MAY

1 — LPSCU Home Office begins “Summer Hours” from 7:00 a.m. to 3:30 p.m., running through October 31. See page 13 for details.

1 — Mass for living and deceased members of LPSCU Branch 39 at the Church of St. Joseph at SS. Cyril and Methodius Parish, Hazle, Pennsylvania, at 8:15 a.m., followed by a breakfast buffet at Genetti’s Catering, Route 309, Hazle Township, Pennsylvania. Contact Jim Yocum to make a reservation (570-436-6792).

2 — Deadline to submit an Intent Form to the Home Office for those candidates seeking LPSCU national office (other than the office of President) at the National Convention.

7 — Join Hands Day

14 — The Lehigh Valley Okres will hold a clothing drive in partnership with the Cancer Boutique at the Ice Rink on Illick’s Mill Road, Bethlehem, Pennsylvania, at noon. This will be followed by a luncheon meeting at the Bethlehem Municipal Golf Clubhouse.

20 — Deadline to submit articles for July/August Zornicka.

30 — Home office closed for Memorial Day observance.

30 — Deadline to apply for a college scholarship award from United Slovak Societies of Lorain, Ohio. See page 11.

JUNE

1 — Deadline to nominate a young member for our 2016 Youth Achievement Award. See page 9 for details.

3-4 — LPSCU Branch 39 participating in Relay for Life American Cancer Society fundraising event, a Matching Fund project. See page 8 for details.

4-7/23 — Children’s Slovak Language Classes offered by WPSCA from 3:00-4:30 p.m. Saturdays at Mount Lebanon Public Library, 16 Castle Shannon Blvd., Pittsburgh, Pennsylvania. More information on page 11.

6 — WPSCA presents a Slovak Heritage Program, “Juraj Janosik, the Slovak Robin Hood,” at 7:00 p.m. at Mount Lebanon Public Library, 16 Castle Shannon Blvd., Pittsburgh, Pennsylvania. The program is free and open to the public.

15 — Deadline for our Indiana members to be nominated for the Adult or Youth Indiana Fraternal Alliance Fraternalist of the Year award. See page 13.

17 — LPSCU Branch 213 hosting Flag Day at the Ballpark.

17 — Fraternal Societies of Northeastern Pennsylvania hosting Flag Day at the Ballpark.

LEHIGH VALLEY OKRES

On Sunday, February 14, 2016, the Lehigh Valley Okres held a meeting at the newly renovated Labuda Social Hall at Incarnation of Our Lord Parish in Bethlehem, Pennsylvania, at 12:30 p.m. The meeting was attended by 15 members and four guests.

Prior to the luncheon being served, President Jean Kosalko offered a prayer for the living and deceased members of the LPSCU. The home-cooked meal consisted of delicious Italian Wedding Soup prepared by Jeff Kosalko; halupki, breaded chicken fingers, and baked cinnamon apple slices made by Jean Kosalko; and baked ham, potato salad, and bread made by Marge Ferri. Members brought a variety of homemade baked goods for dessert.

After the meal, President Kosalko announced that officers’ reports will be read at the next business meeting to allow Branches time to meet for the purpose of selecting their delegates to the Convention in June.

President Kosalko also announced a number of planned activities for the year. An Iron Pigs Game for youth and adult members is set for Sunday, August 7, at 1:35 p.m. The Holiday Luncheon will be held on Sunday, December 4, with the location to be announced later. A gift basket Matching Fund raffle will be held in conjunction with the Holiday Luncheon. Since many members are unavailable on May 7, which is Join Hands Day, the Okres will instead partner with the Cancer Boutique to sponsor a clothing drive at the Ice Rink on Illick’s Mill Road in Bethlehem on Saturday, May 14. Members will meet at noon on the 14th at the Ice Rink and will then proceed to the Bethlehem Municipal Golf Clubhouse for a luncheon meeting. Final Convention plans will be discussed at that meeting.

Our Scholarship Recipients Explain

The Importance of Life Insurance

On December 5, 1971, my grandfather died of a heart attack. As he was only 47 years old, this was a very sudden incident, and no one was ready for it. He left my grandmother to raise six children on her own, and even though I was not alive when this took place, I know that she did a tremendous job, as all of her children grew up to have families and be successful in their occupations.

As hard as that was for her, it would have been even harder if she and my grandfather had not taken the necessary steps to safeguard their large family by making sure they had purchased life insurance, in the event that something as tragic as this were ever to happen. The life insurance allowed my grandmother to keep the home in which her children had been raised. This allowed for some sense of comfort as she didn’t have to uproot her family and start over in a different, maybe even smaller home.

My grandfather’s decision to purchase life insurance has given my grandmother peace of mind over the years, and has had a continuously positive effect in all four generations of our family.

Mackenzie Rose Gruber
Branch 64, Pittsburgh, PA

Educational Endeavors by Branch 109 Midwest Members

After reading articles in the Zornicka concerning young members in Pennsylvania and Ohio, I thought I’d like to make a contribution from the Midwest. I may seem partial because I am writing about my daughter and granddaughter. Of course, I also have other grandchildren that I could put in the same educational category.

My daughter, Marcia Clemens Cooke, is a fourth generation LPSCU member of Branch 109. She received a DNP (Doctor Nursing Practice) degree from Loyola University in 2015. She is currently Director at American Hospital Associates. Marcia is married and has raised three daughters. She was a delegate at the LPSCU Convention in Washington, D.C.

My granddaughter, Allison Nicolai, is a fifth generation LPSCU member of Branch 109. She attends Illinois State University and is in her third year, majoring in Education. She is on the Dean’s List for being in the top 10% of her class. She has been inducted into the Phi Sigma Pi Fraternity and was pinned in February of 2016. Allison has also attended, as a guest, the Convention in Pennsylvania. Her mother, Lisa Clemens Nicolai, has been a delegate at numerous LPSCU Conventions.

I have a copy of my grandmother’s and mother’s original membership certificates to LPSCU Branch 109 in 1924. They were both born in Hrustin, Slovakia. In all, five generations of my family have been or are members of the LPSCU: First generation: Mary Mishanik Pavela; Second generation: Mary Pavela Bakos; Third generation: Patricia Bakos Stearney; Fourth generation: Lisa Clemens Nicolai, Marcia Clemens Cooke, Laura Clemens Smith, and Monica Stearney Hasenbank; Fifth generation: Ten grandchildren.

Patricia Bakos Stearney

L-R: Marcia Clemens Cooke with her daughters, Erin, Katie, and Grace Cooke.

Allison Nicolai
Minutes of the Executive Finance Committee

March 3, 2016 ❄ Home Office, Wilkes-Barre, Pennsylvania

President Theresa Kluchinski called the meeting to order and offered a prayer, followed by the Pledge of Allegiance. Attendees were: Theresa Kluchinski, president; 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 November 19, 2015, Executive Finance Committee meeting.

Correspondence/Requests
The committee acknowledged the correspondence read and approved the following:
- Jankola Library – Annual Donation. Approved $250.00.
- Church of SS. Cyril and Methodius – Annual Donation. Approved $100.00.
- Benedictine High School requesting ad for the 2016 Blue & White Gala. Approved $400.00.
- Slovak Catholic Federation requesting a donation of at least $300 for the 2016 Annual Appeal. Approved $500.00.
- Slovak Catholic Federation requesting a donation for the 2016 Good Shepherd. Approved $100.00.
- School Sisters of St. Francis requesting a donation for the 2016 Spring Festival. Approved $50.00.

Financial Statement
The committee reviewed the following checking accounts: M&T Bank – General Operating Account, the Morgan Stanley Smith Barney Checking Account for November 2015, December 2015, and January 2016, and the Home Office – Branch Deposit Account. The committee reviewed the Profit & Loss/Balance Sheet for November 2015, December 2015, and January 2016, along with the 2015 Annual Statement.

Bond/Stock/Pension Portfolio
The committee was provided and reviewed all activity from November 2015, December 2015, and January 2016, including CDs, Common Stock, Preferred Stock, and International Bonds. The Employee Retirement Plan was also reviewed.

Home Office
Secretary-Treasurer Savidge reported on the following: Renovations to the back room; scanning project; and inspection of Double Check Valve Assembly by the Pennsylvania American Water Company.

Budget
The committee was provided and reviewed the budget for 2016.

WPSCA to Host Slovak Heritage Program

On June 6, 2016, the Western Pennsylvania Slovak Cultural Association will present a Slovak Heritage Program titled “Juraj Janosik, the Slovak Robin Hood” at 7:00 p.m. at Mount Lebanon Public Library, 16 Castle Shannon Blvd., Pittsburgh, Pennsylvania. The program is free to both WPSCA members and non-members alike.

Meeting Dates
The next meeting will be held Thursday, April 21, 2016. There being no further business, the EFC adjourned.

Respectfully submitted,
Mary Jo Savidge
National Secretary-Treasurer

Educational Benefit

2016 LPSCU CATHOLIC GRADE SCHOOL AWARD
$150 One-Time Award

The LPSCU is proud to announce that it is offering a Catholic Grade School Award Benefit, which is a $150 one-time award to our members who are attending a Catholic Grade School during the 2016-2017 academic year. Members may only receive this award one time.

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

• Must be a member of the LPSCU for two (2) years with $2,000 permanent reserve life insurance certificate (excludes term insurance).
• Must be enrolled in a Catholic grade school in kindergarten, or in Grades 1 through 8 in the fall of 2016.
• Must provide a wallet-size color photo. Applicants must meet all criteria and provide data indicated above to be eligible. Incomplete applications or those missing data requirements will not be considered. All materials become the property of the LPSCU and will not be returned. Applications must be postmarked by June 30, 2016.

Applications are available from the LPSCU Home Office or its website. Return completed application and supporting materials to:
Ladies Pennsylvania Slovak Catholic Union Educational Benefit Committee
P.O. Box 32
Wilkes-Barre, PA 18703
Phone: 570-823-3513 ❄ Toll free: 888-834-6614
Fax: 570-823-4464
E-mail: lpscu@lpscu.org ❄ Website: www.lpscu.org
## In Memoriam

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

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<th>Name</th>
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<td>Andrew Czankner, Jr.*</td>
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<td>Anna Miller</td>
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<tr>
<td>Helen Pusateri</td>
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<tr>
<td>Dalia Yucius</td>
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*Multiple certificates

## Proclamation

### National Flag Day — Tuesday, June 14, 2016

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

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

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

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

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

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

NOW, THEREFORE, I, Theresa A. Kluchinski, National President, do hereby proclaim June 14, 2016, as National Flag Day and urge all members of the Ladies Pennsylvania Slovak Catholic Union to pause at 7 p.m. Eastern Time on this date for the 34th annual Pause for the Pledge of Allegiance to the United States Flag and our great nation.

## Easy Money!

**Want to earn $25?**

Send us your e-mail address!  
E-mail lpscu@lpscu.org providing us with your name, address (including city, state and zip) and date of birth. It’s that easy!

You will be entered into a quarterly drawing to win $25.00!

The only other requirement is - you must be a member of the LPSCU!

Not a member and want to be?  
E-mail us for information!

## Cooking Corner

**HAM AND NOODLE CASSEROLE**

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<th>Ingredient</th>
<th>Quantity</th>
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<tr>
<td>½ lb. ⅛-inch wide noodles</td>
<td>1 cup sour cream</td>
</tr>
<tr>
<td>cooked</td>
<td>⅝ cup grated cheese</td>
</tr>
<tr>
<td>4 Tbsp. butter</td>
<td>2 slightly beaten eggs</td>
</tr>
<tr>
<td>1 small onion, chopped fine</td>
<td>½ tsp. salt</td>
</tr>
<tr>
<td>1½ cups finely chopped ham</td>
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</tbody>
</table>

Cook noodles according to directions. Melt butter. Cook onion until soft, not brown; remove from heat. Mix eggs and sour cream in a small bowl. Add mixture to onion, cheese, and ham; add salt. Combine mixture with noodles. Pour into buttered 2-quart casserole dish. Bake 45 minutes at 350 degrees.
A unique way to generate sizable funds for the purpose of future college education costs for young family members is through a 20 Year Endowment Life Insurance Plan. The payment of a monthly, quarterly, semi-annual, or annual endowment life insurance premium for a period of 20 years will help defray higher education tuition and other costs. Planning for college education should be implemented as soon as a child is born in order that the necessary resources will be available for the child to pursue a college degree. An endowment life insurance certificate can serve many other purposes as well, such as assisting with wedding expenses or towards the purchase of a home, furniture, car, or a vacation.

After 20 years of premium payments, the insured will have the choice of any one of the following three options: (1) Immediate payment of the face value; (2) Immediate payment of a portion of the face value and a paid-up certificate for the face amount of the existing certificate (Option A); or (3) Paid-up certificate for a larger face value (Option B). In the event of death prior to 20 years, the face amount of the endowment certificate is payable to the named beneficiary/ies.

The 20 Year Endowment Life Insurance Plan is offered from age 0 to 70 and premium payments can be made on a monthly, quarterly, semi-annual, or annual basis. This plan offers the added fraternal benefits of educational awards, youth and adult activities, newborn benefits, prescription discount plan, official publication, and discount car rental.

Consider the LPSCU 20 Year Endowment Life Insurance Plan to build up savings for the future, while at the same time protecting the insured with life insurance. To apply for this specific plan, or any other insurance plan offered by the LPSCU, contact your Branch Secretary or the LPSCU Home Office.

Listed below are the Annual and Monthly Premium Schedules for the 20 Year Endowment Life Insurance Plan. The premiums listed are based on $1,000 of life insurance coverage. Semi-annual and Quarterly premium rates are also available by contacting your Branch Secretary or the Home Office.

### 20 Year Endowment Annual and Monthly Premium Rates Per $1,000

Based on 2001 CSO Male and Female Mortality Tables — Based on Age at Last Birthday

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Lehigh Valley Okres Concludes Successful Matching Fund Raffle

On December 6, 2015, the Lehigh Valley Okres initiated a Gift Basket Matching Fund Raffle for the benefit of the Carmelite Monastery in Coopersburg, Pennsylvania. The gift basket was titled “Treasures of Slovakia” and contained 30 brand new items from the Slovak Republic. A friend of the Okres graciously donated all the items for this special basket raffle. To promote the project, articles regarding the Matching Fund Raffle were submitted to five Catholic parishes located in the Lehigh Valley area as well as our fraternal magazine, Zornicka.

The Lehigh Valley Okres is very proud to announce that this Matching Fund project was a great success. Requests for raffle tickets were received from parishioners of all five parishes and also from readers of Zornicka. By the time the drawing took place on February 14, 2016, at Incarnation of Our Lord Parish Hall, the sum of $815.00 had been raised. An independent officer from Incarnation Parish’s Senior Group picked the lucky winning ticket which belonged to Marie Bolcar of Bethlehem, Pennsylvania, who is a member of LPSCU Branch 83. Marie was not present at the drawing, but the basket was delivered to her the same day. She was delighted to receive it. The Lehigh Valley Okres thanks everyone who participated by purchasing raffle tickets.

On February 27, 2016, Jean Kosalko, president of the Lehigh Valley Okres, delivered a check for $815.00 to the Carmelite Monastery. A representative from the Monastery acknowledged receipt of the donation and graciously thanked the Okres for selecting the religious order to receive the basket raffle proceeds. Because this was a Matching Fund project, the Carmelite Monastery will also receive a $200 check from the LPSCU Home Office in Wilkes-Barre, Pennsylvania.

Members of the Lehigh Valley Okres are pictured with the “Treasures of Slovakia” raffle basket shortly before the winning ticket was drawn.

New Insurance Issued

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<td>65</td>
<td>Janice Mathews</td>
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*Sold through Home Office, not included in the Campaign

BISHOP ANDREW G. GRUTKA MEMORIAL SCHOLARSHIP AWARD

$1,000 AWARD
(Maximum of $2,000 per member)

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

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

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

Applicants must meet all criteria and provide data indicated above to be eligible. Incomplete applications or those missing data requirements will not be considered. All materials become the property of the LPSCU and will not be returned. Applications must be postmarked by June 30, 2016.

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P.O. Box 32
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Phone: 570-823-3513 Toll free: 888-834-6614
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(Maximum of $2,000 per member)

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

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

Applicants must meet all criteria and provide data indicated above to be eligible. Incomplete applications or those missing data requirements will not be considered. All materials become the property of the LPSCU and will not be returned. Applications must be postmarked by June 30, 2016.

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

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

NEW INSURANCE ISSUED

<table>
<thead>
<tr>
<th>Branch</th>
<th>Representative</th>
<th>JAN/FEB 2016</th>
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<tbody>
<tr>
<td>65</td>
<td>Janice Mathews</td>
<td>$ 10,000.00</td>
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<tr>
<td>213</td>
<td>Theresa Kluchinski</td>
<td>$ 6,000.00</td>
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<td>172 *</td>
<td>Maureen Grohowski</td>
<td>$ 15,000.00</td>
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*Sold through Home Office, not included in the Campaign

BISHOP ANDREW G. GRUTKA MEMORIAL SCHOLARSHIP AWARD

$1,000 AWARD
(Maximum of $2,000 per member)

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

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

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

Applicants must meet all criteria and provide data indicated above to be eligible. Incomplete applications or those missing data requirements will not be considered. All materials become the property of the LPSCU and will not be returned. Applications must be postmarked by June 30, 2016.

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

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Fax: 570-823-4464
E-mail: lpscu@lpscu.org Website: www.lpscu.org
30 — Deadline to apply for the 2016 Catholic Grade School Award. Details on page 4.
30 — Deadline to apply for the 2016 Catholic High School Award. Details on page 16.
30 — Deadline to apply for the 2016 Bishop Andrew G. Grutka Memorial Scholarship. Details on page 7.
30 — Deadline to apply for the 2016 Anne (Shinal) Cichy Memorial Award. Details on page 11.
4 — Home Office closed for Independence Day.
20 — Deadline to submit articles for September/October Zornicka.
21 — Slovak Day at Kennywood Park

AUGUST
7 — The Lehigh Valley Okres is hosting its young members to an Iron Pigs Baseball Game at Coca-Cola Park in Allentown, Pennsylvania, at 1:35 p.m. Adult members and friends are also welcome to attend. **Reservation deadline is June 30. See page 11 for more information.**
31 — Deadline to apply for the 2016 LPSCU Post Graduate Award. See page 8 for details.
31 — Deadline to apply for one of three 2016 LPSCU Religious Awards. See page 10.

SEPTEMBER
5 — Home Office closed for Labor Day.
20 — Deadline to submit articles for November/December Zornicka.

OCTOBER
10 — Home Office closed for Columbus Day.
16 — Reverend Dianiska District Meeting at the North End Slovak Club, North Main Street, Wilkes-Barre, Pennsylvania, beginning at 1:00 p.m. Branch 214 will host. This meeting will feature a “Make a Difference Day” event. Members are asked to bring cleaning supplies for The Catherine McCaulley House in Plymouth, Pennsylvania. Call your Branch Secretary to make a reservation to attend.

2016 LPSCU POST GRADUATE AWARD

The LPSCU is offering a $300 Post Graduate Award Benefit to our members who are awarded a Master’s or Doctorate degree during the period running from July 1, 2015, to August 30, 2016. Members who qualify may receive this award one time upon receiving their Master’s degree and one time upon receiving their Doctorate. (Members must apply separately and provide all the required criteria if they wish to apply for both the Master’s and Doctorate Post Graduate awards).

Following are the guidelines for applying for the Post Graduate Award. All applicants must:

- Be a member of the LPSCU for at least five (5) years with a minimum $2,000 permanent reserve life insurance certificate (excludes term insurance).
- Provide a photocopy of the Master’s or Doctorate degree received.
- Provide documentation that the degree was awarded between July 1, 2015 and August 30, 2016.
- Provide a wallet-size color photo.

Applicants must meet all criteria outlined and provide data indicated in order to be eligible. Applications missing data or with incomplete requirements will not be considered. All materials become the property of the LPSCU and will not be returned.

Applications are available from the LPSCU Home Office or its website. **Applications must be postmarked by August 31, 2016.** Submit applications to:

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

Branch 39 Holds Matching Fund Cancer Benefit

LPSCU Branch 39 is sponsoring a team in the American Cancer Society – Relay for Life of Greater Hazleton event to be held Friday, June 3 and Saturday, June 4, 2016, as a Matching Fund project. The relay will be held at The Track at Cougar Park, 1515 W. 23rd Street, Hazle Township, Pennsylvania. The relay starts at noon on Friday and ends at noon on Saturday. The opening ceremony is scheduled for 6:00 p.m. Friday. Members of Branch 39 who would like to walk in the relay or who would like to make a donation can contact team captain Jim Yocum at 570-436-6792.
Who Will Receive Our 2016 YOUTH ACHIEVEMENT AWARD

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.

Help the LPSCU show an outstanding young member that they are appreciated by nominating him or her for the 2016 YOUTH ACHIEVEMENT AWARD

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

The postmark deadline for nominations is June 1, 2016.

In Memoriam

Agnes C. McLaren
Former Officer of Branch 28

Agnes C. (Karpel) McLaren passed away on March 3, 2016, at Joliet Area Community Hospice after complications from hip replacement surgery. Agnes was born in Joliet on November 29, 1923, to John and Margaret (Kuban) Karpel. She married Stephen David McLaren on April 16, 1944, in Joliet.

Agnes worked at Gerlach Barlow for over 20 years. She was very active in her church, SS. Cyril and Methodius, where she was a member of its Altar and Rosary Society and Senior Citizens Association. She was a member of the Ladies Pennsylvania Slovak Catholic Union and served as Secretary-Treasurer of Branch 28 in Joliet for 50 years, retiring from that office in October 2015.

Agnes was a master cook and baker from whom her family was blessed to learn and enjoy. She was an avid bowler, crossword puzzle solver, and reader throughout her life. She enjoyed spending time with her family and friends. During the latter part of her life, she still enjoyed being able to bake and cook for her family and friends. She will be dearly missed by all of them.

Agnes is survived by her children, Patrick (Georgia) McLaren, Diane Richards, and Linda; grandchildren, Renee (Brian) Ford, Jeffrey (Patricia) Richards; great-grandchildren, Max and Ruby Ford, Jack and Joe Richards; her loving sisters, Elizabeth Milligan, Mary Ann Joseph, Dorothy Witherspoon; sisters-in-law, Rita Karpel, Shirley Karpel, Dorothy Karpel, as well as Elizabeth, Theresa, Carol and Betty; brothers-in-law, Merle and Don; numerous nieces, nephews, great- and great-great-nieces and nephews.

She was preceded in death by her husband, Stephen; brothers, Joseph (Marge) Karpel, Richard Karpel, and Robert Karpel; sisters, Margaret (Joseph) Janostak, Genevieve (Raymond) Hommes, Anna (Earl) Schoeneck; brothers-in-law, Robert Milligan, Charles Joseph, and Lee Witherspoon; niece, Lisa (nee Schoeneck) Peart; and nephews, Paul Milligan, Mark Milligan, and Johnny Karpel.

A visitation was held the morning of March 7 at Tezak Funeral Home in Joliet followed by a Mass of Christian Burial and interment at SS. Cyril and Methodius Catholic Cemetery.

The LPSCU is saddened at the loss of our beloved fraternal sister, Agnes C. McLaren. She was an active and dedicated member of our organization and was devoted to Branch 28. She served as Branch Secretary-Treasurer for 50 years with honor and respect. She was also active in the Illiana District. The LPSCU expresses sincere sympathy to Agnes’s family, fraternal members of Branch 28, and the Illiana District. May she rest in peace.

Mass for Branch 39 Members

A Mass for the living and deceased members of the Assumption of the Blessed Virgin Mary Society, LPSCU Branch 39, will be celebrated at the Church of St. Joseph at Saint Cyril and Methodius Parish in Hazleton, Pennsylvania, on Sunday May 1, at 8:15 a.m., followed by a breakfast buffet at Genetti’s Catering on Route 309 in Hazleton Township, Pennsylvania. Please contact Jim Yocum at 570-436-6792 if you are planning to attend.
Letters

We thank you warmly with a heartfelt “God reward you” for your great kindness to send the check of $815.00 from the Lehigh Valley Okres Ladies Pennsylvania Slovak Catholic Union. We appreciate it very much. We ask the Good Shepherd to bless you and all who have helped in any way. May He keep you always close and faithful to His gentle Merciful Heart. God Love You from all your Carmelite family. Ever most grateful in Jesus Risen,

Mother Mary Gertrude, O.Carm. and Sisters

LPSCU Seeking Independent Agents/ Recommenders

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

Please call or e-mail President Theresa Kluchinski at 888-834-6614 or Theresa@lpscu.org.
An LPSCU Educational Benefit

THE 2016 ANNE (SHINAL) CICHY MEMORIAL AWARD
$500 Award

The LPSCU is proud to offer the Anne (Shinal) Cichy Memorial Award for $500 to students in the healthcare field. This award, instituted in 2006, is given in memory of Anne (Shinal) Cichy, the first LPSCU public relations director. The award is made possible through the generosity of Mr. and Mrs. Francis A. Shinal.

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

• Must have a life insurance certificate with the LPSCU.
• Must attend an accredited college/university in the fall of 2016 on a full time basis, pursuing a degree in the healthcare field. Proof of acceptance/attendance must be provided.
• Must provide a wallet-size color photo.

The recipient of the 2016 Anne (Shinal) Cichy Memorial Award will receive $500. The recipient of this award shall be selected by a random drawing from among all the qualified applicants. No individual shall be eligible to receive this award more than two times.

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

Applications are available from the LPSCU Home Office or its website. Applications must be postmarked by July 1, 2016. Submit application to:
Ladies Pennsylvania Slovak Catholic Union Educational Benefit Committee
P.O. Box 32
Wilkes-Barre, PA 18703
Phone: 570-823-3513 ▶ Toll free: 888-834-6614
Fax: 570-823-4464
E-mail: lpscu@lpscu.org ▶ Website: www.lpscu.org

Lorain Slovak Societies Offer Scholarships

The United Slovak Societies of Lorain, Ohio, will grant non-renewable college scholarship awards to eligible high school seniors with a GPA of 3.5 or better who have also been members of the following Lorain Lodges for at least five years:
• St. Ann’s Lodge, Branch 114 of the FCSLA
• St. John the Baptist Lodge, Branch 228 of the FCSU
• Slovak Catholic Sokol Wreath 111 and 177
• St. Mary Magdalene Society, Branch 77 of the LPSCU
• National Slovak Society Assembly #160

To obtain rules and an application, please visit website www.americanslovakclub.com or contact Michele Mager at 440-984-3353. Deadline to apply is May 30, 2016.

ATTENTION
Lehigh Valley Okres Junior and Adult Members

This summer, the Lehigh Valley Okres will once again host a day at an IronPigs Baseball game at Coca-Cola Park in Allentown, Pennsylvania, for LPSCU Junior and adult members. The game will be played against Rochester Red Wings on Sunday, August 7, 2016, at 1:35 p.m. The Lehigh Valley Okres will subsidize the $10.00 entrance ticket for Junior members, who must be accompanied by a parent or adult member. Adult tickets for our group cost $10.00 each, which includes the game ticket and a $2.00 ballpark credit on each ticket, redeemable for food, beverages, or merchandise inside Coca-Cola Park.

Reservation deadline for tickets is June 30, 2016. Call Marge Ferri at 610-866-8945 for more information and/or to make reservations. We only have 50 tickets available, so please make your reservation as soon as possible!

WPSCA Offers Children’s Slovak Language Class

The Western Pennsylvania Slovak Cultural Association is offering Slovak Language Classes for children starting June 4 and running through July 23, 2016. Classes will be held every Saturday from 3:00-4:30 p.m. at the Mount Lebanon Public Library, 16 Castle Shannon Blvd., Pittsburgh, Pennsylvania. Children must be able to read in order to attend. Instructor Bozena Hilko is asking interested parents to contact her at bozi@comcast.net. The classes will be free, but there may be a slight charge for materials.

SAVE THE DATE!
SLOVAK DAY AT KENNYWOOD PARK
IS JULY 21, 2016
FLEXIBLE ANNUITY
1st Year’s Interest Rate is 3.5%

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

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

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

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

71 South Washington Street
Wilkes-Barre, PA 18701

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

e-mail: lpscu@lpscu.org
www.lpscu.org
Indiana Fraternal Alliance Announces FOTY Program

Each year, Adult and Youth Fraternalist of the Year awards are given by the Indiana Fraternal Alliance to recognize an adult and young person within the fraternal benefit system who, through example and accomplishment, provided volunteer service to his or her lodge, society, and community during the past year.

Anyone between the ages of 12-22 may be nominated for the youth award. Those 23 and older may be nominated for the adult award. Both groups of nominees must be members of an Indiana fraternal benefit society for at least two years. Because the Ladies Pennsylvania Slovak Catholic Union is a member of the Indiana Fraternal Alliance, LPSCU members who are residents of Indiana may be nominated for the IFA Adult or Youth Fraternalist of the Year award. Nominations forms are available from the LPSCU Home Office and must be postmarked no later than June 15, 2016.

From May 1st to October 31st, the LPSCU’s hours of operation will be 7:00 a.m. to 3:30 p.m. We hope that this will help our members when contacting us for information. If you call and the answering machine should pick up, please leave your name, certificate number, the reason for the call, a number to reach you, and a good time of day for us to call you back.

One of our goals to our members is to provide the best service we can. That is why when you call our office a “real” person answers the phone to help you with your questions. If you should get the answering machine, we are closed or all phone lines are busy!
May 1 – Mother Goose Day

**Purpose:** To re-appreciate the old nursery rhymes.

**Motto:** “Either alone or in sharing, read childhood nursery favorites and feel the warmth of Mother Goose’s embrace.”

Mother Goose Day was established in 1987 by Gloria T. Delamar in tandem with the publication of her book, *Mother Goose: From Nursery to Literature*. The day is now listed in many calendars of events and celebrated throughout the United States. It has been noted by municipalities, a cereal producer, banks, and other entities, and has a particular appeal to kindergarten-primary grades, libraries, and nursing homes.

Mother Goose may have started in the nursery, but there is no question that today her works are considered an important aspect of literature. But even more than literary importance – from century to century – from generation to generation – from season to season – from day to day – Mother Goose has been an important part of our lives.

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Mother’s Day Carnations

Carnations have come to represent Mother’s Day since its founder, Anna Jarvis, delivered 500 of them at the first Mother’s Day celebration in 1908. Many religious services held later copied the custom of giving away carnations. This also started the custom of wearing a carnation on Mother’s Day. Anna Jarvis chose the carnation because it was the favorite flower of her mother. In part due to the shortage of white carnations, and in part due to the efforts to expand the sales of more types of flowers on Mother’s Day, florists promoted wearing a red carnation if your mother was living, or a white one if she had died. This was tirelessly promoted until it made its way into the popular observations at churches.
Father’s Day

Father's Day, celebrated on the third Sunday in June - this year on the 19th - is unique to modern America. It's a day when all children, young and old, remember and honor their fathers, both living and deceased.

On Father's Day, we give thanks to God for having the right to call them Dad, showering them with gifts, love, and affection.

Don't forget Father’s Day, and don’t forget to tell him, “I love you, Dad!”

Choo-Choo!

National Train Day is a holiday started by Amtrak in 2008 to spread information to the general public about the advantages of rail travel and the history of trains in the United States. It is held each year on the Saturday closest to May 10th, the anniversary of the pounding of the Golden Spike in Promontory Summit, Utah, which marked the completion of the first transcontinental railroad within the United States. On this day, events are held at Amtrak stations as well as railroad museums across the country where often passenger cars and model railroad layouts are on display. The largest events usually take place in Washington, D.C., Philadelphia, Pennsylvania, Chicago, Illinois, and Los Angeles, California.

Stop and Smell the Roses: The Meaning of Rose Colors

Did you know that June is National Rose Month in the U.S.? This holiday is to appreciate the rose in all its beautiful types and colors. In 1986, President Ronald Reagan signed a proclamation making the rose the National Floral Emblem.

With all of the different kinds and colors of roses, it's hard to pick a favorite and sometimes difficult to decide what kind of rose to plant or give. Here's a color chart and meanings to help you choose the perfect colored roses:

- **Red** - Love, Passion, Beauty, Courage, and Respect
- **White** - Purity, Innocence, Silence, Secrecy, Heavenly
- **Dark Pink** - Appreciation and Gratitude
- **Light Pink** - Admiration, Sympathy, Grace, Joy, and Sweetness
- **Yellow** - Joy, Delight, Friendship, New Beginnings
- **Orange** - Fascination, Desire, and Enthusiasm
- **Peach** - Appreciation, Closing the Deal, Getting Together
- **Coral** - Desire
- **Lavender** - Love at First Sight, Enchantment
- **Yellow with Red Tips** - Friendship and Falling in Love
- **Red and White** - Given together, these signify Unity
- **Red and Yellow** - Given together, these represent Happiness and Excitement
SIGN UP A NEW MEMBER TODAY!

LPSCU 2016 CATHOLIC HIGH SCHOOL AWARD

$300 One-Time Award

The LPSCU is offering a Catholic High School Award Benefit, which is a $300 one-time award to our members who are attending a Catholic High School during the 2016-2017 academic year. Members may only receive this award one time.

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

- Must be a member of the LPSCU for two (2) years with $2,000 permanent reserve life insurance certificate (excludes term insurance).
- Must be a Catholic high school freshman, sophomore, junior, or senior in the fall of 2016.
- Must provide a wallet-size color photo.

Applicants must meet all criteria and provide data indicated above to be eligible. Incomplete applications or those missing data requirements will not be considered. All materials become the property of the LPSCU and will not be returned. Applications must be postmarked by June 30, 2016.

Applications are available from the LPSCU Home Office or its website. Return completed applications to:
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Member James Yocum Has Civil War Ancestor

The 2015 Semi-annual Meeting of the Ladies Pennsylvania Slovak Catholic Union was held in Gettysburg, Pennsylvania. While attending, National Trustee James Yocum and daughter Gina Yocum, a member of Branch 39, were able to visit the Pennsylvania Memorial on the Battlefield in Gettysburg National Military Park. James and Gina are direct descendants of Isaac Yocum, a member of Company C, 121st Pennsylvania Volunteer Infantry Regiment, 1st Brigade, 3rd Division, 1st Corps, Army of the Potomac. The 121st Pennsylvania Regiment served on the extreme left of the Union line on Seminary Ridge on day 1 of the battle of Gettysburg. On days 2 and 3, they held a position on Cemetery Ridge. Private Isaac Yocum served during the Civil War from the famed battle of Fredericksburg until the war’s end at Appomattox. He was present at all of the engagements during the battle of Gettysburg. His name can be found listed with all other Sons of Pennsylvania on the Pennsylvania Memorial located on the battlefield.

James Yocum, national trustee and secretary-treasurer of LPSCU Branch 39, and his daughter Gina Yocum, who is also a member of Branch 39, stand next to the Pennsylvania Memorial at Gettysburg. James’ great-great-grandfather, Isaac Yocum, fought at Gettysburg, and is recognized with the rest of his regiment on the monument.

The 41st National Convention of the LPSCU will be held June 24-27, 2016, in Gettysburg. Delegates to the convention will attended Sunday Mass at Gettysburg’s historic St. Francis Xavier Roman Catholic Church. The church served as a hospital and refuge for wounded Union and Confederate soldiers during and following the battle.