

# ZORNIČKA

Ladies  
Pennsylvania  
Slovak  
Catholic  
Union



MORNING STAR

Vol. 77, No. 858

January-February 2018

## MARY JO SAVIDGE ELECTED PRESIDENT OF NJ/NY FRATERNAL ALLIANCE



LPSCU National Secretary-Treasurer Mary Jo Savidge was elected 2017-2018 President of the New Jersey/New York Fraternal Alliance during the organization's annual meeting held October 11-13, 2017, at the Tropicana Resort in Atlantic City, New Jersey.

Mary Jo Savidge (7th from right) is among those installed as 2017-2018 officers of the New Jersey/New York Fraternal Alliance.

The meeting was attended by thirty-three delegates representing fifteen societies doing business in New Jersey and/or New York. Presentations were provided by Allan Ferrone, CPS Actuaries, Inc.; Ed DePersis, ENDePersis Fraternal Consulting; Atlantic City Mayor Donald Guardian; Larry White, AQS Asset Management; Andrea Litewski, American Fraternal Alliance; and Brendan Peppard, assistant commissioner for Life and Health Insurance, New Jersey Department of Banking and Insurance.

Mary Jo was installed by LPSCU National President Theresa Kluchinski at the banquet held Thursday evening, October 12.

*Congratulations, Mary Jo!*

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# Calendar of Events

## JANUARY

- 1** – Home Office closed for New Year's Day.
- 19** – 45th Annual March for Life in Washington, D.C. *See page 3 for more details.*
- 20** – **Deadline to submit articles for March/April Zornicka.**

## FEBRUARY

- 10** – The 25th Annual Slovak Ball sponsored by the Slovak-American Cultural Center at The Royal Manor, Garfield, New Jersey. Call 973-357-1209 for tickets and further information.
- 19** – Home Office closed for Presidents' Day.

## MARCH

- 14-15** – LPSCU Internal Audit
- 16-17** – LPSCU Board of Directors Annual Meeting at the Holiday Inn – East Mountain Inn, Wilkes-Barre, Pennsylvania. *See page 3 for more details.*
- 20** – **Deadline to submit articles for May/June Zornicka.**
- 30** – Home Office closed for Good Friday.

## APRIL

- 1** – Deadline to nominate a member to be our 2018 Fraternalist of the Year. *See page 13 for details.*
- 23-25** – American Fraternal Alliance Executive Summit, Arlington, Virginia
- 30** – Deadline to apply for the 2018 LPSCU College Award. *See page 8 for details.*
- 30-5/1** – Slovak Catholic Federation Meeting, Danville, Pennsylvania

## MAY

- 20** – **Deadline to submit articles for July/August Zornicka.**
- 22-24** – American Fraternal Alliance Spring Symposium, Rosemont, Illinois
- 28** – Home Office closed for Memorial Day.

## JUNE

- 9** – LPSCU Mid-Year Meeting (Telephone Conference)

## JULY

- 4** – Home Office closed for Independence Day.
- 10-24** – Youngstown Sister Cities 20th Heritage Tour of Slovakia. *See page 13 for details and contact information.*
- 20** – **Deadline to submit articles for September/October Zornicka.**

## SEPTEMBER

- 3** – Home Office closed for Labor Day.
- 5-7** – American Fraternal Alliance Meeting, Minneapolis, Minnesota
- 17-18** – Slovak Catholic Federation Meeting, Youngstown, Ohio
- 20** – **Deadline to submit articles for November/December Zornicka.**
- 27-29** – LPSCU Semi-Annual Meeting, Cleveland, Ohio

## OCTOBER

- 10-12** – New Jersey/New York Fraternal Alliance Meeting, Atlantic City, New Jersey



(USPS 699-520)

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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.**

**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)**

### BOARD OF DIRECTORS

#### SPIRITUAL ADVISOR

Reverend Robert Seeman, St. Peter Parish, 342 Normal Avenue, Slippery Rock, PA 16057; 412/225-3585; [rseeman801@gmail.com](mailto:rseeman801@gmail.com)

#### PRESIDENT

Theresa A. Kluchinski, 446 Mountain Oaks Drive, Laurel Run, PA 18706; 570/823-3513, toll free 888/834-6614; [theresa@lpscu.org](mailto:theresa@lpscu.org)

#### VICE PRESIDENT

Anita Gregory, 304 Turkey Path Road, Sugarloaf, PA 18249; 570/788-3263; [anitag13@hotmail.com](mailto:anitag13@hotmail.com)

#### SECRETARY/TREASURER

Mary Jo Savidge, 71 South Washington Street, Wilkes-Barre, PA 18701; 570/823-3513, Fax 570/823-4464; [maryjo@lpscu.org](mailto:maryjo@lpscu.org)

#### CHAIRPERSON OF TRUSTEES

Mary Ann Ewasko, 9 Shannon Street, Wilkes-Barre, PA 18702; 570/823-6432; [maryann6@ptd.net](mailto:maryann6@ptd.net)

#### TRUSTEES

Dolores M. Evanko, 173 Berner Avenue, Hazleton, PA 18201; 570/454-5547; [jje@intergrafix.net](mailto:jje@intergrafix.net)

James Yocum, 1738 Evergreen Drive, Hazle Township, PA 18202; 570/436-6792; [jpyocum@ptd.net](mailto:jpyocum@ptd.net)

Margaret Jollimore, 1001 SR 292E, Harveys Lake, PA 18618-7829; 570/760-9790; [jollimore.lpscu@ymail.com](mailto:jollimore.lpscu@ymail.com)

Joan T. Hladek, 2138 Waterbury Lane E., Sycamore, IL 60178; 815/895-0431; [jhladek@lpscu.org](mailto:jhladek@lpscu.org)



## A Message from Our National Spiritual Advisor

Every January, one of the largest human rights demonstrations takes place at the Capitol in Washington, D.C. It is the annual March for Life. The purpose and vision of the March for Life is to foster “a world where every human life is valued and protected.”

The 45th Annual March for Life will be held on January 19, 2018.

And this year’s theme is, “LOVE SAVES LIVES.” Pope John Paul II said, “It is impossible to further the common good without acknowledging and defending the right to life, upon which all the other inalienable rights of individuals are founded and from which they develop.”

The Roe vs. Wade decision back in 1973 opened the flood gates to the destruction and total disregard for human life at every level. It is our responsibility to bring to our society the message of the Gospel, particularly the Gospel of life, in a peaceful way. Together we stand, bishops, priests, religious men and women, the young and the elderly to promote by our witness to the sanctity of human life. “We know that all human life, every child in the womb, is a gift to be received and cherished and protected.” We believe that all life is sacred from conception to natural death. Together we can make a difference. “Our witness to respect life shines when we demand respect for each and every human life, including the lives of those who fail to show that respect for others.”

Let us pray for the safety of all those who will be participating in the March for Life, 2018:

“Mary, Mother of the Church, renew in all of us a love for the sanctity of the human person from conception to natural death. Mother of our Lord and Savior, keep us true to the Gospel of life, guide us to be faithful witnesses to the truth, and protect our nation, as the patroness of America.”

### RESPECT LIFE PRAYER

*Heavenly Father, the beauty and dignity of human life was the crowning of your creation. You further ennobled that life when your Son became one with us in his incarnation. Help us to realize the sacredness of human life and to respect it from the moment of conception until the last moment at death. Give us courage to speak with truth and love and with conviction in defense of life. Help us to extend the gentle hand of mercy and forgiveness to those who do not reverence your gift of life. To all, grant pardon for the times we have failed to be grateful for your precious gift of life or to respect it in others. We ask this in Jesus’ name. Amen.*

A Blessed New Year to all!  
*Father Bob*



**Rev. Robert L. Seeman**

Remember to notify the Home Office  
if your address changes!

## LPSCU Board of Directors Annual Meeting Set

This announcement is made to all members of the LPSCU that the Annual Meeting of the Board of Directors will convene on Friday, March 16, 2018, at 8:30 a.m. at the Holiday Inn – East Mountain Inn, Wilkes-Barre, Pennsylvania. A subsequent session will be held on Saturday, March 17.

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.

## 45th Annual March for Life

Friday, January 19, 2018 ❖ 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

A bus will leave Wilkes-Barre 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 Bosco Catholic Church on Route 93, leaving Hazleton at approximately 7:30 a.m. Local Branches and Districts may sponsor the cost of their members who wish to attend.

Anyone interested in attending can call Theresa Kluchinski at 888-834-6614 or 570-823-3515 or e-mail [Theresa@lpsc.org](mailto:Theresa@lpsc.org) for more information. Cost is \$55; this includes bus, snack on the bus, and dinner buffet at the Mountain Gate Restaurant on the way home.

*The Slovak-American Cultural Center  
presents*

*The 25th Annual  
Slovak Ball  
Saturday, February 10, 2018*

*The Royal Manor  
Garfield, New Jersey*

*For tickets, call*

*973-357-1209*

*SlovakAmericanCC.org*



**PITTSBURGH DISTRICT**

On Sunday, October 29, 2017, members of the Pittsburgh District gathered for their annual Card Party. It was held at St. Maximilian Kolbe Church in Homestead, Pennsylvania. Forty-seven members and guests enjoyed a luncheon of soup, salad, and various croissant salad sandwiches. A wonderful array of delicious desserts was provided by each of the Branches.

Card games were played and two winners at each table won Halloween/Fall-themed table prizes. A Chinese Auction was held with many great prizes and each attendee went home with a door prize. Everyone who participated shared a great afternoon of fun and fellowship.

A special Share the Wealth fundraiser was held for the District's Matching Fund campaign. One hundred fifty dollars were raised to be donated to Magee Women's Research Institute in Pittsburgh, Pennsylvania.

**Donna M. Powell**





**MSGR. BEEDA DISTRICT**

A Christmas party for the Msgr. Beeda District was held on Friday, November 24, 2017, at Booty's Restaurant in Hazleton, Pennsylvania.

District President Anita Gregory welcomed twenty-three members and six guests to the holiday celebration. After a short Christmas prayer and a toast for a Merry Christmas and a Happy New Year, the group enjoyed a delicious meal with cake and ice cream for dessert. Each attendee received a chocolate Santa and a goodie bag of Italian cookies to take home with them. These were donated by Jonathan Gregory and Mary Ann Litchcock.

A raffle was also held with raffle prizes donated by the District officers. Eight lucky winners went home with great holiday gifts. The youngest member in attendance, Emma Gregory, was extremely excited that she won the candy cane wreath which she planned to take home to hang on the door to her room.

President Gregory thanked everyone for coming and hoped they all enjoyed the evening and had a good time.

The Msgr. Beeda District would like to wish everyone a very Happy and Healthy New Year!



**Members of the Msgr. Beeda District enjoying their Christmas party.**

*New Insurance Issued*

| Branch | Branch Representative | SEPT./OCT. 2017 | Year-to-Date Total |
|--------|-----------------------|-----------------|--------------------|
| 6      | Mary Ann Ewasko       | \$ 30,000.00    | \$ 109,000.00      |
| 19     | Jean Kapral           | \$ 2,000.00     | \$ 2,000.00        |
| 77*    | Mary Jo Savidge       | \$ 10,000.00    | \$ 10,000.00       |
| 213    | Mary Jo Savidge       | \$ 20,000.00    | \$ 70,000.00       |
|        |                       | \$ 62,000.00    | \$ 191,000.00      |

\*Sold through Home Office, not included in Campaign

**JET Plan \$1.00 First Year Premium Extended for 2018**

The LPSCU Board of Directors announces that the \$1.00 first year annual premium on the Juvenile Estate Term (Term-to-25) plan of insurance has been extended for the year 2018. **This offer is limited to certificates with an issue date in the year 2018.** After the first year, premiums will be billed at the rate of \$16.00 for \$10,000 of term life insurance and \$9.50 for \$5,000 of term life insurance.

The LPSCU's Juvenile Estate Term (JET) Plan, commonly referred to as Term-to-25, is an ideal insurance solution for students and is available to anyone less than 22 years of age. The plan provides full life insurance protection from date of issue to age 25. A medical exam is not required to apply. However, the LPSCU reserves the right to require a medical exam on any applicant should it be deemed necessary.

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

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

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

JET Term-to-25 is an excellent, affordable plan providing protection for children from infancy on through their school years, including college. Now the JET Term-to-25 is even more affordable with the first year's premium costing just \$1.00. This offer is good for certificates with an issue date in the year 2018.

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

# MINUTES OF THE SEMI-ANNUAL BOARD MEETING

September 29, 2017 ❖ Wilkes-Barre, Pennsylvania

## Friday September 29, 2017

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

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.

### *Roll Call*

All members of the Board of Directors were present except Trustee Joan Hladek and Trustee Margaret Jollimore, who were excused. There was a quorum present to conduct business.

### *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 wished Rev. Seeman a happy 38th Anniversary of his ordination. President Kluchinski mentioned that the new Public Relations Director, Donna Perhach, will be doing a presentation at today's meeting.

### *Approval of Agenda/Minutes*

The Agenda for the meeting was approved along with the Minutes from the June 10, 2017, Board Meeting, with two additions.

### *Correspondence and Requests*

Secretary-Treasurer Savidge reported that there was no correspondence nor any requests received.

### *Financial Report*

Board members were provided and reviewed the following information:

- ❖ Quarterly Statement – June 30, 2017
- ❖ Month End Balance Sheet/Revenue and Expense Accounts for August 2017
- ❖ Minor Beneficiary Account Listing
- ❖ Summary Market Value 2017 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*

Secretary-Treasurer Savidge provided the Board with the following information:

- ❖ Home Office is working on the pre-examination planning survey from the Pennsylvania Insurance Department for the years 2013 through 2017.
- ❖ The new Canon copier was installed at the end of July.
- ❖ A recommendation for Home Office to accept signed expense sheets through e-mail was approved. There will still need to be two original signatures from two of the four signers.

President Kluchinski provided a Home Office report on the following:

- ❖ Seminar Update
- ❖ Membership Mailing
- ❖ Campaign

The Board was provided a report from the Fraternal Activities Director, Susan Ondrejco, and Public Relations Director, Donna Perhach.

### *Convention*

President Kluchinski reported that she has contacted several hotels in the Hershey and Pittsburgh, Pennsylvania, areas for information for the 2020 Convention. A report will be provided at the December 2017 Board Meeting so that the Board can decide on a location.

### *Unfinished Business*

Nothing for Unfinished Business.

### *Strategic Plan*

President Kluchinski deferred the Strategic Plan until after Public Relations Director Perhach's presentation.

### *New Business*

The Board was provided and discussed the following:

- ❖ Dividend Resolution
- ❖ Term to 25
- ❖ Annuity Rate
- ❖ Branch Deposit Rate Review
- ❖ Audit Procedures

The new Public Relations Director, Donna Perhach, provided the Board with a copy of her presentation and discussed ideas to help move the organization forward.

### *Officers' Reports*

The Board was provided quarterly reports from the following:

- ❖ Spiritual Advisor Rev. Robert Seeman
- ❖ Vice President Anita Gregory
- ❖ Chairperson of Trustees Mary Ann Ewasko
- ❖ Trustees Dolores Evanko, Joan Hladek, Margaret Jollimore, and James Yocum

Trustee James Yocum gave a verbal report on the First Catholic Slovak Ladies Association's 125th Anniversary banquet, which he attended.

President Kluchinski mentioned that Trustee Joan Hladek looked at having a Meet and Greet in Indiana to try to resurrect the Branches. However, no one responded to the invitations that were sent. Trustee Hladek will try again.

### *Compliance Update*

The Board was provided information on the NAIC Data Security Model Law which was adopted by the NAIC Cybersecurity Working Group.

### *Local/State and National Alliance Meetings*

- ❖ Trustee Joan Hladek provided the Board with a report from the Indiana Fraternal Alliance meeting.

*continued on page 8*



# Member Coordinates “Comforts from Home” Drive To Support Our Troops

There’s something special about seeing a Philly favorite treat – the Tastykake – in the middle of the desert.

In Berwyn, Pennsylvania, the Conestoga High School boys’ varsity lacrosse players continued their “Comforts from Home” package drive, begun last spring and coordinated by Senior Tate Kienzle. Through this program, the players collect and donate toiletries, snacks, stamps, and other items to send to our troops overseas. The packages are sent to former Conestoga students and community members who are serving in the military. Tate summed up the team’s feelings by saying, “These shipments from our team make a difference to the servicemen and women, which makes a difference in the world.”

This past fall, packages were sent to our troops serving in Norway, Iraq, and Japan. The team feels privileged to have the opportunity to connect with our servicemen and women overseas. They plan to continue the program with additional care packages in the winter and spring.

Tate is a member of LPSCU Branch 130, Bethlehem, Pennsylvania, of which his grandmother, Margaret Ferri, is secretary. He is the son of Dr. Rand and Patricia Kienzle of Malvern, Pennsylvania. Tate has two sisters, Victoriana and Jenna, and a brother, Jace. The entire family belongs to LPSCU Branch 83.



**2/2 Easy Company Weapons Assaultman Section in Norway received some packages. 2013 Conestoga High School graduate Billy McLean is at far left.**



**Members of the “Steel Dragons” stationed in Iraq, 2-82 Field Artillery Division based out of Fort Hood, Texas, were recipients of the team’s care packages.**



**Some of the items sent to U.S. service members at Tokota Airbase in Japan.**

## Cooking Corner

### PINEAPPLE SQUARES

#### Dough:

- |                        |                    |
|------------------------|--------------------|
| 4 cups sifted flour    | 2 tsp. baking soda |
| 2 eggs, lightly beaten | ½ tsp. salt        |
| 1 cup sour cream       | 1 cup sugar        |
| 1 cup Crisco           | 1 tsp. vanilla     |

Cream eggs, sugar, and sour cream. In another bowl, work shortening into flour and salt mixture. Combine and mix to form a soft dough. Wrap in plastic wrap and refrigerate for one hour (*very important*).

#### Pineapple Filling:

- |                                              |                    |
|----------------------------------------------|--------------------|
| 1 cup sugar                                  | 3 Tbsp. cornstarch |
| 2 large cans crushed pineapple (not drained) |                    |

Place pineapple, sugar, and cornstarch into medium saucepan. Place over medium heat. Stir constantly until thick (being careful not to let it scorch on bottom). Cool completely.

Take half of dough and roll to fit a ¼ baking sheet. Spread to edges and press a bit up the side of pan. Spread evenly with pineapple filling. Roll other half of dough for top. (You can roll on wax paper dusted with flour to help flip onto top. If dough is difficult to work with, roll onto your rolling pin and unroll onto top of pineapple.) Crimp edges to seal. Poke with fork to allow steam to escape during baking. Brush top with beaten egg. Bake at 350° for 30 minutes or until brown.

*Recipe from Helen E. Perhach*





## Branch 213 Matching Fund Event Held for St. Joseph's Center

On November 17, 2017, a group of LPSCU members and non-members attended a Branch 213 Matching Fund event at The Art Party Place in Mountaintop, Pennsylvania. The evening was sponsored by LPSCU Branch 213 for the benefit of St. Joseph's Center in Scranton, Pennsylvania, in an effort to help the Center with their mission. Through pregnancy, family, and adoption services; outpatient therapy; and extensive residential and community-based programs for children and adults diagnosed with intellectual disability, St. Joseph's serves hundreds of people throughout Northeastern Pennsylvania on a daily basis.

Participants got together for an evening of painting and fun and raised a total of \$300, which includes a Matching Fund donation of \$100 from the Ladies Pennsylvania Slovak Catholic Union Home Office.



The artists proudly display their work.

## BOARD MEETING MINUTES

*continued from page 6*

### Good of the Union

President Kluchinski mentioned that our Protector, Abbot Gary Hoover, would like the Board to come to Cleveland, Ohio, for one of our meetings. After discussion, it was decided that the September 2018 Board Meeting will be held in Ohio.

### Calendar of Events

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

### Strategic Plan

The Board reviewed and approved the Strategic Plan.

The Board was provided and approved a new program:  
Earn Extra \$\$\$\$\$.

There being no further business, meeting was adjourned.

Respectfully submitted,

**Mary Jo Savidge**

National Secretary-Treasurer

## LPSCU EDUCATIONAL BENEFIT 2018 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 2018-2019 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 2018-2019 academic year and must submit proof of acceptance for the Fall 2018 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, 2018.**

Submit applications to:

**Ladies Pennsylvania Slovak Catholic Union**

P.O. Box 32

Wilkes-Barre, PA 18703

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

Fax: 570-823-4464

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



# 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 Donna M. Perhach, 110 Maltby Avenue, Swoyersville, PA 18704 or email [dperhach@lpescu.org](mailto:dperhach@lpescu.org). We look forward to hearing from you!

## **Greg Lorinc**

I was very grateful to receive college scholarship assistance from the LPSCU through Branch 64, Pittsburgh, Pennsylvania. Those funds helped me achieve a bachelor's degree in Engineering from Penn State University, from which I graduated in December of 1998. After my time at Penn State, I found work within the Information Technology industry in the Philadelphia area. After a short time in Philadelphia, I met my future wife, Beata, and moved to Cincinnati, Ohio, to work for consumer products giant Proctor & Gamble.

I continued to work in technology, eventually moving into a sales role with Hewlett Packard. HP opened up many opportunities for me, allowing me to travel the world selling our technology services — I worked on projects all over North America, Europe, and even had the opportunity to live in Asia for a time. Eventually, I was given an opportunity to transfer to HP Canada, working in Toronto, Ontario.

It was not easy, but I somehow convinced Beata to accompany me to Toronto, where we started our family. After our second son was born, we moved back to the USA, settling in Baltimore, Maryland, where I took a sales position with IBM. Trading city life for a greener perspective, we recently settled in beautiful Raleigh, North Carolina, where I continue to work for IBM as a technology consultant.

So that's where we are now: myself, my wife Beata, my sons Leo (age 11), Dylan (age 8), a handful of cats, and one dog.



**Our family during a recent visit to New York City (clockwise from top left: Greg, Beata, Dylan, and Leo).**

## LPSCU Branch 213's Matching Fund Project Benefits St. Andrew's Parish

LPSCU Branch 213 held a Matching Fund Project in December to benefit St. Andrew's Parish in Wilkes-Barre, Pennsylvania. The Branch conducted a wreath sale over the weekend of December 2 and 3. Total proceeds, including the matching funds collected, were \$400.

LPSCU National President Theresa Kluchinski, who also serves as Branch 213 Secretary/Treasurer, is pictured presenting the donation check to Deacon William F. Behm, parish life coordinator at St. Andrew's Parish.



## In Memoriam

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

| Name                 | Branch | Location          |
|----------------------|--------|-------------------|
| Faith Chipeleski     | 6      | Wilkes-Barre, PA  |
| Joseph Simalchik*    | 7      | Exeter, PA        |
| Margaret Just        | 24     | Windber, PA       |
| Frank M. Yaniga      | 42     | Pittsburgh, PA    |
| Rev. Richard F. Zula | 42     | Pittsburgh, PA    |
| Agnes Kinsinger      | 60     | West Hazleton, PA |
| Karen Laska          | 109    | Hammond, IN       |
| Bernice Matyas       | 124    | Hazleton, PA      |
| Jonas Pleirys        | 158    | Chicago, IL       |
| Rosemary Gibas       | 197    | Wilkes-Barre, PA  |
| Lorraine Honecker*   | 197    | Wilkes-Barre, PA  |
| Sylvia Mayers*       | 197    | Wilkes-Barre, PA  |

\*Multiple certificates

**REMEMBER TO SEND ANY ANNOUNCEMENTS, NEWS AND PHOTOS TO OUR NEW PUBLIC RELATIONS DIRECTOR:**

**DONNA M. PERHACH**

110 Maltby Avenue  
Swoyersville, PA 18704

Phone 570-814-5626

Email [dperhach@lpescu.org](mailto:dperhach@lpescu.org)



**EARN  
EXTRA  
\$\$\$\$\$**

## Referral of a Non-Member Could Put EXTRA CASH in Your Pocket!

**If you refer a new member to the LPSCU and they join, you can earn up to \$50 per referral, depending upon the amount of insurance purchased.**

**What you receive is based on Annual Premium Income received:**

\$200.00 or less awards you with \$10.00

\$201.00 to \$400.00 awards you \$20.00

\$401.00 to \$600.00 awards you \$30.00

\$601.00 to \$800.00 awards you \$40.00

\$801.00 and above awards you \$50.00

**Just provide the Home Office with the name, address, phone number and/or e-mail address of anyone you think could be a potential new member. If a purchase is made, you will receive extra cash!!!**

Contact the Home Office by calling 570-823-3514 or toll free at 888-834-6614, e-mailing [lpescu@lpescu.org](mailto:lpescu@lpescu.org), or mailing the information to the Home Office address.

## United Slovak Societies Sponsors Bowling Party

On Sunday, October 29, 2017, the United Slovak Societies sponsored a children's Halloween bowling party for the local lodges at the American Slovak Club in Lorain, Ohio. The children bowled a few games then received treat bags, pumpkins, pizza, and cupcakes. A terrific time was had by all. LPSCU Branch 77 in Lorain is a member of the United Slovak Societies.



**Pictured are the participants at United Slovak Societies' Halloween bowling party.**



# Minutes of the Executive Finance Committee

November 16, 2017 ❖ 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 the August 24, 2017 Executive Finance Committee meeting with no changes.

## Correspondence/Requests

The committee acknowledged the correspondence read and approved the following:

- ❖ Request from St. Andrew Abbey for Mass on All Soul's Day. *Approved \$25.00.*
- ❖ John Holy requesting an ad for the 39th Slovak Heritage Festival. *Approved half page ad at \$75.00.*
- ❖ Western Pennsylvania Slovak Radio Hour requesting an ad and tickets for the 35th annual Dinner-Dance. *Approved 2 tickets and \$100.00 full page ad.*
- ❖ University of Pittsburgh Slovak Studies Program requesting an ad in the 27th Annual Slovak Heritage Festival program book. *Approved full page at \$60.00.*
- ❖ St. Andrew Abbey requesting an ad in the Fall Feast Annual Benefit program. *Approved a \$500.00 half page ad.*

The following donations were approved at the August 24, 2017 meeting and were processed:

- ❖ The FCSLA/Polish Union of USA – A \$100.00 ad was sent.

## Our Scholarship Recipients Explain

### The Importance of Life Insurance

At a young age, your parents are responsible for taking care of you. When you get older and have a full-time job, this responsibility passes on to yourself. This is the time that you purchase life insurance.

Life insurance is a part of your financial plan because it will pay your debts if you were to pass away. If you have a family, your insurance will also protect them and help them lead the lifestyle they are accustomed to without you.

There are many people who think that life insurance is only for funeral expenses, but it can be used in other ways, such as for college or buying a home.

The best time to purchase life insurance is when you are young before you develop any health problems. Purchasing life insurance early allows you to save money. You will pay a lower premium based on your age.

**Kevin R. Kinney**  
Branch 6, Wilkes-Barre, PA

- ❖ The FSGP Children's Hospital Drive – A donation of \$100.00 was sent.

## Financial Statement

The committee reviewed the following checking accounts: M&T Bank – General Operating Account; the Morgan Stanley Smith Barney Checking Account for August, September, and October 2017; and the Home Office – Branch Deposit Account. The committee reviewed the September 30, 2017 Quarterly Statement and the Profit & Loss/Balance Sheet for August, September, and October 2017.

## Bond/Stock/Pension Portfolio

The committee was provided and reviewed all activity from August, September, and October 2017, including Common Stock, Preferred Stock, and International Bonds. The Employee Retirement Plan was also reviewed.

## Home Office

Secretary-Treasurer Savidge reported that the pre-examination information for the years 2013 through 2017 has been sent to the Pennsylvania Insurance Department for review.

## Budget

The committee was provided and reviewed the current budget and the budget for 2018.

## Meeting Dates

The next meeting is scheduled for February 22, 2018. There being no further business, the EFC adjourned.

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

## Home Office Closings ❖ 2018 ❖

The LPSCU Home Office will be closed on the following dates in 2018:

|                                    |                                |
|------------------------------------|--------------------------------|
| Monday, January 1 . . . . .        | New Year's Holiday             |
| Monday, February 19 . . . . .      | Presidents' Day                |
| Friday, March 30 . . . . .         | Good Friday                    |
| Monday, May 28 . . . . .           | Memorial Day                   |
| Wednesday, July 4 . . . . .        | Independence Day               |
| Monday, September 3 . . . . .      | Labor Day                      |
| Monday, October 8 . . . . .        | Columbus Day                   |
| Thursday, November 22 . . . . .    | Thanksgiving Day               |
| Friday, November 23 . . . . .      | Day after Thanksgiving         |
| Monday, December 24 . . . . .      | Christmas Holiday              |
| Tuesday, December 25 . . . . .     | Christmas Holiday              |
| Monday, December 31 . . . . .      | New Year's Eve Holiday (½ day) |
| Tuesday, January 1, 2019 . . . . . | New Year's Holiday             |

## Members Meet at Special Ballroom Dancing Class

*Jim Tomasic, secretary of LPSCU Branch 52 in North Braddock, Pennsylvania, recently participated in a unique ballroom dance program where he made the acquaintance of a former LPSCU scholarship recipient from northeastern Pennsylvania. It is a story Jim was pleased to share with our readers.*

*Yes, You Can Dance* is a non-profit organization located in Pittsburgh, Pennsylvania, whose mission is to enhance the physical and emotional well-being of individuals and communities through social dance experiences. Their goal is to facilitate access to dance, particularly for those with intellectual and physical disabilities. They have provided very successful programs for the aging population and for young adults with special needs, and have witnessed the tremendous benefits in quality of life for these individuals. Because dance has been shown to positively impact so many facets of life, including physical functioning, *Yes, You Can Dance* expanded their reach into working with populations with physical disabilities caused by chronic degenerative diseases such as Multiple Sclerosis.

Ronna Delitto is a physical therapist at the University of Pittsburgh and has been living with Multiple Sclerosis for almost 40 years. She has been ballroom dancing for nine years during which time she has experienced first-hand the positive effects that dance has had on her symptoms, such as improved balance, better coordination, and less fatigue, not to mention the added social stimulation that dancing provides. As a *Yes, You Can Dance* board member, dance mentor for the Special Needs classes, and a dance partner for the aging population programs, and because of the benefits that she has experienced from participating in ballroom dancing, Ronna was instrumental in starting the dance program for people with Multiple Sclerosis in partnership with the University of Pittsburgh and the MS Society.

The curriculum for the MS Dance Class was designed and is taught by Chris Roth, a professional dance instructor. Special attention is given to the particular needs of people with balance and movement disorders. The participants with Multiple Sclerosis are paired with trained dance mentors, many of whom are physical therapy students at the University of Pittsburgh who can assist with the dance moves as well as provide physical support if needed. The class is designed for people with MS who are able to ambulate on even ground without an assistance



**Jim Tomasic (seated, second from left) with members of his *Yes, You Can Dance* class including instructor Chris Roth (front) and Teresa Toomey (inset).**

device, but may require a cane on an uneven surface or when fatigued. Chris is owner/director of Steel City Ballroom located in Pittsburgh's South Hills. He has received many awards and is highly regarded in his profession.

As a person who has experienced MS for the last 18 years, I was fortunate to be afforded the opportunity to participate in this program which consists of eight 1-hour sessions over eight weeks. During the session we engage in many types of dancing including the foxtrot, waltz, tango, rumba, jitterbug, merengue, and salsa, among others. We usually dance with a different mentor each week.

While dancing, we have casual conversations with our partners about where we're both from, our backgrounds, schooling, and the like. In my fifth week, I was paired with Teresa Toomey. During the course of the hour, she told me her name and where she was from. Upon hearing that, I immediately remembered an article from a few years back about an LPSCU member from the Scranton/Wilkes-Barre area who had received a scholarship and was attending the University of Pittsburgh. (*Zornicka*, May-June 2013 issue) It turns out that my partner was indeed that Teresa Toomey. (No relationship to U.S. Senator Pat Toomey of Pennsylvania.)

I must confess that I have great pride, respect, and affinity for both the University of Pittsburgh and the LPSCU. I am a Pitt alumnus and my two sons are graduates of the University's Engineering program as well. Furthermore, I serve as Secretary of LPSCU Branch 52 of North Braddock, Pennsylvania, in the Pittsburgh District. So meeting a fellow LPSCU member and Pitt alumna at the class was indeed a story to be told.

Teresa did her undergraduate work at the University of Pittsburgh and is now a first year Doctor of Physical Therapy student at Pitt. Teresa's parents are Paul and Josephine Toomey of West Wyoming, Pennsylvania, her hometown. She is a member of LPSCU Branch 6, Wilkes-Barre.

Teresa's philosophy is best expressed in her own words:

"One of the best decisions I have made in my physical therapy school career thus so far has been to volunteer for the *Yes, You Can Dance* class. It has taught me so much not only about working with people with Multiple Sclerosis, but also about myself and my identity as a future physical therapist. Although this class benefits me tremendously as a mentor, the benefits for our students are incalculable. As PT's, we can think of our patients like our dance partner. Just like in a dance, as physical therapists we work together with our patients to accomplish specific goals or specific dance moves. Great dancers are great because they are passionate about what they do and great physical therapists are no different. Being in a person-centered profession, it is that passion which allows us to establish these relationships and be better clinicians as a result." Well said!

Teresa Toomey is an excellent mentor and dance instructor and a real credit to the MS program, as are her co-instructors. My congratulations to all of the team.



We're looking for an extraordinary member of LPSCU to be our

2018  
*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?

If you can answer "Yes" to the above, then you have an "Extra Ordinary" member to be nominated to be our 2018 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 [lpescu@lpescu.org](mailto:lpescu@lpescu.org) or visit our website [www.lpescu.org](http://www.lpescu.org).

**HURRY!**  
The deadline for nominations is  
**April 1, 2017**

## Youngstown Sister Cities Plans Summer Trip to Slovakia

Stop procrastinating! You have put it off for too long and you are not getting any younger! Now is the time for you to visit your ancestral country of Slovakia.

Join Kay and Jim Bench on the 20th Heritage Tour of Slovakia with the Youngstown/Spisska Nova Ves Sister Cities tour from July 10-24, 2018.

We will visit UNESCO historical sites, go rafting on the Dunajec River, and see the largest ruined castle, Spisska Hrad. Participants will have a chance to meet and visit long lost relatives, tour castles, churches, caves, visit wine country and enjoy wine tasting, and take in folk performances.

We'll visit villages that will take you back in time, hear the beautiful love story of the Ondrassey family, enjoy a relaxing day at a spa, plus many others sights and activities too numerous to mention.

Travel arrangements are being made by Paul Hudak Adventure International Travel Service Inc. – phone 216-228-7171 or 800-542-2487 or e-mail [Paul@advintravel.com](mailto:Paul@advintravel.com).

For additional information about our tour, contact Jim and Kay Bench, 428 West 4th Avenue, Derry, PA 15627; call Jim at 724-858-5843 or Kay at 724-771-7900 or e-mail [jimbench@yahoo.com](mailto:jimbench@yahoo.com) or [skbench@gmail.com](mailto:skbench@gmail.com).



Participants with some of the locals on one of our past tours.

## LPSCU Seeking Independent Agents/Recommenders

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

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

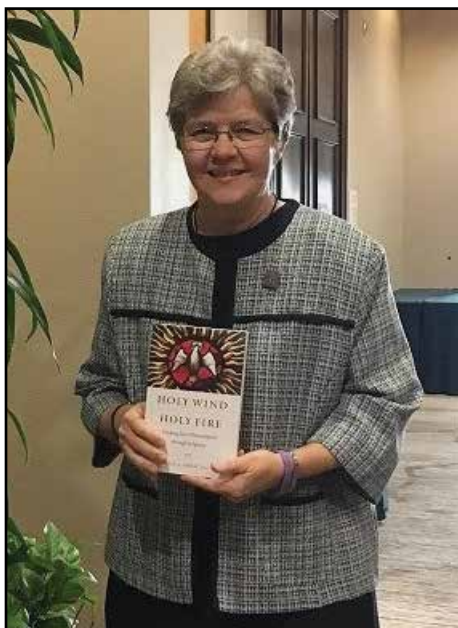


## SS.C.M. Sister Pamela Smith Pens New Book

Sister Pamela Smith, SS.C.M., has written a new book, *Holy Wind, Holy Fire – Finding Your Vibrant Spirit through Scripture*. “We all want our lives to be brighter, more meaningful, and more sacred,” says Sister Pamela. “We all need that get-up-and-go that gladdens us and makes sense of our lives.”

We express this need in many different ways, but in each case what we really want is the inspiration of the Holy Spirit. When this Spirit is with us and in us, we can expect to be living confidently, vibrantly, resolutely. But who is this Holy Spirit? How can we get to know and draw closer to this Third Person of the Holy Trinity, who has the power to transform us and give us a share in the very life of God? The best way to experience who the Spirit is is by seeing what the Spirit does, and in this beautiful book Sister Pamela invites us into a wonderful journey through the Old and New Testaments to catch glimpses of the Spirit at work. Reading, reflecting, and praying with this book will help to re-energize and reawaken us to the energy and joy that only the Holy Spirit can give.

The book is available through Twenty-Third Publications.

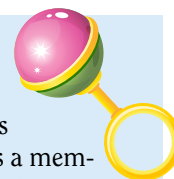


**Sister Pamela Smith, SS.C.M. with a copy of her new book on the Holy Spirit.**

## LPSCU 3rd Quarter Report

| <b>Assets</b>                            | <b>3rd Quarter 2017</b> | <b>3rd Quarter 2016</b> |
|------------------------------------------|-------------------------|-------------------------|
| Investments.....                         | \$ 15,917,412.00        | \$ 15,464,626.00        |
| Certificate of Deposit.....              | \$ -                    | \$ 96,000.00            |
| Cash on Deposit .....                    | \$ 123,926.00           | \$ 201,224.00           |
| Mortgage Loans .....                     | \$ -                    | \$ -                    |
| Real Estate Owned .....                  | \$ 123,126.00           | \$ 124,443.00           |
| Other Assets .....                       | \$ 37,639.00            | \$ 43,298.00            |
| <b>Totals</b> .....                      | <b>\$ 16,202,103.00</b> | <b>\$ 15,929,591.00</b> |
| <b>Liabilities &amp; Fund Balance</b>    | <b>3rd Quarter 2017</b> | <b>3rd Quarter 2016</b> |
| Fund Balance.....                        | \$ 4,000,589.00         | \$ 3,894,459.00         |
| Interest Maintenance Reserve .....       | \$ 86,022.00            | \$ 108,998.00           |
| Amt. Retained as Trustee.....            | \$ 127,933.00           | \$ 133,239.00           |
| Aggregate Reserve-Life Certificates..... | \$ 11,328,523.00        | \$ 11,202,377.00        |
| Other Liabilities .....                  | \$ 659,036.00           | \$ 590,518.00           |
| <b>Totals</b> .....                      | <b>\$ 16,202,103.00</b> | <b>\$ 15,929,591.00</b> |
| <b>Revenues</b>                          | <b>3rd Quarter 2017</b> | <b>3rd Quarter 2016</b> |
| Premium Income .....                     | \$ 131,662.00           | \$ 180,455.00           |
| Investment Income.....                   | \$ 606,515.00           | \$ 624,270.00           |
| Income - Other .....                     | \$ 28,916.00            | \$ 29,521.00            |
| <b>Totals</b> .....                      | <b>\$ 767,093.00</b>    | <b>\$ 834,246.00</b>    |
| <b>Expenses</b>                          | <b>3rd Quarter 2017</b> | <b>3rd Quarter 2016</b> |
| Death Claims .....                       | \$ 193,369.00           | \$ 263,564.00           |
| Endowments .....                         | \$ 23,396.00            | \$ 35,179.00            |
| Cash Surrenders.....                     | \$ 78,039.00            | \$ 51,654.00            |
| Annuity Benefits .....                   | \$ 15,000.00            | \$ -                    |
| Dividends .....                          | \$ -                    | \$ -                    |
| Increase in aggregate reserves .....     | \$ 65,000.00            | \$ 90,000.00            |
| Commissions (new and renewals).....      | \$ (996.00)             | \$ 2,492.00             |
| General Operating Expenses .....         | \$ 272,262.30           | \$ 235,131.76           |
| Officers and Committee Expenses .....    | \$ 13,098.16            | \$ 16,737.40            |
| Actuarial/Accounting Expense.....        | \$ 56,925.00            | \$ 56,800.00            |
| Investment Mgt. Fee .....                | \$ 18,128.36            | \$ 17,906.57            |
| Official Publications .....              | \$ 42,732.14            | \$ 47,072.45            |
| Travel Expense .....                     | \$ 4,350.51             | \$ 4,645.92             |
| Bureau and Association Dues .....        | \$ 5,360.00             | \$ 4,335.00             |
| Donations.....                           | \$ 5,980.00             | \$ 7,235.00             |
| Scholarships .....                       | \$ 4,606.02             | \$ 5,545.00             |
| Fraternal Activities.....                | \$ 9,624.51             | \$ 9,282.90             |
| Insurance Taxes, Licenses & Fees.....    | \$ 28,731.00            | \$ 26,344.00            |
| <b>Sub Total</b> .....                   | <b>\$ 835,606.00</b>    | <b>\$ 873,925.00</b>    |
| Net Gain/Loss From Operations.....       | \$ (68,513.00)          | \$ (39,679.00)          |
| Net Realized Capital Gain (Loss).....    | \$ 44,157.00            | \$ 19,513.00            |
| <b>Totals</b> .....                      | <b>\$ (24,356.00)</b>   | <b>\$ (20,166.00)</b>   |

## LPSCU Newborn Benefit



The Newborn Benefit offered by the LPSCU is available to infants from 10 days old through six months who have at least one parent as a member in good standing with the Ladies Pennsylvania Slovak Catholic Union. In families where either the mother or the father is an LPSCU member, the infant will automatically receive this benefit of \$2,000 of life insurance coverage, at no cost, upon notification of the birth to the Home Office. The benefit begins from the time the Enrollment Form is received at the Home Office and expires when the infant reaches six months of age.

Contact your Branch Secretary or the Home Office to find out more about this free fraternal benefit.

## 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)



## Czechoslovak Genealogical Society International Holds Genealogical/Cultural Conference

The Czechoslovak Genealogical Society International's 16th Genealogical/Cultural Conference was held October 17-21, 2017, at the Hyatt Regency Hotel at the Pittsburgh International Airport, Pittsburgh, Pennsylvania. The Conference included day long tours on Tuesday and Wednesday. Workshops and presentations ran all day, Thursday, Friday, and Saturday.

There were a total of fifty-five different workshops or presentations offered over the three-day period. Some of the workshops/presentations included: World War II Slovak Film Festival; Pennsylvania Vital Records; Courthouse Research in Pennsylvania; WWI on Slovak Lands; The Cycle of Life in Czech and Slovak Villages; Genealogy – Getting and Staying Organized; Slovakia – Land of Miners; and many more.

The LPSCU was a Gold Level Sponsor for the Conference. The Sponsorship included space in the vending area. Representatives from the LPSCU set up our table on Wednesday and were present for the entire Conference.

The Conference was attended by four hundred people from all around the world! We happened to run into some members of the LPSCU over the course of the event. One was John Selecky who is the son of Attorney Paul Selecky, LPSCU's legal counsel some years back.



**L-R: LPSCU Trustee Dolores Evanko, President Theresa Kluchinski, and Secretary-Treasurer Mary Jo Savidge staff our information table at the Conference.**



**John Selecky (third from left) chats with LPSCU representatives. John is a member of Branch 213, Dallas, Pennsylvania.**

## 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

- |                                                            |                                            |                                      |
|------------------------------------------------------------|--------------------------------------------|--------------------------------------|
| <input type="checkbox"/> Single Premium                    | <input type="checkbox"/> 3 Pay Life        | <input type="checkbox"/> 5 Pay Life  |
| <input type="checkbox"/> 10 Pay Life                       | <input type="checkbox"/> 15 Pay Life       | <input type="checkbox"/> 20 Pay Life |
| <input type="checkbox"/> Whole Life                        | <input type="checkbox"/> 20 Year Endowment |                                      |
| <input type="checkbox"/> Juvenile Estate Term (Term to 25) |                                            |                                      |
| <input type="checkbox"/> Flexible Annuity                  |                                            |                                      |

#### FORMS

- |                                                |                                           |
|------------------------------------------------|-------------------------------------------|
| <input type="checkbox"/> Change of Address     | <input type="checkbox"/> Change of Name   |
| <input type="checkbox"/> Change of Beneficiary | <input type="checkbox"/> Direct Debit     |
| <input type="checkbox"/> Cash Value            | <input type="checkbox"/> Certificate Loan |
| <input type="checkbox"/> Cash Surrender        | <input type="checkbox"/> Lost Certificate |

#### FRATERNAL BENEFITS

- |                                                         |                                           |
|---------------------------------------------------------|-------------------------------------------|
| <input type="checkbox"/> Fraternalist of the Year Award |                                           |
| <input type="checkbox"/> Youth Achievement Award        | <input type="checkbox"/> Book Buy Program |
| <input type="checkbox"/> Newborn Benefit                | <input type="checkbox"/> Wedding Cross    |

#### EDUCATION AWARDS

- |                                                           |                                               |
|-----------------------------------------------------------|-----------------------------------------------|
| <input type="checkbox"/> Catholic Grade School            | <input type="checkbox"/> Catholic High School |
| <input type="checkbox"/> College                          | <input type="checkbox"/> Post Graduate        |
| <input type="checkbox"/> Ann (Shinal) Cichy Memorial      | <input type="checkbox"/> Bishop Grutka        |
| <input type="checkbox"/> St. John Vianney                 |                                               |
| <input type="checkbox"/> St. Theresa of the Little Flower |                                               |
| <input type="checkbox"/> St. Andre Bessette, C.S.C.       |                                               |

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

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



# Junior Branch Journal

## New Year's Day Traditions

In some areas of Slovakia, people visit on New Year's Day. The first visitor to the home should be a man or boy, bringing greetings of luck, health, and happiness in the coming year. If the first visitor is a woman, there is a bad luck predicted during the entire New Year.

People noted carefully how they behaved the entire day as they believed their behavior would influence their success for the whole year. If, for example, someone woke up late, that person would be late with important tasks the whole year. A person who was bad-tempered or angry would remain that way the whole year.

Food also played a magical role on New Year's Day. Pork meat, which symbolizes prosperity, has to be a part of the menu. On the other hand, people did not eat poultry or rabbit meat as this would mean that their luck would either "fly" or "run" away. In eastern Slovakia, pirohy were cooked so that the cows would become fat. In the Spiš region, money was symbolized by poppyseed so housewives always prepared poppyseed cakes. A variety of dishes had to be prepared so that everyone could eat until they were full; otherwise they would suffer from hunger the whole year.

What are some of your New Year's Day traditions?



## Make a Time Capsule

### You will need:

- A used large snack tub
- Paint
- White glue
- Decorations (sequins, ribbons, lace, etc.)

### Instructions:

Rinse out your snack tub. When the tub is dry, paint it. Tip: Mix a small amount of glue into the paint to help preserve it.

When the paint is dry, coat the tub with a layer of glue. Stick on your decorations.

Now you can either fill your tub with mementos from now or you can keep it open and add to it throughout the year before putting it away in a safe place to be opened one day in the future.

## New Year's Riddles

1. Who established January 1 as the start of the New Year?
2. Name the most recent year in which New Year's came before Christmas.
3. Who invented fireworks, which are used around the world to celebrate the New Year?



1. Julius Caesar declared January 1 the start of the new year when he established the Julian Calendar. January was named for Janus, the two-faced god who looked both ahead to the new year and back toward the previous year.
2. This year, New Year's always comes before Christmas of the same year.
3. The Chinese invented fireworks. The Chinese New Year is celebrated on the 2nd New Moon after the winter solstice, determined by the Lunar Calendar.



# Junior Branch Journal



## The Original 'American Idol'

Historic dates, like stepping stones, create a footpath through our heritage. Experienced by one generation and recalled by those to come, it is through these annual recollections that our heritage is honored. In 1879, the Forty-fifth Congress deemed



George Washington's birth date, February 22, an historic date worthy of holiday recognition.

Washington was a man of his time: a farmer, a soldier, and an owner of slaves. Named commander-in-chief of the American Continental Army, he led the Colonies to victory over England, securing independence for an infant nation. His political leadership led to his election as President of the 1787 Constitutional Convention. Once the states ratified the Constitution, he was elected the first President of the United States, completing two terms.

Everything about George Washington was entwined with the evolution of a young nation. His name was associated with virtue, honesty, strength, courage, and patriarchal leadership. Schools, bridges, towns, the national capital, and even a state were named in his honor.

His likeness graced currency, stamps, sculptures, and paintings. Manufacturers deemed his image as public property. Historian William Ayres has stated that Washington must "surely hold the record for the number of times the image of an historical figure appeared on goods made for the American home."

At six-feet, two and a half inches tall, Washington's presence enhanced his political stature. With the 1930's carving of his likeness in stone on Mount Rushmore and the posthumous promotion to the rank of six-star General of the Armies in 1976, the numerous tributes continue to reaffirm George Washington's place as the original "American Idol."

*Celebrate  
Laura  
Ingalls  
Wilder's  
Birthday on  
February 7  
by finding  
the hidden  
words!*



BUFFALO  
CATTLE  
COLD  
FARMERS  
FLOODS  
FORTS

HEAT  
HORSES  
HUNGER  
INDIANS  
MULES  
OXEN

RIVERS  
SNOW  
SODDY  
THIRST  
WAGONS  
WALK

## Celebrate Elmo's Birthday on February 3 by playing Pin the Nose on Elmo!

1. Go to Pinterest.com
2. Search for "template used for pin nose on Elmo game"
3. Make your Elmo face and noses and have fun!

## Other Famous People Born in February:

- Feb. 4 — Charles Lindbergh, first to fly solo over the Atlantic Ocean
- Feb. 6 — Ronald Reagan, 40th U.S. President
- Feb. 11 — Thomas Alva Edison, inventor of the light bulb
- Feb. 12 — Abraham Lincoln, 16th U.S. President
- Feb. 17 — Michael Jordan, one of the greatest players in NBA history
- Feb. 18 — Vanna White of "Wheel of Fortune"
- Feb. 24 — Steven Jobs, co-founder of Apple Inc. and co-developer of the Macintosh computer.

## PERIODICAL

### Branch 39 Holds Matching Fund Event

Members and guests of LPSCU Branch 39, Hazle Township, Pennsylvania, attended Mass together on Sunday, November 5, 2017, at the Church of Saint Joseph, Saints Cyril and Methodius Parish in Hazleton, Pennsylvania.

Following the liturgy, members and their guests enjoyed each other's company at a breakfast buffet held at Premier Catering, Route 309, Hazle Township. This was a Matching Fund event and donations totaling \$200 were received. The contributions, along with a \$100 matching grant from the LPSCU Home Office, will be given to the Jesuit Refugee Service/USA.

The mission of Jesuit Refugee Service/USA is to accompany, serve, and advocate for the rights of refugees and other forcibly displaced persons.



Pictured above are the members of Branch 39 and their guests enjoying breakfast.

*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!