LPSCU ANNOUNCES

THE MARGARET SABOL

SCHOLARSHIP AWARD

The LPSCU is proud to announce a NEW $1,000 scholarship for students pursuing a degree in Science, including Medical Science. This award is given in memory of Margaret Sabol, who was a member of LPSCU Branch 42 in Pittsburgh, Pennsylvania. It is funded entirely through the generosity of Margaret’s daughter, who is also a member of Branch 42.

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

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

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

Applications must be postmarked by August 15th of the year in which the award is being applied for. The formal notice with further details on how to apply for the award will be published in the May/June and July/August issues of Zornicka.

The LPSCU appreciates this generous gift from Margaret Sabol’s daughter in Margaret’s memory.
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Calendar of Events

JANUARY

20 – Deadline to submit articles for March/April Zornicka.

MARCH

13-14 – LPSCU Internal Audit
15-16 – LPSCU Annual Meeting, Holiday Inn – East Mountain Inn, Wilkes-Barre, Pennsylvania, beginning at 8:30 a.m. All correspondence relative to this meeting must be received by the Home Office by February 15, 2019.
20 – Deadline to submit articles for May/June Zornicka.

APRIL

1 – Deadline to nominate an LPSCU member as our 2019 Fraternalist of the Year. See page 6 for details.
1-2 – Slovak Catholic Federation Meeting, Passaic, New Jersey
30 – Deadline to apply for a 2019 LPSCU College Award. See page 14 for details.

MAY

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

JUNE

8 – LPSCU Mid-Year Meeting (Telephone Conference)

JULY

20 – Deadline to submit articles for September/October Zornicka.

SEPTEMBER

13-14 – LPSCU Semi-Annual Meeting, Wilkes-Barre, Pennsylvania
20 – Deadline to submit articles for November/December Zornicka.
23-25 – American Fraternal Alliance Executive Summit, Washington, D.C.
23-10/1 – Pilgrimage to Poland with our Spiritual Advisor, Rev. Robert Seeman. Go to www.pilgrimages.com/frseeman for details or see page 15.

OCTOBER

20-22 – Pennsylvania Fraternal Alliance Meeting, Hershey, Pennsylvania

NOVEMBER

20 – Deadline to submit articles for January/February 2020 Zornicka.

DECEMBER

7 – LPSCU Board Meeting (Telephone Conference)

CONTRIBUTORS, PLEASE NOTE

When mailing articles for publication in Zornicka, please provide a phone number or email address so we may contact you if necessary.
A Message from Our National Spiritual Advisor

SAINTS CYRIL AND METHODIUS
Feast Day ~ February 14

You might wonder if anyone even realizes that for the Slavic peoples this day – February 14th – carries a rich and meaningful spiritual significance.

For most of our secular world, February 14th will center its attention on St. Valentine with roses and chocolates. But for the Slavic people it will be a celebration of these two great apostles – Cyril and Methodius. Why? Because these two Greek missionary brothers, Cyril and Methodius, were the apostles of the Slavic peoples. With their pastoral sensitivity to the Slavic culture and traditions of the people, they were able to share the faith with them. These two missionaries first earned the trust and respect of the Slavic people. And in turn, the Slavic people admired and respected Cyril and Methodius as great spiritual leaders. In a short period of time, these two brothers were teaching and preaching the Slavs in their own language, as well as the sacred liturgy.

Saints Cyril and Methodius shared the gospel with great courage and humility. They became the great evangelizers of their day and certainly serve as a model for us today.

46th Annual March For Life
Friday, January 18, 2019
Washington, D.C.

For many years, members of the LPSCU have been invited to participate in the annual March for Life, the world's largest Pro-Life event, held in Washington, D.C. The LPSCU joins other Slovak Catholic fraternal organizations (First Catholic Slovak Ladies Association, First Catholic Slovak Union, and the Slovak Catholic Sokol) in this peaceful demonstration showing our support of and respect for the unborn.

Wilkes-Barre/Hazleton Area
A bus will leave Wilkes-Barre, Pennsylvania, at 7:00 a.m. from the Park and Ride located on Route 309 in Wilkes-Barre Township. A second pick-up point will be at St. John Bosco Church on Route 93 leaving Hazleton, Pennsylvania, at approximately 7:30 a.m. Local LPSCU Branches and Districts may sponsor the cost of members who wish to attend. Anyone interested in attending can call Theresa Kluchinski at 888-834-6614 or 570-823-3515 or e-mail Theresa@lpscu.org for more information. Cost is $50 per person. Reservations are required. Deadline for reservations is January 10th.

LPSCU Board of Directors Announces Annual Meeting

This announcement is made to all members of the LPSCU that the Annual Meeting of the Board of Directors will convene on Friday, March 15, 2019, at 8:30 a.m. at the Holiday Inn – East Mountain Inn, Wilkes-Barre, Pennsylvania. Subsequent session will be held on Saturday, March 16.

Members wishing to submit matters for the Board of Directors to consider at this meeting are directed to send them to the attention of Theresa Kluchinski at the LPSCU National Headquarters, 71 South Washington Street, Wilkes-Barre, PA 18701 or P.O. Box 32, Wilkes-Barre, PA 18703. All correspondence relative to this Annual Meeting should be received no later than February 15, 2019.

Blessings,
Father Bob
MSGR. BEEDA DISTRICT

On Friday, October 26, 2018, eleven members of the Msgr. Beeda District got together for an evening of fun and fraternalism. A pizza party was held at Vesuvios’s Restaurant in Drums, Pennsylvania. The newly renovated restaurant provided a friendly family atmosphere for the evening’s party. Everyone had an enjoyable time and no one went home hungry.

Enjoying the evening are, left side, L-R: John Gregory, Diane Kupsho, Dolores Evanko, Mary Rostar, and Joseph Rostar and right side, L-R: Gina Yocum, Jim Yocum, Cilka Nemeth, Mary Ann Litchock, and Anita Gregory. Photographer Bobby Kupsho was also with the group.

PITTSBURGH DISTRICT

On Sunday, October 28, 2018, approximately fifty members and guests of the Pittsburgh District gathered for their annual Card Party. The event was held at St. Maximilian Kobe Church hall in Homestead, Pennsylvania.

District President Dolores Sakal greeted everyone and led them in a prayer of thanks before lunch was served. The meal consisted of soup, salad, sandwiches, and dessert. The tables were decorated with a Halloween theme and several of the attendees dressed in costume. Many of the attendees are pictured on this page.

After everyone finished their lunch, various table games commenced. The winner at each table received the table prize. Each of the Branches donated a gift basket or prize to be auctioned off at a Chinese Auction also held during the event. Each attendee went home with a door prize. A fun time was had by all.

Donna M. Powell
Minutes of the Executive Finance Committee

November 15, 2018 • Home Office, Wilkes-Barre, Pennsylvania

President Theresa Kluchinski called the meeting to order and offered a prayer, followed by the Pledge of Allegiance. Attendees were: Theresa Kluchinski, president; Anita Gregory, vice president; Mary Jo Savidge, secretary-treasurer; and Mary Ann Ewasko, chairperson of trustees.

The committee reviewed and accepted the Minutes from the August 16, 2018, Executive Finance Committee meeting with no changes.

Correspondence/Requests

The committee acknowledged the correspondence read and approved the following:
- Czechoslovak Genealogical Society International requesting a donation for the 17th Czecho-Slovak Genealogical and Cultural Conference to be held October 15-19, 2019, in Lincoln, Nebraska. Approved $250.00.
- University of Pittsburgh Slovak Heritage Festival Committee requesting an ad for the Slovak Heritage Festival program book. Approved $60.00 for a full page.
- The $100.00 donation for the Children’s Hospital Drive in Pittsburgh, Pennsylvania, that was approved at the August 16, 2018, meeting was processed.

Financial Statement

The committee reviewed the following checking accounts: M&T Bank – General Operating Account and the Morgan Stanley Smith Barney Checking Account for August, September, and October 2018 were reviewed, along with the Home Office – Branch Deposit Account. The committee reviewed the Quarterly Statement from September 30, 2018, and the Profit & Loss/Balance Sheet for August, September, and October 2018.

Bond/Stock/Pension Portfolio

The committee was provided and reviewed all activity from August, September, and October, 2018, including Common Stock, Preferred Stock, and International Bonds. The Employee Retirement Plan was also reviewed.

Home Office

Secretary-Treasurer Savidge reported that the Pennsylvania Insurance Department continues to work on the 5-year examination for the years 2013 through 2017. There was a problem at the Home Office with the security system which Vector Security resolved.

Budget

The committee was provided and reviewed the current budget and the budget for 2019 which will be presented to the Board at the December 2018 Board of Directors meeting. There being no further business, the EFC adjourned.

Respectfully submitted,
Mary Jo Savidge
National Secretary-Treasurer

Branch 213 Holds Matching Fund Project for St. Andrew’s Parish

LPSCU Branch 213 recently completed a Matching Fund Project to benefit St. Andrew Parish in Wilkes-Barre, Pennsylvania. The Branch held a wreath sale over the weekend of December 1-2, 2018. The proceeds, including the Matching Fund donation, totaled $425 for the parish.

LPSCU has a New Look!

Beginning January 1, 2019, the Ladies Pennsylvania Slovak Catholic Union will be known as LPSCU Life. We have not changed our name; however, for marketing purposes we have filed for the trade name “LPSCU Life.” Why do we need a trade name? We have been receiving questions such as Can only women purchase life insurance from you? and Do you have to be Slovak to purchase life insurance? Using our trade name “LPSCU Life” will better identify who and what we are.

LPSCU National President and Branch 213 Secretary-Treasurer Theresa Kluchinski (left) presents a check to Deacon William F. Behm, Parish Life coordinator at St. Andrew’s Parish.
At the October 28, 2018 meeting of the Reverend Dianiska District, members joined together to make a Matching Fund donation to the Catherine McCauley House, in Plymouth, Pennsylvania, as the District’s “Make a Difference Day” project.

Cleaning supplies and a check for $100 were presented to Sister Breige Lavery, R.S.M., director, who came to the meeting to accept the donations and thank the members for their yearly generosity. The monetary donation will be matched by the LPSCU through its Matching Fund Program.

Thanks to our District members and the LPSCU, another Make a Difference Day was a success!

We’re looking for an extraordinary member of the LPSCU to be our 2019 Fraternalist of the Year.

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

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

If you can answer “Yes!” to the above, then you have a “Shining Star” member to be nominated to be the 2019 LPSCU Fraternalist of the Year.

NOMINATION GUIDELINES

- Nominee must be an active member of the LPSCU.
- Board of Directors and Office Staff are not eligible.
- Prior honorees are prohibited from entering.
- Head and shoulder color photograph must accompany nomination form.
- Decisions of the LPSCU are final.

The honoree will be presented with an award and their name may be submitted to State Fraternal Alliances having a similar award.

Nomination forms are available from the Home Office. They may be returned by mail, fax (with photo mailed), or email (with photo digitally supplied). All material sent becomes the property of the LPSCU and will not be returned.

Nominations must be submitted to the LPSCU with a postmark no later than April 1, 2019.

Nomination form, photograph, and any accompanying material are to be sent to:

Ladies Pennsylvania Slovak Catholic Union Fraternalist of the Year Award
71 South Washington Street
Wilkes-Barre, PA 18701
Phone: 570-823-3513 Toll free: 888-834-6614
E-mail: lpscu@lpscu.org Fax: 570-823-4464
Slovak Catholic Federation Begins 2019 SS.C.M. Appeal

The 2018 Saints Cyril and Methodius Appeal ended on November 30. On behalf of the priest-students at the Pontifical College of Saints Cyril and Methodius in Rome, thank you for your generous support of the Appeal.

Due to early publication deadlines, a final amount for the 2018 Appeal is not yet available. However, as of November 20, the 2018 Appeal has raised $32,398.81 from 179 donations. Donations received by November 30 will be credited to the 2018 Appeal and those received beginning December 1 will be credited toward the 2019 Appeal.

The Appeal increasingly relies upon the generosity of our Slovak Catholic fraternal societies, their Branches and Districts, and individual members of the clergy, religious, and laity, in addition to collections from Slovak parishes. As a matter of fact, 107 of the 179 donations received for the 2018 Appeal came from individuals. For anyone who has not made a donation, please consider doing so by filling out the information in the box at the bottom of this article and mailing it, along with your check, to the address provided.

Donations in any amount are deeply appreciated and all donations, no matter the amount, are formally acknowledged. Again, thank you for your goodness and generosity to the Annual Saints Cyril and Methodius Appeal.

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

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2019 Annual SS.C.M. Appeal

Name ____________________________________________

Address  _____________________________________________

City ________________________ State _______ Zip__________

Amount   $______________

Please make check payable to

Slovak Catholic Federation and mail to:

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

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LPSCU 2018 POST-GRADUATE AWARD WINNERS

KAITLYN GLENN
Bethlehem, PA
Master of Science in Speech Pathology
East Stroudsburg University
East Stroudsburg, PA
Branch 130
Bethlehem, PA

ELIZABETH NACE
Camp Hill, PA
Doctor of Optometry
Salus University
Elkins Park, PA
Branch 7
Exeter, PA

United Slovak Societies Holds Halloween Bowl

The United Slovak Societies hosted a Halloween Bowl on October 21, 2018, at the American Slovak Club in Lorain, Ohio. Children dressed in their Halloween costumes were treated to a “spooktacular” afternoon that included several hours of bowling followed by a pizza and doughnut party. They especially enjoyed gifts of treat bags and mini pumpkins.

LPSCU Lorain Branch 77 is a member of the United Slovak Societies. Pictured below is United Slovak Societies President Len Zilko with all the children who participated in this fun-filled afternoon.
I write this article to encourage our members to search the Unclaimed Property web sites for unclaimed funds that may be owed to them. I cite the following case as testimonial to a surprising find that I happen to have uncovered.

In 2007, while searching the Unclaimed Property sites for one of several states that I check periodically to see if my family has money coming to them, I saw the name of a deceased priest that I once knew. I thought that I would pursue the claim for the family. The priest had family in Slovakia and one of his parish secretaries gave me their names and addresses in 2009, but I had other business to attend to at the time and failed to pursue the issue. I finally got around to searching the Unclaimed Property sites this past October and saw that this claim (along with claims for several of my family members) was still on the unclaimed list and the claim was approaching the 25 year deadline, after which the monies would be transferred to the state. After a short search, I found out through the diocese that the priest had made a will leaving money to his diocese and to his relatives in Slovakia. I notified the diocese that they needed to take care of this claim and they are currently making the arrangements to claim the funds. I got a note from the diocesan business manager that as a result of my search, they were able to locate 13 other instances of unclaimed funds that they needed to claim.

I regularly check the unclaimed sites and have found friends and relatives that have money coming to them and who, after I let them know the funds exist, have claimed their money. Some of my family members in Illinois have avoided claiming their funds because the process was too involved. However, Illinois has just recently changed its claim system to make acquiring funds easier. Surprisingly, I found many churches, hospitals, and schools are on the list for the states I searched. I am in the process of notifying one or two, but have not begun searching for others as it is not my mission yet. Interestingly, though the states advertise their unclaimed property divisions, it appears few people or organizations take the time to research their claims. Don’t be one of them.

Joan Hladek
LPSCU Trustee

Four generations gathered to celebrate the newest member of their family, Josephine Mary Mike. Josephine was born on September 30, 2018, in Ypsilanti, Michigan to proud parents, Laura and Christopher Mike.

Pictured below at Josephine’s Christening are, from left, Theresa Anzaldi, grandmother; Laura A. Mike, mother, holding Josephine; and Mary Jane Nadzam, great-grandmother. All are members of LPSCU Branch 64, Pittsburgh, Pennsylvania.

The LPSCU congratulates the Nadzam, Anzaldi, and Mike families on the birth of Josephine Mary.

Every three years, the Slovak honorary consuls throughout the world meet in Bratislava with various officials of the Slovak government for an update on government affairs and procedures. The most recent four-day meetings took place in Bratislava and Zilina in late October 2018. One hundred ten of the 189 consuls were in attendance. Eight of the 11 Slovak honorary consuls from the United States attended. This included Joseph Senko of Pittsburgh, Pennsylvania, a member of LPSCU Branch 42, Pittsburgh.

The program of the 8th Conference of Honorary Consuls of the Slovak Republic included remarks by Slovak Republic President Andrej Kiska, Minister of Foreign and European Affairs Miroslav Lajčak, and State Secretaries Frantisek Ruzicka and Lukas Parízek.

Zornicka Contributors: Send items to zornicka@lpscu.org


**Cooking Corner**

**APPLESAUCE NUT BREAD**

- 2 cups sifted flour
- ¾ cup granulated sugar
- 3 tsp. baking powder
- ½ tsp. baking soda
- ½ tsp. cinnamon
- 1 cup applesauce (can or jar)
- 1 egg
- 2 Tbsp. melted shortening
- 1 tsp. salt
- 1 cup coarsely-chopped walnuts

Grease a 9 x 5 x 3 inch loaf pan. Sift together dry ingredients and add walnuts. In large mixing bowl, beat egg; add applesauce and melted shortening. Add flour mixture and stir until just blended. Turn into loaf pan.

Bake 1 hour at 350 degrees. Cool in pan 10 minutes before removing. Let stand overnight before slicing.

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**Our Scholarship Recipients Explain**

The Importance of Life Insurance

Life insurance can protect your family and loved ones. Financial support for your family will provide a replacement of your income once you die. This is important because one parent may find it difficult to be able to sustain a lifestyle for a family on their sole income.

An inheritance is also an important part of life insurance which will leave financial assets to your beneficiaries, which can assist them in starting a future without you. Your heirs will be able to continue a college education or utilize the funds for a business endeavor, for example.

Debts and other expenses, such as funeral costs, can also be covered by a life insurance policy, which can relieve some stress during this solemn time.

No one knows when we will pass – today, tomorrow, or 50 years from now. But eventually that time will come. Nothing, including money, can replace the loss of a loved one. But life insurance can provide some peace of mind and protection from the uncertainties of this life.

Tate Kienzle
Branch 130, Bethlehem, PA

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Get involved in the LPSCU
Meet new friends!
Attend Branch & Okres meetings!
Sign up a new member!
ANNOUNCING THE LPSCU’S

120th Anniversary Celebration National Project

Dress for Success, a non-profit organization, works to empower women by providing the clothing, connections, and the confidence they need to take the next step in their journey to financial independence. Since our organization was founded to help women better adjust and participate in the American way of life, Dress for Success is the 21st century expression of our foundation.

Stay tuned for Dress for Success events in your area. Events include clothing drives and fundraisers. All of these events will qualify as activities for the LPSCU. We look forward to helping the community as well as increasing participation in our own society.
Msgr. Beeda District Concludes Matching Fund Project

The Msgr. Beeda District recently concluded its Matching Fund project in conjunction with the LPSCU Matching Fund Program. A 50/50 Raffle was held on the weekends of October 20 and October 27, 2018, at Saints Cyril and Methodius Church in Hazleton, Pennsylvania, following all Masses.

The winner of the raffle was Joan Merenda, who was very excited to find out she had won.

Proceeds from the raffle will benefit Catholic Social Services’ St. Joseph Food Pantry. They will also receive a generous check from the LPSCU as part of the Matching Fund Program. This was a very worthwhile project, especially with the holidays approaching, because it will help feed many families in the Hazleton community. A check was presented on Thursday, November 1, 2018, to Food Pantry Director Lee Ann Lywiski and Stephanie Cuadros by Mary Ann Litchock and Anita Gregory from the District.

We would like to thank Father Michael Piccola and his parishioners for allowing us to hold the raffle at their church and also for their continued generosity and support of our organization.

Branch 213 Member Receives Bachelor’s Degree

LPSCU Branch 213 member Amy Savidge, daughter of LPSCU National Secretary-Treasurer Mary Jo Savidge and the late Joseph Savidge, recently received her Bachelor of Science degree in Radiation Therapy from Thomas Jefferson University, Philadelphia, Pennsylvania. She did her clinical at Thomas Jefferson Hospital and is a member of the Lambda Nu Honor Society. Amy is employed by US Oncology in Wilkes-Barre, Pennsylvania. We wish her luck in her future endeavors.

NJ-NY Fraternal Alliance Holds Annual Meeting

The 2018 Annual Meeting of the New Jersey-New York Fraternal Alliance was held on October 11 at the Tropicana Casino and Resort in Atlantic City, New Jersey. Serving as 2018 Alliance President was LPSCU National Secretary-Treasurer Mary Jo Savidge.

The day-long event was packed with information and activities. The delegates heard presentations from Allan Ferrone, CPS Actuaries; Joseph Annotti, president & CEO of the American Fraternal Alliance; Howard Hirsch, director of development, Atlantic City Rescue Mission; and Karen B. Natishan, vice president, J. Scott McCoy, The Tribeca Group, and Justin Bard, Legg Mason regional director, all from Morgan Stanley Smith Barney.

Attending the meeting from the LPSCU were National President Theresa Kluchinski, Vice President Anita Gregory and Trustees Dolores Evanko and James Yocum.
Three Pittsburgh Members Take Trip of a Lifetime

This past July, LPSCU Branch 64 members Tom and Mary Ann Kaylor were able to take a one of a kind trip to visit all three of their sons and daughters-in-laws, many of whom are also members of the North Side, Pittsburgh branch. Branch 64 member Helen Lorinc, the boys’ aunt and Mary Ann’s sister, accompanied the couple on the trip. This was a 17-day adventure that the three will treasure for a lifetime.

TRUCKEE, CALIFORNIA

The trio enjoyed lots of hiking, sightseeing, and delicious meals prepared by Kristin and Stephen, plus the spectacular mountain views. There was lots of partying, singing and dancing with family and friends, as well as celebrating a belated 50th birthday for Stephen.

Pictured from left, Mary Ann Kaylor, daughter-in-law Lisa, her husband Martin, son Stephen, Tom Kaylor, and Stephen’s wife Kristin.

ORCAS ISLAND, WASHINGTON

The trio spent time hiking, sightseeing, eating tasty homemade vegetarian meals, and loving the view of Puget Sound from their deck. They also saw Mount Baker on one of their outings. A return trip to Seattle on a 9-passenger plane was a real treat. Going there, they traveled by ferry.

Pictured seated in front are Lisa Kaylor, Helen Lorinc, and Mary Ann Kaylor. Tom Kaylor stands behind them.

LEBANON, OHIO

The Kaylors were in attendance for the 2018 World Ultimate Club Championship Tournament in Lebanon, Ohio. This trip was extra special because they got to see their grandchildren – Bethany, who was representing her team from San Francisco and Zachary, who volunteered for the 7-day tournament.

Pictured relaxing under the tent are, from left, Tom and Mary Ann Kaylor and Deb and Michael Kaylor.
Friday September 28, 2018

Call to Order—Prayer—Pledge of Allegiance
President Theresa Kluchinski called the meeting to order at 8:30 a.m. Spiritual Advisor Rev. Robert Seeman offered a prayer which was followed by the Pledge of Allegiance.

Roll Call
All members of the Board of Directors were present except Chairperson of Trustees Mary Ann Ewasko, who was excused. There was a quorum present to conduct business.

Submission of Insurance
Secretary-Treasurer Mary Jo Savidge reported there were no new insurance applications received.

Welcome Remarks
President Kluchinski welcomed everyone to the Semi-Annual Meeting and went over the schedule for the meeting.

Approval of Agenda/Minutes
The agenda for the meeting was approved along with the Minutes from the June 9, 2018 Board meeting, with one correction.

Correspondence and Requests
Secretary-Treasurer Savidge reported that there was no correspondence and no requests were received.

Financial Report
Board members were provided the following information:
- Quarterly Statement – June 30, 2018
- Month End Balance Sheet/Revenue & Expense Accounts for August 2018
- Minor Beneficiary Account Listing
- Summary Market Value 2018 Spreadsheet
- Budget
- Statement of Investment Policy Objectives and Guidelines
- Self-Directed Custodial Account
- Employee Retirement Plan and Statement of Investment Policy Objectives and Guidelines
- Transaction Summary Report
- Pension

Home Office Report
Secretary-Treasurer Savidge provided the Board with the following information:
- Update on the 5-year examination of the Pennsylvania Insurance Department.
- CPS installed the new server in July 2018.
- The installation of an M&T Check Deposit machine in the Home Office.
- Licensing
- Advertising

President Kluchinski provided a Home Office report on the following:
- Membership Mailing
- Copies of the Zornicka
- Pennsylvania Insurance Department

continued on page 14
Branch 213 member Klarissa Rinker was the recipient of a 2018 LPSCU Education Award (College Scholarship) and the 2018 Anne (Shinal) Cichy Award. Klarissa graduated from Greater Nanticoke Area High School in Nanticoke, Pennsylvania. She is currently attending Wilkes University in Wilkes-Barre, Pennsylvania. Klarissa is the daughter of Jason and Kimberly Rinker and the granddaughter of Judith Rinker, who is employed at the Home Office of the LPSCU. Branch 213 recently presented Klarissa with a monetary gift to congratulate her on her awards.

Klarissa is seated with Emily Landmesser. Standing behind her, from left, are her sister, Kassandra Rinker, parents Kimberly and Jason Rinker, grandmother Judith Rinker, Branch 213 Secretary-Treasurer Theresa Kluchinski, and Branch 213 Vice President Mary Landmesser.

Board Meeting Minutes
continued from page 13

- PA House Bill 152 – Lost Policy Locator and Annuity Suitability
- NAIC Blanks Working Group Activity
- NAIC Revisions to Bond Risk-Based Capital Factors
- Tax Reform Law

Local/State and National Alliance Meetings
Trustee Joan Hladek provided the Board with a report from the American Fraternal Alliance.

Good of the Union
Scholars Choice 529 Plan – The Board was provided and reviewed information on a new benefit we can offer our members, the Scholars Choice 529 Plan, which is a college savings program. After discussion, the Board approved offering the benefit to LPSCU members.

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

There being no further business, the meeting was adjourned.

Respectfully submitted,
Mary Jo Savidge
National Secretary-Treasurer

LPSCU EDUCATIONAL BENEFIT
2019 COLLEGE AWARD
$500 ONE-TIME AWARD

The LPSCU is offering a $500, one-time College Award to our members who will be attending college during the 2019-2020 academic year. A total of 25 College Awards will be granted.

These are the guidelines for those applying for this award:
- Applicants must be a member of the LPSCU for two (2) years with at least a $2,000 permanent reserve life insurance plan (excludes term insurance).
- Applicants must be a high school senior or college freshman, sophomore, or junior.
- High school seniors must provide a letter of recommendation from a school representative (ex: teacher, guidance counselor, or principal).
- High school applicants must submit an official transcript from their school that includes test scores; College students must submit documentation indicating latest overall GPA.
- Applicants must provide a detailed list of extracurricular activities, honors, and awards.
- Applicants must provide a detailed list of church, community, volunteer, and work activities including honors and awards, with reference(s) included.
- Applicants must be attending an accredited college/university on a full time basis for the 2019-2020 academic year and must submit proof of acceptance for the Fall 2019 semester.
- Applicants must submit a brief essay (no more than 200 words) on the topic “Why is life insurance important?”
- Applicants must provide a wallet-size color photo.

In order for an applicant to be eligible, all criteria outlined above must be met and all requested data provided. Applications with incomplete data or missing requirements will not be considered. All submitted materials become the property of the LPSCU and will not be returned. The LPSCU reserves the right to publish the applicant’s entire essay or excerpts thereof, at its own discretion, in its official publication, Zornicka.

Applications are available from the LPSCU Home Office or its website. Applications must be postmarked by April 30, 2019. Submit applications to:

Ladies Pennsylvania Slovak Catholic Union
P. O. Box 32 | Wilkes-Barre, PA 18703
Phone: 570-823-3513 | Toll free: 888-834-6614 | Fax: 570-823-4464
E-mail: lpscu@lpscu.org | Website: www.lpscu.org
Need a Unique Gift for a Special Occasion?

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

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

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

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

Don’t delay! Call today!
Apply for that special someone to become a member of our fraternal family!

**LPSCU Life**
Security. Peace of Mind

JOIN FR. BOB SEEMAN ON A PILGRIMAGE TO POLAND
“In the footsteps of St. John Paul II & St. Faustina”

Warsaw * Niepokalanow * Czestochowa
Wadowice * Zakopane * Krakow

September 23 – October 1, 2019
$3,799 from Pittsburgh
(Price per person, double occupancy)

With Optional Post Tour to Rome and Assisi

October 1 – October 5, 2019
$1,399 (per person, double occupancy)

To book or for more information visit www.pilgrimages.com/frseeman
Or contact 206 Tours at 1-800-206-TOUR (8687)
Ask for Cara: ext. 1229 or e-mail: cara@206tours.com

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

INFORMATION REQUEST FORM

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

Name: __________________________________________
Address: ________________________________________
City: ____________________________________________
State: _______ Zip: ______________________________
Phone: (____) __________ - ________________
Date: __________________________________________
Email Address: __________________________________

Select how you would like to be contacted:
- Phone
- Email
- Mail

~ REQUESTED INFORMATION ~

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

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

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

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

Comments: ______________________________________
________________________________________________
________________________________________________
________________________________________________

JOIN FR. BOB SEEMAN ON A PILGRIMAGE TO POLAND
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Name: __________________________________________
Address: ________________________________________
City: ____________________________________________
State: _______ Zip: ______________________________
Phone: (____) __________ - ________________
Date: __________________________________________
Email Address: __________________________________

Select how you would like to be contacted:
- Phone
- Email
- Mail

~ REQUESTED INFORMATION ~

**PRODUCT**
- Single Premium
- 3 Pay Life
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- Mohlenhoff Memorial
- St. Theresa
- Margaret Sabol

Comments: ______________________________________
________________________________________________
________________________________________________
________________________________________________
**LPSCU 20 Year Endowment Plan**

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 costs. Planning for college education tuition and costs 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.

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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</table>
On November 4, 2018, LPSCU Branch 42 members Sylvia Goda, Sue Ondrejko, and Mary Heckle enjoyed an afternoon at the Slovak Heritage Festival in the University of Pittsburgh’s Cathedral of Learning. Sue is a performer with the Pittsburgh Slovakians. She and Mary both helped in the Festival’s Slovak kitchen which sold an abundance of delicious Slovak foods. There were also exhibits and vendors who sold various items from Slovakia.

The Pittsburgh Area Slovaks (PAS) song and dance troupe, together with the Czech and Slovak School of Pittsburgh, opened the event by singing the Slovak National Anthem. The afternoon included five hours of continuous entertainment by PAS, the Slavjane Folk Ensemble, the Revilak Family Singers, Ben Sorensen performing on the fujara (a musical instrument), Juraj Adamik (a juggler who calls himself “The Skilled Janosik”), the “Parade of Kroj” (Slovak folk dress), the Pittsburgh Slovakians (performing their popular “gypsy dance”) and Jr. Slovaks, and Jozef Ivaska. Jozef traveled from Slovakia to perform at this event. His rendition of “Ave Maria” literally brought the audience to its knees!

This free annual event takes place the first Sunday of November and is an awesome tribute to our Slovak heritage. Don’t miss it next year!

Sylvia Goda
**NOTICE OF VACANCY**

**LPSCU PUBLIC RELATIONS DIRECTOR**

Public Relations Director is a hired position of the Ladies Pennsylvania Slovak Catholic Union. This position is part-time with an estimated 10 to 20 hours per week. Duties include, but are not limited to, the following:

- Abide by the Constitution and By-Laws of the LPSCU.
- Represent the LPSCU at functions as requested (e.g., seminars, local socials, meetings, etc.)
- Shall portray, project and promote the public image and interests of the LPSCU through the media.
- Shall prepare and publicize activities and meetings of the LPSCU and its affiliates.
- Shall prepare, edit, and coordinate the publication of articles/photos received from members, branches, districts, etc. for publication in the official publication.
- Maintain/coordinate the publication with printing firm/company.
- Monitor and maintain LPSCU Website.
- Develop/monitor and maintain social media avenues, such as Facebook, Twitter, etc.
- Responsible for providing reports to the Board of Directors.
- Coordinate reimbursement of LPSCU Branch/District functions.

**REQUIREMENTS:** Background in communications helpful, especially various forms of social media. Use of Microsoft Office programs, such as Word, Excel, and Power Point, as well as excellent organizational and writing/communication skills.

A written resume shall be submitted which states qualifications, personal background and history, as well as past experience.

Any member wishing to be considered for this position should send a resume to the attention of the LPSCU President, P.O. Box 32, Wilkes-Barre, PA 18703-0032.
Branch 39 Holds Mass and Breakfast

Member and guests of LPSCU Branch 39, Hazle Township, Pennsylvania, attended Mass together on Sunday, November 4, 2018 at 9:45 a.m. at the Church of Saint Joseph, Saints Cyril and Methodius Parish, in Hazleton, Pennsylvania. Following the liturgy, members and their guests enjoyed each other’s company at a breakfast buffet at Premier Catering, Route 309, Hazle Township. This was a Matching Fund event and donations totaling $200 were received. The contributions, along with a $100 matching grant from the LPSCU Home Office, will be given to the Jesuit Refugee Service/USA. The mission of Jesuit Refugee Service/USA is to accompany, serve, and advocate for the rights of refugees and other forcibly displaced persons.

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

Do you need a very special gift?

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

TREE OF LIFE

RESERVATION FORM

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

Enclosed is I(please check one):

☐ My first donation toward my “Tree of Life,” entitling me to an engraved (Please check one)
Fraternal Leaf ☐ Fraternal Stone ☐ when fully paid.
(Minimum of $20 per payment.)

☐ My $100 check as payment in full, entitling me to an engraved Fraternal Leaf

☐ My $500 check as payment in full, entitling me to an engraved Fraternal Stone

LEAF INSCRIPTION

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

STONE INSCRIPTION

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

PLEASE ENGRAVE MY FRATERNAL LEAF OR STONE AS FOLLOWS:

Name _______________________________________
Phone _______________________________________
Address _____________________________________
_____________________________________________
City/State/Zip _________________________________

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

All proceeds received fund our Scholarship Program.

Purchasing a LEAF or STONE from the TREE OF LIFE Program makes a unique and perpetual gift.
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 the LPSCU Flexible Annuity, contact the LPSCU Home Office or your local Branch Secretary.

71 South Washington Street | Wilkes-Barre, PA 18701
Phone 888-834-6614 | Fax 570-823-4464 | e-mail: lpscu@lpscu.org | www.lpscu.org
As part of their Make-A-Difference Day Project, the Fraternal Societies of Northeast Pennsylvania (FSNEPA) presented a donation to the Domestic Violence Service Center at the October 2018 meeting held at the Ladies Pennsylvania Slovak Catholic Union Home Office in Wilkes-Barre, Pennsylvania. The donation was an assortment of items including household goods, bed linens, towels, baby products, clothing, and health and hygiene products. All of the items will be used by the residents of DVSC’s emergency shelter and transitional housing unit.

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

Oakland Catholic High Celebrates Grandparents’ Day

Oakland Catholic High School’s first Grandparents’ Day was a wonderful occasion for the 300+ grandparents and granddaughters who attended the event on November 1, 2018. A Mass was celebrated at St. Paul’s Cathedral followed by families gathering in the cafeteria for refreshments and conversation. The granddaughters then took their grandparents for a tour around the school, introducing them to available teachers and exploring some of their classrooms. The private Roman Catholic college preparatory school for girls is located in the Oakland area of Pittsburgh, Pennsylvania.

Tom and Mary Ann Kaylor took part in the event with their granddaughter, Rachel Bowman, who is a junior at Oakland Catholic. All are members of LPSCU Branch 64, North Side.

Remember to notify the Home Office if your address changes!
Tri Krále ~ Three Kings’ Day

On January 6th - Epiphany - people brought water to be blessed in either tanks or jars and placed them in front of the church or directly inside. Blessed salt was added to the animal food so that the animals would be protected against witchcraft.

On this day, all the homes in the village were blessed. The priest arrived with a procession, ringing bells and singing carols. The priest blessed the home with a prayer and above the door wrote the first two digits of the year, the letters G B M separated by crosses, and the last two digits of the year with blessed chalk. (G B M were the first initials of the Three Kings: Gaspar, Balthasar, and Melchior.)

Epiphany is the last day of the Christmas season. The Christmas decorations must stay up until Epiphany in our house. When do you put your decorations away?

Slovak Trivial Pursuit

History: Who was the leader that built the first Catholic church in the city of Nitra in 828?

Culture: Who won the first season of "Slovakia Finds a Superstar"?

Science: Which blood type is the most common in Slovakia and throughout Europe?

Sports: Which sport is Natalia Hejkova famous for?

Economics: What percentage of the Slovak population is employed?

Miscellaneous: What was the most common name for girls born between 2000 and 2005 in Slovakia?

TRIVIAL PURSUIT ANSWERS:

History: Pribina. It was the first Catholic church in central and eastern Europe.

Culture: Katka Koščová

Science: About 42% of the population is type A.

Sports: Basketball

Economics: 63.1% according to the 2001 census report.

Miscellaneous: Viktoria

Happy New Year!

Šťastný nový rok!
Valentine’s Day, also called Saint Valentine’s Day or the Feast of Saint Valentine, is celebrated annually on February 14. According to legend, during his imprisonment Saint Valentine restored sight to the blind daughter of his judge, and before his execution he wrote her a letter signed “Your Valentine” as a farewell.

Originating as a Western Christian feast day honoring one or two early saints named Valentinus, Valentine’s Day is recognized as a significant cultural, religious, and commercial celebration of romance and romantic love in many regions around the world. It is not a public holiday in any country.

The day first became associated with romantic love within the circle of Geoffrey Chaucer in the 14th century, when the tradition of courtly love flourished. In 18th-century England, it evolved into an occasion in which sweethearts expressed their love for each other by presenting flowers, offering confectionery, and sending greeting cards (known as “valentines”). Valentine’s Day symbols that are used today include the heart-shaped outline, doves, and the figure of the winged Cupid.

In the United States, about 190 million Valentine’s Day cards are sent each year, and that does not include the hundreds of millions of cards school children exchange. Valentine’s Day is a major source of economic activity, with total expenditures in 2017 topping $18.2 billion, or over $136 per person.

Happy Valentine’s Day!

Melted Crayon Hearts
You will need:
• Crayons (new or old)
• Silicon heart-shaped molds
1. Preheat the oven to 250 degrees.
2. Unwrap your crayons, making sure you get all of the paper off. If you’re making a solid color crayon heart, separate your colors into piles. If not, you can just make one big pile.
3. Break or cut the crayons into small pieces. The smaller the pieces, the quicker they will melt.
4. Place the broken pieces into the mold, filling it about ¾ full, depending on how big a crayon heart you want.
5. Put the molds on a tray and bake your crayons in the oven at 250 degrees for about 20 minutes. (An adult should help supervise this step.)
6. After they are done, take them out of the oven and let cool completely before attempting to take them out of the molds. If you take them out too soon, they will break.

Make your own Valentines

Heart Stamps
You will need:
• An empty toilet paper roll
• Scotch tape
• A paper plate
• Some red paint
• A handful of blank cards
• A handful of blank cards

Flatten the cardboard tube so it has a crease on two sides. Then push one crease inward to form a heart, and wrap a piece of tape around the tube to help the heart hold its shape. Pour a little red paint on a paper plate and dip one end in the paint. Then stamp your cards with the heart shape.
**LPSCU 3rd Quarter Report**

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<th>Assets</th>
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<thead>
<tr>
<th>Liabilities &amp; Fund Balance</th>
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<td>$25,670.00</td>
<td>$28,916.00</td>
</tr>
<tr>
<td><strong>Totals</strong></td>
<td>$776,201.00</td>
<td>$767,093.00</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Expenses</th>
<th>3rd Quarter 2018</th>
<th>3rd Quarter 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Death Claims</td>
<td>$250,122.00</td>
<td>$193,369.00</td>
</tr>
<tr>
<td>Endowments</td>
<td>$64,235.00</td>
<td>$23,396.00</td>
</tr>
<tr>
<td>Cash Surrenders</td>
<td>$40,048.00</td>
<td>$78,039.00</td>
</tr>
<tr>
<td>Annuity Benefits</td>
<td>$17,277.00</td>
<td>$15,000.00</td>
</tr>
<tr>
<td>Dividends</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Increase in aggregate reserves</td>
<td>$9,000.00</td>
<td>$65,000.00</td>
</tr>
<tr>
<td>Commissions (new and renewals)</td>
<td>$2,086.00</td>
<td>$(996.00)</td>
</tr>
<tr>
<td>General Operating Expenses</td>
<td>$261,214.23</td>
<td>$272,262.30</td>
</tr>
<tr>
<td>Officers and Committee Expenses</td>
<td>$23,559.62</td>
<td>$13,098.16</td>
</tr>
<tr>
<td>Actuarial/Accounting Expense</td>
<td>$58,500.00</td>
<td>$56,925.00</td>
</tr>
<tr>
<td>Investment Mgt. Fee</td>
<td>$17,258.58</td>
<td>$18,128.36</td>
</tr>
<tr>
<td>Official Publications</td>
<td>$41,718.55</td>
<td>$42,732.14</td>
</tr>
<tr>
<td>Travel Expense</td>
<td>$6,487.36</td>
<td>$4,350.51</td>
</tr>
<tr>
<td>Bureau and Association Dues</td>
<td>$3,700.00</td>
<td>$5,360.00</td>
</tr>
<tr>
<td>Donations</td>
<td>$6,212.74</td>
<td>$5,980.00</td>
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<tr>
<td>Scholarships</td>
<td>$4,057.00</td>
<td>$4,606.02</td>
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<tr>
<td>Fraternal Activities</td>
<td>$6,463.92</td>
<td>$9,624.51</td>
</tr>
<tr>
<td>Insurance Taxes, Licenses &amp; Fees</td>
<td>$27,606.00</td>
<td>$28,731.00</td>
</tr>
<tr>
<td><strong>Sub Total</strong></td>
<td>$839,546.00</td>
<td>$835,606.00</td>
</tr>
</tbody>
</table>

| Net Gain/Loss From Operations | $(63,345.00)    | $(68,513.00)     |
| Net Realized Capital Gain (Loss) | $2,093.00     | $44,157.00       |
| **Totals**                    | $(61,252.00)    | $(24,356.00)     |

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**Letters**

Dear LPSCU,

I wanted to thank you for your once again generous monetary award for the 2018 College Scholarship. I will definitely put it to good use as I attend Drexel University this fall. Thank you.

**Gabriella Kupsho**
Branch 60, W. Hazleton, PA

Dear LPSCU Members and Board of Directors,

Thank you for awarding me the 2018 Bishop Grutka Award. The scholarship will ease the burden of my college education. I am continuing my volunteer work with Alpha Phi Omega, a fraternity at Susquehanna University.

Fraternally,

**Paul Jason**
Branch 6, Wilkes, Barre, PA

Dear Mary Jo Savidge,

Thank you to the Ladies Pennsylvania Slovak Catholic Union for your generous check in honor of my receipt of my Doctor of Optometry degree. I am currently completing Residency in Pediatrics, which means I am on a stipend for the year, so the extra money helps. Thank you for your constant support of my ambitions!

Happy Holidays!

**Elizabeth Nace, O.D.**
Branch 7, Exeter, PA

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**SIGN UP A NEW MEMBER TODAY!**