



Congratulations to



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Pittston, PA

*Master of
Business Administration*
Marywood University
Scranton, PA

Branch 7 – Exeter, PA



MICHAEL S. PRUCHNIK

Winter Garden, FL

*Master of
Arts in Teaching*

University of Portland
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NICOLE FERRI

Hummelstown, PA

*Master of
Arts in Teaching*

University of Maryland
Baltimore, MD

Branch 130 – Bethlehem, PA

Our 2017 Post-Graduate Award Recipients

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Calendar of Events

NOVEMBER

- 5** – Branch 39 members and guests are invited to a Mass at 9:45 a.m. at the Church of Saint Joseph (Saints Cyril and Methodius Parish), Hazleton, Pennsylvania, to be followed by breakfast at Premier Catering, Route 309, Hazle Township, Pennsylvania. A Matching Fund event will take place at the breakfast. Call Jim Yocum (570-436-6792) to make a reservation to attend.
- 6** – The Western Pennsylvania Slovak Cultural Association presents a Slovak Heritage Program: “Slovak Immigrants to America” at 7:00 p.m. at the Mt. Lebanon Public Library, 16 Castle Shannon Blvd., Mt. Lebanon, Pennsylvania. The program is free and open to the public.
- 17** – Join Branch 213 for a fun evening of painting and wine at The Art Party Place, 273 S. Main Road, Mountain Top, Pennsylvania, beginning at 6:00 p.m. \$35.00 per person. Reservations are required. *See page 7 for more details.*
- 23-24** – Home Office closed for Thanksgiving holiday.
- 20** – **Deadline to submit articles for January/February 2018 Zornicka.**
- 24** – The Msgr. Beeda District’s Christmas Party will be held at Booty’s Restaurant, Route 309, Hazleton, Pennsylvania, beginning at 6:00 p.m. Anyone planning to attend should make a reservation with Anita Gregory (570-788-3263) by November 17.
- 26** – The Pittsburgh District will hold its Christmas Party at Banquets Unlimited, 200 Bridge Street, Wilmerding, Pennsylvania, at 1:00 p.m. Please notify your Branch Secretary by November 16th to make a reservation.

DECEMBER

- 2** – Branch 39’s Christmas Party for Branch members at Pizzette Pizzeria, 1 East Market Street, Tresckow, Pennsylvania, beginning at 6:00 p.m. Call Jim Yocum (570-436-6792) by November 25th to make a reservation.
- 3** – Branch 52 will hold its annual Christmas Party at Grandview Golf Club, North Braddock, Pennsylvania, beginning at 12:00 noon. A buffet will be held along with gifts and prizes. Contact Branch Secretary Jim Tomasic (412-824-0390) to make a reservation.
- 3** – Rev. Dianiska District’s Christmas Party at Genetti Hotel and Conference Center, Market Street, Wilkes-Barre, Pennsylvania, beginning at 1:00 p.m. Branch 214 will host. Please call your Branch Secretary to make a reservation to attend.
- 3** – Lehigh Valley Okres Holiday Luncheon at the Best Western Lehigh Valley Hotel and Conference Center, Routes 512 and 22, Bethlehem, Pennsylvania. Punch reception begins at noon with buffet served at 12:45 p.m. There will be a themed

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Monday through Friday:

November 1 — April 30

7:00 a.m. to 4:30 p.m.

May 1 — October 31

7:00 a.m. to 3:30 p.m.

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A Message from Our National Spiritual Advisor

From Thanksgiving to Christmas, one can say there is a frantic sense of busy-ness. In today's secularized culture it is so easy to get caught up with the daily preparations that we can miss the deeper spiritual significance of the Feasts we celebrate. We need to take time for reflection. And we need to examine our hearts for gratitude. There is an old French Proverb that says, "Gratitude is the heart's memory."



Rev. Robert L. Seeman

Holidays are truly days filled with memorable family and ethnic traditions. As family we gather on Thanksgiving Day around a meal set with a festive banquet. For many, the day will begin by attending Mass and once again listening to the story of the ten lepers with only one returning to give thanks. The scripture readings call to us a deep sense of gratitude, reminding all of us how truly blessed we are by God. We gather around his table to be fed and nurtured with his very life. Jesus, by His life and witness, has shown us a life of gratitude.

This Thanksgiving Day, I pray that each of you will take the time to reflect upon what you are especially grateful for in your life. May you find great joy in giving thanks to God for the blessings in your life. Happy Thanksgiving, Happy Advent, and Vesele Vianoce...

Thanksgiving Is

Thanksgiving is

a time of gratitude to God, our Creator and Provider,
whose guidance and care go before us...
and whose love is with us forever.

Thanksgiving is

a time to reflect on the changes,
to remember that we, too, grow and change
from one season of life to another.

Thanksgiving is

a time of changing seasons, when leaves turn golden
in Autumn's wake and apples are crisp
in the first chill breezes of fall.

Let us remember the true meaning of Thanksgiving.

As we see the beauty of Autumn,
let us acknowledge the many blessings which are ours...
let us think of our families and friends..
and let us give thanks in our hearts.

– Author Unknown

Blessings,

Father Bob

*The National Officers and Staff
of the LPSCU
Wish You and Yours
a Very Happy Thanksgiving,
a Blessed and Merry Christmas,
and a New Year Filled
with Health and Happiness!*

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*Radosne Vianoene sviatky
a Bohom pozehnany Novy Rok!*

**Linkiu jums geru Sv. Kaleda
ir miela bei laimingu Naujaju Metu!*

Calendar of Events continued from page 2

gift basket raffle benefitting the Carmelite Monastery in Coopersburg, Pennsylvania, as a Matching Fund project. Call Marge Ferri (610-866-8945) by November 25 to make a reservation to attend.

- 3-4** – Branch 213 will hold a Christmas Wreath Sale Fundraiser/Matching Fund event to benefit St. Andrew Parish in Wilkes-Barre, Pennsylvania. *See page 20 for more details.*
- 4** – The Western Pennsylvania Slovak Cultural Association presents a Slovak Heritage Program: “Show-n-Tell” at 7:00 p.m. at the Mt. Lebanon Public Library, 16 Castle Shannon Blvd., Mt. Lebanon, Pennsylvania. The program is free and open to the public.
- 9** – LPSCU Telephone Conference Meeting
- 25-26** – Home Office closed for Christmas holiday.
- 29** – Home Office closed half day for New Year’s Eve.

❖ 2018 ❖

JANUARY

- 1** – Home Office closed for New Year’s Day.
- 19** – 45th Annual March for Life in Washington, D.C. *See page 6 for transportation arrangements or contact Theresa Kluchinski for more details.*
- 20** – **Deadline to submit articles for March/April 2018 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.

MARCH

- 20** – **Deadline to submit articles for May/June 2018 Zornicka.**

LPSCU Branch 39 Plans Christmas Party

LPSCU Branch 39 will hold a Christmas Party for Branch members on Saturday, December 2, 2017, beginning at 6:00 p.m. It will take place at the Pizzette Pizzeria, 1 East Market Street, Tresckow, Pennsylvania. Anyone planning on attending should make a reservation with Jim Yocum (570-436-6792) by November 25th.

Statement of Ownership, Management and Circulation

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Total Paid Distribution	5,198	5,177
Free or Nominal Rate Outside-County	0	0
Free or Nominal Rate In-County	0	0
Free or Nominal Rate Copies Mailed at Other	0	0
Free or Nominal Rate Distribution Outside the Mail	0	0
Total Free or Nominal Rate Distribution	0	0
Total Distribution	5,198	5,177
Copies not Distributed	485	506
Total	5,683	5,683
Percent Paid	100%	100%

Publication of Statement of Ownership will be printed in the November/December issue of this publication

Our Scholarship Recipients Explain

The Importance of Life Insurance

In the Christmas classic, *It's a Wonderful Life* by Frank Capra, George Bailey was worth more dead than alive. As he had hit rock bottom and was bargaining for his life with local scrooge Mr. Potter, he contemplated suicide since he realized that materially he had nothing to his name, no money at all, except for 500 dollars in life insurance. That was the only asset he had and it was worth hardly anything; yet he still had it. This man, who in the movie was the most selfless man in his small town, only had life insurance to his name at one point, which cannot even be used by him and can only be redeemed by his family once he dies, showing how crucial life insurance is. He would later learn the importance of non-material possessions and then, in turn, becomes both spiritually and literally the richest man in town, but the little quip about the life insurance always stuck with me. Life insurance is important because even in a drastic or crazy situation, the ones that you love, the most important things in a person's life, are protected or covered. Money cannot make up for the loss of a loved one but having a plan to keep those that you love comfortable in your passing is one of the most noble things a person can do.

Joseph Montante
Branch 7, Exeter, PA

Letters

Dear LPSCU,

Thank you for your consideration and thoughtfulness. I am very grateful to you for choosing me as a [Catholic Grade School] scholarship recipient from your [organization]. Thank you again for helping me further my education.

Sincerely,

Lacey Ann Rinker
Branch 213, Dallas, PA

Dear LPSCU Members,

Thank you awarding me one of the LPSCU College Awards. It is a big help towards the numerous expenses associated with college.

Fraternally,

Paul Jason
Branch 6, Wilkes-Barre, PA

A Christmas Reflection From Our Spiritual Protector

JESUS IS BORN – LUKE 2:1-7

“In those days a decree went out from Caesar Augustus that all the world should be registered. This was the first registration when Quirinius was governor of Syria. And all went to be registered, each to his own town. And Joseph also went up from Galilee, from the town of Nazareth, to Judea, to the city of David, which is called Bethlehem, because he was of the house and lineage of David, to be registered with Mary, his betrothed, who was with child. And while they were there, the time came for her to give birth. And she gave birth to her firstborn son and wrapped him in swaddling clothes and laid him in a manger, because there was no place for them in the inn.”

CRIB TO CROSS

When I was a young monk, one of our priests gave the Abbey Christmas day homily entitled “From the Crib to the Cross.” My initial response was one of surprise, shock, and bewilderment.

After all, Christmas is a day to celebrate the innocent and humble birth of the little baby Jesus in a stable at Nazareth where shepherds and angels greeted him. It’s about children anxiously awaiting Santa Claus on Christmas Eve night, trying to stay awake to hear the reindeer hoofs on the roof and to see the jolly old man in the red suit leaving them gifts, and yet falling asleep before he arrives. Should they miss his visit, there was always the old back up plan of having Mom baking cookies for him and leaving them with a cold glass of milk for Santa when he would arrive.

It’s about waking up earlier on Christmas day to open up gifts which Santa left them. It’s about going to church and seeing the beautiful crib Jesus laid in after his birth. It’s about singing Christmas songs like “Silent Night,” “O, Little Town of Bethlehem,” “Jingle Bells,” and other Christmas favorites. It’s about families coming together, some traveling far and wide, to rekindle their love and family bond. It’s about gathering together for a festive, home cooked meal. It’s about a time of peace, love, joy, and happiness.

However, the Cross and all that led up to Jesus’s death? The agony in the Garden, the rejection by the religious authorities and the people, the scourging, the crowning of thorns, the carrying of and being nailed to the Cross and ultimately Jesus’s death. That’s what we focus on during Lent, not Christmas! Christmas is a time of joy and happiness, not a time of sadness! Where was this priest going with this homily? He threw me a curve ball by mentioning the Cross on Christ’s birthday! To be honest with you, all that I could think about during his homily was the contrast between the Crib and the Cross. Even to this day, I can’t remember the message of his homily except for the title, “From the Crib to the Cross.”



This year as I reflected on my Christmas column, the focus of “From the Crib to the Cross” which I had heard so many years ago came roaring back to me. Somehow, the Spirit was directing me to reflect on this joyful/sorrowful paradox of Christ’s life and our own lives. The little baby Jesus, who even had angels present at his birth singing praises to God, would eventually grow up, gather His Twelve Apostles, proclaim God’s kingdom and presence among us, heal the sick and the suffering, while He himself suffered at the hands of others and eventually the most cruel death on the Cross, at which time many of his followers saw their own dreams and hopes disappear. Yet, only three days later, His followers experienced the greatest miracle of all time, a renewal of their faith and

hope of God fulfilling His love for us, of eternal life with God through the Resurrection of His Son Jesus in their lives and the life of the world!

I started to realize that not only is Christmas all about the birth of Christ, family gatherings, gifts, and all the anticipated excitement and joy on children’s faces as well as our own, but Christmas is also all about the birth of hope for those of us who are struggling in life, for those of us who are suffering and in pain, for those of us who are caught up in something beyond our control and wonder how we are going to get out of it.

As we celebrate the birth of the baby Jesus, we are reminded that even in our struggles and sufferings, we celebrate the birth of hope, peace, joy, and love for all of us, knowing that His love conquers all things, even our own struggles.

Wishing you and your families a Merry Christmas and a very Happy New Year!

Peace,

Abbot Gary Hoover, OSB
Spiritual Protector, LPSCU

**LPSCU BRANCH 52
NORTH BRADDOCK, PENNSYLVANIA**

Branch 52 will hold its annual Christmas Party at Grandview Golf Club, North Braddock, Pennsylvania, on Sunday, December 3, 2017, beginning at 12:00 noon. A buffet luncheon will be held and gifts and prizes will be distributed. Contact Branch Secretary Jim Tomasic (412-824-0390) to make a reservation if you plan to attend.

PITTSBURGH DISTRICT

Members of the Pittsburgh District gathered on Sunday, July 30, 2017, for their annual summer meeting/picnic at White Oak Park in White Oak, Pennsylvania. Approximately 20 members and guests were in attendance, representing the different Branches of the District.

District President Dolores Sakal brought the meeting to order and the Minutes were read. The next couple of District events were planned and agreed upon. The annual card party will be held on October 22, 2017, at St. Maximilian Kolbe Parish in Homestead, Pennsylvania, and the Christmas party will be on November 26. The location had not yet been determined at the time of the picnic.

A special thank you to Janice and Dave Matthews of Branch 65 for the delicious picnic lunch that was served which included hot dogs, hamburgers, corn on the cob, salads, and cookies. They even offered a vegetarian dish for our vegetarian members.



Pittsburgh District members enjoy delicious picnic fare.



Members and guests of the Pittsburgh District at their summer picnic.

MSGR. BEEDA DISTRICT

Members of the Msgr. Beeda District held a Mass and Breakfast on Sunday, October 1, 2017. The Mass was at Saints Cyril and Methodius Parish at the Church of St. Joseph in Hazleton, Pennsylvania. Immediately following the liturgy, twelve members and six guests attended a breakfast buffet at Genetti's on Route 309, Hazleton.

District President Anita Gregory welcomed everyone to the event and thanked them all for attending. President Gregory introduced Gabriella Kupsho, the recipient of the 2017 LPSCU Youth Achievement Award and presented her with a plaque and a two thousand dollar life insurance certificate after highlighting her many achievements which qualified her for this award. She congratulated Gabriella on behalf of the LPSCU and wished her success and happiness in the future. Gabriella was also given a gift recognizing her accomplishments from LPSCU Branch 60. The District members as well as Gabriella's parents and grandparents enjoyed the breakfast and were happy to celebrate her receiving the award.

October is the month in which millions of volunteers around the world unite in a common mission to improve the lives of others. The Msgr. Beeda District joined together at their breakfast to collect new blankets as their "Make a Difference Day" project. The blankets will be given to Catholic Social Services for the Divine Providence Homeless Shelter. We hope they will offer warmth and comfort to those in need.

Everyone had their name placed in a drawing for three raffle prizes. Dolores Evanko won a Halloween lantern, Diane Kupsho won a \$25 gift card from Panera Bread, and Gina Yocum won a \$25 gift card to Applebee's. Congratulations to our winners.



L-R: Robert Kupsho, Sr., Janet Kupsho, District President Anita Gregory, Youth Achievement Award winner Gabriella Kupsho, Robert Kupsho, Jr., and Diane Kupsho.



District members display the blankets they collected for Divine Providence Homeless Shelter as their "Make a Difference Day" project.

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 lpscu@lpscu.org. Visit our website (www.lpscu.org) for more details.

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@lpscu.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.



Join LPSCU Branch 213
for a fun evening of
Painting and Vino!

**Friday, November 17, 2017
at 6:00 p.m.**

LPSCU Branch 213
Matching Fund Project
Benefiting St. Joseph's Center

Cost: \$35 per person
(includes all supplies)

The Art Party Place

273 S. Main Road
Mountain Top, Pennsylvania

A 50/50 drawing will also be held!

Seating is limited. Anyone interested in attending must contact Branch 213 Secretary-Treasurer Theresa Kluchinski at 570-829-5410 or cell 570-817-4657 (call or text)

Slovak Catholic Federation Holds 59th National Convention

The Slovak Catholic Federation held its 59th National Convention in Youngstown, Ohio, from September 17-19, 2017. The Federation was founded on February 22, 1911, by the Reverend Joseph Murgas, pastor of Sacred Heart Slovak Church in Wilkes-Barre, Pennsylvania. Its establishment resulted from a meeting of two bishops representing the Dioceses of Scranton, Pennsylvania, and Cleveland, Ohio, thirty-six priests, and approximately two hundred lay people wishing to unify Slovak Catholics in the United States.

The 59th National Convention held an opening Mass at the Cathedral of Saint Columba in Youngstown, followed by a banquet buffet on the grounds of the Basilica of Our Lady of Mount Carmel. Right Reverend Gary Hoover, O.S.B., presided at the Convention Liturgy, along with eleven other members of the clergy. The banquet was attended by over two hundred people and served all home-cooked food, which was enjoyed by all.

The business sessions of the Convention opened Monday morning, September 18, and continued on Tuesday morning, the 19th. An election resulted in the following National Officers being chosen to lead the Slovak Catholic Federation: National President, Rev. Andrew S. Hvozdovic, V.F.; Past National President, Very Rev. Msgr. Peter M. Polando, J.C.L.; First National Vice President, Rev. Thomas A. Nasta; Second National Vice President, Maria Golias; National Chaplain, Rev. Msgr. Thomas A. Derzack; Moderator/Protector, Rt. Rev. Gary Hoover, O.S.B.; Secretary-Treasurer, Dolores M. Evanko; Editor of *The Good Shepherd*, Timothy L. Wagner.



Convention Liturgy celebrant Rt. Rev. Gary Hoover, O.S.B. (front row, center) is pictured with the other clergy who participated in the Mass.



Some of the fraternal leaders who attended the SCF Convention — From left, LPSCU Protector Rt. Rev. Gary Hoover, O.S.B., FCSLA President Cynthia Maleski, SCS Supreme Secretary Scott Pogorelec, SCS Supreme President Michael Horvath, LPSCU President Theresa Kluchinski, LPSCU Secretary-Treasurer Mary Jo Savidge, and SCF National President Rev. Andrew S. Hvozdovic, V.F.



L-R: Secretary-Treasurer Mary Jo Savidge, Spiritual Advisor Reverend Robert Seeman, and President Theresa Kluchinski represented the LPSCU at the Convention.

Branch 39 to Hold Mass and Breakfast

Members and guests of LPSCU Branch 39, Hazle Township, Pennsylvania, will attend the 9:45 a.m. 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 will enjoy a breakfast buffet at Premier Catering, Route 309, Hazle Township. Those members planning on attending are asked to make a reservation with Branch Secretary Jim Yocum at (570-436-6792) by October 27. The Branch will be conducting a Matching Fund event at the breakfast to benefit the Jesuit Refugee Service/USA.

Minutes of the Executive Finance Committee

August 24, 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 May 25, 2017 Executive Finance Committee meeting.

Correspondence/Requests

There was no correspondence. The committee approved the following:

- ❖ Slovak Catholic Federation requesting an ad in the 59th National Convention Program Book. *Approved \$100.00 ad.*
- ❖ Western Pennsylvania Slovak Day Association requesting an ad for Slovak Day at Kennywood Park. *Approved \$150.00 ad.*

- ❖ New Jersey-New York Fraternal Alliance requesting an ad in the 84th Annual Convention Program Book. *Approved \$100.00 ad.*

- ❖ Slovak Heritage Festival requesting an ad in the program book. *Approved \$75.00 ad.*

The following donations have been approved if received before the November 16, 2017 meeting:

- ❖ Polish Union of USA ad for the 39th Anniversary Souvenir Debutante Ball Booklet. *Approved \$100.00.*
- ❖ Fraternal Societies of Greater Pittsburgh donation for the Children's Hospital Drive. *Approved \$100.00.*
- ❖ Fraternal Societies of Northeast Pennsylvania donation to Domestic Violence for Make a Difference Day. *Approved \$100.00.*

Financial Statement

The committee reviewed the following checking accounts: M&T Bank – General Operating Account and the Morgan Stanley Smith Barney checking account for May, June, and July 2017 and the Home Office – Branch Deposit Account. The committee reviewed the June 30, 2017 Quarterly Report and the Profit & Loss/Balance Sheet for May, June, and July 2017.

Bond/Stock/Pension Portfolio

The committee was provided and reviewed all activity from May, June, and July 2017, including Common Stock, Preferred Stock, and International Bonds. The Employee Retirement Plan was also reviewed.

Home Office

Secretary-Treasurer Savidge reported the following: We received and are working on the pre-examination planning survey from the Pennsylvania Insurance Department. The examination is for the years 2013 through 2017. The new Canon copier was installed the end of July.

Budget

The committee was provided and reviewed the budget through July 2017.

Meeting Dates

The next meeting will be November 16, 2017.

There being no further business, the EFC adjourned.

Respectfully submitted,

Mary Jo Savidge

National Secretary-Treasurer



**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, or mailing the information to the Home Office address.

Pittsburgh District Plans Christmas Party

The Pittsburgh District's Christmas Party will be held on November 26, 2017, at Banquets Unlimited, 200 Bridge Street, Wilmerding, Pennsylvania, at 1:00 p.m. Please inform your Branch Secretary by November 16 if you are going to attend. All members of the LPSCU and their guests are welcome.

Senko Family Tours Slovakia, Visits Relatives

Sixteen members of the Senko family toured Prague and various towns in Slovakia this past summer. The highlight of their trip was a visit to Slovenska Ves, the birthplace of Albina Senko, where they met with 13 of her relatives. They also visited The Purification of the Blessed Virgin Church where Albina was baptized, received her first communion, and was confirmed. When in the Tatra Mountains, they joined up with their relatives and Joe Senko's consular tour group for dinner at a koliba. All 53 present enjoyed the Slovak food and the Roma musicians.

Albina and Joe Senko are members of LPSCU Branch 42, Pittsburgh, Pennsylvania.



The Senko Family on tour in Slovakia.



The Senko Family at Albina's parish church in Slovenska Ves.



The family meets Albina Senko's relatives in Slovenska Ves.

In Memoriam

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

— Matthew v.5

Name	Branch	Location
Helen C. Adonizio	7	Exeter, PA
Mildred M. Wasco*	7	Exeter, PA
Albert Fitzgerald	21	West Lake, MA
Joseph Kudirka	21	West Lake, MA
Mary A. Reilly	42	Pittsburgh, PA
Matthew E. Kimak	62	Northampton, PA
Gregory Molchany	62	Northampton, PA
Debra C. Roeder	62	Northampton, PA
Evelyn S. Irvin*	64	Pittsburgh, PA
John Korhnaek*	65	Munhall, PA
Ronald Clapp, Sr.	72	Stratford, CT
Lynda A. Mohlenhoff*	83	Bethlehem, PA
Anna Wittic	83	Bethlehem, PA
Kathleen Slezak	90	Johnstown, PA
Helen Manich*	109	Hammond, IN
Theresa Olshemski	122	Wilkes-Barre, PA
Walter Stack	124	Hazleton, PA
Richard Eichelberger	132	Campbell, OH
Mary Hamrock	132	Campbell, OH
Ardith Bartolain*	158	Chicago, IL
James Berardi	172	Pittsburgh, PA
Robert S. Roytas	172	Pittsburgh, PA
Mary Ann Strauss	180	Youngstown, OH
Milissa Boschele*	197	Wilkes-Barre, PA
Frank Mockevicius*	197	Wilkes-Barre, PA
Pauline Pikunas	197	Wilkes-Barre, PA
Helen Wolfgang	197	Wilkes-Barre, PA
Pauline Pecukonis	213	Dallas, PA

*Multiple certificates

**SIGN A NEW MEMBER
TODAY!**

Lehigh Valley Okres Plans Holiday Luncheon

The Lehigh Valley Okres will hold a Holiday Luncheon on December 3, 2017, at the Best Western Lehigh Valley Conference Center, Routes 22 and 512, Bethlehem, Pennsylvania. A punch reception will begin at noon followed by a luncheon at 12:45 p.m.

A Matching Fund Raffle for themed gift baskets will be held at this event to benefit the Carmelite Monastery in Coopersburg, Pennsylvania. We ask our members to support our efforts by donating a themed gift basket for the raffle or by attending the luncheon and purchasing raffle tickets towards a basket.

We will also participate in the "Toys for Tots" Program sponsored by the Marine Corps. We would appreciate if attendees could bring an unwrapped toy to the luncheon.

This festive event is open to all members of the LPSCU. For reservations, please call Marge Ferri at 610-866-8945 **before November 25, 2017.**

Branch 39 to Hold Matching Fund Event

LPSCU Branch 39 will be holding a Matching Fund event as part of the LPSCU Matching Fund program. The Branch will donate \$100, along with any donations received from its members and guests attending the Mass and Breakfast sponsored by Branch 39 on Sunday, November 5, 2017. The donations, along with the matching funds received 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.

Where Are They Now?

Awhile back, we announced a section of Zornicka featuring updates on what has happened to past recipients of our College Scholarship Grants and Post Graduate Awards, as well as the Anne (Shinal) Cichy Memorial Scholarship, Bishop Andrew G. Grutka Memorial Scholarship, and our various Religious Awards. We invite all our past awardees (or their parents or other relatives) to fill us in on what has 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 would 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. Our readers look forward to hearing from you.

The Slovak-American Cultural Center presents
25th Annual *The Slovak Ball*
Saturday, February 10, 2018
The Royal Manor
Garfield, New Jersey
For tickets, call
973-357-1209
SlovakAmericanCC.org

**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

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
Activities (Youth/Adult)	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

**Family Protection
from Generation to Generation**

LPSCU 3 Payment Life Plan

The 3 Payment Life Insurance Plan offered by the LPSCU is an economical and beneficial plan for anyone from age 0 to 85. Under this plan, there is a minimum purchase of life insurance required. For ages 0-70, the minimum purchase is \$5,000; for ages 71-85, the minimum purchase is \$2,000. Premiums are payable for three (3) years from issue date. If the insured dies within the 3-year period following the issue date, no additional premiums are due and payable, and the face amount of the certificate is paid to the named beneficiary/ies, except as provided within the contract regarding Suicide and Contestability.

The plan allows for premium payments to be made monthly, quarterly, semi-annually, or annually. The certificate becomes fully paid at the end of three (3) years, and coverage remains in full force and effect for the entire life of the insured without any additional premium payments required. Upon the death of the insured, the face amount of the certificate is paid to the insured's named beneficiary/ies.

A member with a 3 Payment Life Plan is entitled to all

fraternal benefits of the LPSCU including educational awards, youth and adult activities, newborn benefits, prescription discount card, official publication, and discount car rental.

The 3 Payment Life Plan is perfect for both youth and adults – especially anyone who prefers to have their life insurance paid within three (3) years.

During these unstable economic times, the 3 Payment Life Plan offered by the LPSCU is economical and beneficial for estate planning and can especially help with the high cost of funeral expenses.

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

Listed below are the Annual and Monthly Premium Schedules for the 3 Payment Life Insurance Plan. The premiums listed are based on \$1,000 of life insurance coverage. Semi-annual and Quarterly premium rates are also available by contacting your Branch Secretary or the Home Office.

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

Issue Age	Annual		Monthly	
	Male	Female	Male	Female
0	31.00	27.00	2.79	2.43
1	32.00	28.00	2.88	2.52
2	33.00	29.00	2.97	2.61
3	34.00	30.00	3.06	2.70
4	35.00	30.00	3.15	2.70
5	37.00	32.00	3.33	2.88
6	38.00	33.00	3.42	2.97
7	39.00	34.00	3.51	3.06
8	40.00	35.00	3.60	3.15
9	42.00	36.00	3.78	3.24
10	43.00	37.00	3.87	3.33
11	45.00	38.00	4.05	3.42
12	46.00	40.00	4.14	3.60
13	48.00	41.00	4.32	3.69
14	49.00	42.00	4.41	3.78
15	51.00	44.00	4.59	3.96
16	52.00	45.00	4.68	4.05
17	54.00	47.00	4.86	4.23
18	56.00	48.00	5.04	4.32
19	57.00	50.00	5.13	4.50
20	59.00	51.00	5.31	4.59
21	60.00	53.00	5.40	4.77
22	62.00	54.00	5.58	4.86
23	64.00	56.00	5.76	5.04
24	66.00	58.00	5.94	5.22
25	68.00	60.00	6.12	5.40
26	70.00	62.00	6.30	5.58
27	72.00	64.00	6.48	5.76
28	74.00	66.00	6.66	5.94
29	76.00	68.00	6.84	6.12
30	79.00	70.00	7.11	6.30
31	81.00	72.00	7.29	6.48
32	84.00	75.00	7.56	6.75
33	86.00	77.00	7.74	6.93
34	89.00	79.00	8.01	7.11
35	92.00	82.00	8.28	7.38
36	95.00	84.00	8.55	7.56
37	97.00	87.00	8.73	7.83
38	101.00	90.00	9.09	8.10
39	104.00	93.00	9.36	8.37
40	107.00	95.00	9.63	8.55
41	110.00	98.00	9.90	8.82
42	113.00	102.00	10.17	9.18

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

Branch 60 Holds Mass and Breakfast in Hazleton

LPSCU Branch 60 held a Mass and Breakfast on Sunday, August 6, 2017. The Mass was at Saints Cyril and Methodius Parish at the church of St. Joseph in Hazleton, Pennsylvania. A breakfast buffet followed at Genetti's on Route 309 in Hazleton.

Eighteen LPSCU members and two guests enjoyed the delicious breakfast and spending time together. At the event, gift cards from Perkins, Subway, and Applebee's were raffled off to three lucky winners, Cilka Nemeth, Marge Stahura, and Mary Rostar.

LPSCU members present also donated to Branch 60's Matching Fund project. That amount was added to the donation that was given by the Branch to Divine Providence Homeless Shelter in Hazleton.

On Thursday, August 10, officers from LPSCU Branch 60 made a presentation to Marijo Penkala, director of the homeless shelter. Ms. Penkala was very grateful for the \$225 check. In addition, the LPSCU will add to that amount \$50.00 in accordance with its Matching Fund Program. We know the Divine Providence Homeless Shelter will use the funds to help the less fortunate of our community.

Thank you to all who attended our function and to all who donated to this worthwhile project.



L-R: Cameron, Jodi, and Chris Gregory.



L-R: Jack Guza, Mary Ann Litchock, and John and Melina Gregory enjoy breakfast at Branch 60's Matching Fund event.



LPSCU Branch 60 officers present a check to Marijo Penkala, director of Divine Providence Homeless Shelter. From left are Anita Gregory, John Gregory, Mary Ann Litchock, and Marijo Penkala.

Msgr. Beeda District Plans Christmas Party

The Msgr. Beeda District's Christmas Party will be held on Friday, November 24, 2017, beginning at 6:00 p.m. It will take place at Booty's Restaurant, Route 309, Hazleton, Pennsylvania. Anyone planning to attend should make a reservation with Anita Gregory (570-788-3263) by November 17th.



LPSCU members from other branches who attended Branch 60's breakfast.

Do you need a very special gift?

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

TREE OF LIFE

RESERVATION FORM

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

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

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

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

All proceeds received fund our Scholarship Program.

Name _____

Phone _____

Address _____

City/State/Zip _____

Enclosed is (please check one):

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

LEAF INSCRIPTION

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

STONE INSCRIPTION

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

PLEASE ENGRAVE MY FRATERNAL LEAF OR STONE AS FOLLOWS:

PLEASE PRINT CLEARLY

Rev. Dianiska District Announces Christmas Party

The Reverend Dianiska District wants to remind our members that our annual Christmas Party will be held on Sunday, December 3, 2017, beginning at 1:00 p.m. at Genetti Hotel and Conference Center, Market Street, Wilkes-Barre, Pennsylvania. Members of Branch 214 will host.

Please call your Branch Secretary to make a reservation to attend.

Susan Worth

SS.C.M. Sisters Offer Christmas Oplatky

Oplatky, the traditional Slovak Christmas wafers, will be available this holiday season from Jankola Library. Orders will be accepted from October 23 until December 15, 2017.

The *Oplatky* are thermal-sealed in packs of five. They can be purchased for \$5.00 per package. In addition, the minimum cost for shipping and handling is \$7.00 and upward, depending upon the number of packs ordered and the cost of priority mailing. Orders can be customized to meet your needs. Payment (to Jankola Library) must be made before orders will be shipped.

For more information or to place an order, contact Sister Catherine Labouré Bresnock, SS.C.M., at 570-275-5606 or write to Jankola Library and Slovak Museum, 580 Railroad Street, Villa Sacred Heart, Danville, PA 17821-1698.

Cooking Corner

PUMPKIN CHEESE PIE

- 1 (8 oz.) pkg. cream cheese ½ tsp. ginger
- ¾ cup brown sugar ¼ tsp. cloves
- 1 tsp. cinnamon 3 eggs (unbeaten)
- 1 tsp. nutmeg 1½ cups pumpkin
- ½ tsp. salt 1 cup evaporated milk
- 1 tsp. vanilla Pie crust

Soften cream cheese in large bowl. Add brown sugar, cinnamon, nutmeg, salt, ginger, and cloves. Beat with mixer until smooth. Add eggs, one at a time, beating after each addition. Blend in pumpkin, evaporated milk, and vanilla. Pour into a lined pie plate (made with your favorite crust). Bake at 350 degrees for 45 to 50 minutes. Spoon on topping and bake for 15 more minutes.

Topping:

- 1 cup sour cream ¼ cup
 - 1 tsp. vanilla brown sugar
 - ⅛ tsp. ginger ½ tsp.
 - ⅛ tsp. nutmeg cinnamon
- Blend together and spoon on pie.



ZORNICKA

Summer Consular Tour Covered Three Countries

Slovak Honorary Consul Joe Senko recently returned from his most successful tour of Slovakia to date with 24 Americans from eight different states. After visiting Vienna, which included a trip to Schobraunn Palace, the group traveled to Bratislava, Slovakia, where they attended Mass at the famous St. Martin's Cathedral. While in Bratislava, they were guests of U.S. Ambassador Adam Sterling and his wife at their residence commonly referred to as "the little White House." They also visited over 20 other historic towns including Kosice, Cicmany, and the famous pilgrimage town of Sastin. Eight of the 24 tourists met with their Slovak relatives in various towns. In Presov, the sister city of Pittsburgh, the mayor's office held a special reception for the group.

While in Poland, the group toured the birthplace of St. John Paul II, Czestochowa (home of the Black Madonna), the former residence of St. Faustina, Auschwitz, and the Wieliczka salt mine.

The trip included spa treatments, two wine tastings, rafting, visits to five castles, tours of over 10 basilicas and cathedrals, shopping, and many other historical sites.

Joe is already planning his next tour for the summer of 2018.



Pittsburgh's sister city, Presov, held a special reception for the group at the mayor's office.



U.S. Ambassador Adam Sterling and his wife hosted the group at their residence in Bratislava.

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
 St. Theresa of the Little Flower
 St. Andre Bessette, C.S.C.

Comments: _____

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
www.lpscu.org

LPSCU PRIVACY STATEMENT

Our Privacy Commitment

The Ladies Pennsylvania Slovak Catholic Union (LPSCU), a fraternal life insurance society, shares your concern about privacy. We believe in protecting the confidentiality and security of the information we collect. This notice describes our privacy policy and how we treat the information we receive about you.

Why we collect and how we use information

We use the information we collected about you for business purposes with respect to our insurance and fraternal relationship with you. The business purposes include evaluating a request for our products, services or benefits; evaluating benefit claims; administering our products, services or benefits; and processing transactions requested by you. We may also use the information to contact you about other products and services we provide.

How we collect information

Much of the personal information that we have comes directly from you. The information you give us when you apply for our products or services generally provides the information we need. If we need to verify information or need additional information, we may obtain this information from third parties such as health care providers. Information collected may relate to your employment, finances, health, avocations, or other personal characteristics.

How we protect information

We treat the information we collect about you in a confidential manner. Our employees are required to protect the confidentiality of this information. Your personal information is available only to our employees who may need to see it to fulfill and service your needs. We maintain safeguards to protect the information and our employees are required to comply with our established policies. Should your relationship with us end, your personal information will remain protected in accordance with our privacy practices as outlined in this notice.

What we do with personal information we collect

We do not disclose your personal information to companies or organizations not affiliated with us that would use the information we have provided them to contact you about their own products and services. We may disclose information about you in order for us to conduct our business, or where law requires disclosure. For example, information may be disclosed to others to enable them to provide business services for us, such as performing general administrative activities. We may use your personal information for marketing purposes or to help with your overall insurance program. Information may also be disclosed for audit or research purposes, or to law enforcement and regulatory agencies.

Further Information

As required by law, we will notify you of our privacy policy annually.

Ladies Pennsylvania Slovak Catholic Union

71 South Washington Street / P.O. Box 32

Wilkes-Barre, PA 18703-0032

Phone: 888-834-6614 ❖ Fax: 570-823-4464

E-mail: lpscu@lpscu.org

FSNEPA Donates to Domestic Violence Service Center

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

The Fraternal Societies of Northeast Pennsylvania, a not-for-profit trade association, unites local leaders of fraternal benefit societies in Northeastern Pennsylvania. Members include the First Catholic Slovak Ladies Association, Greek Catholic Union of the USA, Ladies Pennsylvania Slovak Catholic Union, National Slovak Society, Polish National Union of America, and the Slovak Catholic Sokol.



Pictured at the donation presentation are, from left, Mary Ann Ewasko, Magdalen Iskra, Martha Iskra, Ann Dougher, Charlotte Androckitis, Bernard Golubiewski, Tammy Rodgers, outreach supervisor, Domestic Violence Service Center, John Andrzejewski, Mary Jo Savidge, Felica Perlick, and Theresa Kluchinski.

New Insurance Issued

Branch	Branch Representative	JULY/AUG. 2017	Year-to-Date Total
6	Mary Ann Ewasko	\$ 79,000.00	\$ 79,000.00
52	James Tomasic	\$ 7,000.00	\$ 9,000.00
132*	Theresa Kluchinski	\$ 5,000.00	\$ 5,000.00
198	Ann Dobias	\$ 2,000.00	\$ 2,000.00
		\$ 93,000.00	\$ 95,000.00

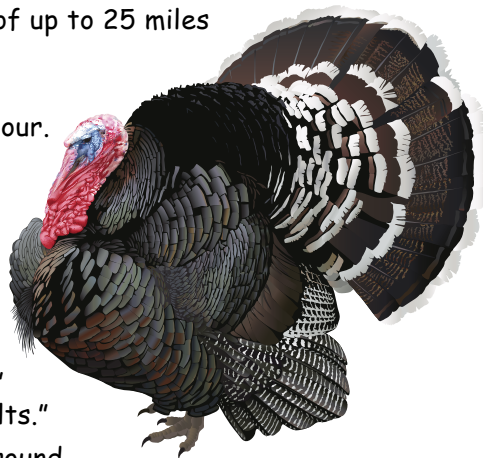
**Sold through Home Office, not included in Campaign*



Junior Branch Journal

Turkey Trivia

- ◇ Turkeys originated in North and Central America.
- ◇ Turkeys are usually found in hardwood forests with grassy areas but they are capable of adapting themselves to different habitats.
- ◇ Turkeys spend the night in trees.
- ◇ Turkeys fly to the ground at first light and feed until mid-morning. Feeding resumes in mid-afternoon.
- ◇ Male turkeys gobble whereas female turkeys make a clicking sound.
- ◇ Male turkeys gobble to attract female turkeys for mating. The gobble is a seasonal call made during the spring and fall.
- ◇ Turkeys start gobbling before sunrise and generally continue through most of the morning.
- ◇ Turkeys have an excellent field of vision, about 270 degrees.
- ◇ The wild turkey has excellent hearing.
- ◇ A spooked turkey can run at speeds up to 20 miles per hour.
- ◇ A wild turkey can run at speeds of up to 25 miles per hour.
- ◇ A wild turkey can fly for short distances at up to 55 miles per hour.
- ◇ Domesticated turkeys or farm-raised turkeys cannot fly.
- ◇ Turkeys were one of the first birds to be domesticated in the America.
- ◇ Male turkeys are called "toms," female turkeys are called "hens," and baby turkeys are called "poults."
- ◇ A mature turkey generally has around 3,500 feathers. The Apache Indians considered the turkey timid and wouldn't eat it or use its feathers on their arrows.
- ◇ About ninety-five percent of American families eat turkey on Thanksgiving Day whereas only fifty percent eat turkey on the Christmas holiday.
- ◇ According to an estimate, during the Thanksgiving holiday more than 45 million turkeys are cooked and around 525 million pounds of turkey is eaten.



Pavol Demitra (November 29, 1974–September 7, 2011) was a Slovak professional ice hockey player. Joining the National Hockey League in 1993, he played with the Ottawa Senators (by whom he was originally drafted), the St. Louis Blues, Los Angeles Kings, Minnesota Wild, and the Vancouver Canucks. Before he joined the NHL, Demitra played in his native Slovakia, as well as in the American Hockey League and International Hockey League, both minor professional leagues in North America. In Demitra's NHL career spanning 16 years, he achieved the 30-goal mark three times and won the Lady Byng Trophy for sportsmanship in 2000.

Demitra left the NHL after a two-year stint with the Canucks to join Lokomotiv Yaroslavl of the Kontinental Hockey League. On September 7, 2011, the eve of the 2011-12 KHL season, a plane carrying the Lokomotiv players and coaching staff crashed shortly after takeoff. Forty-four passengers, including Demitra, died as a result.

Junior Branch Journal



Sv. Ondrej ~ St. Andrew

St. Andrew was honored in the Church as the brother of St. Peter and one of the first apostles. He is said to have preached the Gospel in Asia Minor, Greece, and Russia. He suffered martyrdom by crucifixion on an "X" shaped cross, as he believed he was not worthy to be crucified in the same fashion as our Lord. He is the patron saint of fishermen and youthful lovers.

Young women took their turns looking into the future on the eve of St. Andrew's Day (November 29), their patron saint. In some regions of Slovakia, young girls would fast during the day in hopes that at midnight, the saint would provide a clue to their future husbands.

The pouring of melted wax or lead also provided amusement on this magical evening. A spoon or ladle was used to heat wax or lead over a flame. After a short saying, the molten wax or lead was poured into a basin of cold water. The cooled shape produced was believed to give insight to the characteristics of one's future mate.



Sv. Lucia ~ St. Lucy

St. Lucy's Day is celebrated on December 13. It was the shortest day of the year before the Gregorian Calendar was accepted. Because of this, the night was also the longest. The early Slovak people believed that such a night was full of evil power and witches' tricks.

Lucy's character does not reflect the Christian legend of St. Lucy. Instead, she was considered a female demon - the greatest witch who could not be destroyed by any means. In some regions of Slovakia, women revered Lucy as a protector of them, their work, and the craft of spinning. Because of these beliefs, all women's works were prohibited on St. Lucy's Day.

Lucy was also greatly respected by young girls, many of whom envied her power. On the eve of Lucy's feast, girls would dress in white sheets and dance around trees. They would enter village houses, brushing the walls and corners with goose wings to rouse fear in any way. The girls also believed that Lucy could reveal their futures. They would each cut off 12 branches of a cherry tree and place them in vases. If a girl's branches blossomed by Christmas Eve, it was said she would marry within the year.

Hey Kids!

Watch your mailbox for a special invitation to participate in the LPSCU Christmas Coloring Contest!

Everyone's a winner (from first place to honorable mention), so send in your entry by December 31, 2017, to claim your prize!



PERIODICAL

A Matching Fund Project *LPSCU Branch 213 Christmas Fundraiser*

*All proceeds benefit St. Andrew's Parish
Wilkes-Barre, Pennsylvania*



- ❖ 24" Wreath - Douglas Fir with Boxwood Accents \$13.00
- ❖ Stand \$ 4.00

With Choice of Bow:

Red Velvet ❖ Burgundy Velvet ❖ Red & Green Plaid
Fundraiser is being held in conjunction with
Decker Florist, Wilkes-Barre, Pennsylvania

Two Pick-up Dates:

- ❖ December 3rd -
St. Andrew's Parish in Wilkes-Barre
- ❖ December 4th -
LPSCU Home Office in Wilkes-Barre

Delivery of items can be arranged
with LPSCU Branch 213 Secretary/Treasurer.

Anyone interested in ordering should contact
Branch 213 Secretary/Treasurer Theresa Kluchinski
at 570-829-5410 or 570-817-4657 (call or text).

Payment must accompany order.

Rev. Dianiska District to Hold Matching Fund Event

In conjunction with the LPSCU Matching Fund Program, members of the Rev. Dianiska District will hold a Special Gifts Raffle at their Christmas party on Sunday, December 3, 2017, to benefit the Wyoming Valley Children's Association.

The WVCA is an organization that provides early childhood education including therapeutic and support services as needed. Their goal is to ensure the greatest developmental potential for each child in partnership with their families. They are located on Wyoming Avenue in Forty-Fort, Pennsylvania.

Every year our District members donate special gifts valued at a minimum of \$10.00. These gifts are raffled off at the District's annual Christmas party, with the proceeds going to a special charity.

This year's Christmas party will be held on December 3 at Genetti's Hotel and Conference Center in Wilkes-Barre, Pennsylvania.

We are asking our District members or any LPSCU member to support our worthwhile project by donating a gift or by attending the Christmas party. For further information, please contact Mary Ann Ewasko at 570-823-6432 or Janet Marley at 570-675-6108.

Lehigh Valley Okres to Hold Matching Fund Event

In conjunction with the LPSCU Matching Fund Program, members of the Lehigh Valley Okres will hold a themed gift basket raffle for the benefit of the Carmelite Monastery, 3551 Lanark Road, Coopersburg, Pennsylvania.

For the Matching Fund event, Okres members will prepare themed gift baskets and raffle them off at their Holiday Luncheon, which will be held on Sunday, December 3, 2017, in the Lehigh Room of the Best Western Lehigh Valley Conference Center in Bethlehem, Pennsylvania. We ask our Lehigh Valley LPSCU members to support this worthwhile project by either donating a themed gift basket or by attending the Holiday Luncheon and purchasing raffle tickets towards a basket. For further information, call Marge Ferri at 610-866-8945.