982, the National Flag Day Foundation was chartered to conduct educational programs and to encourage all Americans to Pause for the Pledge of Allegiance on National Flag Day, June 14, and

WHEREAS, by Act of Congress, Public Law 99-54 was passed to have the Pause for the Pledge of Allegiance as part of the celebration of National Flag Day throughout the nation, and,

WHEREAS, National Flag Day celebrates our nation’s symbol of unity, a democracy in a republic, and stands for our country’s devotion to freedom, to the rule of law, and to equal rights for all,

NOW, THEREFORE, I, Theresa A. Kluchinski, National President, do hereby proclaim June 14, 2019, as National Flag Day and urge all members of the Ladies Pennsylvania Slovak Catholic Union to pause at 7:00 p.m. Eastern Time on this date for the 37th annual Pause for the Pledge of Allegiance to the United States Flag and our great nation.

*An LPSCU Educational Benefit*

## THE 2019 ANNE (SHINAL) CICHY MEMORIAL AWARD

**\$500 Award**

The LPSCU is proud to offer the Anne (Shinal) Cichy Memorial Award for students in the health-care field. This award, instituted in 2006, is given in memory of Anne (Shinal) Cichy, the first LPSCU public relations director. The award is made possible through the generosity of Mr. and Mrs. Francis A. Shinal.



Those applying for the Anne (Shinal) Cichy Memorial Award must meet the following criteria:

- Must have a life insurance certificate with the LPSCU.
- Must attend an accredited college/university in the **fall of 2019** on a full time basis, pursuing a degree in the healthcare field. Proof of acceptance/attendance must be provided.
- Must provide a wallet-size color photo.

The recipient of the 2019 Anne (Shinal) Cichy Memorial Award will receive \$500.

The recipient of this award shall be selected by a random drawing from among all the qualified applicants. No individual shall be eligible to receive this award more than two times.

Applicants must meet all criteria outlined above and provide data indicated on the application form to be eligible. Those applications with incomplete data or requirements will not be considered. All submitted materials become the property of the LPSCU and will not be returned.

Applications are available from the LPSCU Home Office or its website. **Applications must be postmarked by July 1, 2019.** Submit application to:

Ladies Pennsylvania Slovak Catholic Union  
ATTN: Anne (Shinal) Cichy Award  
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)

# LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION

- ❖ 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.



## FLEXIBLE ANNUITY

Annual Interest Rate is 3.5%\*

\*Effective April 1, 2018

**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 the

## LPSCU 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)



## Pittsburgh District to Hold Charity Clothing Drive

In conjunction with the celebration of the LPSCU's 120th Anniversary year, the Pittsburgh District is holding a clothing drive for Dress for Success Pittsburgh. Members are asked to bring their donations to the District's Summer Picnic to be held on July 21st in White Oak Park, Pennsylvania.

Please note that all clothing must be clean and on hangers. (No clothes in plastic bags will be accepted.) Acceptable clothing items include:

- Interview appropriate suits
- Interview appropriate blouses
- Professional separates including blouses, slacks, skirts, dresses, blazers and jackets
- Work appropriate shoes
- Jewelry and scarves
- Handbags (briefcases, portfolios or work appropriate handbags)
- Medical scrubs
- New undergarments
- New makeup, toiletries, and hair accessories

If you can't find anything in your closet to donate, consider making a monetary donation or bring a gift card to Amazon, Walmart, CVS, Walgreens, Uber, or Target. Office supplies, children's toys and activities, or healthy, non-perishable snack foods are also welcome. All donations are tax deductible.

See you on July 21st in White Oak Park after you've decluttered your closet!

## In Memoriam

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

Name	Branch	Location
Anna Sufrinko*	6	Wilkes-Barre, PA
Jean Wasko	7	Exeter, PA
Barbara Waligunda*	19	Swoyersville, PA
John Klim, Jr.*	37	Plymouth, PA
Barbara Martchek	42	Pittsburgh, PA
Janet Sakal	42	Pittsburgh, PA
Christine Warner*	64	Pittsburgh, PA
Mary Cunningham*	65	Munhall, PA
Irene Janovec	65	Munhall, PA
Jean DuPaul	72	Stratford, CT
Michael L. Krishart	76	White Oak, PA
Elizabeth Pasternak*	77	Lorain, OH
Sr. Mary Ann Omastiak, OSB	109	Hammond, IN
John Boncik	130	Bethlehem, PA
Mary Ann Siska*	158	Chicago, IL
Daniel Kizis	197	Wilkes-Barre, PA
John Lesko	197	Wilkes-Barre, PA
Paul A. Pasterick	197	Wilkes-Barre, PA
Charles Wensus	197	Wilkes-Barre, PA
Robert Magruder	198	Whiting, IN

\*Multiple certificates

## THE 2019 MARGARET SABOL SCHOLARSHIP AWARD

**\$1,000 ANNUAL AWARD**

The LPSCU is proud to introduce this new scholarship for students pursuing a degree in Science, including Medical Science. This award is given in memory of Margaret Sabol, who was a member of LPSCU Branch 42 in Pittsburgh, Pennsylvania. It is funded entirely through the generosity of Margaret's daughter, who is also a member of Branch 42.

Any LPSCU member may apply, regardless of the amount or type of life insurance they have, but applicants must meet the following criteria to be eligible for this memorial award:

- \* Attend an accredited college/university in the fall of 2019 on a full-time basis pursuing a degree in Science (including Medical Science).
- \* Proof of acceptance/attendance is required.
- \* Provide a wallet-size color photo.
- \* Provide two letters of recommendation from a teacher, friend, or religious affiliation.
- \* Submit a one-page essay on "Why this degree is important to me."

The recipient of the **Margaret Sabol Scholarship Award** will receive \$1,000. No individual shall be eligible to receive the scholarship more than two times. The recipient will be selected by Margaret Sabol's daughter from among all the qualified applicants.

**Applications must be postmarked by August 15, 2019.** Request an application by contacting one of the choices listed below. Send completed applications to:

**Ladies Pennsylvania Slovak Catholic Union**  
ATTN: Margaret Sabol Award  
P.O. Box 32 | Wilkes-Barre, PA 18703  
P: 570-823-3513 | TF: 888-834-6614  
F: 570-823-4464  
E: [lpscu@lpscu.org](mailto:lpscu@lpscu.org) | W: [www.lpscu.org](http://www.lpscu.org)



# Letters

Dear LPSCU,

Thank you for my prize in the Youth Christmas Coloring Contest. I was so excited to win 2nd place! It is a fun contest.

**John R. Bedard**

Branch 197, Wilkes-Barre, PA

Dear LPSCU,

Thank you so much for the honor and the wonderful feature in your magazine. I feel quite honored to have been recognized and cannot thank you all enough. It truly is a privilege to have received this award. I hope to continue to serve my community and demonstrate achievement throughout the rest of my life.

Thank you again!

**Ella Brickman**

Branch 180, Youngstown, OH

## LPSCU Summer Hours



Beginning May 1st  
and running through  
October 31st,  
LPSCU's hours of  
operation will be  
7:00 a.m. to 3:30 p.m.

## Mother's Day

May 12, 2019



# Ladies Pennsylvania Slovak Catholic Union Year End Financial Report

Assets	Year End 2018	Year End 2017
Investments.....	\$ 15,112,710.00	\$ 15,503,783.00
Cash on Deposit .....	\$ 686,819.00	\$ 631,652.00
Real Estate Owned .....	\$ 117,557.00	\$ 122,836.00
Other Assets .....	\$ 59,805.00	\$ 48,283.00
<b>Totals</b> .....	<b>\$ 15,976,891.00</b>	<b>\$ 16,306,554.00</b>

Liabilities & Fund Balance	Year End 2018	Year End 2017
Fund Balance.....	\$ 3,898,325.00	\$ 4,075,121.00
Interest Maintenance Reserve .....	\$ 45,578.00	\$ 90,008.00
Asset Valuation Reserve .....	\$ 367,125.00	\$ 527,647.00
Amt. Retained as Trustee.....	\$ 132,160.00	\$ 133,043.00
Aggregate Reserve-Life Certificates.....	\$ 11,376,642.00	\$ 11,296,318.00
Other Liabilities .....	\$ 157,061.00	\$ 184,417.00
<b>Totals</b> .....	<b>\$ 15,976,891.00</b>	<b>\$ 16,306,554.00</b>

Revenues	Year End 2018	Year End 2017
Premium Income.....	\$ 157,476.00	\$ 191,387.00
Investment Income.....	\$ 828,179.00	\$ 853,847.00
Income - Other .....	\$ 35,281.00	\$ 37,287.00
<b>Totals</b> .....	<b>\$ 1,020,936.00</b>	<b>\$ 1,082,521.00</b>

Expenses	Year End 2018	Year End 2017
Death Claims .....	\$ 280,350.00	\$ 217,370.00
Endowments .....	\$ 69,701.00	\$ 39,841.00
Cash Surrenders .....	\$ 49,470.00	\$ 106,575.00
Annuity Benefits .....	\$ 17,651.00	\$ 55,375.00
Dividends .....	\$ -	\$ -
Increase in aggregate reserves.....	\$ 80,325.00	\$ 32,795.00
Branch Support/Commissions .....	\$ 15,042.00	\$ 19,158.00
General Operating Expenses .....	\$ 381,777.40	\$ 372,919.18
Officers and Committee Expenses .....	\$ 29,837.33	\$ 19,345.44
Actuarial/Accounting Expense.....	\$ 70,300.00	\$ 69,875.00
Investment Mgt. Fee .....	\$ 22,965.07	\$ 24,201.34
Official Publications.....	\$ 52,782.55	\$ 53,808.28
Travel Expense .....	\$ 9,005.55	\$ 5,987.07
Bureau and Association Dues .....	\$ 4,700.00	\$ 5,460.00
Donations.....	\$ 7,012.74	\$ 6,155.00
Scholarships .....	\$ 4,857.00	\$ 5,756.02
Fraternal Activities.....	\$ 10,580.36	\$ 13,461.67
Insurance Taxes, Licenses & Fees.....	\$ 55,508.00	\$ 34,631.00
<b>Sub Total</b> .....	<b>\$ 1,161,865.00</b>	<b>\$ 1,082,714.00</b>

Net Gain/Loss From Operations.....	\$ (140,929.00)	\$ (193.00)
Net Realized Capital Gain (Loss).....	\$ (2,145.00)	\$ 44,533.00
<b>Total</b> .....	<b>\$ (143,074.00)</b>	<b>\$ 44,340.00</b>

Surplus Account	Year End 2018	Year End 2017
Surplus, December 31, previous year .....	\$ 4,075,121.00	\$ 3,901,705.00
Net income from operations .....	\$ (143,074.00)	\$ 44,340.00
Change in net unrealized capital gains (losses)...	\$ (194,247.00)	\$ 185,944.00
Change in asset valuation reserve .....	\$ 160,522.00	\$ (56,868.00)
Aggregate write-ins for gains and losses .....	\$ 2.00	\$ -
Change in reserve acct. chg. In valuation basis .....	\$ -	\$ -
Net change in surplus for the year .....	\$ (176,797.00)	\$ 173,416.00
Surplus, December 31, previous year .....	\$ 3,898,324.00	\$ 4,075,121.00



## Lehigh Valley Okres to Sponsor Clothing Drive

The Lehigh Valley Okres will sponsor a clothing drive to mark Join Hands Day on Saturday, May 4, at the Cancer Boutique located at the Bethlehem Municipal Ice Rink, 345 Illick's Mill Road, Bethlehem, Pennsylvania. Okres members who have been collecting clean, gently used clothing for this event should meet at the Cancer Boutique at 12:15 p.m. on the 4th to drop off their donations.

2019 LPSCU CATHOLIC

# GRADE SCHOOL AWARD

\$150 One-Time Award

The LPSCU is proud to announce that it is offering a Catholic Grade School Award Benefit, which is a \$150 one-time award to our members who are attending a Catholic Grade School during the 2019-2020 academic year. Members may only receive this award one time


The following are the Guidelines for applying for the Catholic Grade School Award:

- \* Must be a member of the LPSCU for two (2) years with \$2,000 permanent reserve life insurance certificate (excludes term insurance).
- \* Must be enrolled in a Catholic grade school in kindergarten, or in Grades 1 through 8 in the fall of 2019.
- \* Must provide a wallet-size color photo.

Applicants must meet all criteria and provide data indicated above to be eligible. Incomplete applications or those missing data requirements will not be considered. All materials become the property of the LPSCU and will not be returned. **Applications must be postmarked by June 30, 2019.**

Applications are available from the LPSCU Home Office or its website. Return completed application and supporting materials to:

**LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION**  
**ATTN: Catholic Grade School Award**  
 P.O. Box 32, Wilkes-Barre, PA 18703  
 P. 570-823-3513 \* TF: 888-834-6614 \* F: 570-823-4464  
 E: [lpescu@lpescu.org](mailto:lpescu@lpescu.org) \* W: [www.lpescu.org](http://www.lpescu.org)



## 2019 SS.C.M. Appeal Update

The Saints Cyril and Methodius Annual Appeal is its 41st year of raising funds to assist the Pontifical Slovak College of Saints Cyril and Methodius in Rome with its day to day operations. **As of March 31, \$12,701 has been received from 108 donors.** On behalf of the Pontifical College, thank you for your continued generosity and support.

The Appeal relies upon the generosity of individual donors in addition to collections taken up in individual parishes of Slovak ancestry. In January 2019, a direct mailing asking for donations was sent to local district and branch leaders from the four Catholic Slovak fraternal organizations, members of the Slovak Catholic Federation, and past donors.

Anyone who wishes to contribute to the 2019 Appeal but who did not receive a letter asking for a donation is asked to fill out the information in the box below. Mail it, along with your check (payable to the Slovak Catholic Federation) to the address provided. Donations in any amount are deeply appreciated and are acknowledged. Gifts received after November 30, 2019 will be credited toward the 2020 Appeal.

Thank you again for your goodness and generosity.

*The Slovak Catholic Federation, founded in 1911, brings together under one banner both individuals of Slovak heritage as well as Catholic Slovak fraternal organizations for cultural, religious, and educational needs. Serving as Moderator is the Right Reverend Gary Hoover, O.S.B., abbot of St. Andrew Svorad Abbey, Cleveland, Ohio. National President is Reverend Andrew S. Hvozdic, V.F., supreme chaplain of the Slovak Catholic Sokol and pastor of Epiphany Parish, Sayre, Pennsylvania. Reverend Thomas A. Nasta, national chaplain of the First Catholic Slovak Union and pastor of Sacred Heart Parish, Swedesburg, Pennsylvania, serves as First Vice President of the Federation and is the Appeal Coordinator.*

### 2019 Annual SS.C.M. Appeal

Name \_\_\_\_\_

Address \_\_\_\_\_

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

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

*Please make check payable to*

**Slovak Catholic Federation** and mail to:

Rev. Thomas A. Nasta  
 First Vice President, Slovak Catholic Federation  
 Sacred Heart Catholic Church  
 120 Jefferson Street, Swedesburg, PA 19405

*Zornička contributors,  
 Send items to:  
[zornicka@lpescu.org](mailto:zornicka@lpescu.org)*

# LPSCU WHOLE LIFE INSURANCE PLAN

If you are looking for a very economical insurance plan, check out the Whole Life Plan offered by the LPSCU. Premiums are considered to be low and affordable for any applicant's age. Why not take advantage of having substantial life insurance protection with low premium payments? This plan is offered from age 0 to 70 and premiums, which are paid during the life of the insured, can be paid on a monthly, quarterly, semiannual, or annual basis. Coverage remains in full force and effect for the entire life of the insured. Upon the insured's death, the face amount is payable to the insured's named beneficiary/ies, except as provided within the contract regarding Suicide and Contestability.

In addition to its low premiums, the Whole Life Plan offers the added fraternal benefits of educational awards, youth and adult activities, newborn benefits, prescription discount plan, official publication, and discount car rental.

During these unstable economic times, the Whole Life Plan

offered by the LPSCU is economical and beneficial for estate planning and can especially help with the high cost of funeral expenses.

For those who qualify, the Whole Life Plan also offers the "Paid Up at 80+" benefit. Any insured member with a Whole Life Certificate who turns 80 years of age and has 25 years of LPSCU membership while holding this plan will not have to pay any further premiums, as the certificate becomes paid up. (This member benefit is reviewed on an annual basis and is subject to change.)

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 Whole Life Insurance Plan. The premiums listed are based on \$1,000 of life insurance coverage. Semiannual and Quarterly premium rates are also available by contacting your Branch Secretary or the Home Office.

## WHOLE LIFE ANNUAL AND MONTHLY PREMIUM RATES PER \$1,000 Based on 2001 CSO Male and Female Mortality Tables • Based on Age at Last Birthday

Issue Age	Annual		Monthly	
	Male	Female	Male	Female
0	6.17	6.07	0.56	0.55
1	6.21	6.11	0.56	0.55
2	6.26	6.15	0.56	0.55
3	6.30	6.20	0.57	0.56
4	6.34	6.24	0.57	0.56
5	6.39	6.28	0.58	0.57
6	6.43	6.32	0.58	0.57
7	6.47	6.36	0.58	0.57
8	6.51	6.41	0.59	0.58
9	6.56	6.45	0.59	0.58
10	6.60	6.49	0.59	0.58
11	6.64	6.54	0.60	0.59
12	6.68	6.58	0.60	0.59
13	6.73	6.62	0.61	0.60
14	6.77	6.67	0.61	0.60
15	6.81	6.71	0.61	0.60
16	6.84	6.75	0.62	0.61
17	7.07	6.80	0.64	0.61
18	7.33	6.84	0.66	0.62
19	7.58	6.89	0.68	0.62
20	7.63	6.93	0.69	0.62
21	7.68	6.98	0.69	0.63
22	7.91	7.02	0.71	0.63
23	8.20	7.07	0.74	0.64
24	8.48	7.28	0.76	0.66
25	8.79	7.55	0.79	0.68
26	9.11	7.83	0.82	0.70
27	9.46	8.14	0.85	0.73
28	9.80	8.46	0.88	0.76
29	10.18	8.79	0.92	0.79
30	10.58	9.13	0.95	0.82
31	10.98	9.49	0.99	0.85
32	11.43	9.87	1.03	0.89
33	11.88	10.27	1.07	0.92
34	12.36	10.68	1.11	0.96
35	12.88	11.12	1.16	1.00

Issue Age	Annual		Monthly	
	Male	Female	Male	Female
36	13.41	11.55	1.21	1.04
37	13.99	12.03	1.26	1.08
38	14.58	12.52	1.31	1.13
39	15.19	13.04	1.37	1.17
40	15.85	13.59	1.43	1.22
41	16.54	14.15	1.49	1.27
42	17.28	14.76	1.56	1.33
43	18.04	15.39	1.62	1.39
44	18.83	16.06	1.69	1.45
45	19.69	16.76	1.77	1.51
46	20.57	17.49	1.85	1.57
47	21.51	18.27	1.94	1.64
48	22.50	19.09	2.03	1.72
49	23.55	19.94	2.12	1.79
50	24.67	20.84	2.22	1.88
51	25.89	21.81	2.33	1.96
52	27.13	22.77	2.44	2.05
53	28.43	23.78	2.56	2.14
54	29.82	24.84	2.68	2.24
55	31.28	25.96	2.82	2.34
56	32.82	27.13	2.95	2.44
57	34.45	28.36	3.10	2.55
58	36.17	29.66	3.26	2.67
59	38.03	31.03	3.42	2.79
60	40.01	32.47	3.60	2.92
61	42.11	33.99	3.79	3.06
62	44.34	35.62	3.99	3.21
63	46.70	37.34	4.20	3.36
64	49.20	39.17	4.43	3.53
65	51.85	41.13	4.67	3.70
66	54.69	43.22	4.92	3.89
67	57.73	45.45	5.20	4.09
68	61.01	47.83	5.49	4.30
69	64.55	50.39	5.81	4.54
70	68.48	53.20	6.16	4.79



## University of Pittsburgh Offers Czech and Slovak Language Courses

The University of Pittsburgh's Summer Language Institute (SLI) at the Department of Slavic Languages and Literatures has partial scholarships available for applicants to their Czech and Slovak language courses this summer. **Application deadline is May 24, 2019.**

SLI has programs in Pittsburgh, Prague, Bratislava, and hybrid programs that begin in Pittsburgh and continue in Prague and Bratislava. As you may know, Pittsburgh is a city that takes great pride in its Slovak and Czech heritage and is a great locale to learn the languages!

SLI accepts undergraduates, graduates, and highly-motivated non-affiliated learners. The program has a combination of traditional students and adult learners. In some cases, high school students who demonstrate the requisite maturity and dedication to succeed in an intensive program are accepted as well.

The participating students come from all over the country for the learning opportunities, which include not only language training in all four modes (speaking, reading, listening, and writing), but also a rich program of extra-curricular activities including film screenings, lectures, ethnic picnics, and other community and cultural activities.

Out-of-state students may study at SLI for fees equivalent to the in-state tuition rate. With SLI scholarships applied, Pitt's courses are one of the most affordable options out there for this kind of specialized training.

Detailed information about any of the programs offered can be found at the following website: [www.sli.pitt.edu](http://www.sli.pitt.edu).

**Father's Day**  
June 16, 2019



## LPSCU 2019 RELIGIOUS AWARDS

FOR MEMBERS ENTERING  
RELIGIOUS LIFE

- ❖ St. John Vianney
- ❖ St. Theresa of the Little Flower
- ❖ St. Andre' Bessette

**\$300 ANNUALLY**

**The LPSCU is offering three separate Religious Awards for members entering religious life. They are:**

❖ **The St. John Vianney Award**

This award is offered to any male member of the LPSCU aspiring to the priesthood. The member may apply for the \$300 Award upon entrance into an approved program of priestly formation. The award may be renewed for each successive year until ordination, provided the member re-applies for said award each year.

❖ **The St. Theresa of the Little Flower Award**

This award is offered to any female member of the LPSCU aspiring to religious life. The member may apply for the \$300 award upon completion of her first year of Novitiate. The award may be renewed annually until the member is professed as a religious nun, provided she re-applies for said award each year.

❖ **The St. Andre' Bessette Award**

This award is offered to a male member of the LPSCU aspiring to religious life as a brother in a religious congregation. He may apply for the \$300 award upon entrance into an approved program for religious brother formation. The award may be renewed annually for each successive year until completion of the program, provided the member re-applies for said award each year.

**Following are the guidelines for applying for each of the Religious Awards. All applicants must:**

- ❖ Be a member of the LPSCU for two (2) years with a minimum \$2,000 permanent reserve life insurance certificate (excludes term insurance).
- ❖ Provide a wallet-size color photo with the application.
- ❖ Re-apply each year while attending/completing studies for Religious Life in order to receive the award each year of his/her religious training.

Applicants must meet all criteria outlined and provide data indicated to be eligible. Incomplete applications or those missing data requirements will not be considered. All materials become the property of the LPSCU and will not be returned.

Applications are available from the LPSCU Home Office or its website. **Applications for the 2019 awards must be postmarked by August 31, 2019.**

Submit applications to:

Ladies Pennsylvania Slovak Catholic Union  
ATTN: Religious Awards  
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)

## Slovakia Recognizes Work of Two Americans

Slovak Ambassador Ivan Korcak recently presented gold medals from Foreign Minister Miroslav Lajcak to Honorary Slovak Consul Joseph Senko and former U.S. Ambassador Theodore Russell for their outstanding work in promoting Slovakia through their numerous programs in the "Friends of Slovakia" organization, of which Mr. Senko was chairman and Mr. Russell was founding chairman.

Honorary Consul Senko, of Pittsburgh, Pennsylvania, is a member of LPSCU Branch 42.



From left, Ambassador Theodore Russell, Ambassador Ivan Korcak, and Honorary Consul Joseph Senko.

## United Slovak Societies Offers 2019 Scholarships

The United Slovak Societies, headquartered at the American Slovak Club in Lorain, Ohio, announces 2019 scholarship availability to high school seniors graduating in 2019 who are entering college and who are five-year members of a local lodge of the U.S.S. These include: National Slovak Society Assembly 160, Slovak Catholic Sokol Wreath 111, First Catholic Slovak Union Branch 228, First Catholic Slovak Ladies Association Branch 114, and Ladies Pennsylvania Slovak Catholic Union Branch 77.

The scholarships are available to qualifying members on a one-time basis. A scholarship application and copy of the rules may be obtained by visiting [www.americanslovakclub.com](http://www.americanslovakclub.com).

**Deadline for completion is May 30, 2019.**

## New Insurance Issued

Branch	Branch Representative	Jan/Feb 2019	Year-to-Date Total
6	Mary Ann Ewasko	\$ 5,000.00	\$ 5,000.00
7	Margaret Jollimore	\$ 10,000.00	\$ 10,000.00
		\$ 15,000.00	\$ 15,000.00

\*Sold through Home Office, not included in Campaign

## BISHOP ANDREW G. GRUTKA MEMORIAL SCHOLARSHIP AWARD

**\$1,000 AWARD**

**(Maximum of \$2,000 per member)**

The LPSCU is proud to once again offer the Bishop Andrew G. Grutka Memorial Scholarship Award for lay persons between the ages of 18 to 35. This award, implemented at the 37th National Convention held in Merrillville, Indiana, in August 2000, is given in memory of Bishop Andrew G. Grutka, an outstanding Slovak leader who was the founding bishop of the Diocese of Gary, Indiana.

Those applying for the Bishop Andrew G. Grutka Memorial Scholarship Award must meet the following criteria:

- Be a member of the LPSCU for two (2) years with \$5,000 permanent reserve life insurance certificate (excludes term insurance).
- Be a lay person between 18-35 years of age.
- Be of the Catholic religion (Latin Rite or Byzantine).
- Be initiated fully into the Church (Baptized, Eucharist, and Confirmed) and continuing to be eligible to receive the sacraments of the Church.
- Be a member of a Catholic parish.
- Be active in parish/diocesan/campus ministry as a lector, extraordinary minister of Holy Communion, adult altar server, catechist/aide, member of parish RCIA/C Team, youth minister, member of the Parish Pastoral Council, Finance Council, and/or other parish committees or organizations.
- Provide a Sponsor Eligibility Form from their parish to show they are active Catholics.
- Be active in an organization or activity that promotes awareness of our Slovak heritage, culture, and traditions.
- Be endorsed by his or her pastor and LPSCU Branch Secretary, with additional endorsement provided by campus minister, youth minister or pastoral associate.
- Attend (or will attend) an accredited college/university as a full time student.
- Provide a notice of acceptance or tuition receipt for the coming scholastic year.
- Provide a wallet-size color photo.

Applicants must meet all criteria and provide data indicated above to be eligible. Incomplete applications or those missing data requirements will not be considered. All materials become the property of the LPSCU and will not be returned.

**Applications must be postmarked by June 30, 2019.**

Applications are available from the LPSCU Home Office or its website. Return completed application and supporting material to:

Ladies Pennsylvania Slovak Catholic Union

ATTN: Bishop Grutka Award

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)



# Minutes of the Executive Finance Committee

February 27, 2019 ❖ 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; Mary Jo Savidge, secretary-treasurer; and Mary Ann Ewasko, chairperson of trustees.

The committee reviewed and accepted the Minutes from November 15, 2018, Executive Finance Committee meeting.

## Correspondence/Requests

The committee acknowledged the correspondence read and approved the following:

- ❖ Jankola Library annual donation. *Approved \$250.00.*
- ❖ Benedictine High School requesting ad for the 2019 Blue & White Gala. *Approved an ad for \$400.*
- ❖ Slovak Catholic Federation requesting a donation towards the 2019 Appeal. *Approved \$500.00.*
- ❖ Fraternal Societies of Greater Pittsburgh requesting an ad and banquet tickets for the Fraternalist of the Year 2019 banquet. *Approved an ad for \$120.00 and 2 banquet tickets.*
- ❖ Youngstown Sister Cities requesting a donation for a 3D printer to send to students in Slovakia. *Approved \$150.00.*
- ❖ Mark Stolarik, University of Ottawa Chair of Slovak History and Culture, requesting a donation. *Approved \$100.00.*
- ❖ Friends of Slovakia requesting a donation. *Approved \$200.00.*

## Financial Statement

The committee reviewed the following checking accounts: M&T Bank – General Operating Account and the Morgan Stanley Smith Barney Checking Account for November and December 2018 and January 2019. The Home Office Branch Deposit Account was also reviewed.

The committee reviewed the 2018 Annual Statement and the Profit & Loss/Balance Sheet for November and December 2018 and January 2019. The committee also reviewed graphs which provide a snapshot of the financial statement for 2018 and 2019.

## Bond/Stock/Pension Portfolio

The committee was provided and reviewed all activity from November and December 2018 and January 2019, including Common Stocks, Preferred Stock and International Bonds. The Employee Retirement Plan was also reviewed. The committee was provided and reviewed a bond watch list.

## Budget

The committee reviewed the budget from 2018 and for 2019.

## Meeting Dates

The next meeting will be held Tuesday, June 4, 2019. There being no further business, the EFC adjourned.

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

## JOIN FR. BOB SEEMAN ON A PILGRIMAGE TO POLAND

"In the footsteps of St. John Paul II & St. Faustina"

Warsaw \* Niepokalanow \* Czestochowa  
Wadowice \* Zakopane \* Krakow

September 23 – October 1, 2019

**\$3,799** from Pittsburgh  
(Price per person, double occupancy)

With Optional Post Tour to Rome and Assisi

October 1 – October 5, 2019

**\$1,399** (per person, double occupancy)

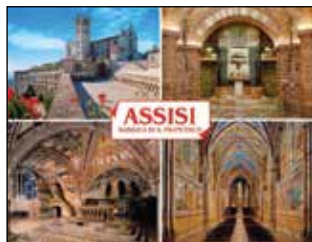
To book or for more information visit

[www.pilgrimages.com/frseeman](http://www.pilgrimages.com/frseeman)

Or contact 206 Tours at 1-800-206-TOUR (8687)

Ask for Cara: ext. 1229 or

e-mail: [cara@206tours.com](mailto:cara@206tours.com)



## Cooking Corner

### CRAB QUICHE

6 oz. lump crabmeat or mock crab	1½ cups light cream or milk
10-inch pastry shell	1 Tbsp. lemon juice
2 cups shredded Swiss cheese	¼ tsp. Worcestershire sauce
1 Tbsp. flour	½ tsp. salt
4 eggs, beaten	Old Bay seasoning

Bake pie shell for six minutes at 375 degrees and set aside. Cut crab into small pieces and combine with Swiss cheese and flour. Turn into pie shell. Beat together eggs, cream or milk, lemon juice, salt, Worcestershire sauce, and Old Bay to taste. Pour over cheese mixture. Bake at 375 degrees for 40 to 45 minutes (35 minutes if a 9-inch pie shell is used) or until knife inserted in center comes out clean. Cool for at least five minutes before serving.





**We just enrolled in the  
LPSCU Guaranteed Issue Program.**

**HAVE YOU?**

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

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

**GUARANTEED ISSUE**

**for all members age 40 to 75**



# Calendar of Events

continued from page 2

- 13** – Branch 52 – Fabyanic Family Reunion at Hempfield Township Park, Westmoreland County, Pennsylvania, for descendants and relatives of Albert and Helen Harcarik Fabyanic. Reservations are required. Contact Angela Fabyanic Skiffen (724-864-7405) or Marie Fabyanic Polansky (724-733-5027).
- 13-27** – 15th Consular Tour of Slovakia and its neighbors. Contact Joe Senko at 412-956-6000 or [jtsenko@aol.com](mailto:jtsenko@aol.com).
- 18** – Slovak Day at Kennywood Park, West Mifflin, Pennsylvania. Branch 52 members should contact Jim Tomasic for tickets (412-824-0390).
- 20** – **Deadline to submit articles for September/October Zornicka.**

## SEPTEMBER

- 6-15** – 2019 Slovakia Heritage Tour, a ten-day, small-group tour. Genealogical research and ancestral village and family visits available. For details contact Judith Northup-Bennett (978-544-5144 or [slovakiaheritagetours@gmail.com](mailto:slovakiaheritagetours@gmail.com) or visit [www.slovakiaheritage.com](http://www.slovakiaheritage.com).)
- 13-14** – LPSCU Semi-Annual Meeting, Washington, Pennsylvania
- 20** – **Deadline to submit articles for November/December Zornicka.**
- 23-25** – American Fraternal Alliance Executive Summit, Washington, D.C.
- 23-10/1** – Pilgrimage to Poland with our Spiritual Advisor, Rev. Robert Seeman. Go to [www.pilgrimages.com/frseeman](http://www.pilgrimages.com/frseeman) for details or see page 19.

## OCTOBER

- 20-22** – Pennsylvania Fraternal Alliance Meeting, Hershey, Pennsylvania
- 27** – Rev. Dianiska District meeting at 1:00 p.m. at the North End Slovak Club, North Main Street, Wilkes-Barre, Pennsylvania. “Make a Difference Day” will be observed. Branch 19 will host.
- 31** – Summer Hours end for LPSCU Home Office.

## NOVEMBER

- 3** – Slovak Heritage Festival from 1:00-5:00 p.m. at the University of Pittsburgh Cathedral of Learning Commons Room (Oakland). Contact Christine Metil at 412-624-5906 or at [slavic@pitt.edu](mailto:slavic@pitt.edu).
- 20** – **Deadline to submit articles for January/February 2020 Zornicka.**

## DECEMBER

- 1** – Rev. Dianiska District Christmas party at Genetti Hotel and Conference Center, Market Street, Wilkes-Barre, Pennsylvania. Time to be announced. Branch 6 will host.
- 1** – Branch 52 Annual Christmas Party beginning at 12:00 noon at Grandview Golf Club, North Braddock, Pennsylvania. Contact Jim Tomasic to make a reservation (412-824-0390).

**LADIES PENNSYLVANIA  
SLOVAK CATHOLIC UNION**  
71 S. Washington Street  
Wilkes-Barre, PA 18701

## INFORMATION REQUEST FORM

If you would like information on any of our products or benefits, please complete the following information and mail the form to the address above:

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

Date: \_\_\_\_\_

Email Address: \_\_\_\_\_

Select how you would like to be contacted:

Phone       Email       Mail

### ~ REQUESTED INFORMATION ~

#### PRODUCT

- Single Premium       3 Pay Life       5 Pay Life
- 10 Pay Life       15 Pay Life       20 Pay Life
- Whole Life       20 Year Endowment
- Juvenile Estate Term (Term to 25)
- Flexible Annuity

#### FORMS

- Change of Address       Change of Name
- Change of Beneficiary       Direct Debit
- Cash Value       Certificate Loan
- Cash Surrender       Lost Certificate

#### FRATERNAL BENEFITS

- Fraternalist of the Year Award
- Youth Achievement Award       Book Buy Program
- Newborn Benefit       Wedding Cross

#### EDUCATION AWARDS

- Catholic Grade School       Catholic High School
- College       Post Graduate
- Ann (Shinal) Cichy Memorial       Bishop Grutka
- St. John Vianney       Lynda (Posivak)
- St. Andre Bessette, C.S.C.      Mohlenhoff Memorial
- St. Theresa       Margaret Sabol

Comments: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Remember to notify the Home Office  
if your address changes!



# Junior Branch Journal

## Maypoles

The greenness of spring in May expressed the hopes of farmers concerning the strength and good growth of all plants. The custom of raising Maypoles was performed throughout Slovakia. People usually cut tall, straight trees with regular crowns. There is no unity concerning the decoration of the Maypoles. One village paints the tree trunks white from top to bottom and decorates them with various ribbons and scarves.

Maypoles were built in ancient times and were placed in front of houses and farm buildings as protection against diseases and evil spirits before the first of May. Eventually, this led to the erecting of Maypoles in front of the houses of eligible girls.



## Mother's Day ~ May 12, 2019

May is a lovely time of year to honor mothers. Mother birds flutter from limb to limb, bringing food to their young and whistling their soothing lullabies. The meadows and woodlands have softly put on their green, and the tilled fields mellow in the spring sunshine. Perhaps the sweetest gifts of May are the beauty and perfume of the springtime flowers. Flowers are a beautiful way to celebrate mothers—one of God's greatest gifts! Mothers add so much love and care to life and home. They give their encouragement and guidance, their compassion and love. Because they offer such precious gifts, mothers should be honored with equally special gifts from nature.



## Handprint Flower

- ◆ Construction paper in green, brown, and white
- ◆ Pink and purple paint
- ◆ Sticker gems
- ◆ Black marker
- ◆ Scissors
- ◆ Glue

1. Trace your handprint on green paper and cut out
2. Draw and cut two flower pots that fit under your handprint.
3. Paint or dip your fingers in paint and make 6 petals for each flower on white paper
4. Glue your handprint and 1 flower pot to white paper
5. Fold the other flower pot at the top (so it will open up) and glue on top of the other flower pot.
6. Cut out your fingerprint flowers and glue on sticker gems for the center of the petal
7. Write your message inside your card





# Junior Branch Journal



## Marek Svatoš

(June 17, 1982 - November 5, 2016)

Svatoš was a Slovak professional ice hockey winger. He last played during the 2013-14 season in the Slovak Extraliga with Košice, the same club with which he began his career in 1999. Svatoš played in the National Hockey League (NHL) for several seasons, mostly with the Colorado Avalanche; his last stint in the NHL was in the 2010-11 season, during which he played with the Nashville Predators and Ottawa Senators after beginning the season in the Kontinental Hockey League (KHL) with Avangard Omsk. Svatoš suffered from many injuries during his NHL career. Svatoš opted to remain in Slovakia, transferring as a free agent to sign a one-year contract with Košice of the Slovak Extraliga on September 18, 2013. He helped his hometown club to win their seventh league title in the final season of his hockey career. Svatoš died on November 5, 2016, at his home in Lone Tree, Colorado at the age of 34. He was survived by his wife, Diana, and two children.

## Father's Day June 16, 2019

Americans celebrate Father's Day on the third Sunday of every June. This holiday celebrates fathers and fatherhood in general, including father figures such as guardians and grandfathers. The occasion is marked by giving a gift to one's father or spending time with him. It is a time set aside to value a father's role in one's life.

*"A father is someone you look up to no matter how tall you grow."*

-Unknown



## Word Search Puzzle

Since 1958/59 74 Slovak defensemen and forwards have played at least one game in the NHL. Also, 4 goalies native to Slovakia have appeared in NHL games. Following is a list of ice hockey players from Slovakia and their teams, who played or are currently playing in the NHL.

L	Y	S	O	S	B	W	A	Q	Y	F	W	O	V	R
B	I	O	H	U	R	R	I	C	A	N	E	S	I	N
R	K	G	D	S	A	E	K	N	S	Q	P	G	S	I
U	W	A	H	H	R	I	H	I	G	Z	A	N	N	C
I	J	H	C	T	R	E	S	T	S	N	I	O	N	
N	U	V	D	O	E	L	L	K	N	F	I	K	V	I
S	J	D	B	G	A	N	W	I	N	A	K	G	S	R
X	E	A	E	N	M	A	I	P	O	M	P	Y	K	A
K	G	D	D	R	H	A	N	D	Z	U	S	Y	M	
W	O	E	D	K	A	L	A	H	G	U	Z	X	F	L
W	R	P	C	S	O	R	A	Z	S	E	M	L	Q	N
S	B	A	E	T	U	W	P	N	P	M	Y	B	L	H
H	L	H	G	C	S	O	X	I	W	E	G	P	B	P
B	P	K	M	U	K	Q	P	A	R	E	K	E	S	G
T	A	T	A	R	S	Y	L	S	N	Q	O	J	U	Z

BLACKHAWKS  
BRUINS  
BUDAJ  
CHARA  
FLYERS  
GABORIK

HALAK  
HANDZUS  
HURRICANES  
ISLANDERS  
KINGS  
KOPECKY

LIGHTENING  
MARINCIN  
MESZAROS  
OILERS  
PANIK  
PANTHERS

RED  
SEKERA  
TATAR  
VISNOVSKY  
WINGS

## PERIODICAL



2019 LPSCU  
**CATHOLIC  
HIGH  
SCHOOL  
AWARD**  
\$300 One-Time Award

The LPSCU is offering a Catholic High School Award Benefit, which is a \$300 one-time award to our members who are attending a Catholic High School during the 2019-2020 academic year. Members may only receive this award one time.

The following are the Guidelines for applying for the Catholic High School Award:

- \* Must be a member of the LPSCU for two (2) years with \$2,000 permanent reserve life insurance certificate (excludes term insurance).
- \* Must be a Catholic high school freshman, sophomore, junior, or senior in the fall of 2019.
- \* Must provide a wallet-size color photo.

Applicants must meet all criteria and provide data indicated above to be eligible. Incomplete applications or those missing data requirements will not be considered. All materials become the property of the LPSCU and will not be returned. Applications must be postmarked by June 30, 2019.

Applications are available from the LPSCU Home Office or its website. Return completed applications to:

**LADIES PENNSYLVANIA  
SLOVAK CATHOLIC UNION**  
ATTN: Catholic High School Award  
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)



*Still Available!*

## 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!*

**SIGN UP A NEW MEMBER  
TODAY!**