LPSCU Holds Semiannual Board Meeting Mass & Luncheon in Ohio

Story on page 8

Members of the LPSCU Board of Directors are pictured with Rev. Msgr. Peter M. Polando by the altar in St. Matthias Church – Front row, L-R: Margaret A. Ferri, public relations director; Cecilia B. Gaughan, fraternal activities director; Mary Jo Savidge, secretary-treasurer; Theresa Kluchinski, president; Anita Gregory, vice president; Mary Ann Ewasko, chair of trustees; and Joan Hladek, trustee. Back row, L-R: Dolores Evanko, trustee; Msgr. Polando, pastor of St. Matthias Church; Rev. Philip A. Attavilla, V.E., spiritual advisor; and Margaret Jollimore, trustee. Missing from the photo is Elizabeth Melko, trustee.
In This Issue

Calendar of Events

**NOVEMBER**
1 — Western Pennsylvania Slovak Cultural Association’s Conversation Group meets at the Mt. Lebanon Library.
7 — Slovak Heritage Festival from 1:00-5:00 p.m. at the University of Pittsburgh’s Cathedral of Learning Commons Room in Oakland, Pennsylvania, sponsored by the Pitt Slovak Studies Program. See page 7 for more details.
18 — Lehigh Valley Okres Meeting at St. John the Baptist Church Social Hall, 924 N. Front Street, Allentown, Pennsylvania, beginning at 2:00 p.m.
20 — **Deadline to submit articles for January/February Zornicka.**
28 — Rev. Baloga Okres annual Christmas Party hosted by Branches 163 and 180, beginning at 1:00 p.m. Call your Branch Secretary for information on location.

**DECEMBER**
3 — Msgr. Beeda District Christmas Party at SS. Cyril and Methodius Parish, North Laurel Street, Hazleton, Pennsylvania, beginning at 6:00 p.m. Any member wishing to attend should contact District President Anita Gregory (788-3263) by Sunday, November 21.
4 — LPSCU Telephone Conference Meeting
5 — Rev. Dianiska District’s annual Christmas Party at the Ramada Inn, Public Square, Wilkes-Barre, Pennsylvania, beginning at 1:00 p.m. Branches 7 and 214 will host.
6 — Western Pennsylvania Slovak Cultural Association’s Conversation Group meets at the Mt. Lebanon Library.
8 — Fraternal Societies of Northeastern Pennsylvania Christmas Social.
12 — Lehigh Valley Okres’ Annual Holiday Luncheon in the Lehigh Room of the Best Western Lehigh Valley Hotel and Conference Center in Bethlehem, Pennsylvania. Punch reception at 12:00 noon. Luncheon will be served at 12:30 p.m. See page 7 for more details.
12 — Pittsburgh District’s Christmas Party at the Westwood Golf Club, West Mifflin, Pennsylvania, beginning at 1:00 p.m.

**2011**

**JANUARY**
20 — **Deadline to submit articles for March/April Zornicka.**
24 — March for Life, Washington, D.C.

continued on page 28
“Teach the Children”

Although a bit early, I recently received a Christmas e-mail from a friend which contained a wonderful story. This type of story really helps to put things into proper perspective. As we enter into a very busy and crazy time of holiday preparations, I offer this to you as a way to stay focused on the real meaning of this holy time of the year. As stated in the e-mail, the author of this story is unknown.

Just a week before Christmas I had a visitor. This is how it happened. I just finished the household chores for the night and was preparing to go to bed when I heard a noise in the front of the house. I opened the door to the front room, and to my surprise, Santa himself stepped out from behind the Christmas tree. He placed his finger over his mouth so I would not cry out. “What are you doing?” I started to ask him. The words choked in my throat, as I saw he had tears in his eyes. His usual jolly manner was gone. Gone was the eager boisterous soul we all know. He then answered me with a simple statement: “TEACH THE CHILDREN!” I was puzzled.

What did he mean? He anticipated my question, and with one quick movement brought forth a miniature toy bag from behind the tree.

As I stood there bewildered, Santa said, “Teach the children! Teach them the real meaning of Christmas. The meaning that a now-a-days Christmas has forgotten!”

Santa then reached in his bag and pulled out a HOLLY LEAF. “Teach the children that the crown of thorns worn by our Savior. The red holly berries represent blood shed by Jesus.”

Next he pulled out a GIFT from the bag and said, “Teach the children that God so loved the world that He gave His only begotten Son. Thanks be to God for His unspeakable gift! Teach the children that the wise men bowed before the holy babe and presented Him with gold, frankincense, and myrrh. We should give gifts in the same spirit as the wise men.”

Santa then reached in his bag and pulled out a CANDY CANE and hung it on the tree. “Teach the children that the candy cane represents the shepherd’s crook. The crook on the shepherd’s staff helps bring back stray sheep from the flock. The candy cane is the symbol that we are our brother’s keeper.”

He reached in again and pulled out an ANGEL. “Teach the children that it was the angels that heralded in the glorious news of the Savior’s birth. The angels sang ‘Glory to God in the highest, on earth, peace and good will.’”

Suddenly I heard a soft tinkling sound, and from his bag he pulled out a BELL. “Teach the children that as the lost sheep are found by the sound of a bell, it should bring people to the fold.”

As I stood there bewildered, Santa said, “Teach the children! Teach them the real meaning of Christmas. The meaning that a now-a-days Christmas has forgotten!”

Just a week before Christmas I had a visitor. This is how it happened. I just finished the household chores for the night and was preparing to go to bed when I heard a noise in the front of the house. I opened the door to the front room, and to my surprise, Santa himself stepped out from behind the Christmas tree. He placed his finger over his mouth so I would not cry out. “What are you doing?” I started to ask him. The words choked in my throat, as I saw he had tears in his eyes. His usual jolly manner was gone. Gone was the eager boisterous soul we all know. He then answered me with a simple statement: “TEACH THE CHILDREN!” I was puzzled.

What did he mean? He anticipated my question, and with one quick movement brought forth a miniature toy bag from behind the tree.

As I stood there bewildered, Santa said, “Teach the children! Teach them the real meaning of Christmas. The meaning that a now-a-days Christmas has forgotten!”

Santa then reached in his bag and pulled out a HOLLY LEAF. “Teach the children that the crown of thorns worn by our Savior. The red holly berries represent blood shed by Jesus.”

Next he pulled out a GIFT from the bag and said, “Teach the children that God so loved the world that He gave His only begotten Son. Thanks be to God for His unspeakable gift! Teach the children that the wise men bowed before the holy babe and presented Him with gold, frankincense, and myrrh. We should give gifts in the same spirit as the wise men.”

Santa then reached in his bag and pulled out a CANDY CANE and hung it on the tree. “Teach the children that the candy cane represents the shepherd’s crook. The crook on the shepherd’s staff helps bring back stray sheep from the flock. The candy cane is the symbol that we are our brother’s keeper.”

He reached in again and pulled out an ANGEL. “Teach the children that it was the angels that heralded in the glorious news of the Savior’s birth. The angels sang ‘Glory to God in the highest, on earth, peace and good will.’”

Suddenly I heard a soft tinkling sound, and from his bag he pulled out a BELL. “Teach the children that as the lost sheep are found by the sound of a bell, it should bring people to the fold.”

As I stood there bewildered, Santa said, “Teach the children! Teach them the real meaning of Christmas. The meaning that a now-a-days Christmas has forgotten!”

Santa then reached in his bag and pulled out a HOLLY LEAF. “Teach the children that the crown of thorns worn by our Savior. The red holly berries represent blood shed by Jesus.”

Next he pulled out a GIFT from the bag and said, “Teach the children that God so loved the world that He gave His only begotten Son. Thanks be to God for His unspeakable gift! Teach the children that the wise men bowed before the holy babe and presented Him with gold, frankincense, and myrrh. We should give gifts in the same spirit as the wise men.”

Santa then reached in his bag and pulled out a CANDY CANE and hung it on the tree. “Teach the children that the candy cane represents the shepherd’s crook. The crook on the shepherd’s staff helps bring back stray sheep from the flock. The candy cane is the symbol that we are our brother’s keeper.”

He reached in again and pulled out an ANGEL. “Teach the children that it was the angels that heralded in the glorious news of the Savior’s birth. The angels sang ‘Glory to God in the highest, on earth, peace and good will.’”

Suddenly I heard a soft tinkling sound, and from his bag he pulled out a BELL. “Teach the children that as the lost sheep are found by the sound of a bell, it should bring people to the fold.”
A Christmas Message from Our Episcopal Protector

“He (Joseph) went to register with Mary, who was promised in marriage to him. She was pregnant and, while they were in Bethlehem, the time came for her to have her baby. She gave birth to her firstborn son, wrapped him in cloths and laid him in a manger – there was no room for them to stay in the inn.”

(Luke 2:5-7)

Dear Sisters and Brothers of the Ladies Pennsylvania Slovak Catholic Union,

The actual scene at the real manger was not nearly as nice as the ones that we see at Christmas time. However, I have to believe that the people who witnessed the one in Bethlehem were much more at peace and experienced much more joy than do we. As we marvel at the incarnation of our God into our world, we need to realize that Jesus came to us – and not just to the shepherds and the Magi.

No one made room for the Christ Child at the time of his birth, simply because they did not recognize him. Certainly, if they had, someone would have made room for him at the inn.

Our observance of the birth of the Savior is an observance of Jesus’ birth into the history of all human-kind. Saint Francis of Assisi began the tradition of manger scenes. To this day, Italian manger scenes incorporate life in villages and their surroundings.

As the new year begins and continues, may we welcome Jesus into our lives. In that way, the manger scene will become a reflection of our own openness to the Lord’s love.

That is my wish for you, my fraternal sisters and brothers, so that each one of us will truly have a Very Merry Christmas and a Blessed New Year of 2011!

Fraternally yours in the Lord,

+ Joseph

(Most Rev.) Joseph V. Adamec
Bishop of Altoona-Johnstown
Episcopal Protector, LPSCU

BOARD OF DIRECTORS
Rev. Philip A. Altavilla, V.E., Spiritual Director
Theresa A. Kluchinski, President
Anita Gregory, Vice President
Mary Jo Savidge, Secretary-Treasurer
Mary Ann Ewasko, Chairperson of Trustees
Dolores M. Evanko, Trustee
Joan T. Hladek, Trustee
Margaret Jollimore, Trustee
Elizabeth A. Melko, Trustee
Cecilia B. Gaughan, Fraternal Activities Director
Margaret A. Ferri, Public Relations Director

COURT OF APPEALS
Deborah Adamchak, Chairperson
Janice Mathews, Secretary
Mary Ann Kaylor
Patricia Stearney
Barbara Kalish

HONORARY OFFICERS
Msgr. Francis J. Beeda, Honorary Spiritual Advisor
Mary Ann Ackerman, Honorary Vice President
Ann C. Dobias, Honorary Trustee

HOME OFFICE STAFF
Christine Zak
Maureen Grohowski
Amy Savidge

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!
Members of LPSCU Branch 213 celebrated Flag Day on June 14, 2010, with other LPSCU members and fraternal friends. Branch 213 invited members to an evening of baseball at the local Luzerne/Lackawanna Stadium, home to the Yankees, the AAA farm club of the New York Yankees. Also invited was Gerald Millery, the Democratic nominee for Pennsylvania State Representative in the 119th Legislative District, and his wife, Michele. The Mullerys are pictured at right with LPSCU President Theresa Kluchinski (who is also Secretary of Branch 213) and her husband, Leonard. The other photos show various Branch 213 members who attended the ball game.

**Statement of Ownership, Management and Circulation**

(Act of October 23, 1962, Section 4369, Title 39 U.S. Code.)

Date filed: September 17, 2010.


Office of publication: 71 South Washington Street, Wilkes-Barre, PA 18701.

Business office: 71 South Washington Street, Wilkes-Barre, PA 18701.

Publisher: Ladies Pennsylvania Slovak Catholic Union, 71 South Washington Street, Wilkes-Barre, PA 18701.

Owner: Ladies Pennsylvania Slovak Catholic Union, 71 South Washington Street, Wilkes-Barre, PA 18701.

Known bondholders, mortgage and other security holders: None.


<table>
<thead>
<tr>
<th>Average No. Copies of Each Issue During Preceding 12 Months</th>
<th>No. Copies of Single Issue Published Nearest to Filing Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Number of Copies</td>
<td>5,900</td>
</tr>
<tr>
<td>Mailed Outside-County Paid Subscriptions</td>
<td>5,665</td>
</tr>
<tr>
<td>Mailed In-County Paid Subscriptions</td>
<td>5,626</td>
</tr>
<tr>
<td>Paid Distribution Outside the Mails</td>
<td>0</td>
</tr>
<tr>
<td>Paid Distribution by Other Classes of Mail</td>
<td>0</td>
</tr>
<tr>
<td>Total Paid Distribution</td>
<td>5,665</td>
</tr>
<tr>
<td>Free or Nominal Rate Outside-County</td>
<td>0</td>
</tr>
<tr>
<td>Free or Nominal Rate In-County</td>
<td>0</td>
</tr>
<tr>
<td>Free or Nominal Rate Copies Mailed at Other</td>
<td>0</td>
</tr>
<tr>
<td>Free or Nominal Rate Distribution Outside the Mail</td>
<td>0</td>
</tr>
<tr>
<td>Total Free or Nominal Rate Distribution</td>
<td>0</td>
</tr>
<tr>
<td>Total Distribution</td>
<td>5,665</td>
</tr>
<tr>
<td>Copies not Distributed</td>
<td>235</td>
</tr>
<tr>
<td>Total</td>
<td>5,900</td>
</tr>
<tr>
<td>Percent Paid</td>
<td>100%</td>
</tr>
</tbody>
</table>

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

Dear LPSCU,

Thank you so much for the monetary gift and the honor to be the recipient of the 2010 Catholic High School Award. It is greatly appreciated as I begin my high school years.

Sincerely,

Michael DeFazio
Branch 38, Whitehall, PA

Dear Members of the LPSCU,

With our first month of college already finished, we wanted to take a minute to say thank you for choosing us as the co-recipients of the Youth Achievement Award. We were honored to receive the award, in part because it was truly unexpected. We never thought that the activities and organizations that we enjoyed being members of would get us recognized for being an outstanding member of society. Again, thank you so much.

Also, we figured it would be nice to let you know how both of us are doing at our respective colleges. I, Amanda, am attending Waynesburg University. I keep myself busy by being a member of the varsity volleyball team. In addition, I have recently started my own show on the university’s radio station. Besides this, I am enjoying all of my classes for Sports Broadcasting. I, James, am also keeping myself busy at Case Western Reserve University. This semester I have immersed myself in a variety of activities including the Residence Hall Association and Greek Life. I, too, am enjoying my studies in biomedical engineering.

Thank you for this great honor.

Sincerely,

Amanda and James Silay
Branch 64, Pittsburgh, PA

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

LPSCU Branch & District Members

We’re Looking for a Shining Star in the LPSCU for the 2011 Fraternalist of the Year

Do you have a member who, through example and accomplishment, provides outstanding volunteer service?

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

If you can answer “yes” to the above, then you have a “Shining Star” member to be nominated as our 2011 LPSCU Fraternalist of the Year!

To receive a Nomination Form, contact the Home Office at 570/823-3513 or toll free at 888/834-6614; e-mail: lpscu@lpscu.org or visit our website: www.lpscu.org.

Hurry — The Deadline for Nominations is March 1, 2011

Let an outstanding youth know. . .

YOU ARE APPRECIATED

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

To receive a Nomination Form, contact the Home Office at 570/823-3513 or toll free 888/834-6614; e-mail: lpscu@lpscu.org or visit our website: www.lpscu.org.

The deadline for nominations is March 1, 2011.

Help the LPSCU show an outstanding young person that “You Are Appreciated” by nominating him or her for the Youth Achievement Award!
“At our house in Johnstown, Pennsylvania, the Christmas holidays began with St. Nicholas Day on December 6th. By that date, Mom had the fall housecleaning done, the Christmas cards had been written over Thanksgiving, and the Christmas cooking could begin.

“Cookies came first and included many sandtarts (cut out and heavily decorated butter cookies), followed by annual favorites declared by the family over the years in exchanges. The exchanges always took place when we visited a relative “to see their Christmas tree,” which really meant to check out the creche under the tree plus the trains and other paraphernalia that seemed to go with the nativity scene.

“Cookie baking was followed by kolache and rozki baking. Later in life, Mom and my Aunt Velma baked the kolache together, a massive operation in baking so many rolls for two families.

“But the penultimate preparation seemed to be for Christmas Eve, even though it was then a fast day. The bobalki balls had been baked with the kolache and were now ready to be soaked in the scalded milk. Later in the day, the honey and ground poppyseed would be added. The mushroom soup was carefully prepared, using the dried mushrooms a neighbor had gathered and strung and hung in the attic during the cool autumn days. The altar breads sat in the soup bowls with colorful Christmas nativity scenes embossed on them and the honey was in the special small Christmas pitcher.

“After dinner, we all got ready for the true beginning of the holiday – Midnight Mass – which, unlike today, was then held at midnight.”

Dr. Edna May Duffy
Wellesley, Massachusetts
A member of Branch 90

“I cannot ever remember not having Christmas Eve at my parents’ home. Being the youngest of nine children, I will always have those memories. My parents were born in Slovakia so the celebration was always at Mom and Pop’s house. Their home was opened to 20 adults and 27 grandchildren.

“It all started with the Christmas Eve Vilija (supper). Oplatky was the first item on the plate, with honey put on by my father. (He also put the honey on our foreheads, which we didn’t like too much.) Mom took a twig of evergreen, dipped it into holy water, and sprinkled all of us in a blessing that included the kitchen.

“The dinner was exactly as it should be, with the soup and the fish, and we always had perogies. Kolachki and putrinichki (kiefels) were served for dessert. The kitchen was packed full of adults and children — you can just imagine!

“Our handmade Christmas cards were tucked under my parents’ plates. It was just wonderful for my parents to have the whole family together. That made them very happy.

“Most of us attended Christmas Eve Mass together. Santa Claus arrived for the children later on and there was always a lot of screaming because they were afraid of him.

“This Christmas Eve tradition is now being carried on by yours truly; I have been doing it for 40 years. It is a beautiful tradition and I hope it continues. About 40 people attend my Vilija.

“Vesele Vianoce ~ Merry Christmas!”

Cecilia B. Gaughan
Whitehall, Pennsylvania
A member of Branch 38

Slovak Heritage Festival

The University of Pittsburgh Slovak Studies Program will present its 20th annual Slovak Heritage Festival on Sunday, November 7, 2010, from 1:00 to 5:00 p.m. at the Cathedral of Learning Commons Room in Oakland. As in past years, the program will include ethnic food, musical performances, a parade, and cultural displays and lectures. Attendees are encouraged to wear their Slovak folk costumes and join in the fun. The ethnic food will include kielbasa, halusky, holupki, pirohi, and pastries. There will also be Slovak musical performances throughout the afternoon. For more information, call Chris Metil at 412-624-5906.

Lehigh Valley Okres Extends Holiday Luncheon Invitation

The Lehigh Valley Okres is inviting all LPSCU members from Allentown Branches 38/40, Bethlehem Branches 83/130, Hellertown Branch 196, Northampton Branches 62/204, and Reading Branch 131 to its annual Holiday Luncheon to be held on Sunday, December 12, 2010, in the Lehigh Room of the Best Western Lehigh Valley Hotel and Conference Center (formerly the Holiday Inn), Routes 22 and 512, Bethlehem, Pennsylvania. A punch reception will be held at noon with lunch served at 12:30 p.m. This is a festive event enjoyed by all. Attendees are asked to bring an unwrapped toy (no plush toys please) for the Marines’ Toys for Tots program.

For more information and to make reservations, call either Ceil Gaughan (610-433-4610), Mary Ann Ackerman (610-866-3130), or Marge Ferri (610-866-8945) before December 5.
In conjunction with the LPSCU’s Semiannual Board Meeting held September 10-13, 2010, the Board of Directors attended a Mass at St. Matthias Church in Youngstown, Ohio, on Sunday, September 12.

The 11:30 a.m. Liturgy was celebrated by LPSCU Spiritual Advisor Rev. Philip A. Altavilla, V.E. Rev. Msgr. Peter M. Polando, J.C.L., pastor of St. Matthias and a member of LPSCU Wilkes-Barre Branch 163, con-celebrated.

St. Matthias is a modern church of red brick, built in 1973. A beautiful stained glass rose window graces the rear wall of the Blessed Sacrament Chapel. A large crucifix hangs on the back wall of the Sanctuary. The dome of the prior church’s 1925 tabernacle is used to display the Infant Jesus of Prague. On the right side of the church is the elegant, gold-attired Lady of Levoca statue ringed in electric lights, giving the effect of “the brightness of light” in which she appeared on Marian Hill at Levoca, Slovakia.

Prior to the Mass, Msgr. Polando warmly welcomed the LPSCU Board of Directors and wished them a successful meeting. An inspirational homily was offered by Father Altavilla. Offertory gifts were presented by LPSCU officers, President Theresa A. Kluchinski, Secretary-Treasurer Mary Jo Savidge, and Vice President Anita Gregory. In addition to the English hymns during the service, it was a delight to hear the choir and congregation singing beautiful Slovak hymns.

At the conclusion of the Liturgy, a delicious buffet luncheon was held at the Holiday Inn in Boardman, Ohio. Attending as guests were 45 LPSCU members from Ohio and the Pittsburgh area.

Father Altavilla, national president of the Slovak Catholic Federation, and Dolores Evanko, LPSCU trustee and secretary-treasurer of the Federation, were unable to attend the luncheon as they had a prior commitment to attend a Mass and Banquet in honor of the 50th Anniversary of priestly ordination of Bishop Joseph V. Adamec in Altoona, Pennsylvania.

President Kluchinski offered a warm welcome to all in attendance at the luncheon. Msgr. Polando offered a prayer, after which a delicious buffet was served.

After the meal, President Kluchinski introduced the Board members and officers of the local Branches. She then spoke about the various fraternal and educational benefits and the insurance plans and annuity offered by the LPSCU.

Each guest received an LPSCU bag of practical items from the Home Office and many door prizes were awarded to the guests.

The program concluded with a closing prayer by Msgr. Polando, after which the Board enjoyed socializing with guest members.

English hymns during the service, it was a delight to hear the choir and congregation singing beautiful Slovak hymns.

At the conclusion of the Liturgy, a delicious buffet luncheon was held at the Holiday Inn in Boardman, Ohio. Attending as guests were 45 LPSCU members from Ohio and the Pittsburgh area.

Father Altavilla, national president of the Slovak Catholic Federation, and Dolores Evanko, LPSCU trustee and secretary-treasurer of the Federation, were unable to attend the luncheon as they had a prior commitment to attend a Mass and Banquet in honor of the 50th Anniversary of priestly ordination of Bishop Joseph V. Adamec in Altoona, Pennsylvania.

President Kluchinski offered a warm welcome to all in attendance at the luncheon. Msgr. Polando offered a prayer, after which a delicious buffet was served.

After the meal, President Kluchinski introduced the Board members and officers of the local Branches. She then spoke about the various fraternal and educational benefits and the insurance plans and annuity offered by the LPSCU.

Each guest received an LPSCU bag of practical items from the Home Office and many door prizes were awarded to the guests.

The program concluded with a closing prayer by Msgr. Polando, after which the Board enjoyed socializing with guest members.
A group of Ohio members at the Semiannual Meeting Luncheon.

Board members Theresa Kluchinski (standing, far left), Margaret Jollimore (standing, 2nd from right), and Joan Hladek (standing, far right) chat with a group of Ohio members at the Semiannual Meeting Luncheon.

Chair of Trustees Mary Ann Ewasko (seated, far right) chats with a group of Pittsburgh area members.

A group of members from Ohio who attended the Semiannual Meeting Luncheon.

Following the Semiannual Board Meeting Liturgy celebrated by LPSCU Spiritual Advisor Rev. Philip A. Altavilla, V.E., at St. Matthias Church in Youngstown, Ohio, LPSCU Board members (in the front row with St. Matthias' pastor, Rev. Msgr. Peter M. Polando, J.C.L.), posed for a group photo in front of the altar for a group photo with LPSCU members from Ohio and the Pittsburgh area. (This photo and the one on this issue's cover were taken by Joseph P. Rudinec, PE, Rudinec & Associates.)
The LPSCU is offering a $500, one-time College Award to our members who will be attending college during the 2011-2012 academic year. A total of 25 College Awards will be granted.

These are the guidelines for those applying for this award:

- 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, 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 high school that includes test scores; College students must submit documentation indicating latest overall GPA.
- Provide a detailed list of extracurricular activities, honors, and awards.
- Provide a detailed list of church, community, volunteer, and work activities including honors and awards, with reference(s) included.
- Must be attending an accredited college/university on a full-time basis for the 2011-2012 academic year.
- Submit a brief essay (no more than 200 words) on the topic “Why is life insurance important?”
- Provide a wallet-size color photo.
- Submit proof of acceptance for the Fall 2011 semester.

Applicants must meet all criteria outlined and provide data indicated to be eligible. Those applications with incomplete data or requirements will not be considered. All submitted materials become the property of the LPSCU and will not be returned. The LPSCU reserves the right to publish the entire essay or excerpts of the applicant’s essay, in its own discretion, in its official publication, Zornicka.

Applications are available from the LPSCU Home Office or its website. **Applications must be postmarked by March 1, 2011.**

Ladies Pennsylvania Slovak Catholic Union Educational Benefit Committee
P.O. Box 32
Wilkes-Barre, PA 18703
Phone: 570-823-3513 ✆ Toll free: 888-834-6614
Fax: 570-823-4464
E-mail: lpscu@lpscu.org ✆ Website: www.lpscu.org

Twenty-one young members, 25 adult members, and four guests attended. Each young person bowled two games and enjoyed a lunch of hot dogs, pizza, and beverages. Thomas’s Market donated a beautifully decorated cake for dessert. Each child received a one-dollar presidential gold coin donated by District member Mary T. Okal, a one-dollar bill from Branch 19, and a bag of treats from Branch 6.

All young members of the LPSCU are invited to attend this event sponsored and paid for by the District. Next year’s bowling party is expected to be a great time – just as it was this year – so parents, plan to have your children attend. It’s never too early to teach your children about fraternalism and to have fun while doing it!

Susan Worth

### In Memoriam

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

<table>
<thead>
<tr>
<th>Name</th>
<th>Branch</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Brian T. Walsh</td>
<td>8</td>
<td>Jessup, PA</td>
</tr>
<tr>
<td>Patricia Krupsky</td>
<td>9</td>
<td>Mahanoy City, PA</td>
</tr>
<tr>
<td>Mary Ann Schafferman</td>
<td>14</td>
<td>Port Griffith, PA</td>
</tr>
<tr>
<td><em>Jerome C. Prawdzik, Jr.</em></td>
<td>14</td>
<td>Port Griffith, PA</td>
</tr>
<tr>
<td>Karen Kaminski</td>
<td>19</td>
<td>Swoyersville, PA</td>
</tr>
<tr>
<td>Mary Ann Gombeda</td>
<td>23</td>
<td>Hazleton, PA</td>
</tr>
<tr>
<td>Helen Naugle</td>
<td>24</td>
<td>Windber, PA</td>
</tr>
<tr>
<td>George Surkosky</td>
<td>24</td>
<td>Windber, PA</td>
</tr>
<tr>
<td><em>Mary E. Gasdaska</em></td>
<td>40</td>
<td>Allentown, PA</td>
</tr>
<tr>
<td>Thomas Bohar</td>
<td>62</td>
<td>Northampton, PA</td>
</tr>
<tr>
<td>Mary D. Ciampi</td>
<td>122</td>
<td>Wilkes-Barre, PA</td>
</tr>
<tr>
<td>Ryan M. Petskus</td>
<td>130</td>
<td>Bethlehem, PA</td>
</tr>
<tr>
<td>Irene M. Fasig</td>
<td>131</td>
<td>Reading, PA</td>
</tr>
<tr>
<td>Antanas Blazys</td>
<td>132</td>
<td>Campbell, OH</td>
</tr>
<tr>
<td><em>Stephen A. Makosky</em></td>
<td>132</td>
<td>Campbell, OH</td>
</tr>
<tr>
<td>Paul Vankulick</td>
<td>132</td>
<td>Campbell, OH</td>
</tr>
<tr>
<td>Robert Vavori</td>
<td>163</td>
<td>Youngstown, OH</td>
</tr>
<tr>
<td>Elizabeth Dellarte</td>
<td>197</td>
<td>Wilkes-Barre, PA</td>
</tr>
<tr>
<td>Jean T. Madus</td>
<td>197</td>
<td>Wilkes-Barre, PA</td>
</tr>
<tr>
<td><em>Anna M. Valesha</em></td>
<td>197</td>
<td>Wilkes-Barre, PA</td>
</tr>
<tr>
<td>Raymond Karwoski</td>
<td>211</td>
<td>Chicago, IL</td>
</tr>
<tr>
<td>Dominic J. Blandina</td>
<td>214</td>
<td>Duryea, PA</td>
</tr>
</tbody>
</table>

*Multiple certificates*
Minutes of the Executive Finance Committee

August 26, 2010 – Home Office, Wilkes-Barre, Pennsylvania

President Theresa Kluchinski called the meeting to order and offered a prayer, followed by the Pledge of Allegiance. Attendees: Theresa Kluchinski, president; Mary Jo Savidge, secretary-treasurer; and Mary Ann Ewasko, chairperson of trustees. Vice President Anita Gregory was excused. The committee reviewed and accepted the Minutes from the June 23, 2010, Executive Finance Committee meeting.

Requests
The committee acknowledged all the correspondence read and approved the following requests:

- Slovak Heritage Festival requesting an ad for the 33rd Slovak Heritage Festival Program Book. Approved $75.00
- Fraternal Societies of Greater Pittsburgh requesting a donation for Kidz Bowling for Kidz. Approved $100.00
- Ohio Fraternal Congress holding the 93rd Annual Meeting, requesting a donation. Approved $100.00
- Western Pennsylvania Slovak Hour requesting the purchase of tickets for the 28th Annual Dinner-Dance Celebration at $35.00 each and an ad in program book. Approved 10 tickets and $100.00 ad

Financial Statement
The committee reviewed the following checking accounts as of June 30, 2010, and July 31, 2010: M&T Bank – General Operating Account, M&T Bank – Home Office Checking Account and Smith Barney Checking Account.

Pittsburgh District Members at Boardman Celebration

The Pittsburgh District was represented at the LPSCU’s Semiannual Board Meeting Liturgy and Luncheon held in Boardman, Ohio, on September 12, 2010. Pictured are Fran Barlok, Sylvia Goda, Mary Heckel, Mary Ann Kaylor, Tom Kaylor, Ann Krohmaly, Jennie Lacki, Helen Lorinc, Janice Mathews, Dolly Papst, Dolores Sakal, Ed Silay, Elva Silay, Florence Wackowski and Frank Yaniga. Jim Tomasik of Branch 52 also attended.

Bond/Stock/Pension Portfolio
The committee was provided copies of all reports from June 30, 2010, and July 31, 2010, reviewing all activity, including CDs, Common Stocks, Preferred Stocks, Bonds, and International Investments. The Employee Retirement Plan was also reviewed.

The committee reviewed the LPSCU Statement of Investment Policy Objectives and Guidelines and the LPSCU Employees’ Retirement Plan Statement of Investment Policy Objectives and Guidelines.

Other Business
The committee discussed the following: the Budget, QuickBooks, and repairs to the building.

There being no further business, the EFC adjourned.

Respectfully submitted,

Mary Jo Savidge
National Secretary-Treasurer

LPSCU Announces
2010 Post-Graduate Award Winners

Christopher Adamchak
of Harrisburg, PA
Master of Business Administration
The Pennsylvania State University
Harrisburg Campus
Middletown, PA
Member of Branch 19
Swoyersville, PA

Kimberly A. Hanson
of Pittsburgh, PA
Master of Education
The University of Pittsburgh
Pittsburgh, PA
Member of Branch 213
Dallas, PA

John A. Stanko
of Lansford, PA
Doctor of Philosophy
Duke University
Durham, NC
Member of Branch 156
Coaldale, PA
ANNOUNCING

2012 CONVENTION CAMPAIGN

January 1, 2011 to June 1, 2012

Come Celebrate Our 40th Convention

The following prizes will be awarded:

1st Prize—$500.00
2nd Prize—$300.00
3rd Prize—$200.00
4th Prize—$100.00

Prizes will be determined by the point system.
In the event of a tie, the prize will be split.

Quarterly Prize—$50.00 to the top seller

Four $50 Term to 25 Awards

All term insurance proposers will qualify to enter a raffle drawing.
For every $5,000 of term insurance issued during the 2012 Convention Campaign,
January 1, 2011 to June 1, 2012, proposers will receive a raffle ticket.
Winners will be announced at the 2012 Convention.

Excludes the following:
Face amounts less than $5,000
Annuity Product
The LPSCU Honors Our Veterans

With love and gratitude to family members who served our great country — my father, STANLEY A. GLUC, SR, and my brothers, ANDREW C. MACKO and STANLEY GLUC, JR. Thank you! — Theresa

To ALL WHO HAVE SERVED and to ALL WHO CONTINUE TO PROTECT the United States of America. God bless you and keep you safe! — National President Theresa Kluchinski

In honor of THE HOLENCIK FAMILY — my uncle ADAM HOLENCIK, who was a WWII war hero, fighting in five major battles and receiving five Bronze Stars. CPL. ALOIS HOLENCIK, who served in the Marine Corps, and SGT. STEVEN HOLENCIK, who served in the Army during the Korean War. And in loving memory of SEAMAN 1ST CLASS ADAM HOLENCIK, who died aboard the USS Hallegan when the ship exploded after hitting a mine and JOSEPH HOLENCIK, who died in a North Korean prison camp. I think of all of you with love and pride and I am so proud to be part of this family. — Your loving niece and cousin, Cecilia Gaughan

In memory of my dad, SPS WILLIAM J. EWASKO, U.S. Army. — Loved and deeply missed by daughter Diane K. Jason and grandchildren, Paul G. and Marissa

In memory of my husband, SPS WILLIAM J. EWASKO, U.S. Army. I miss you and love you. — Your wife, Mary Ann

In memory of BRANCH 6 DADS, BROTHERS, SONS, AND HUSBANDS who served in the military. Thank you! — Mary Ann Ewasko, Secretary, Branch 6

In memory of our brother-in-law and uncle, CORPORAL JOSEPH E. SCHULTER, who served in the Aleutian Islands during WWII. We will never forget you. — The Gaughan family

With great pride, THE BUCHA FAMILY displayed the 6-star flag for our servicemen and woman who served our country during World War II — FRANKY, JOEY, and TONY in the Army, MARTY in the Seabees, MARY and JOHN- NY in the Navy. You are missed so very much. — Your kid sister, Ceily

In honor of our dad — “The Big Guy” — THOMAS F. GAUGHAN, JR., a Korean War veteran. We are proud of you, Dad! — Your kids, Patty, Tom and Tim

In honor of our pop-pop, THOMAS F. GAUGHAN, who served in Pusan, Korea, during the Korean War. We are proud of our tank driver, Pop-Pop. — Your loving grandchildren, Michael, Patrick, Mary Beth, Colleen, and Bridget

In loving memory of our dad and husband, JOHN (JACK) POLAHA, who served in the U.S. Army’s branch of the “Screaming Eagles.” You are deeply missed by all of us and by everyone who knew you. You will never be forgotten. — Your loving wife, Regina and children John, David, Kathy, and Jim

In loving memory of my father, BERNARD “MICKEY” McDADE, who served in the U.S. Navy in World War II. I love and miss you, Dad. — Mary Jo

In loving memory of our mother, SPECIALIST 2/C MARY BUCHA SCHIME NECK, who served in the Navy during WWII. You are missed and you will never be forgotten. — Your loving family, the Schime neck kids

In honor of our father, TECH. SERGEANT HERBERT J. SCHIME NECK, who served in HHC 1759th Special Shop Battalion during WWII. Dad, words can never express how great you were for all of you. You are so deeply missed. — The Schime neck kids: Billy, Georgie, Donna, and Mary

In honor of our beloved husband and brother, LIEUTENANT HERBERT A. SCHIME NECK, who proudly served his country in Vietnam. We miss you, Herby. You were the greatest! — Your loving wife Helene, brother Bill, and sisters Mary, Georgie, and Donna

In honor of our uncle, STAFF SERGEANT WILLIAM P. SCHIME NECK, who made the supreme sacrifice while serving in the 394th Infantry Regiment during WWII. — Given by the Schime neck family with our deepest pride and love

In honor of my family members who served or are serving in the U.S. Armed Forces — father, CPL. JOSEPH M. BUCHA (U.S. Army, 1946-1947); brother, COL. PETER J. BUCHA (U.S. Army, Rtd., 1971-2001); husband, SGT. DANIEL A. ROACH (U.S. Marine Corps, Vietnam veteran, 1968-1972); son, LCPL. DANIEL J. ROACH (2002-2007); brother-in-law, COL. PATRICK CRABB (our thoughts and prayers are with you as you serve our country); and brother-in-law, JIM BAKER (with gratitude for serving our country in the U.S. Navy). — With love and pride, Mary Ann (Bucha) Roach
Veterans and Military

active duty military. Our members’ outpouring of support for this annual activity is most
danted to the Catholic War Veterans. Thank you for continuing to support this most
cernal Activities Director

In honor of my husband, T. SGT. LEO L. LICHMAN, who served 44 months in the Air Force. ~ With love and pride, your wife Dorothy

In honor of my father, MICHAEL G. LICHMAN, who proudly served our country in WWI. I am proud of you, Dad. ~ Your loving son, Leo

In honor and memory of our father, ARMY CORPORAL WILLIAM GAUGHAN, military police investigator, who served in the Korean War, stationed in the South Pacific, Eniwetok Marshall Islands. Thanks for serving our country. We will never forget you, Dad. ~ From five proud daughters: Deborah, Laura, Cecilia, Theresa and Colette

In honor and memory of our parents, the late ROMANZA FAIRMAN KRAJSA ("The Chief") and JOSEPH C. KRAJSA, who met while both were serving in the U.S. Navy during World War II. ~ With love from your sons and family

In honor of my brother, JOHN SHINAI, U.S. Navy. I miss you. ~ Your sister, Mary Ann Ewasko

THANK YOU for your service and our freedom. ~ Joan Hludek, National Trustee

In fond memory of my loving husband, JOHN KOSALKO. I am forever grateful and proud of your service in the U.S. Army contributing to our peace and freedom, and especially for being a loving, caring husband. ~ Jean Kosalko

In memory of my dear brother, GEORGE LEGENZA, who served in the U.S. Marine Corps. May you rest in peace, dear brother. ~ From your sister, Jean Kosalko

In our thoughts and prayers you will forever be in our hearts, DEAR DAD. Thank you for serving our country with honor and raising us to be strong, patriotic, Catholic gentlemen. ~ Eric and wife Tiffany) Kosalko and Jeffrey Kosalko

In loving memory of our dear uncles, GEORGE LEGENZA and GEORGE KOSALKO. We are proud to be your nephews, knowing how proud you were to serve our country. ~ Eric and wife Tiffany) Kosalko and Jeffrey Kosalko

In memory of our father, TEC 5 JOHN P. EVANKO, U.S. Army Company I, 255th Infantry Regiment, WWII, recipient of the Purple Heart. We are so proud of you! ~ Love, Dolores and Fr. Joe

In memory of my dad, MICHAEL F. GUZA, who served in the U.S. Army Air Corps during WWII. ~ Sadly missed by daughter Anita and family

In honor of our brother, VINCENT J. GUZA, who served in the U.S. Army Air Corps. ~ With pride from your sister Anita and family, and Brother Jack

In honor of our dad, JOHN H. GREGORY, who served his country in the U.S. Marine Corps during the Vietnam War. ~ With love and pride from your sons, Chris and Jonathan

Remembering the members of THE KURTZ FAMILY who served in the military for generations - grandfather, JOSEPH KURTZ (U.S. Marine Corps, WWII); beloved father, JOHN A. KURTZ (U.S. Army 10th Mountain Division, WWII); uncle, JOSEPH KURTZ (U.S. Navy, WWII); uncle, JAMES KURTZ (U.S. Marine Corps, Korean War); uncle, PAUL KURTZ (U.S. Marine Corps, 1946-1968, Korean War); brother, JOHN KURTZ (U.S. Army Signal Corps, Korean War); brother, RICHARD KURTZ (U.S. Army, 82nd Airborne, Korean War); JOSEPH J. KURTZ (U.S. Army Corps of Engineers); nephew, JOHN M. KURTZ (U.S. Army, served in the Middle East); nephew, JAMES KURTZ (U.S. Army, served in Iraq and Bosnia) ~ With pride and love from the Kurtz family

In loving memory of our beautiful mother, AUX. AGNES (GAVENDA) BUCHA, who served in the U.S. Army WAACS during WWII. You left us with beautiful memories. ~ Your loving daughters, Maryjo, Martine, Monica, and Aggie

In memory of our father, SF2C MARTIN G. BUCHA, who served in the U.S. Navy during WWII. We are and always have been proud of you, Dad! ~ Your loving daughters, Maryjo, Martine, Monica, and Aggie

In loving memory and with our deepest respect for our dad, SGT. JOHN A. KURTZ, who served his country during WWII. We miss you, Dad. (Sgt. Kurtz died in August 2009.) ~ From your proud sons, Joe, Jack and Rich

In loving memory of PFC. JOHN J. ORAVEC, U.S. Army, 129th Infantry Division, killed in action at age 19 on January 18, 1945, Luzon, Philippine Islands, in the Pacific Theater during WWII. ~ Sadly missed by sister Margaret Ferri

In loving memory of AVIATION MACHINISTS MATE 2ND CLASS JOSEPH A. ORAVEC, who served in the U.S. Navy during World War II and was known to all as “Sailor.” ~ With fond memories, your sister Margaret Ferri

continued on page 16
In honor of my husband, RADIOMAN 3RD CLASS JOHN FERRI, who served in the U.S. Navy during WWII on LST 175 in the Normandy Invasion and the European Theater. ~ With love and pride, your wife “Peggy”

In memory of CORPORAL THOMAS C. ZAK, Medic, U.S. Army, European Theater, WWII. You will always be our hero. We love and miss you. ~ Chris, Ann, and Michael Zak, grandchildren and great-grandchildren

In loving memory of my husband, T/Sgt. JAMES R. FORD, who served in the U.S. Air Force during the Vietnam War at Placie in 1966. ~ Your loving wife, Mary J. Ford

In loving memory of my father, T/Sgt. JAMES R. FORD, USAF (1954-1975). ~ Your loving daughter, Marie S. Ford-Clemens

In loving memory of our uncle, JOHN GAVENDA, who served in the U.S. Army during WWII. We miss you, Uncle John, and we are so proud of you. ~ The Bucha girls: Mary Jo, Martine, Monica, and Agnes Ann

We are proud of our cousin, SGT. JOHN GAVENDA, who served courageously during the Vietnam War. ~ Your proud cousins, Mary Jo, Martine, Monica, and Agnes Ann

In honor of our husband/father, STAFF SGT. ROBERT SOPKO, who served in the Korean War. We are proud of you, Dad. ~ Love, Mom and the family

In honor of our son, LT. CMDR. JOSEPH SOPKO, who proudly served in the military. We are proud of you! ~ Love, Mom, Dad, and the family

In honor of CMDR. ROBERT SOPKO, JR., who proudly served our country during the Korean War. ~ Love, Dad, Mom, and the family

In loving memory of my brother, SGT. JOSEPH SOPKO II, who made the supreme sacrifice during the Korean War. ~ Your brother Robert and family

In honor of ADAM, a Marine serving in Afghanistan. Stay safe. ~ Nancy and Alan Knoche

In honor of EDWARD A. SILAY, husband, father, and grandfather. Served in Korea with the 25th Lightening Division. We all love you and honor you.

In honor of ALL SERVICEMEN PAST AND PRESENT. Thank you for service. We are proud of you. ~ Officers of Pittsburgh Branch 64

In memory of our dad, F/3D CLASS PETER PAPST, who served aboard USS Creven in WWII. We love and miss you. ~ Petra, June, and Beth

In honor of our son serving in the Gulf, 3RD CLASS PETTY OFFICER DOMINIC PRIORE. We pray for your safe return home. ~ Your loving parents, Leo and Mary Ellen

In loving memory of our father, MASTER SERGEANT JOHN HARACARIK, who served in the U.S. Army during World War II. We love and miss you. ~ Mary Ellen and Betty Ann

For the Captain of our ship, BOB GIFFORD, who served in the Merchant Marines during WWII. We love you! ~ Your loving family: wife Jean, children Nini and Bob, and grandchildren, Bridget, Colleen, and Lauren

A tribute TO ALL OUR VETERANS. Thank you for our freedom. God bless you. ~ Susan Lazur

In memory of our father, ED LUTHERAN, who served in the U.S. Army during the Korean War. ~ Love, Eddie, Patti, and David

In memory of our husband, KARL LAZAR, a medic during World War II. ~ Dorothy Lazur

In loving memory of my dad, ALBERT DURICA, SR., who served as a proud U.S. Marine during World War II. ~ From your loving daughter, Janice Mathews

In honor of my brother, ALBERT DURICA, JR., who served with the U.S. Army during the Vietnam War. ~ Jan Mathews

In memory of our local hero, DAVE WIGGAR, who made the ultimate sacrifice in Iraq. You are missed. ~ The Mathews family

In loving memory of JAMES E. SAKAL, SR., a veteran of the Korean War. ~ Dolores Sakal

In memory of my son, JOHN ZILAY, who served in the U.S. Air Force. ~ Love, Mom

In memory of ANDREW KAPOLKA, who served in the U.S. Army. ~ Dorothy Kapolka

In memory of JOHN J. JOSCHAK, who served in the U.S. Army. ~ Margaret and family

For the safety of ALL OUR TROOPS everywhere. ~ Elizabeth Melko
Hannah Noel Yeager enjoys Birthday Party

Hannah Noel Yeager turned 2 years old on August 21, 2010. Her Mommy and Daddy (Nickiey and Jason Yeager) surprised her with a party at Monkey Joe’s in Pottstown, Pennsylvania. Hannah and her invited friends had a ball bouncing and jumping on the inflatable slides. Family and friends were then treated to pizza and cake and enjoyed watching Hannah open her presents.

Hannah is a member of LPSCU Branch 130 in Bethlehem, Pennsylvania. She and her parents reside in Palmer Township, Easton, Pennsylvania. Hannah is the granddaughter of Thomas and Barbara (Yokai) Yeager of Bethlehem and has an uncle, Justin Yeager of Bethlehem. Her great-grandmother is Agnes (Check) Yokai and her great-grandfather is the late Elmer J. Yokai. She also has a great-uncle, Larry Yokai. All are from Bethlehem.

Hannah’s Great-Baba is a member of LPSCU Branch 83 and her Baba and Uncle Justin are members of LPSCU Branch 130.

Happy Birthday, Hannah! We all hope you enjoyed your birthday and may you be blessed with many more. We all love you very much.

Love and Hugs,
Daddy, Mommy, Baba, Zedo, Uncle Justin, Great-Baba & Uncle Larry

---

Slovak Embassy Hosts Art Exhibit

The Embassy of the Slovak Republic is currently hosting an exhibit of works by famed Slovak artist Petra Stefankova at the embassy, located at 3525 International Court, N.W., Washington, D.C. The exhibit, entitled “Pink Freud Anyone?” opened October 22 and runs through December 31, 2010.

Petra Stefankova is an internationally acclaimed visual artist and illustrator, a Channel 4 Television Talent Award Winner, and a Fellow of the Royal Society of Arts in London. Her work has appeared in Luerzer’s 200 Best Illustrators Worldwide, Expose 6: The Finest Digital Art in the Known Universe, and Images: The Best of British Contemporary Illustration.

The public is cordially invited to view Ms. Stefankova’s work. Please call the Embassy in advance (202-237-1054, ext. 200) to make an appointment.

---

Ladies Pennsylvania Slovak Catholic Union
2nd Quarter Report

<table>
<thead>
<tr>
<th>Assets</th>
<th>2nd Quarter 2010</th>
<th>2nd Quarter 2009</th>
</tr>
</thead>
<tbody>
<tr>
<td>Investments</td>
<td>$13,542,808.00</td>
<td>$12,990,332.00</td>
</tr>
<tr>
<td>Certificate of Deposit</td>
<td>$288,000.00</td>
<td>$671,000.00</td>
</tr>
<tr>
<td>Cash on Deposit</td>
<td>$364,896.00</td>
<td>$330,078.00</td>
</tr>
<tr>
<td>Mortgage Loans</td>
<td>$8,670.00</td>
<td>$19,802.00</td>
</tr>
<tr>
<td>Real Estate Owned</td>
<td>$127,189.00</td>
<td>$136,216.00</td>
</tr>
<tr>
<td>Other Assets</td>
<td>$59,973.00</td>
<td>$60,108.00</td>
</tr>
<tr>
<td><strong>Totals</strong></td>
<td><strong>$14,391,536.00</strong></td>
<td><strong>$14,207,536.00</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Liabilities &amp; Fund Balance</th>
<th>2nd Quarter 2010</th>
<th>2nd Quarter 2009</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fund Balance</td>
<td>$3,761,017.00</td>
<td>$3,889,060.00</td>
</tr>
<tr>
<td>Interest Maintenance Reserve</td>
<td>$266,541.00</td>
<td>$301,663.00</td>
</tr>
<tr>
<td>Amt. Retained as Trustee</td>
<td>$87,320.00</td>
<td>$63,289.00</td>
</tr>
<tr>
<td>Aggregate Reserve-Life Certificates</td>
<td>$9,976,474.00</td>
<td>$9,724,619.00</td>
</tr>
<tr>
<td>Other Liabilities</td>
<td>$300,184.00</td>
<td>$228,905.00</td>
</tr>
<tr>
<td><strong>Totals</strong></td>
<td><strong>$14,391,536.00</strong></td>
<td><strong>$14,207,536.00</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Revenues</th>
<th>2nd Quarter 2010</th>
<th>2nd Quarter 2009</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premium Income</td>
<td>$81,033.00</td>
<td>$75,879.00</td>
</tr>
<tr>
<td>Investment Income</td>
<td>$373,601.00</td>
<td>$351,663.00</td>
</tr>
<tr>
<td>Income - Other</td>
<td>$36,161.00</td>
<td>$65,577.00</td>
</tr>
<tr>
<td><strong>Totals</strong></td>
<td><strong>$490,795.00</strong></td>
<td><strong>$493,319.00</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Expenses</th>
<th>2nd Quarter 2010</th>
<th>2nd Quarter 2009</th>
</tr>
</thead>
<tbody>
<tr>
<td>Death Claims</td>
<td>$119,099.00</td>
<td>$154,613.00</td>
</tr>
<tr>
<td>Endowments</td>
<td>$14,636.00</td>
<td>$12,114.00</td>
</tr>
<tr>
<td>Cash Surrenders</td>
<td>$28,147.00</td>
<td>$38,634.00</td>
</tr>
<tr>
<td>Dividends</td>
<td>$-</td>
<td>$-</td>
</tr>
<tr>
<td>Increase in aggregate reserves</td>
<td>$59,000.00</td>
<td>$21,000.00</td>
</tr>
<tr>
<td>Commissions (new and renewals)</td>
<td>$2,719.00</td>
<td>$(5,815.00)</td>
</tr>
<tr>
<td>General Operating Expenses</td>
<td>$129,185.21</td>
<td>$138,345.83</td>
</tr>
<tr>
<td>Officers and Committee Expenses</td>
<td>$18,819.59</td>
<td>$19,974.88</td>
</tr>
<tr>
<td>Actuarial/Accounting Expense</td>
<td>$75,369.50</td>
<td>$58,425.00</td>
</tr>
<tr>
<td>Investment Mgt. Fee</td>
<td>$8,821.64</td>
<td>$8,092.14</td>
</tr>
<tr>
<td>Official Publications</td>
<td>$30,793.66</td>
<td>$34,960.91</td>
</tr>
<tr>
<td>Travel Expense</td>
<td>$4,676.94</td>
<td>$1,904.67</td>
</tr>
<tr>
<td>Bureau and Association Dues</td>
<td>$4,040.00</td>
<td>$3,970.00</td>
</tr>
<tr>
<td>Donations</td>
<td>$3,482.96</td>
<td>$(100.00)</td>
</tr>
<tr>
<td>Scholarships</td>
<td>$-</td>
<td>$6,672.27</td>
</tr>
<tr>
<td>Fraternal Activities</td>
<td>$18,378.00</td>
<td>$21,561.00</td>
</tr>
<tr>
<td>Insurance Taxes, Licenses &amp; Fees</td>
<td>$119,099.00</td>
<td>$154,613.00</td>
</tr>
<tr>
<td><strong>Sub Total</strong></td>
<td><strong>$517,809.00</strong></td>
<td><strong>$515,028.00</strong></td>
</tr>
</tbody>
</table>

| Net Gain/Loss From Operations| $(27,014.00)           | $(21,709.00)           |
| Net Realized Capital Gain (Loss) | $(3,822.00)         | $(44,683.00)           |
| **Totals**                   | **$(30,836.00)**      | **$(66,392.00)**       |

---

Slovak Embassy in advance (202-237-1054, ext. 200) to make an appointment.
Slovak Flag-Raising Ceremony Held in Allentown

The Cardinal Tomko Chapter of the Slovak Catholic Federation held a memorable Slovak flag-raising ceremony at Allentown City Hall Plaza on Monday, September 20, 2010, commencing at 12 noon. Approximately 30 residents of the Lehigh Valley area, some of whom were dressed in traditional Slovak “kroj” costumes, attended this 26th Annual Slovak Flag Raising. The event was held in commemoration of the Feast of Our Lady of Sorrows, patroness of Slovakia, which was observed on September 15.

The program opened with a welcome extended to all by Margaret A. Ferri, president of the SCF’s Cardinal Tomko Chapter. An inspirational invocation was offered by Rev. Dominick Kalata, pastor of St. John the Baptist Slovak Catholic Church in Allentown.

After being introduced, the Honorable Ed Pawlowski, mayor of the city of Allentown, proudly read a proclamation citing how the Slovak Catholic Federation, through its local Cardinal Tomko Chapter, works to keep alive the faith and heritage of the Slovaks in the Lehigh Valley area. The proclamation also cited that members of this organization have created an atmosphere of brotherhood and an opportunity to honor and perpetuate the values, traditions, and language of their forefathers, whose love of God, respect for hard work, and dedication to a democratic society have earned the respect of all their neighbors in each of their communities. The Mayor further proclaimed Monday, September 20, 2010, as the 26th Annual “Slovak Flag Day” in Allentown. Mayor Pawlowski then introduced city officials who were present at the ceremony.

A proclamation signed by the Honorable Donald T. Cunningham, Jr., Lehigh County executive, was also read. The County proclamation cited that Lehigh Valley residents of Slovak descent have made significant contributions to the quality of life and sense of community of the region and individuals of the Slovak culture emphasize loyalty to their culture, folklore, hospitality, and way of life.

Rev. Dominick Kalata offers an Invocation at the Slovak flag-raising as Margaret A. Ferri and Mayor Ed Pawlowski look on.

Members of the Cardinal Tomko Chapter hold a Slovak banner at the Slovak flag-raising.

Remarks were also made by Chapter President Ferri.

As the Slovak flag was being raised to fly over Allentown City Hall by Mayor Pawlowski and Chapter member Cecilia B. Gaughan, Father Kalata and Margaret Ferri led the assembled crowd in singing “God Bless America” and the Slovak National Anthem, “Nad Tatrou Sa Blyska.”

The program closed with a Benediction offered by Father Kalata. All were then invited to a reception in the lobby of City Hall.

The entire program was televised by Service Electric Cable Television (Channel 2) and WFMZ Television (Channel 69).

Cooking Corner

SLOVAK MUSHROOM SOUP

1 lb. of fresh mushrooms* 1 small diced onion
2 quarts of water Salt and pepper
1 envelope of Lipton’s dried onion soup mix

Thoroughly wash the mushrooms and cut into small pieces. Add the mushrooms to 2 quarts of water with salt and pepper, diced onion, and Lipton’s dried onion soup mix; cover and let that simmer at least for 30 to 45 minutes.

Ingredients to Thicken Soup

4 tsps. butter 1 small diced onion
2 Tbsps. flour

Melt butter in a small saucepan; add diced onion and fry until brown. Carefully stir in flour to prevent lumps. Add mixture to the soup. Before serving, add some sauerkraut juice to the soup or put it on the table for everyone to add as much as they like.

Serve with egg flakes (little square noodles) which are cooked separately.

Recipe courtesy of Sue Ondrejo

*In Slovakia, they actually use dried mushrooms, but they are hard to get here, do not taste the same as fresh, and are quite expensive.

LPCCU Annuity Sales

<table>
<thead>
<tr>
<th>Branch</th>
<th>Representative</th>
<th>Month</th>
<th>Jan. to Sept. Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>6</td>
<td>Mary Ann Ewasko</td>
<td>$5,000.00</td>
<td>$5,000.00</td>
</tr>
<tr>
<td>213/156</td>
<td>Theresa Kluchinski</td>
<td>$10,000.00</td>
<td>$15,000.00</td>
</tr>
</tbody>
</table>

18
Caring By Volunteering

A NEW CONTEST
SPONSORED BY THE LPSCU

Each of us touches another’s life with everything we say and do. How important it is that we care about how we affect the lives around us? By being a caring volunteer, fellowship is exchanged while giving others encouragement, strength, and love. We all have a lot of love to give. We can waste it or rise in its light. “For yesterday is but a dream and tomorrow is only a vision, but today well lived makes yesterday a dream of happiness and every tomorrow a vision of hope.”

Have you made a difference in someone’s tomorrow? Let us know!

The LPSCU Volunteer Committee

WE ALL DO IT!
I do it – You do it – We all do it! What is it? VOLUNTEERING

We are looking for you to tell us what you do! The member with the most volunteer hours in each of the age categories listed below will receive a prize. We urge you to go for it! This contest will run from July 1, 2010 through December 31, 2010. (Members of the Board of Directors are excluded from participating.)

Age Categories and Prizes to be Awarded

<table>
<thead>
<tr>
<th>Age</th>
<th>Prize</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ages 6 – 10</td>
<td>Bicycle</td>
</tr>
<tr>
<td>Ages 11 – 15</td>
<td>iPod</td>
</tr>
<tr>
<td>Ages 16 – 24</td>
<td>Digital Camera</td>
</tr>
<tr>
<td>Ages 25 – 40</td>
<td>$150</td>
</tr>
<tr>
<td>Ages 41 – 60</td>
<td>$150</td>
</tr>
<tr>
<td>Age 61+</td>
<td>$150</td>
</tr>
</tbody>
</table>

Between July 1 and December 31, keep track of your volunteer hours and report them by completing the form below. Mail the form by January 31, 2011 to:

Cecilia B. Gaughan, Fraternal Activities Director
325 Florida Avenue, Whitehall, PA 18052

---

John Ferri Inducted Into PA Voter Hall of Fame

John Ferri of Bethlehem, Pennsylvania, was among the 120 Northampton County citizens who were honored at a special induction ceremony into the Pennsylvania Voter Hall of Fame. The ceremony took place at the Plainfield Township Volunteer Fire Company Banquet Hall in Wind Gap, Pennsylvania, on September 23, 2010. The event was held in recognition of the inductees’ outstanding citizenship demonstrated by their participation in every General Election for 50 consecutive years.

The ceremony opened with the Presentation of Colors by the Marine Corps League Honor Guard of the Northampton County Detachment, followed by the Pledge of Allegiance and National Anthem. Honorable John Stoffa, Northampton County executive, introduced the local public officials present and Ron Angle, president of Northampton County Commissioners, extended a welcome. Thomas J. Weaver, executive deputy secretary of the Pennsylvania Department of State, offered remarks.

During a Roll Call of the inductees being entered into the Pennsylvania Voter Hall of Fame, each received a citation signed by Governor Edward G. Rendell and the Secretary of the Commonwealth of Pennsylvania to commemorate their remarkable achievement.

Closing remarks were made by Kenneth Kraft, chairperson of the Northampton County Election Commission. Following the Retirement of Colors by the Honor Guard, the ceremony concluded and a luncheon reception was held for the honorees, their families and friends, compliments of the Northampton County Commissioners.

John Ferri is a member of LPSCU Branch 83, Bethlehem. He is the husband of Margaret A. Ferri, who is public relations director for the LPSCU. They have three children and six grandchildren. Their entire family holds 100% membership in the LPSCU.

The LPSCU extends congratulations to John Ferri on his induction into the Pennsylvania Voter Hall of Fame.

Support Your Local Branch
— Participate in Branch Activities —
Preserve Life’s Wondrous Moments with Life Insurance

Seeing your daughter take her first step. Gathering on the couch with a bowl of popcorn for movie night. Bear hugs after a long day at work. Getting the key to your first home. Watching your son cross the stage to receive his diploma. Wondrous moments like these—both small and large—form the patchwork of our lives.

As parents, we want our loved ones to have lives filled with happiness, comfort and opportunity. And we’d do almost anything to make that happen. We re-arrange our schedules to never miss our kids’ sporting events. We put in extra time at work to save up for that special family vacation. We rush out of the office to make sure we’re home in time for dinner with our loved ones.

But what if you died tomorrow and were no longer around to provide for your family? If your surviving spouse had to work two or three jobs to make up for your lost income, would there still be enough time or money to maintain your family’s quality of life? Or would life become a struggle for your loved ones, leaving little time to savor life’s special moments?

Life insurance cannot put your family’s life back to how it was, but it can keep them in the world they’ve always known. By having the proper amount of life insurance, you can rest easy knowing that your loved ones will have the kind of life you always hoped they’d have, even if you’re not around to witness it.

Living the life Mark would have wanted

Mark Wandall was a passenger in a car that was broadsided by a driver who ran a red light. He died less than a week after celebrating his first wedding anniversary with his wife, Melissa, and just 19 days before the birth of their daughter, Madison Grace.

Mark never got to see his daughter get on a horse for the first time or dress up as a princess for her fourth birthday party. But thanks to smart life insurance planning, Mark made sure that these and many more wondrous moments were—and always will be—possible.
**Bethany Kaylor Represents U.S. at International Sporting Event**

Bethany Kaylor was one of 21 girls selected to represent the United States at the World Junior Ultimate Championships held in Heilbronn, Germany, August 3-7, 2010.

Ultimate is a sport that employs the speed and endurance of soccer with the dexterity and hand-eye coordination of football. Ultimate is currently one of the fastest growing sports in America, and is played with a disc or a frisbee.

Bethany, her parents, and brother all enjoy playing the game. They, along with Bethany's grandparents from Pittsburgh, Pennsylvania, attended the championships. The family vacationed a bit in Europe as part of the trip, enjoying time in Strasbourg, Prague, Nuremberg, and Munich.

Team USA went undefeated in pool play at the world championships and came away with the bronze medal after defeating Australia 17-2. There were 13 teams participating, including Colombia, France, Japan, Germany, Great Britain, Sweden, and Canada.

Bethany is currently a senior at Ursuline Academy in Cincinnati, Ohio. She is the daughter of Michael and Debora Kaylor of Cincinnati and the granddaughter of Tom and Mary Ann Kaylor, all members of Branch 64, North Side, Pittsburgh. She was the first great-granddaughter of the late Stefan and Mary Lorinc of Pittsburgh.

The LPSCU congratulates Bethany on representing Team USA at the World Junior Ultimate Championships. We are proud of her outstanding achievement and wish her continued success in her educational and athletic endeavors.

---

**LPSCU Fraternal Activity to Support “Operation Purple® Camps” for Children of Military Families**

The National Military Family Association and the National Fraternal Congress of America have issued a call to fraternals to Save Summer 2011 Camps for children of military families. Ten thousand children of active duty military service members are in jeopardy of losing one of the largest private programs helping them cope with the lengthy and repeated deployments of their parents. Without funding from the private sector in the coming months, “Operation Purple® Camps” will not be around in the summer of 2011, according to the National Military Family Association, which runs the program in nearly 70 locations in more than 30 cities.

With the approval of our Board of Directors, the LPSCU Fraternal Activities Committee is seeking the support of our Branches, Districts, and individual members to step up and help save the summer camps for the thousands of deserving military children struggling under the prolonged strain of lengthy family separations. As a fraternal activity, we ask our Branches and Districts to organize their own fundraiser specifically for the benefit of “Operation Purple® Camps.” Funds collected from the fundraisers are to be mailed to the LPSCU, ATTN: “Operation Purple Program,” 71 South Washington Street, Wilkes-Barre, PA 18701.

Members not participating in a Branch or District fundraiser may send their own individual donation to the LPSCU Home Office, earmarked for “Operation Purple Program.” The deadline for mailing a contribution is March 1, 2011.


When your Branch or District selects a fundraiser, please notify Fraternal Activities Director Cecilia B. Gaughan with the details (325 Florida Avenue, Whitehall, PA 18052 or by e-mail: cbgaughan@msn.com).

We thank you all in advance for your generosity in helping to make these family separations a little easier for thousands of young military dependents and their parents who are serving our country.

---

**Important Publication Notice**

Members who submit articles/photos for publication in Zornicka are reminded to always provide a phone number and/or email address where they may be reached so they can be contacted if any questions arise about the material they sent. Thank you.

---

An LPSCU insurance policy makes the perfect Christmas gift!

Call your Branch Secretary or the Home Office at 570/823-3513 or toll free at 888/834-6614
On Sunday afternoon, June 6, 2010, Msgr. Robert F. Kozel, pastor of St. John the Baptist Slovak Catholic Church in Allentown, Pennsylvania, was honored at a retirement dinner in the church social hall. Among the 250 guests in attendance were parishioners, family, and friends.

Msgr. Kozel offered an inspirational Invocation prior to the delicious dinner buffet. Following the meal, a video depicted the life of the honoree as a child, student, seminarian, and priest. As the presentation concluded, the parish presented Monsignor with a large framed picture of himself that will adorn the walls of St. John the Baptist Church social hall alongside pictures of all preceding pastors. Msgr. Kozel was overwhelmed with the picture and expressed his gratitude to all the parishioners, family members, and friends present at this wonderful celebration.

Born on December 7, 1935, in Tresckow, Pennsylvania, Msgr. Kozel is the son of the late George and Margaret (Ditsky) Kozel. He has an older brother, George Kozel. The family attended St. Michael the Archangel Church in Tresckow.

Upon completing his junior year at Hazleton High School, Msgr. Kozel matriculated to St. Charles Borromeo Seminary in Overbrook (Philadelphia), Pennsylvania. He was ordained a priest on May 13, 1961, and was assigned to Sacred Heart Parish in Palmerton, Pennsylvania, for two years. He then served as an assistant pastor and as pastor at SS. Cyril and Methodius Parish in Bethlehem, Pennsylvania, for 29 years; and then as pastor at St. Anne’s Parish in Bethlehem for nine years. On November 10, 1993, he was elevated to the title of Monsignor. On June 18, 2002, Monsignor was assigned as pastor of St. John the Baptist Parish in Allentown.

During Msgr. Kozel’s pastorate at St. John’s, he was always supportive of the Slovak Catholic fraternal organizations. Among those fraternals, the Lehigh Valley Okres of the Ladies Pennsylvania Slovak Catholic Union and the Cardinal Tomko Chapter of the Slovak Catholic Federation hold their meetings and social events in the church social hall. Msgr. Kozel is currently serving his 9th year as Chaplain of the Cardinal Tomko Chapter.

Members of the Lehigh Valley Okres and Cardinal Tomko Chapter were well represented at the retirement dinner and they presented Msgr. Kozel with gifts, including a monetary gift from the Cardinal Tomko Chapter presented by Chapter President Margaret A. Ferri.

After nearly 19 months without a U.S. Ambassador to the Slovak Republic, Theodore “Tod” Sedgwick, a business executive from Georgetown, was sworn in as the new U.S. Ambassador by Patrick Kennedy, undersecretary of state for management, on July 28, 2010.

Mr. Sedgwick is the founder of Pasha Publications, a Washington, D.C.-based specialty publisher focused on energy, defense, and environmental markets. He served as the company’s chief executive for 20 years. More recently, he launched Io Energy, an online energy information company covering the natural gas, coal, and electricity industries. He has also served as president of Red Hills Lumber Company, a producer of pine flooring.

Mr. Sedgwick graduated with cum laude honors from Harvard College, where he majored in Ottoman history. He has been an active volunteer for a number of cultural institutions, and has served on the boards of the Folger Shakespeare Library, the Shakespeare Theater Company of Washington, D.C., and the Gennadius Library in Athens, Greece. He has also served on the boards of a number of land preservation organizations, including the Civil War Preservation Trust, which he chaired; the Wetlands America Trust, and the Land Trust Alliance, where he is a national council member. He is also a member of various business organizations, including the Chief Executives Organization, an international business organization for global leaders.

Ambassador Sedgwick grew up in Cleveland, Ohio. He is married to Kate Watt Sedgwick, a public health specialist with a Master’s degree in Public Health from Harvard University. They have two daughters and are expecting their third grandchild.

Members of the Cardinal Tomko Chapter of the Slovak Catholic Federation pictured with Msgr. Robert F. Kozel at his retirement dinner are, front row, L-R: Ed Rock, Betty Anselmi, Helen Ilkew, Agnes Trily (cousin of Cardinal Tomko), Fran Omick, Val Lukish, Justine Wesnak (founding President), and Cecilia Gaughan. Back row, L-R: George Kostelnik, Mary Ann Ackerman, Msgr. Kozel, Margaret A. Ferri, Msgr. Kozel, Monica Anthony, Dorothy Lichman, and Albert Solga (hidden).
Lehigh Valley Okres Members Enjoy IronPigs Baseball Game at Coca-Cola Park

On Sunday, August 22, 2010, the Lehigh Valley Okres hosted a group of 23 young people, accompanied by their parents, at a Lehigh Valley IronPigs baseball game at Coca-Cola Park in Allentown, Pennsylvania. The IronPigs, an affiliate of the Philadelphia Phillies, played the Rochester Red Wings. Although it had rained most of the day, by mid-afternoon the skies had cleared and the weather was sunny and perfect for the 5:35 p.m. start time.

The Lehigh Valley Okes provided each young member with a complimentary entrance ticket to the game and a stipend toward their food purchase. As our youngsters entered the ballpark, each received a desktop “baseball cap” bank courtesy of Toyota.

Prior to the start of the game, Okres President Jean Kosalko threw out the first pitch on behalf of our group. All told, we had 50 members in attendance for this sold-out event. During the game, when the Lehigh Valley Okres of the Ladies Pennsylvania Slovak Catholic Union was announced as one of the groups in attendance, all our members stood up and cheered loudly.

Even though the Lehigh Valley IronPigs lost the contest, our young members and their parents raved about how much they enjoyed the game and the Okres officers are planning to host another game for our youth during the IronPigs 2011 season.

Order Christmas Oplatky

Oplatky, the traditional Slovak Christmas wafers, are available through Jankola Library. Orders will be accepted from November 1 through December 17, 2010. The Oplatky, five per packet, therma-sealed and securely packaged, are available for a donation of $3.00. Priority Mail postage and handling – $5.50 minimum – is additional. Orders may be customized and packaged to meet your needs.

For more information or to place an order, contact Sister M. Catherine Laboure, SS.C.M., at 570-275-5606 or write to Jankola Library, Villa Sacred Heart, Danville, PA 17821-1698.

The 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.
Your inscription may be personalized to recognize a loved one or special event with “In honor of...”, “In memory of...”, or “In celebration of...”. You may also simply have your name, the family name, or business name. Restrictions as to space and characters are listed below, based on whether you choose a fraternal leaf ($100) or 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 installments. Please complete the Reservation Form and return it (a photocopy is also acceptable), along with your donation, to: LPSCU Tree of Life, P.O. Box 32, Wilkes-Barre, PA 18703-0032. Please make checks payable to the “LPSCU – Scholarship Fund.”

Name_____________________________________
Phone ____________________________________
Address ___________________________________
City/State/Zip ______________________________

Enclosed is: (please check one)
☐ my first donation toward my “Tree of Life,” entitling me to an engraved fraternal leaf or stone (please circle one) when fully paid. (Minimum of $20 per payment.)
☐ my $100 check entitling me to an engraved fraternal leaf.
☐ my $500 check entitling me to an engraved fraternal stone.

PLEASE ENGRAVE MY FRATERNAL LEAF OR STONE AS FOLLOWS:

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.

__________________________________________________________________________
__________________________________________________________________________
__________________________________________________________________________
__________________________________________________________________________
__________________________________________________________________________

National Trustee and Branch 42 Secretary Elizabeth Melko (left) and Pittsburgh District President Dolores Sakal (right) present the 2010 LPSCU Youth Achievement Award to Branch 64 members Amanda and James Silay. The siblings each received a $2,000 single premium life insurance certificate and an engraved plaque. They are the great-niece and great-nephew of Pittsburgh District Treasurer, Elva Silay.

Branch Members Volunteer

This past September, Dolores Moravec, Stephanie Moravec DiSora, Maya DiSora – three generations of Branch 172 members – and Mary Agnes Stromberg, along with some of their friends, volunteered at the Jubilee Soup Kitchen, a service of the Jubilee Association in Pittsburgh, Pennsylvania. The Kitchen is located in the city’s Hill District and distributes food daily to the area’s homeless and less fortunate.

The facility recently suffered a minor electrical fire. The volunteers worked with Sister Irene to help sort the many donations received as a result of the fire.

Sister Liguori Rossner is the executive director and founder of the Kitchen, which also offers a medical clinic, family center, job corner, and after school program among its community services.

The group committed to future volunteer hours as Sister Irene needs them.

Branch 172 members who recently volunteered at Jubilee Soup Kitchen include Stephanie DiSora (front row, far left), her mother (and Branch 172 President) Dolores Moravec (front row, 2nd from left), and her daughter, Maya DiSora (front row, 2nd from right).
The 20 Payment Life Insurance Plan offered by the LPSCU is an economical and beneficial plan for anyone age 0 to 70. Premiums are low and can be paid monthly, quarterly, semiannually, or annually. The special feature of this plan is that premiums are paid for a period of twenty years and then the certificate is paid in full. Coverage remains in full force and effect for the entire life of the insured without any additional premium payments having to be made. In the event of the insured’s death prior to twenty years, the face amount of the policy is paid to the insured’s named beneficiary(ies).

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

For an application for this specific plan, or any other plan we offer, contact your Branch Secretary or the LPSCU Home Office.

Below is a listing of the Annual and Monthly Premium Schedule for the 20 Payment Life Insurance Plan. The Premiums listed are based on $1,000 of life insurance coverage. Semiannual and Quarterly premium rates are also available from your Branch Secretary or the Home Office.

### 20 PAYMENT LIFE ANNUAL PREMIUM RATES PER $1,000

<table>
<thead>
<tr>
<th>Issue</th>
<th>Annual</th>
<th>Monthly</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
<td>Male</td>
<td>Female</td>
</tr>
<tr>
<td>0</td>
<td>7.16</td>
<td>7.09</td>
</tr>
<tr>
<td>1</td>
<td>7.20</td>
<td>7.13</td>
</tr>
<tr>
<td>2</td>
<td>7.24</td>
<td>7.17</td>
</tr>
<tr>
<td>3</td>
<td>7.28</td>
<td>7.21</td>
</tr>
<tr>
<td>4</td>
<td>7.32</td>
<td>7.25</td>
</tr>
<tr>
<td>5</td>
<td>7.36</td>
<td>7.29</td>
</tr>
<tr>
<td>6</td>
<td>7.40</td>
<td>7.33</td>
</tr>
<tr>
<td>7</td>
<td>7.44</td>
<td>7.37</td>
</tr>
<tr>
<td>8</td>
<td>7.48</td>
<td>7.41</td>
</tr>
<tr>
<td>9</td>
<td>7.52</td>
<td>7.45</td>
</tr>
<tr>
<td>10</td>
<td>7.56</td>
<td>7.49</td>
</tr>
<tr>
<td>11</td>
<td>7.61</td>
<td>7.53</td>
</tr>
<tr>
<td>12</td>
<td>7.60</td>
<td>7.57</td>
</tr>
<tr>
<td>13</td>
<td>7.88</td>
<td>7.61</td>
</tr>
<tr>
<td>14</td>
<td>8.17</td>
<td>7.65</td>
</tr>
<tr>
<td>15</td>
<td>8.47</td>
<td>7.69</td>
</tr>
<tr>
<td>16</td>
<td>8.77</td>
<td>7.73</td>
</tr>
<tr>
<td>17</td>
<td>9.06</td>
<td>7.77</td>
</tr>
<tr>
<td>18</td>
<td>9.36</td>
<td>7.95</td>
</tr>
<tr>
<td>19</td>
<td>9.68</td>
<td>8.24</td>
</tr>
<tr>
<td>20</td>
<td>9.90</td>
<td>8.46</td>
</tr>
<tr>
<td>21</td>
<td>10.22</td>
<td>8.76</td>
</tr>
<tr>
<td>22</td>
<td>10.56</td>
<td>9.07</td>
</tr>
<tr>
<td>23</td>
<td>10.91</td>
<td>9.40</td>
</tr>
<tr>
<td>24</td>
<td>11.27</td>
<td>9.74</td>
</tr>
<tr>
<td>25</td>
<td>11.65</td>
<td>10.09</td>
</tr>
<tr>
<td>26</td>
<td>12.04</td>
<td>10.45</td>
</tr>
<tr>
<td>27</td>
<td>12.44</td>
<td>10.83</td>
</tr>
<tr>
<td>28</td>
<td>12.86</td>
<td>11.22</td>
</tr>
<tr>
<td>29</td>
<td>13.30</td>
<td>11.63</td>
</tr>
<tr>
<td>30</td>
<td>13.76</td>
<td>12.05</td>
</tr>
<tr>
<td>31</td>
<td>14.23</td>
<td>12.49</td>
</tr>
<tr>
<td>32</td>
<td>14.73</td>
<td>12.94</td>
</tr>
<tr>
<td>33</td>
<td>15.26</td>
<td>13.41</td>
</tr>
<tr>
<td>34</td>
<td>15.81</td>
<td>13.89</td>
</tr>
<tr>
<td>35</td>
<td>16.38</td>
<td>14.39</td>
</tr>
<tr>
<td>36</td>
<td>16.98</td>
<td>14.92</td>
</tr>
<tr>
<td>37</td>
<td>17.61</td>
<td>15.48</td>
</tr>
<tr>
<td>38</td>
<td>18.26</td>
<td>16.05</td>
</tr>
<tr>
<td>39</td>
<td>18.94</td>
<td>16.64</td>
</tr>
<tr>
<td>40</td>
<td>19.65</td>
<td>17.26</td>
</tr>
<tr>
<td>41</td>
<td>20.38</td>
<td>17.91</td>
</tr>
<tr>
<td>42</td>
<td>21.15</td>
<td>18.58</td>
</tr>
<tr>
<td>43</td>
<td>21.94</td>
<td>19.28</td>
</tr>
<tr>
<td>44</td>
<td>22.77</td>
<td>20.01</td>
</tr>
<tr>
<td>45</td>
<td>23.62</td>
<td>20.77</td>
</tr>
<tr>
<td>46</td>
<td>24.50</td>
<td>21.56</td>
</tr>
<tr>
<td>47</td>
<td>25.43</td>
<td>22.37</td>
</tr>
<tr>
<td>48</td>
<td>26.40</td>
<td>23.22</td>
</tr>
<tr>
<td>49</td>
<td>27.41</td>
<td>24.11</td>
</tr>
<tr>
<td>50</td>
<td>28.49</td>
<td>25.01</td>
</tr>
<tr>
<td>51</td>
<td>29.62</td>
<td>25.96</td>
</tr>
<tr>
<td>52</td>
<td>30.80</td>
<td>26.95</td>
</tr>
<tr>
<td>53</td>
<td>32.05</td>
<td>27.96</td>
</tr>
<tr>
<td>54</td>
<td>33.36</td>
<td>29.02</td>
</tr>
<tr>
<td>55</td>
<td>34.73</td>
<td>30.11</td>
</tr>
<tr>
<td>56</td>
<td>36.16</td>
<td>31.25</td>
</tr>
<tr>
<td>57</td>
<td>37.67</td>
<td>32.43</td>
</tr>
<tr>
<td>58</td>
<td>39.26</td>
<td>33.66</td>
</tr>
<tr>
<td>59</td>
<td>40.97</td>
<td>34.95</td>
</tr>
<tr>
<td>60</td>
<td>42.78</td>
<td>36.30</td>
</tr>
<tr>
<td>61</td>
<td>44.67</td>
<td>37.68</td>
</tr>
<tr>
<td>62</td>
<td>46.67</td>
<td>39.14</td>
</tr>
<tr>
<td>63</td>
<td>48.79</td>
<td>40.68</td>
</tr>
<tr>
<td>64</td>
<td>51.04</td>
<td>42.32</td>
</tr>
<tr>
<td>65</td>
<td>53.46</td>
<td>44.07</td>
</tr>
<tr>
<td>66</td>
<td>56.04</td>
<td>45.94</td>
</tr>
<tr>
<td>67</td>
<td>58.84</td>
<td>47.94</td>
</tr>
<tr>
<td>68</td>
<td>61.90</td>
<td>50.09</td>
</tr>
<tr>
<td>69</td>
<td>65.24</td>
<td>52.42</td>
</tr>
<tr>
<td>70</td>
<td>68.91</td>
<td>54.93</td>
</tr>
</tbody>
</table>

Based on 2001 CSO Male and Female Mortality Tables — Based on Age at Last Birthday
Dear Junior Members,

Thanksgiving Day is the fourth Thursday in November – this year on November 25th. It’s a day for us to give thanks for our many God-given gifts. Thanksgiving also makes us think of turkey and all the trimmings. This reminds us of the very first Thanksgiving feast between the pilgrims and the Native Americans.

One very famous Native American was named Squanto, a Pawtuxet Indian interpreter and guide. While living at Pawtuxet (present day Plymouth, Massachusetts), Squanto was lured, along with 23 other Pawtuxet and Nauset Indians, aboard a ship in the Plymouth Colony by Captain Thomas Hunt, an unscrupulous associate of Captain John Smith. Captain Smith left Hunt behind in the Plymouth Colony, instructing him to establish trade with the local Indians. Hunt, however, had other ideas and soon set sail for Malaga, Spain, planning to sell his captives as slaves for his own profit. The kidnappings naturally caused great outrage among the Pawtuxet and Nauset tribes and English and other foreign ships visiting Plymouth and Cape Cod were greeted with hostility by the native population for some time to come.

In Spain, meanwhile, Hunt sold most of his captives to Arabs, but a few were taken by Spanish Friars and Squanto was one of them. The Friars were men of faith and good intentions. They treated the Indians kindly and tried to teach them Christianity. Squanto, however, yearned to leave and he was able to secure passage to England. He found employment with John Slaney of Cornhill, England, treasurer of the Newfoundland Company, and he began to learn the English language. He was sent to Newfoundland, where he worked for Mr. Slaney for three years, presumably as an interpreter. His knowledge of North America’s natural resources was of great benefit to those seeking to trade with the native peoples there. But it was always Squanto’s desire to return home to his own people.

While in Newfoundland, Squanto met a ship’s captain called Thomas Dermer, who had worked with Captain John Smith. In 1619, Captain Dermer and Squanto set off for New England, in an attempt to make peace and re-establish trade with the Indians, and to map out the natural resources that could be exploited by the New England Company. But upon arriving, they discovered that sadly, all of the Pawtuxet were dead from the plague (thought to be either a tuberculosis or smallpox epidemic) that had swept through the native population some years earlier. Squanto did make contact with another Indian called Samoset, who was from a tribe in Maine. The two met with Massasoit, chief of the Wampanoag Confederation, and sought to reside among the Wampanoag. Massasoit agreed since Squanto’s knowledge of English would be useful in dealing with the English traders and Samoset had picked up some English words from fishermen who had visited the harbors in Maine.

About six months after they’d settled in with the Wampanoag, Samoset discovered that new people were living in the village of Pawtuxet – they were Englishmen. The newcomers were not traders, however. They brought with them women and children and they were building houses. Many of them died because they did not know how to fish or plant to maintain a food source. They obviously needed help. Samoset met with the settlers and told them of an Indian named Squanto who had been to England and could speak better English than himself. And he offered to help.

Together with 60 braves, Samoset, Massasoit, and Squanto set out for Pawtuxet, now called “New Plymouth” by the English. They helped the settlers arrange a treaty that satisfied both parties. When Samoset and Massasoit returned to their village, Squanto chose to stay to help the English because Pawtuxet was his home. He taught them how to plant and showed them where to fish. He helped them deal with the neighboring Indians from other tribes. He became their trusted friend. Squanto was very happy to be back at his old home at Pawtuxet.

When the first harvest was brought in, the settlers gave thanks for their newfound land and for the freedom they’d found there. They also gave thanks for their friend, Squanto, for without him, they would surely have perished.

Happy Thanksgiving to all of you! We all have so much for which to be thankful.

Cecilia B. Gaughan, Fraternal Activities Director

November Word Search

Find some November words by using the clues to fill in the blanks.
1. Holiday when we are grateful for blessings.
2. What adults do on Election Day.
3. November 11th honors these people.
4. They fall from the trees.
5. November is in this season.
6. Popular team sport.
7. Marching bands, horses, and floats.
8. May be on your table this month.

1. ___ N ___ ___ ___ ___ ___ ___
2. __ O ___
3. V ___ ___ ___ ___ ___ ___
4. ___ E ___ ___ ___
5. ___ ___ M ___
6. ___ ___ B ___ ___
7. ___ ___ ___ E ___
8. ___ R ___ ___ ___

Has you ever wondered how the practice of mailing Christmas cards got started? Originally people had exchanged handwritten holiday greetings, first in person, and later by mail. The first commercially printed Christmas cards were created in Great Britain in 1843 when Sir Henry Cole of London commissioned London artist John Calcott Horsley to design a card to send to acquaintances because he was too busy to write a personal greeting. The first Christmas card's inscription read: “Merry Christmas and a happy New Year to you.” At that time, “merry” was a spiritual word meaning “blessed,” as in “merry old England.” Of the original one thousand cards printed for Henry Cole, twelve exist today in private collections. Although the card contained religious symbols, it was criticized by temperance groups for showing a family with wine glasses raised in a toast.

Printed cards soon became the rage in England, especially after Queen Victoria began sending them. The practice spread to Germany, but it took another 30 years for Americans to jump on the bandwagon. Early English Christmas cards rarely showed winter or religious themes, instead favoring flowers, fairies, and other fanciful designs that reminded the recipient of the approach of spring.

In 1875, Louis Prang became the first printer to offer cards in America. Prang’s cards were of high quality and depicted colored floral arrangements. Americans embraced the idea of the cards, but opted for less expensive imitations. Penny Christmas postcards imported from Germany remained very popular until World War I.

The nature and design of Christmas cards has evolved throughout the years, changing with popular tastes and advancements in the printing industry. Some early Hallmark cards in the 1920s were actually hand-painted. The World Wars brought cards with patriotic themes. Cartoon illustrations depicting popular animated stars such as Mickey Mouse began appearing on cards in the 1930s.

In the 1950s, themes and colors gave Christmas cards a modern twist, reflecting the “hip” style of the generation. Humorous cards also became popular. In the 1960s, Day-Glo poster art and psychedelic colors showed up on cards, reflecting the fashion of the day.

In the 1970s, cards celebrated the achievement in space. In the 1980s, Christmas card art became more stylish and sophisticated and was aimed at appealing to the increasing number of women in business. The 1990s cards reflected a renewed interest in family and home life and a return to nostalgic and sentimental images.

Today more than two billion Christmas cards are exchanged annually in United States alone. Christmas is the number one card-selling holiday of the year.

**History of the Christmas Card**

---

**Kids in the Kitchen**

**GATHER ROUND THE MIXING BOWL**

Is there a better way for families to slow down and reconnect during the holidays than by baking cookies together? Absolutely not! Kids can be great helpers in the kitchen and everyone will have a good time together. Let the children use their imaginations too.

Using your favorite sugar cookie recipe, try these variations in decorating:

- Make cookies fun inside and out by blending in sprinkles or nonpareils as you’re mixing the dough. If you’re making round cookies, form the dough into a 2-inch diameter log, then roll it in sprinkles. Chill the dough until it’s firm, slice into disks, and bake.

- Add some color! Christmas sugar cookies don’t have to look wintry pale. If you are cutting out reindeer, replace a ½ cup of flour with a ½ cup of cocoa powder in the recipe.

- Are you an artist? Try giving color to that holly wreath. Use some sanding sugar that is available in baking specialty stores. Color the wreath green and bow the red. You can even add some red candies or chopped cherries for “berries.” If you don’t have a cookie cutter, you can improvise by drawing an outline on a sturdy piece of cardboard and cutting it out. You can make any shape you desire. Place it on the rolled out dough and cut around the outline with a paring knife.

- Want to use chocolate as a garnish? Melt semi-sweet chocolate in a bowl in the microwave and dip finished cookies into it. Place the cookies on a baking rack until the chocolate rehardens.

---

**Slovak Lesson**

**NÁŠ — OUR HOME**

To je náš dom.  
That is our home.  
Kde bývate?  
Where do you live?  
To sú nové stoličky.  
These are new chairs.  
Tam je naša kuchynia.  
There is our kitchen.  
Tu je moja spálňa.  
Here is my bedroom.

Váš dom je veľký.  
Your home is large.  
My tu bývame.  
We live here.  
Tu je naša sednica.  
That is our parlor.  
To je naša knižnica.  
That is our library.  
Pivnica je pod domom.  
The cellar is under the home.

Reprinted with permission from LET’S LEARN SLOVAK II, Hrobak Family Publications, Little Ferry, NJ 07643.
“Teach the Children”
continued from page 3

May you have the gift of faith, the blessing of hope, and the peace of God’s love at Thanksgiving, Christmas, in the New Year, and always! Happy Thanksgiving and Merry Christmas!

Láskavý Otcě, pomôž nám udržať v pamäti narodenie Ježiša, aby sme sa mohli propojiti k písní anjelov, k radosti pastierov, a k poklone troch kráľov.

Zatvor dvere nenávisti a otvor dvere lásky pre celý svet. Nech milosť príde s každým darom a dobré tůžby s každým pozdravom. Požehnaním, ktoré prináša Kristus, zbav nás zlého a nauč nás radovať sa s čistým srdcom.

Nech Vianočné ráno nás naplní radost’ou, že sme Tvojimi det’mi, a večer Vianoce nech nás privedie k našim posteliam s myšlien kami vd’acností a odpustenia skrze Ježiša. Veselé Vianoce a šťastlivy Nový Rok!

Rev. Philip A. Altavilla, V.E.

Calendar of Events
continued from page 2

31 — Deadline to enter our Caring by Volunteering contest. See page 19.

MARCH
1 — Deadline to apply for LPSCU College Award and Anne (Shinal) Cichy Memorial Award. Details on page 10.
1 — Deadline to nominate a member as LPSCU Fraternalist of the Year and for our Youth Achievement Award. Details on page 6.
1 — Deadline to make a contribution in support of “Operation Purple Camps” for children of military families. See page 21 for details on this new fraternal activity.
20 — Deadline to submit articles for May/June Zornicka.
25-27 — LPSCU Annual Meeting, Wilkes-Barre, Pennsylvania

MAY
7 — Join Hands Day
15-16 — Slovak Catholic Federation 100th Anniversary Celebration
20 — Deadline to submit articles for July/August Zornicka.

JUNE
18 — LPSCU Telephone Conference Meeting

New Insurance Issued

<table>
<thead>
<tr>
<th>Branch Representative</th>
<th>Aug-Sept 2010</th>
<th>Year-to-Date Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Theresa Kluchinski</td>
<td>$ 10,000.00</td>
<td>$106,000.00</td>
</tr>
<tr>
<td>7/132/197/214 Home Office</td>
<td>$ 5,000.00</td>
<td>$118,000.00</td>
</tr>
<tr>
<td>Cecilia B. Gaughan</td>
<td>$ 15,000.00</td>
<td>$ 71,000.00</td>
</tr>
<tr>
<td>Ethel Bozik</td>
<td>$ 10,000.00</td>
<td>$ 38,000.00</td>
</tr>
<tr>
<td>Joan Ellen Frendak</td>
<td>$ 10,000.00</td>
<td>$ 30,000.00</td>
</tr>
<tr>
<td>Mary Ann Ackerman</td>
<td>$ 10,000.00</td>
<td>$ 25,000.00</td>
</tr>
<tr>
<td>Anita Gregory</td>
<td>$ 10,000.00</td>
<td>$ 12,000.00</td>
</tr>
<tr>
<td>Bro. Theodore Girard</td>
<td>$ 15,000.00</td>
<td>$ 12,000.00</td>
</tr>
<tr>
<td>Ann Dobias</td>
<td>$ 10,000.00</td>
<td>$ 12,000.00</td>
</tr>
<tr>
<td>Janice Mathews</td>
<td>$ 10,000.00</td>
<td>$ 10,000.00</td>
</tr>
<tr>
<td>Elaine Kasa</td>
<td>$ 10,000.00</td>
<td>$ 10,000.00</td>
</tr>
<tr>
<td>Deborah Adamchak</td>
<td>$ 10,000.00</td>
<td>$ 10,000.00</td>
</tr>
<tr>
<td>Verna Prawdzik</td>
<td>$ 10,000.00</td>
<td>$ 9,000.00</td>
</tr>
<tr>
<td>Elva Silay</td>
<td>$ 10,000.00</td>
<td>$ 8,000.00</td>
</tr>
<tr>
<td>James Tomasic</td>
<td>$ 2,000.00</td>
<td>$ 8,000.00</td>
</tr>
<tr>
<td>Margaret A. Ferri</td>
<td>$ 2,000.00</td>
<td>$ 7,000.00</td>
</tr>
<tr>
<td>Theresa Olshemski</td>
<td>$ 2,000.00</td>
<td>$ 6,000.00</td>
</tr>
<tr>
<td>Cecilia Sarocky</td>
<td>$ 2,000.00</td>
<td>$ 2,000.00</td>
</tr>
<tr>
<td>Joan Evan</td>
<td>$ 2,000.00</td>
<td>$ 2,000.00</td>
</tr>
<tr>
<td></td>
<td>$ 52,000.00</td>
<td>$559,000.00</td>
</tr>
</tbody>
</table>

CHANGE OF ADDRESS FORM

Ladies Pennsylvania Slovak Catholic Union
71 South Washington Street
Wilkes-Barre, Pennsylvania 18701
or Fax to: 570/823-4464

Branch No. Certificate No. ________________
Name ______________________________________________
Old Address _________________________________________
City __________________ State _______ Zip ____________
New Address _________________________________________
City __________________ State _______ Zip ____________

ZORNICKA