LPSCU Announces the
LYNDA (POSIVAK) MOHLENHOFF MEMORIAL AWARD

The LPSCU is proud to announce a NEW Scholarship for students pursuing a degree in or relating to the fields of Math, Science, or Technology. This scholarship, given in memory of Lynda (Posivak) Mohlenhoff, who was a member of LPSCU Branch 83 in Bethlehem, Pennsylvania, is funded entirely through the generosity of Lynda’s parents, Peggy and Frank Posivak, who are also members of Branch 83. One lucky qualified applicant will be chosen for the $500 award each year. The winner will be selected by a random drawing from among all qualified applicants. (Note: No individual shall be eligible to receive the scholarship more than two times.)

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

- Applicants must be accepted to attend (or already be attending) an accredited college/university as a full-time student pursuing a degree in or relating to the fields of Math, Science, or Technology. Proof of acceptance/attendance is required.
- Applicants must provide a wallet-size color photo.
- Applicants must provide two letters of recommendation from a teacher, friend, or religious affiliation.

To be eligible to receive this year’s award, applications must be postmarked by August 15. For an application, please call the LPSCU Home Office at 888-834-6614 (toll free) or 570-823-3513; fax 570-823-4464; e-mail lpscu@lpscu.org; or visit our website at www.lpscu.org.

The LPSCU appreciates this generous gift from Peggy and Frank Posivak in memory of their daughter, Lynda.
Calendar of Events

**MAY**

2 – Join Hands Day.

7 – WPSCA Slovak Heritage Program on weddings in Slovakia at 7:00 p.m. at Mount Lebanon Public Library, 16 Castle Shannon Blvd., Mount Lebanon, Pennsylvania. The program is free and open to the public.

9 – Deadline to submit matters to be considered by the Board of Directors at its June 9 Mid-Year Meeting. See page 3.

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

22-24 – American Fraternal Alliance Spring Symposium, Rosemont, Illinois

28 – Home Office closed for Memorial Day.


30 – Deadline for Slovaks living abroad to apply for scholarships at Slovak universities. See page 8 for details.

31 – 100th Anniversary celebration of the signing of the Pittsburgh Agreement at 6:00 p.m. at Heinz History Center, Pittsburgh, Pennsylvania. Admission ($35.00) must be purchased by May 15. See page 21 for more details.

**JUNE**

1 – Deadline to nominate a young LPSCU member for our 2018 Youth Achievement Award. See page 10 for details.

4 – WPSCA Slovak Heritage Program on the Pittsburgh Agreement at 7:00 p.m. at Mount Lebanon Public Library, 16 Castle Shannon Blvd., Mount Lebanon, Pennsylvania. The program is free and open to the public.

8 – LPSCU Branch 213 hosting Flag Day at the Ballpark.

8 – Fraternal Societies of Northeast Pennsylvania hosting Flag Day at the Ballpark.

9 – LPSCU Mid-Year Meeting (Telephone Conference)

14 – National Flag Day. See Proclamation on page 10.

30 – Deadline to apply for a 2018 LPSCU Catholic High School Award. See page 16 for details.

30 – Deadline to apply for a 2018 LPSCU Catholic Grade School Award. See page 24 for details.

30 – Deadline to apply for the 2018 Andrew G. Grutka Memorial Scholarship Award. See page 6 for details.

**JULY**

1 – Deadline to apply for the 2018 Anne (Shinal) Cichy Memorial Award. See page 7 for details.

4 – Home Office closed for Independence Day.

continued on page 18
A Message from Our National Spiritual Advisor

THE FEAST OF PENTECOST

After the death and resurrection of Jesus, the apostles remained huddled in the Upper Room. They were afraid and filled with a great deal of uncertainty. Jesus had told them to watch and pray. He promised to send the Holy Spirit – “You will receive power, and you will be my witnesses.” (Acts 1:8)

Pentecost became that decisive moment for the apostles. The apostles, once hidden in the Upper Room, are now filled with the power of the Holy Spirit. “And suddenly there came from the sky a noise like a strong, driving wind, and it filled the entire house in which they were. Then there appeared to them tongues as of fire, which parted and came to rest on each one of them, and they were all filled with the Holy Spirit and began to speak in different tongues, as the Spirit enabled them to proclaim.” (Acts 2:2)

As we celebrate the Feast of Pentecost on Sunday, May 20, the great Birthday of the Church, let us pray that the Holy Spirit will truly enlighten our hearts and those of all people. We are well aware of the fact that we live in a world that is often filled with great division and turmoil. In John’s Gospel, Jesus prayed, that “they may all be one.” As followers of Jesus today, enlightened by the Holy Spirit, let us be builders of unity and peace.

Like the apostles, we have been entrusted with the mission of Jesus – to proclaim the Good News to the ends of the earth. Happy Pentecost!

The liturgical color for Pentecost is red. Remember, “wear red” because it’s Pentecost!

Blessings,
Father Bob

Come Holy Spirit and renew the face of the earth.

A PRAYER BY JOHN PAUL II

Holy Spirit and Seat of Wisdom help us in the great endeavor that we are carrying out to meet on a more and more mature way our brothers and sisters in the faith. Through all the means of knowledge, of mutual respect, of love, may we be able to rediscover gradually the divine plan. Teach us constantly the ways that lead to unity. Help us all to proclaim Christ and reveal the power of God and the wisdom of God hidden in His Cross.

How greatly I desire to entrust to You all the difficult problems of the societies, systems and states – problems that cannot be solved with hatred, war, and self-destruction, but only by peace, justice, and respect for the rights of people and nations.

AMEN

LPSCU Board of Directors Mid-Year Meeting

This announcement is made to all members of the LPSCU that the Mid-Year Phone Conference Meeting of the Board of Directors will convene on Saturday, June 9, 2018, at 10:00 a.m. and continue until all business has been completed.

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 St., Wilkes-Barre, PA 18701 or P.O. Box 32, Wilkes-Barre, PA 18703. All correspondence relative to this meeting should be received no later than May 9, 2018.

In Memoriam

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

Name Branch Location
Barbara Eck* 6 Wilkes-Barre, PA
Joan Witinski* 6 Wilkes-Barre, PA
Bernice L. Kenderes* 7 Exeter, PA
Eva Martinck 19 Swoyersville, PA
Thomas H. Sliko* 24 Windber, PA
Theresa Daniel 28 Joliet, IL
Katherine Gallucci 39 Hazle Township, PA
Mary Fedorak 40 Allentown, PA
Barbara Vanischak 42 Pittsburgh, PA
Barbara Corsello 64 Pittsburgh, PA
Marie Smark* 64 Pittsburgh, PA
James F. Hines, Jr. 65 Munhall, PA
Eleanor L. Jones* 65 Munhall, PA
Margaret Kearn* 65 Munhall, PA
James A. Marcinko 65 Munhall, PA
Mathilda Pastor 65 Munhall, PA
Timothy Miklos 76 White Oak, PA
Anna Benedict* 132 Campbell, OH
Edward M. Makosky, Jr.* 132 Campbell, OH
Joseph Mitulinski 132 Campbell, OH
Joseph Koslosky 197 Wilkes-Barre, PA
Regina Matakas 197 Wilkes-Barre, PA
Maria Mazilk 197 Wilkes-Barre, PA
Eleanor Miluski 197 Wilkes-Barre, PA
Ann Kutzar 213 Wilkes-Barre, PA

*Multiple certificates

New Insurance Issued

<table>
<thead>
<tr>
<th>Branch</th>
<th>Branch Representative</th>
<th>JAN./FEB. 2018</th>
<th>Year-to-Date Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>52*</td>
<td>Mary Jo Savidge</td>
<td>$ 2,000.00</td>
<td>$ 2,000.00</td>
</tr>
<tr>
<td>60</td>
<td>Anita Gregory</td>
<td>$ 2,000.00</td>
<td>$ 2,000.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>$ 4,000.00</strong></td>
<td><strong>$ 4,000.00</strong></td>
</tr>
</tbody>
</table>

*Sold through Home Office, not included in Campaign
MSGR. BEEDA DISTRICT

The Msgr. Beeda District held its first meeting of the year on Monday, March 12, 2018, at Perkins Restaurant, Route 93, West Hazleton, Pennsylvania. The meeting was hosted by Branch 60.

Some of the upcoming events for the year were discussed, including the following activities:

A Mass at SS. Cyril and Methodius Church, North Laurel Street, Hazleton, followed by a breakfast buffet at Genetti’s Premier Catering, Route 309, Hazleton will be held on Sunday, September 2, 2018. A collection of personal care items, crossword puzzle and word search books will be gathered for the residents at the Patrician assisted living facility in Hazleton.

A 50/50 Matching Fund Raffle will be held after all Masses on the weekends of October 20-21 and October 27-28. The proceeds from this raffle will benefit Catholic Social Services St. Joseph Food Pantry.

The Msgr. Beeda District’s Christmas Party will be held Friday, December 7, 2018, at 6:00 p.m. at Booty’s Restaurant, Route 309, Hazleton.

The next District meeting is scheduled for Monday, August 27, 2018, at Perkins Restaurant on Route 93, West Hazleton.

PITTSBURGH DISTRICT

Members of the Pittsburgh District held their spring meeting on Sunday, March 18, 2018. Approximately twenty members gathered at St. Maximilian Kolbe Church in Homestead, Pennsylvania. A spaghetti lunch was served along with salad and cake for dessert.

The meeting was brought to order with a prayer by District President Dolores Sakal. Upcoming events were discussed and partially planned. The group is planning a Helping Hands activity on Friday, May 4, at Little Sisters of the Poor in Pittsburgh, Pennsylvania. This event is still in the planning stages and will be confirmed soon. Other upcoming events in the works are: a District picnic in July, the annual Card Party in October, and the Christmas Party in late November. As soon as the locations and dates are confirmed, they will be listed in the Zornicka.

Donna Powell

Rev. Dianiska District Announces Christmas Party

The annual Christmas party of the Reverend Dianiska District will be held on Sunday, December 2, 2018, at Genetti’s Hotel and Conference Center, Market Street, Wilkes-Barre, Pennsylvania. Branch 19 will host. More details will be provided later in the year.
### Year End Financial Report

#### Assets

<table>
<thead>
<tr>
<th>Item</th>
<th>Year End 2017</th>
<th>Year End 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Investments</td>
<td>$15,503,783.00</td>
<td>$15,626,696.00</td>
</tr>
<tr>
<td>Certificate of Deposit</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Cash on Deposit</td>
<td>$631,652.00</td>
<td>$271,050.00</td>
</tr>
<tr>
<td>Mortgage Loans</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Real Estate Owned</td>
<td>$122,836.00</td>
<td>$123,164.00</td>
</tr>
<tr>
<td>Other Assets</td>
<td>$48,283.00</td>
<td>$38,870.00</td>
</tr>
<tr>
<td><strong>Totals</strong></td>
<td>$16,306,554.00</td>
<td>$16,059,780.00</td>
</tr>
</tbody>
</table>

#### Liabilities & Fund Balance

<table>
<thead>
<tr>
<th>Item</th>
<th>Year End 2017</th>
<th>Year End 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fund Balance</td>
<td>$4,075,121.00</td>
<td>$3,901,706.00</td>
</tr>
<tr>
<td>Interest Maintenance Reserve</td>
<td>$90,008.00</td>
<td>$114,362.00</td>
</tr>
<tr>
<td>Amt Retained as Trustee</td>
<td>$133,043.00</td>
<td>$136,161.00</td>
</tr>
<tr>
<td>Aggregate Reserve-Life Certificates</td>
<td>$11,296,318.00</td>
<td>$11,263,523.00</td>
</tr>
<tr>
<td>Other Liabilities</td>
<td>$712,064.00</td>
<td>$644,028.00</td>
</tr>
<tr>
<td><strong>Totals</strong></td>
<td>$16,306,554.00</td>
<td>$16,059,780.00</td>
</tr>
</tbody>
</table>

#### Revenues

<table>
<thead>
<tr>
<th>Item</th>
<th>Year End 2017</th>
<th>Year End 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premium Income</td>
<td>$191,387.00</td>
<td>$235,110.00</td>
</tr>
<tr>
<td>Investment Income</td>
<td>$853,847.00</td>
<td>$856,874.00</td>
</tr>
<tr>
<td>Income - Other</td>
<td>$37,287.00</td>
<td>$44,722.00</td>
</tr>
<tr>
<td><strong>Totals</strong></td>
<td>$1,082,521.00</td>
<td>$1,136,706.00</td>
</tr>
</tbody>
</table>

#### Expenses

<table>
<thead>
<tr>
<th>Item</th>
<th>Year End 2017</th>
<th>Year End 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Death Claims</td>
<td>$217,370.00</td>
<td>$319,355.00</td>
</tr>
<tr>
<td>Endowments</td>
<td>$39,841.00</td>
<td>$41,734.00</td>
</tr>
<tr>
<td>Cash Surrenders</td>
<td>$106,575.00</td>
<td>$67,798.00</td>
</tr>
<tr>
<td>Annuity Benefits</td>
<td>$55,375.00</td>
<td>-</td>
</tr>
<tr>
<td>Dividends</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Increase in aggregate reserves</td>
<td>$32,795.00</td>
<td>$151,146.00</td>
</tr>
<tr>
<td>Commissions (new and renewals)</td>
<td>$19,158.00</td>
<td>$19,273.00</td>
</tr>
<tr>
<td>General Operating Expenses</td>
<td>$11,296,318.00</td>
<td>$11,263,523.00</td>
</tr>
<tr>
<td>Officers and Committee Expenses</td>
<td>$19,158.00</td>
<td>$19,273.00</td>
</tr>
<tr>
<td>Actuarial/Accounting Expense</td>
<td>$69,875.00</td>
<td>$64,700.00</td>
</tr>
<tr>
<td>Investment Mgt. Fee</td>
<td>$24,201.34</td>
<td>$23,952.16</td>
</tr>
<tr>
<td>Official Publications</td>
<td>$53,808.28</td>
<td>$59,204.48</td>
</tr>
<tr>
<td>Travel Expense</td>
<td>$90,008.00</td>
<td>$114,362.00</td>
</tr>
<tr>
<td>Bureau and Association Dues</td>
<td>$5,987.07</td>
<td>$6,352.91</td>
</tr>
<tr>
<td>Donations</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Scholarships</td>
<td>$5,756.02</td>
<td>$5,545.00</td>
</tr>
<tr>
<td>Fraternal Activities</td>
<td>$13,461.67</td>
<td>$10,976.82</td>
</tr>
<tr>
<td>Insurance Taxes, Licenses &amp; Fees</td>
<td>$34,631.00</td>
<td>$33,400.00</td>
</tr>
<tr>
<td><strong>Sub Total</strong></td>
<td>$1,082,714.00</td>
<td>$1,166,154.00</td>
</tr>
</tbody>
</table>

#### Surplus Account

<table>
<thead>
<tr>
<th>Item</th>
<th>Year End 2017</th>
<th>Year End 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Surplus, December 31, previous year</td>
<td>$3,901,705.00</td>
<td>$3,915,352.00</td>
</tr>
<tr>
<td>Net income from operations</td>
<td>$44,340.00</td>
<td>$3,519.00</td>
</tr>
<tr>
<td>Change in net unrealized capital gains (losses)</td>
<td>$185,944.00</td>
<td>$165,064.00</td>
</tr>
<tr>
<td>Change in asset valuation reserve</td>
<td>$(56,868.00)</td>
<td>$(182,230.00)</td>
</tr>
<tr>
<td>Aggregate write-ins for gains and losses</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Change in reserve acct. chg. In valuation basis</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Net change in surplus for the year</td>
<td>$173,416.00</td>
<td>$(13,647.00)</td>
</tr>
<tr>
<td>Surplus, December 31, previous year</td>
<td>$4,075,121.00</td>
<td>$3,901,705.00</td>
</tr>
</tbody>
</table>

### Letters

**LPSCU Announces Summer Hours**

Beginning May 1st and running through October 31st, LPSCU’s hours of operation will be 7:00 a.m. to 3:30 p.m.

**Dear Members:**

Youngstown-Spisska Nova Ves Sister Cities would like to thank you for the $100 donation. Our project this year is to help fund a memorial by Spisska Nova Ves City Hall honoring the dates of 1893, the electrification of Spisska Nova Ves, when all homes and buildings had electricity, and 1268, the first time the name of the city appeared in an official document. Slovaks have been in that area for a long time! Special ceremonies will be held this summer. Thanks for your continued support.

**Bernie Demechko**

Youngstown Sister Cities Secretary
Youngstown, OH

**H ave any News?**

We welcome any news concerning honors, awards, or outstanding achievements received by our members, news on a Branch/Okres social, or any letters, articles, or information of interest to our members.

Contact Donna M. Perhach
Public Relations Director
110 Maltby Avenue,
Swoyersville, PA 18704
Phone 570/814-5626
or email dperhach@lpscu.org
Member Jesse Schafer
Marries in Vermont

Dr. Jesse Schafer and Dr. Maya Ilowite were married on September 9, 2017, in a beautiful outdoor ceremony at Hewlitt Hill Farm in Woodstock, Vermont. Family and friends came to the celebration from all over the country, as well as from Lisburn, Northern Ireland, and Cape Town, South Africa. The couple will be spending their honeymoon in Northern Spain in May. They currently reside in Boston, Massachusetts.

Jesse is a board-certified physician of Emergency Medicine. He works at Beth Israel Deaconess Medical Center in Boston as the Assistant Fellowship Director for the Emergency Ultrasound Fellowship, is a clinical instructor at Harvard Medical School, and an attending emergency physician. Throughout his education, Jesse received LPSCU College and Post-Graduate awards, as well as the Anne (Shinal) Cichy Memorial Award.

Originally from Long Island, New York, Maya is a board-certified physician in Pediatrics and a Fellow in Pediatric Oncology at Dana Farber Cancer Institute, Boston. She is also working on a Master’s degree in Public Health from Harvard University.

They both enjoy skiing, sailing, and attending/presenting at medical conferences.

Jesse has been a member of the LPSCU since birth. He is the son of Helen Schafer of Tucson, Arizona, and the grandson of the late Rose Tunney, long-time secretary of Branch 172 in Pittsburgh, Pennsylvania.

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.
• Provide a Sponsor Eligibility Form from their parish to show they are active Catholics.
• 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, 2018.

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

Ladies Pennsylvania Slovak Catholic Union
ATTN: Bishop Grutka Award
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

Newlyweds Jesse and Maya Schafer.

Branch 60 to Hold Picnic

Please join us as we celebrate summer with LPSCU Branch 60. A summer picnic will be held at the home of Anita Gregory, LPSCU Branch 60 secretary-treasurer, on Saturday, July 7, 2018, starting at 5:00 p.m. Enjoy a day of fun, food, and games, ending the night with fireworks.

Any LPSCU member planning on joining us should contact Anita Gregory (570-788-3263) by June 30.
**An LPSCU Educational Benefit**

**The 2018 Anne (Shinal) Cichy Memorial Award**

$500 Award

The LPSCU is proud to offer the Anne (Shinal) Cichy Memorial Award for 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 2018 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 2018 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, 2018.** Submit application to:

Ladies Pennsylvania Slovak Catholic Union
ATTN: Anne (Shinal) Cichy Award
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

---

**Happy 75th Birthday Mary Ann Kaylor!**

On Saturday, January 20, a semi-surprise party was held for Mary Ann Kaylor, a member of Branch 64, to celebrate her 75th birthday. The catered party took place at her daughter’s house. Family and friends were on hand to mark this joyous occasion. Mary Ann’s sons and spouses came from out of state.

Mary Ann has always said that the best gift she could receive would be to have her immediate family gather together. She partied with family and friends on Saturday and on Sunday the celebration continued with lunch at her sister Helen’s house and then on to Mount Washington to catch up on all of the happenings with her family.

The Kaylor family, from left: Martin, Stephen, Michael, Tom, Mary Ann, and daughter, Mary Ann.

Back row, L-R: sons, Stephen, Martin, and Michael, and husband, Tom. Front row, from left, Martin’s wife Lisa, Michael’s wife Deb, birthday girl Mary Ann, and daughter Mary Ann. (Missing from photo is Stephen’s wife, Kristin.)

---

**Have you signed up a new member lately? Do your part to help your LPSCU!**
Minutes of the Executive Finance Committee

February 22, 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 November 16, 2017, Executive Finance Committee meeting.

Correspondence/Requests

The committee acknowledged the correspondence read and approved the following:

- Jankola Library annual donation. Approved $250.00.
- Benedictine High School requesting ad for the 2018 Blue & White Gala. Approved an ad for $400.
- Slovak Catholic Federation requesting a donation towards the 2018 Appeal. Approved $500.00.
- Sisters of Saints Cyril and Methodius requesting a donation for renovations to bathrooms at Maria Hall. Approved $500.00.
- Fraternal Societies of Greater Pittsburgh requesting an ad and banquet tickets for the Fraternalist of the Year 2018 banquet. Robert Lawrence, treasurer of the Slovene National Benefit Society, is being honored. Approved an ad for $120.00 and 2 banquet tickets.
- Youngstown Sister Cities requesting a donation for a memorial in the city that will list the date of electrification (1893) and also the date when the name Spisska Nova Ves first appeared in an official document (1268), adding credence to its age. Approved $100.00.

Financial Statement

The committee reviewed the following checking accounts: M&T Bank – General Operating Account, the Morgan Stanley Smith Barney Checking Account for November and December 2017 and January 2018, and the Home Office – Branch Deposit Account.

The committee reviewed graphs which provide a snapshot of the financial statement for 2017 and 2018. The committee reviewed the 2017 annual statement and the Profit & Loss/Balance Sheet for November and December 2017 and January 2018.

Bond/Stock/Pension Portfolio

The committee was provided and reviewed all activity from November and December 2017 and January 2018, including Common Stock, Preferred Stock, and International Bonds. The Employee Retirement Plan was also reviewed.

Home Office

Secretary-Treasurer Savidge reported the following: The Pennsylvania American Water Co. requires that a business have testing of the backflow assembly which is called the Double Check Valve Assembly. Penn Mechanical will perform the testing in March 2018. There was a problem with the security system which was fixed by Vector Security. We received a call from a member of Branch 83, Francis Posivak, who would like to set up a memorial scholarship in memory of his daughter, Lynda Mohlenhoff, who was also a member of Branch 83. The scholarship will be for $500 a year for any member in the Math, Science, or Technology field. No individual shall be eligible to receive the scholarship more than two times.

Budget

The committee reviewed the budget from 2017 and for 2018.

Meeting Dates

The next meeting will be held Thursday, May 17, 2018. There being no further business, the EFC adjourned.

Respectfully submitted,
Mary Jo Savidge
National Secretary-Treasurer

Scholarship Opportunity for Slovaks Living Abroad

The Embassy of the Slovak Republic in Washington D.C. has announced a scholarship opportunity for Slovaks living abroad to study at the Slovak universities within the following specializations:

- Teaching
- Educational Sciences
- Human Sciences
- Social and Behavioral Sciences
- Medical Neurosciences
- Aerospace and Cosmic Engineering

Students may apply online at www.vladnestipendia.sk. There is also technical support available online at helpdesk@studyabroad.sk. Deadline for online registration is May 30, 2018.

Mastering of the Slovak language at the required level is the condition for obtaining the scholarship. For obtaining the required level of the Slovak language, the government of the Slovak Republic is offering a one year scholarship.

You can find the list of Slovak universities and more useful information at www.studyin.sk.

LPSCU Branch 60 to Hold Mass and Breakfast

LPSCU Branch 60 will hold a Mass and Breakfast on Sunday, August 5, 2018, at 9:45 a.m. at SS. Cyril and Methodius Parish, Hazleton, Pennsylvania. Immediately following the Mass, a breakfast buffet will be served at Genetti’s Premier Catering, Rt. 309, Hazleton. Branch 60 will also be holding a Matching Fund project at the breakfast to benefit Catholic Social Services Divine Providence Homeless Shelter in Hazleton.

Any LPSCU member planning to attend will need to contact Anita Gregory (570-788-3263) by July 30 to make a reservation.
LPSCU
2018 RELIGIOUS AWARDS
FOR MEMBERS ENTERING RELIGIOUS LIFE

- St. John Vianney
- St. Theresa of the Little Flower
- St. André Bessette

$300 ANNUALLY

The LPSCU is offering three separate Religious Awards for members entering religious life. They are:

- The St. John Vianney Award
  This award is offered to any male member of the LPSCU aspiring to the priesthood. The member may apply for the $300 Award upon entrance into an approved program of priestly formation. The award may be renewed for each successive year until ordination, provided the member re-applies for said award each year.

- The St. Theresa of the Little Flower Award
  This award is offered to any female member of the LPSCU aspiring to religious life. The member may apply for the $300 award upon completion of her first year of Novitiate. The award may be renewed annually until the member is professed as a religious nun, provided she re-applies for said award each year.

- The St. André Bessette Award
  This award is offered to a male member of the LPSCU aspiring to religious life as a brother in a religious congregation. He may apply for the $300 award upon entrance into an approved program for religious brother formation. The award may be renewed annually for each successive year until completion of the program, provided the member re-applies for said award each year.

Following are the guidelines for applying for each of the Religious Awards. All applicants must:

- Be a member of the LPSCU for two (2) years with a minimum $2,000 permanent reserve life insurance certificate (excludes term insurance).
- Provide a wallet-size color photo with the application.
- Re-apply each year while attending/completing studies for Religious Life in order to receive the award each year of his/her religious training.

Applicants must meet all criteria outlined and provide data indicated 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 are available from the LPSCU Home Office or its website. Applications for the 2018 awards must be postmarked by August 31, 2018.

Submit applications to:
Ladies Pennsylvania Slovak Catholic Union
ATTN: Religious Awards
P.O. Box 32
Wilkes-Barre, PA 18703
Phone: 570-823-3513 ▶ Toll free: 888-834-6614
Fax: 570-823-4464
E-mail: lp@lpscu.org ▶ Website: www.lpscu.org

LPSCU Members Attend Lenten Day of Retreat

Members from LPSCU Branches 39 and 124 attended the Lenten Day of Retreat at the Saint Cyril Retreat Center in Danville, Pennsylvania, on Saturday, February 25. The retreat was led by Sister Anita M. Constance, S.C. The Saint Cyril Retreat Center is directed by Sister Jean Marie Holup, SS.C.M.

Msgr. Beeda District to Hold Mass and Breakfast

A Mass and Breakfast will be held for members of the Msgr. Beeda District on Sunday, September 2, 2018. The Mass will be held at SS. Cyril and Methodius Church, North Laurel Street, Hazleton, Pennsylvania, at 9:45 a.m. Immediately following the service, a breakfast buffet will be held at Genetti’s Premier Catering, Rt. 309, Hazleton.

The cost will be $7.00 per person. Anyone planning to attend should contact Anita Gregory (570-788-3263) by August 28 to make a reservation. Personal care items and crossword puzzle and search-a-word books will be collected for the Patrician assisted living facility in Hazleton.
Who Will Receive Our
2018 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 2018 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, 2018.

PROCLAMATION
National Flag Day
Thursday, June 14, 2018
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, 2018, as National Flag Day and urge all members of the Ladies Pennsylvania Slovak Catholic Union to pause at 7:00 p.m. Eastern Time on this date for the 36th annual Pause for the Pledge of Allegiance to the United States Flag and our great nation.

NATIONAL FLAG DAY
June 14, 2018

We join with the National Flag Day Foundation and the American Fraternal Alliance in celebrating the 241st birthday of the “Stars and Stripes.”

We invite you to share your pride with our members across the country and recite the Pledge of Allegiance at 7:00 p.m. Eastern Time on June 14th. Salute the United States, “One Nation, under God, indivisible, with liberty and justice for all.”
Reverend Dianiska District Makes a Difference

The Reverend Dianiska District of the Ladies Pennsylvania Slovak Catholic Union made a Matching Fund donation to the Catherine McCauley House in Plymouth, Pennsylvania, for their yearly “Make a Difference Day” project. The donation was made at the District’s October 15, 2017, meeting.

Members donated cleaning supplies and presented Sister Breige Lavery, R.S.M., director of the Catherine McCauley House, and Sister Eleanor Thornton with a $100 check. The Sisters attended the meeting to accept the donations and to thank the members for their yearly generosity. The monetary donation to the Sisters will be matched through the LPSCU Matching Fund.

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

Susan Worth

Officers and District members display the abundance of cleaning supplies collected for the Catherine McCauley House.

District President Mary Ann Ewasko presents Sister Breige and Sister Mary Ellen with the District’s monetary donation.

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 of the Little Flower

Comments: ______________________________________
________________________________________________
________________________________________________
________________________________________________

Susan Worth
Minutes of the Annual Board Meeting
Wilkes-Barre, Pennsylvania • March 16, 2018

Friday March 16, 2018

Call to Order – Prayer – Pledge
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. Secretary-Treasurer Mary Jo Savidge was asked for roll call. All were present.

Submission of Insurance Applications
One application was received by Mary Jo Savidge.

Submission of Conflict of Interest Forms
Board members submitted Conflict of Interest forms. All were received.

Welcome/Remarks
President Kluchinski welcomed the Board to the Annual Meeting. There is a full schedule, with presenters starting at 9:00 a.m.

Approval of Agenda/Minutes
The agenda for the meeting was approved, along with the Minutes from the December 9, 2017, Board Conference Call.

Correspondence/Requests
Secretary-Treasurer Savidge read all correspondence received since the previous meeting.

The following request was approved:
- The Conference of Slovak Clergy

Resolutions
The following resolutions were affirmed:
- Golden Age Benefit Resolution
- 80 Year Age Resolution
- Certificate Loan Resolution
- MBA (Minor Beneficiary) Rate Resolution

Appointments
The following appointments were affirmed:
- Mr. Sam Urda and Mr. Allan Ferrone, CPS Actuaries
- Kovalchik, Kollar & Co., LLP, Certified Public Accountants
- Robert Czwalina, M.D., medical examiner
- Attorney Jeffrey Malak, legal counsel
- Ellen Bush and Karen Natishan, financial consultants, Morgan Stanley Wealth Management

Financial Report
Board members were provided and reviewed the following information:
- 2017 Annual Statement
- Balance Sheet/Revenue and Expenses
- Pension

Presentations
President Kluchinski introduced Michael A. LoGrande with Kovalchik, Kollar & Co. LLP. Mr. LoGrande went over the Historical Financial Data from 2011-2017. Questions asked were answered.

President Kluchinski introduced Sam Urda, CPS Actuaries. Mr. Urda reviewed results from the annual statement and the report from Allan Ferrone with CPS Actuaries, which is an overview of the 2017 financial and membership results. Questions asked were answered.

President Kluchinski introduced Ellen Bush and Karen Natishan from Morgan Stanley Wealth Management who provided the Board with the LPSCU Capital Market Overview and Employees’ Pension report, 4th Quarter 2017 through March 9, 2018. Ms. Bush and Ms. Natishan presented an overview on the following: Asset Allocation, Market Value, Maturity Distribution Graph, Top Holdings by Market Value, First Eagle and Clearbridge Tactical, Ann (Shinal) Cichy, Bishop Grutka, and the LPSCU Employee Pension. Questions asked were answered.

The Board received information from the pension actuary on contributing monies to the current pension plan. After discussion, the Board approved to freeze the current plan and have Ms. Bush and Ms. Natishan look into options for another type of plan to offer the employees.

The Board recessed for lunch.

Financial Report (continued)
- The Board was provided and reviewed the following:
  - Budget
  - Market Value 2017/2018
  - Transaction Summary – December 2017
  - Branch Support
  - CPS Actuaries Information
  - Actuarial Memorandum

Officers’ Reports
The following reports were provided and reviewed:
- President Theresa Kluchinski
- Secretary-Treasurer Mary Jo Savidge

The following quarterly reports were provided and reviewed:
- Spiritual Advisor Rev. Robert Seeman
- Vice President Anita Gregory
- Chairperson of Trustees Mary Ann Ewasko
- Trustees Dolores Evanko, Joan Hladek, and James Yocum. Trustee Margaret Jollimore provided two reports, one for this meeting and one which was due at the December 2017 Board Meeting.

Audit Report
Chairperson of Trustees Mary Ann Ewasko gave a verbal report that the audit was held for two full days, Wednesday, March 14, and Thursday, March 15, 2018. After reviewing all documents, no material exceptions were found. All questions that were asked during the day were responded to efficiently. A written report will be provided at the June 2018 Board meeting.

Home Office Report
The Board was provided and reviewed the Home Office Report. The following items were covered in the Secretary-Treasurer’s Annual Report:
Secretary-Treasurer Savidge also reported on a new scholarship award, The Lynda (Posvaiak) Mohlenhoff Memorial Award, which is a $500 award for full time students pursuing a degree relating to the fields of Math, Science, or Technology. This award is given in memory of Lynda (Posviak) Mohlenhoff, who was a member of LPSCU Branch 83 in Bethlehem, Pennsylvania, through the generosity of her parents, Peggy and Frank Posivak.

President Kluchinski provided the Board with information on the following:

- Membership Mailing
- Campaign
- New Commission Schedule and Branch Support

The Board was provided the following reports from the Fraternal Activities Director and Public Relations Director:

**Fraternal Activities Director Susan Ondrejco:**
- District Reports
- Coloring Contest
- Branch Newsletter, Polarka

**Public Relations Director Donna Perhach:**
- Mailing of postcards in which the Public Relations Director introduced herself to Branch Officers
- Easter article for Zornicka
- Ideas for a new logo for advertising

**Constitution and By-Laws**
- The Board was provided with suggested changes to the Constitution and By-Laws.

**Campaign for the Convention**
- The Board was provided with suggestions for a campaign for the 2020 Convention. The theme will be “Our Future is Up to You.”

**Unfinished Business**
- Nothing to report.

**Strategic Plan**
- The Board was provided and reviewed suggestions or changes to job descriptions of the Vice President and Board of Directors and key factors in a merger partner.

**Branding**
- The Board was provided with suggestions from Public Relations Director Perhach on branding and advertising.

**New Business**
- The following was discussed:
  - Annuity Rate – The Board approved the annuity rate of 3.5% which will be effective April 1, 2018.
  - Branch Deposit Program

**Compliance Update**
- The Board was provided information on the compliance update for Pa. House Bill 1848 – Corporate Governance Annual Disclosure Act.

**Local/State/National Alliance Meetings**
- None to report.

**Good of the Order**
- Nothing for the good of the order.

**Calendar of Events**
- The Board was provided and reviewed a list of the Calendar of Events for 2018 and 2019.

- The next Board meeting will be held on June 9, 2018.
- There being no further business, the meeting was adjourned.

Respectfully submitted,

Mary Jo Savidge  
National Secretary-Treasurer

---

**Pittsburgh Branch Member Celebrates 92 Years**

On Sunday, March 11, 2018, family and friends gathered at the Fortune Star Restaurant in Monroeville, Pennsylvania, to celebrate Margaret Joschak’s 92nd birthday. Margaret, who turned 92 on March 10th, is very active in Pittsburgh Branch 42 and the Pittsburgh District and attends all activities unless there is a conflict with a family function. She has experienced a lot in her many years and enjoys sharing her stories with her grandchildren and great-grandchildren.

Margaret is surrounded by four of her five great-grandchildren, Brooke and Natalie Joschak on the left and Adelynn and Garrett Powell on the right.
The Single Premium Life Plan offered by the LPSCU is a unique type of insurance option, providing the desired amount of life insurance with one premium payment. The greatest advantage to the Single Premium Life Plan is that the certificate is paid for the rest of the insured’s life after just a single premium payment is made. The certificate remains in full force and effect for the life of the insured without the necessity of making any further premium payments after the single payment. Issue ages are from 0 to 85. The ages and limits of insurance coverage for Non-Medical Rates are: 0-40 ($30,000), 41-60 ($20,000), 61-70 ($10,000), and 71-85 ($5,000). However, the LPSCU reserves the right to require a medical examination on any applicant.

Upon the death of the insured, the face amount of the certificate is paid to the insured’s named beneficiary/ies, except as provided within the contract regarding Suicide and Contestability.

A member with a Single Premium Life Plan is entitled to all fraternal benefits of the LPSCU including educational awards, youth and adult activities, newborn benefits, prescription discount card, official publication, and discount car rental. Currently, dividends are not paid on the Single Premium Life Plan.

The Single Premium Life Plan is perfect for both youth and adults – especially anyone who prefers to have their life insurance paid in full with one premium payment. If you would like to give a special gift to anyone, consider a Single Premium Life Insurance certificate. This insurance plan would make an appropriate and thoughtful gift for anyone.

During these unstable economic times, the Single Premium Life Plan offered by the LPSCU is economical and beneficial for estate planning and can especially help with funeral expenses.

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

Listed below are the Single Premium Schedules for the Single Premium Life Insurance Plan. The premiums listed are based on $1,000 of life insurance coverage. A Branch Administration Fee of $10 must be added to the total premium.

### Single Premium Life Premium Rates per $1,000
Based on 2001 CSO Male and Female Mortality Tables

<table>
<thead>
<tr>
<th>Issue Age</th>
<th>Single Premium Life Premium per $1,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>Female</td>
</tr>
<tr>
<td>29</td>
<td>219.00</td>
</tr>
<tr>
<td>30</td>
<td>227.00</td>
</tr>
<tr>
<td>31</td>
<td>233.00</td>
</tr>
<tr>
<td>32</td>
<td>241.00</td>
</tr>
<tr>
<td>33</td>
<td>248.00</td>
</tr>
<tr>
<td>34</td>
<td>256.00</td>
</tr>
<tr>
<td>35</td>
<td>262.00</td>
</tr>
<tr>
<td>36</td>
<td>271.00</td>
</tr>
<tr>
<td>37</td>
<td>279.00</td>
</tr>
<tr>
<td>38</td>
<td>288.00</td>
</tr>
<tr>
<td>39</td>
<td>297.00</td>
</tr>
<tr>
<td>40</td>
<td>306.00</td>
</tr>
<tr>
<td>41</td>
<td>316.00</td>
</tr>
<tr>
<td>42</td>
<td>325.00</td>
</tr>
<tr>
<td>43</td>
<td>335.00</td>
</tr>
<tr>
<td>44</td>
<td>345.00</td>
</tr>
<tr>
<td>45</td>
<td>356.00</td>
</tr>
<tr>
<td>46</td>
<td>366.00</td>
</tr>
<tr>
<td>47</td>
<td>377.00</td>
</tr>
<tr>
<td>48</td>
<td>388.00</td>
</tr>
<tr>
<td>49</td>
<td>399.00</td>
</tr>
<tr>
<td>50</td>
<td>411.00</td>
</tr>
<tr>
<td>51</td>
<td>423.00</td>
</tr>
<tr>
<td>52</td>
<td>435.00</td>
</tr>
<tr>
<td>53</td>
<td>448.00</td>
</tr>
<tr>
<td>54</td>
<td>461.00</td>
</tr>
<tr>
<td>55</td>
<td>473.00</td>
</tr>
<tr>
<td>56</td>
<td>486.00</td>
</tr>
<tr>
<td>57</td>
<td>499.00</td>
</tr>
</tbody>
</table>
Kienzle Family Visits Cardinal Jozef Tomko

On March 6, 2018, the Rand Kienzle family of Malvern, Pennsylvania, visited with Cardinal Jozef Tomko at his residence in Rome. Visiting the Cardinal were Dr. Rand Kienzle, his wife, Patricia, and their children, Victoriana and Jace.

As Patricia recalls, “We visited him in the morning and he showed us many mementos from Africa and India that he had acquired over his many years of missionary work. He also showed us pictures of himself with Mother (now Saint) Teresa of Calcutta and with various Popes. We were excited to hear him tell us about his missionary trips.

“During our 45-minute visit with the Cardinal, we presented him with a birthday card and monetary gift from the Cardinal Tomko Chapter of the Slovak Catholic Federation, of which my mother, Margaret A. Ferri, is president. The Cardinal celebrated his birthday on March 11. Our family presented the Cardinal with an Eagles Super Bowl T-shirt. He graciously thanked us for the gifts and said he would offer a Mass for us.

“My husband and I personally met Cardinal Tomko during the 2009 Slovak Catholic Federation National Convention that was held in Bethlehem, Pennsylvania. It was a pleasure to again meet the Cardinal in Rome.”

The entire Rand Kienzle family and John and Margaret Ferri are members of LPSCU Branch 83 and Branch 130 in Bethlehem, Pennsylvania.
Sister Maria Goretti (Anna Marie Hudak) was born on December 15, 1929, in Hazleton, Pennsylvania, the daughter of the late John and Anna (Jancar [Johnson]) Hudak. She attended St. Joseph School and graduated from Hazleton Senior High School. Before entering the Sisters of Saints Cyril and Methodius, Anna Marie worked in the office of the Plain Speaker-Standard Sentinel as a stenographer-bookkeeper.

After entering the congregation in Danville on February 2, 1950, she was received as a novice on August 10, 1950, and professed her vows on August 13, 1952. Sister pursued higher education and received a B.S. in Business Administration from Marywood University, Scranton, an M.B.A. from the University of Notre Dame in Indiana, and an M.Div. from the Immaculate Conception Seminary, Seton Hall University, New Jersey.

Sister began her teaching ministry in the fourth grade at Holy Trinity School, Perth Amboy, New Jersey. Later she taught at St. Cyril Academy, Danville, and also worked in the school office. Sister also taught novices and directed aspirants, young women seeking to discern a religious vocation. In two local parishes, she served as director of religious education programs. Later, she became Director of Associates, women who participated in promoting and assisting in the ministries of the Sisters.

After teaching in the business department at Andrean High School, Merrillville, Indiana, for ten years and serving on Diocesan Committees, notably as president of the Pastoral Council of the Diocese of Gary, Indiana, Sister Maria Goretti assumed the position of Pastoral Assistant at St. Catherine Laboure Parish, Harrisburg, Pennsylvania. Here she served the Diocese in a variety of leadership roles, very often as president, notably of the Sisters’ Council Liturgy Committee, Evangelization Committee, Ecumenical Committee, and the Vocation Committee. In 1988, Sister Maria Goretti became a member of the Congregation’s Leadership Team, a post she held until 1996. From 1996 until 2009, Sister was the force behind the growth of the Maria Joseph Continuing Care Community, acting in various capacities, as treasurer, Development Director, and Associate Director at the various facilities, Maria Joseph Manor, Emmanuel, and The Meadows.

Besides her ministry in her religious congregation, Sister Maria Goretti was well known for her outreach to charitable and religious organizations in the Danville area. She was a pastoral visitor at the Danville State Hospital and served as president of the Danville-Riverside Ministerium Association (DRAMA), and as treasurer of the Danville-Riverside Area Christian Ministerium and the Good Samaritan Fund. Sister also served on the board of the Danville Chapter of the American Red Cross and was a member of the Geisinger Medical Pastoral Care Advisory Committee.

Sister Maria Goretti is survived by several nieces and nephews. The transferal rite took place on Tuesday, February 20, 2018, followed by the recitation of the Rosary and the Wake Service in the Maria Hall Chapel in Danville. The Mass of Christian Burial was celebrated in the Chapel at Maria Hall by Reverend Gerard Heintzelman. Burial was in the Sisters’ cemetery.

Donations in memory of Sister Maria Goretti can be made to the Sisters of Saints Cyril and Methodius, Villa Sacred Heart, Danville, PA 17821.
Cooking Corner

PIROHY

Dough
2 cups flour 1 tsp. salt
1 egg 8 oz. sour cream

Combine all ingredients. (I used my food processor with the dough blade.) Process or mix until dough forms a ball. The dough will be a bit tacky but just add a sprinkling of flour to make it more manageable. Turn dough out onto a floured board and knead for a few minutes until smooth and elastic. Wrap dough in plastic wrap and let rest in refrigerator for at least 1 hour. (This is a very important step.)

Potato and Cheese Filling
I use a bag of the Ore Ida Steam 'n' Mash potatoes. (In the freezer section of the grocery store near the frozen French fries.) There are several varieties; I use the plain russet kind. Microwave as per the directions on the bag (10 minutes). When done, empty bag into a large bowl and add whatever you like to flavor them. (I use some butter to taste and mainly American cheese but I have mixed in some Cooper Sharp to give the mixture some tang.) Put in as much cheese as you like, tasting as you go along.

When dough has rested for 1 hour, turn it onto a floured board. Take off a section at a time and roll it out fairly thin. You don’t want it so thin that it breaks open, but not too thick either. I roll it out just enough that I can almost see my hand through the dough. (You'll figure it out after a few times.)

The rolled dough can be portioned out in two ways. Use a round cutter to make a circle, which you fill with a small scoop of potato mixture. (I use a 2 oz. measure.) Fold in half and pinch to close tightly. (You can use a little flour on your fingers to ensure a tight seal or use the back of a fork to seal.) The problem with a round cutter is waste. You can collect the scraps and re-roll them, but it is tedious and the dough becomes tough if you re-roll more than once. I use a pizza cutter to make squares. It is a little tricky to fold them, but there is no waste to deal with. Just bring 2 corners together and pinch to seal. I roll out all the dough, fill and seal, and let them sit on a clean tablecloth.

Drop a batch (I do 12 at a time) into a pot of boiling, salted water. Let them boil until they rise to the top. (Taste a corner to determine doneness.) Drain, and put them into a container with sautéed butter and onions. That’s pretty much it…Enjoy!

Donna Perhach

SS.C.M. Appeal Report 2018

The 2018 Saints Cyril and Methodius Appeal is progressing well. As many of you know, the funds raised in this annual appeal are sent to the Pontifical Slovak College of Saints Cyril and Methodius, the residence of priests from Slovakia who are sent to Rome by their bishops for graduate studies. After receiving their degrees, these priests return to their dioceses to work as seminary teachers, Tribunal officials, and in other ministries.

The Appeal relies upon the generosity of individual donors in addition to collections taken up in personal parishes of Slovak ancestry. If you have already made your donation to the 40th Annual Appeal, thank you. If not, 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. As of March 7, the 2018 Appeal has raised $6,190.

Again, thank you for your goodness and generosity to the Annual Saints Cyril and Methodius Appeal. Donations received before November 30, 2018, will be credited toward the 2018 Appeal.

The Slovak Catholic Federation was founded in 1911 by Rev. Joseph Margas, 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 Seorad Abbey, Cleveland, Ohio. National President is Reverend Andrew S. Hvozdoovic, V.F., supreme chaplain of the Slovak Catholic Sokol and pastor of Epiphany Parish, Sayre, 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.

2018 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
7 – LPSCU Branch 60 is holding a Summer Picnic at the home of Anita Gregory, 304 Turkey Path Road, Sugarloaf, Pennsylvania, beginning at 5:00 p.m. Any LPSCU member planning to attend should call Anita (570-788-3263) by June 30.

10-24 – Youngstown Sister Cities 20th Heritage Tour of Slovakia. Contact Jim Bench (724-858-5843; jmbench@yahoo.com) or Kay Bench (724-771-7900; skbench@gmail.com) for details.

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

AUGUST

5 – LPSCU Branch 60 is hosting a Mass at 9:45 a.m. at SS. Cyril and Methodius Church, North Laurel Street, Hazleton, Pennsylvania, immediately followed by a breakfast buffet at Genetti’s Premier Catering, Route 309, Hazleton. Any LPSCU member planning to attend should call Anita Gregory (570-788-3263) by July 30.

13-26 – Consular Tour of Slovakia and Its Neighbors lead by Slovak Honorary Consul Joe Senko and his wife, Albina. Contact Joe at itsenko@aol.com or call 412-956-6000 for more information.

15 – Deadline to apply for our new Lynda (Posivak) Mohlenhoff Memorial Award. See announcement on the front page.

27 – Meeting of the Msgr. Beeda District at Perkins Restaurant, Route 93, West Hazleton, Pennsylvania.

31 – Deadline to apply for a 2018 LPSCU Religious Award. See page 9 for details.

SEPTEMBER

2 – The Msgr. Beeda District is hosting a Mass at 9:45 a.m. at SS. Cyril and Methodius Church, North Laurel Street, Hazleton, Pennsylvania, immediately followed by a breakfast buffet at Genetti’s Premier Catering, Route 309, Hazleton. Any LPSCU member planning to attend should call Anita Gregory (570-788-3263) by August 28.

3 – Home Office closed for Labor Day.

5-7 – American Fraternal Alliance Meeting, Minneapolis, Minnesota

17-18 – Slovak Catholic Federation Meeting, Youngstown, Ohio

20 – Deadline to submit articles for November/December Zornicka.

27-29 – LPSCU Semi-Annual Meeting, Cleveland, Ohio

OCTOBER

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

20-21 & 27-28 – Msgr. Beeda District holding Matching Fund 50/50 Raffle after all Masses at SS. Cyril and Methodius Church, North Laurel Street, Hazleton, Pennsylvania. Proceeds will benefit Catholic Social Services St. Joseph Food Pantry.

21-23 – Pennsylvania Fraternal Alliance Meeting, Pittsburgh, Pennsylvania

28 – Rev. Dianiska District’s meeting celebrating “Make a Difference Day” at North End Slovak Club, North Main Street, Wilkes-Barre, Pennsylvania, beginning at 1:00 p.m. Branch 7 will host.

NOVEMBER

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

DECEMBER

2 – Rev. Dianiska District’s Christmas Party at Genetti Hotel and Conference Center, Market Street, Wilkes-Barre, Pennsylvania. Branch 19 will host. A Special Gifts Raffle will be held in conjunction with the LPSCU’s Matching Fund program.

7 – Msgr. Beeda Districts’ Christmas Party at Booty’s Restaurant, Route 309, Hazleton, Pennsylvania, beginning at 6:00 p.m.

8 – LPSCU Board Meeting (Telephone Conference)

Our Scholarship Recipients Explain

The Importance of Life Insurance

Life insurance is important because it can help financially protect and support the ones in your life in the event that an unpredicted death occurs. In my opinion, it is better to be safe than sorry, especially when it comes to those you love. Those protected by life insurance are guaranteed financial stability to balance out the loss of income caused by the death of a family member. In my own experience, my parents did not invest in life insurance when my brother and I were born. My father passed away when I was a one year old due to an unforeseen accident. After his death, my mother struggled to support not only herself but also my younger brother and me. Looking back on this situation, I have been fully able to understand the effects of not being insured by life insurance. I know now that when I start my own family, life insurance will be a top investment priority for me because you never know what could lie ahead in your future.

Emily Frye
Branch 197, Wilkes-Barre, PA

LPSCU Newborn Benefit

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

Contact your Branch Secretary or the Home Office to find out more about this free fraternal benefit.
Slovak activist Justine Wesnak and her husband, Andrew (Bucky) celebrated their 60th wedding anniversary on June 12, 2017. They were married in 1957 at St. Anne's Basilica in Scranton, Pennsylvania.

The couple has lived in the Lehigh Valley of Pennsylvania since their marriage. Bucky, president of his graduating class of 1957 at Johnson College in Dickson City, was recruited to work at the Allentown Works of the Western Electric Company. During his 42 years of employment, he also served in public relations and chaired many company events and nearly all of those for his department. Although the company changed names over the years, he worked at the same location until his retirement in 1999 from what was then Lucent Technologies.

Justine, a nurse by profession, was educated in Scranton at Mercy Hospital and Marywood College. However, she spent most of her career as an elected national officer of the First Slovak Wreath of the Free Eagle, serving until 1996 as its president/CEO and editor. She then served as director of membership of the National Slovak Society for the next seven years until her retirement in 2003. Justine is a life member of all Slovak fraternal organizations. She belongs to LPSCU Branch 38.

Justine also served as an elected officer of the Slovak Catholic Federation, Slovak League of America, Slovak World Congress, and was president of the Slovak Garden in Winter Park, Florida. She continues her Slovak affiliations and also serves as secretary of the Board of Directors of the Islander Beach Resort, New Smyrna Beach, Florida.

The couple has devoted decades in volunteer work with Lehigh Valley youngsters. Bucky coached Little League football at Alton Park, and basketball and baseball for 20 years for the West End Youth Center. Meanwhile, Justine coached cheerleaders and in 1970 organized 30 girls for two teams to play in the Allentown City Kickball Program for girls. The following year, 120 girls signed up and she successfully recruited help for an intramural kickball program.

Bucky and Justine have three sons, Drew, married to Sharon; Mike; and Paul, married to Sue. They have eleven grandchildren, four great-grandchildren, and two great-great-grandchildren. Their children hosted a quiet family dinner to honor the couple in celebration of this milestone anniversary.

Justine and Bucky had hoped to host a large party for their special day. Unfortunately, Bucky is still recuperating from a broken back and other injuries and complications he suffered as a result of a fall on November 7, 2016. Bucky's family is grateful that he actually survived. Justine thanks God for answering a barrage of prayers, especially during the six weeks Bucky spent in critical condition in intensive care. She also credits their sons and their families for their unending, willing, and exceptional help, performed with great love and enthusiasm during Bucky's trauma over the past 16 months.

With God's help, Justine and Bucky will celebrate many more years of marriage in good health and happiness.

Members of the Rev. Dianiska District will hold a Special Gifts Raffle at their Christmas party on December 2, 2018. The event will be held in conjunction with the LPSCU's Matching Fund program and will benefit Candy's Place.

Candy's Place is a cancer wellness and resource center providing support to cancer patients and their loved ones. Free services include support groups, consults, a lending library, workshops, and cancer resource materials. Candy's Place is located at 190 Welles Street, Suite 120, in Forty Fort, Pennsylvania. For further information on Candy's Place, call 570-714-8800 or visit their website at https://cancerwellnessnepa.org/.

We are asking our District members (or any LPSCU member) to support our project by donating a gift or by attending the Christmas party. All donated gifts, valued at a minimum of $10, will be raffled off at our Christmas party.

For further information, please contact Debbie Adamchak at 570-696-1663 or Jean Kapral at 570-287-1328.
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
On Thursday, May 31, 2018, the 100th anniversary of the signing of the Pittsburgh Agreement will be celebrated with a commemorative program at the Heinz History Center in Pittsburgh, Pennsylvania. The program, which will begin at 6:00 p.m., will feature presentations by various government officials from the Czech Republic and Slovakia, as well as local officials. A reception will follow the formal program.

The signing of the Pittsburgh Agreement on May 31, 1918, was an important occurrence in the course of events leading to the establishment of an independent Czechoslovak state after the First World War. The catalyst for drafting and signing of this agreement was the visit to Pittsburgh of Professor Thomas Masaryk, who later became the first President of Czechoslovakia. The agreement was also signed by leaders of local and national Slovak and Czech fraternal organizations.

Admission for this memorable event is $35.00 per person. (NO tickets will be printed.) Admission can be purchased from Carol Hochman at carohl1541@aol.com or from Joe Senko at jtsenko@aol.com or 412-956-6000. Make checks payable to WPSCA and mail to Manor Oak Two, Suite 500, 1910 Cochran Road, Pittsburgh, PA 15220. No admissions will be sold at the door. Admission must be purchased by May 15.

A special commemorative limited edition medal has been struck for this event. The medal and wooden stand are available for $35.00 plus $5.00 for shipping and handling. They will also be on sale at the reception. They can be purchased through the same contacts as above. An 11 x 17 poster of the Pittsburgh Agreement will also be on sale at this event for $10.00 or through the contacts listed above.

Special hotel accommodations have been made with the Hampton Inn across the street from the History Center and the Homewood Suites one block away. The group rate at the Hampton is $169.00 per night plus tax. The rate at the Homewood Suites is $179.00 per night plus tax. Their phone number is 412-232-0200. At either hotel, just mention you are with the Pittsburgh Agreement group. Cutoff deadline is May 2, 2018.

A symposium is planned for the afternoon of May 31 from 1:30 to 3:30 p.m. at the University of Pittsburgh in Room 4130 of Posvar Hall. Everyone is welcome to attend. The panel will include speakers familiar with Czech, Slovak, and U.S. history during years surrounding the signing of the Pittsburgh Agreement. The panelists will be Dr. Milada Polisenka from Anglo American University in Prague, Dr. Slavomir Mihalek from the Institute of History of the Slovak Academy of Sciences, and Dr. Hugh Agnew from George Washington University.

If you have any further questions, you can contact Czech Honorary Consul Carol Hochman at 412-855-6581 or Slovak Honorary Consul Joe Senko at 412-956-6000.

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

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

What you receive is based on Annual Premium Income received:
- $200.00 or less awards you with $10.00
- $201.00 to $400.00 awards you $20.00
- $401.00 to $600.00 awards you $30.00
- $601.00 to $800.00 awards you $40.00
- $801.00 and above awards you $50.00

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

Contact the Home Office by calling 570-823-3514 or toll free at 888-834-6614, e-mailing lpscu@lpscu.org, or mailing the information to the Home Office address.
Mother’s Day ~ May 13, 2018

Everybody has a mother and absolutely no one is more special than “Mom.” Often taken for granted, our mothers are always our strongest supporters. You can’t do wrong in Mom’s eyes. When you are hurt or not feeling well, there is no one else that can help you feel better more than Mom.

So how can you best celebrate Mother’s Day? First and foremost, spend time with her. If you absolutely cannot be there, take time for a long phone call. Flowers, cards, candy and gifts are all part of the day, but Mom wants some time with you far more than anything else.

Dance Like a Chicken

*Dance Like a Chicken Day* is for all those who like to do the “Chicken Dance.” All you have to do is dance like a chicken! While any dance song will do, there’s no dance like the “Chicken Dance.” *Dance Like a Chicken Day* is celebrated on May 14th.

It seems to be a tradition at every wedding reception to play and to dance to the Chicken Dance. It gets people of all ages up dancing and mingling. It puts a smile on everyone’s face. The Chicken Dance is also popular at other social events.

The Chicken Dance song was originally titled “Der Ententanz” (The Duck Dance). It was created by Swiss accordion player Werner Thomas of Davos, Switzerland. Thomas created it in the 1950’s. Over the years, it has grown in popularity, especially at weddings.

*Did You Know?* There are more chickens than humans in the world.

Slovak Tennis Star

Jana Čepelová is a Slovak professional tennis player. She was born on May 29, 1993, in Kosice, Slovakia. She started playing tennis at the age of five.

In her career, Čepelová has won five singles and three doubles titles on the International Tennis Federation tour. On May 12, 2014, she reached her best singles ranking of world No. 50. On May 18, 2015, she peaked at No. 158 in the doubles rankings.

Čepelová’s best result at a major was the third round of the 2012 and 2016 Wimbledon Championships. As a junior, she won the girls’ doubles event at the 2010 Australian Open with Chantal Škamlová.
Father’s Day ~ June 17, 2018

It is a day to enjoy time with Dad and appreciate all he does for you. What Dad really wants is healthy, happy, and successful kids. And, he wants you to spend a few moments with him on Father’s Day. Today’s always-on-the-go lifestyle often means dads and kids don’t get to spend much quality time together, so on Father’s Day, make it a point to slow things down and spend some time enjoying Dad’s company. He’d like nothing more.

Donald Duck celebrates his birthday on June 9. Happy Birthday, Donald! We hope that Daisy Duck bakes you your favorite cake!

Celebrate Donald Duck Day in honor of Donald Duck’s cartoon debut. Donald first appeared in “The Wise Hen” on June 9, 1934. While Donald is technically over 70 years old, he doesn’t act a day over 20. Donald is one of Disney’s most famous and popular characters.

Did You Know? Donald has a middle name. Donald F. Duck’s middle name is “Fauntleroy.”

Slovak Hockey Star

Milan Jurčina is a Slovak professional ice hockey defenseman who currently plays for the Thomas Sabo Ice Tigers in Nuremberg, Germany. His offensive capabilities rely on his very hard slapshot, making him a threat on the power play. Born on June 7, 1983, the 6-ft. 4-in. Jurčina played in the U.S. for the Boston Bruins, the Washington Capitals, the Columbus Blue Jackets, and the New York Islanders from 2005 through 2011. He was also a member of the Slovak hockey team that played in the 2010 Winter Olympics in Vancouver, Canada. Slovakia finished fourth in that contest.

On August 22, 2014, Jurčina joined Dinamo Riga of the Kontinental Hockey League (KHL). He remained in the KHL in 2015-16, but took his game to Croatia, suiting up for Medveščak Zagreb. He made 49 appearances for the club, scoring four goals while assisting on ten more. On February 15, 2016, he signed a contract with Eisbären Berlin of the German top-tier Deutsche Eishockey Liga for the remainder of the 2015-16 season. In September 2016, he signed a deal with the Nürnberg Ice Tigers, where he continues to play today.
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 2018-2019 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 2018.
- 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, 2018.

Applications are available from the LPSCU Home Office or its website. Return completed application and supporting materials to:
Ladies Pennsylvania Slovak Catholic Union
ATTN: Catholic Grade School Award
P.O. Box 32 • Wilkes-Barre, PA 18703
P: 570-823-3513 • TF: 888-834-6614 • F: 570-823-4464
E-mail: lpscu@lpscu.org • Website: www.lpscu.org

Still Available!

The LPSCU Cookbook
The Art of Cooking – Heart of Our Family

Our brand new cookbook is chockfull of over 400 cherished family recipes submitted by our members, in addition to helpful tips, hints, and measurements to aid you while cooking and baking these delicious favorites.

The spiral bound book is divided into sections which include:

- Appetizers & Beverages
- Breads & Rolls
- Soups, Salads & Sauces
- Main Dishes
- Miscellaneous – Crock-Pot
- Ethnic Foods
- Vegetables
- Desserts

The cost is just $10.00, plus $5.00 shipping and handling per copy. Send your check and order information to:
LPSCU Cookbook
P.O. Box 32
Wilkes-Barre, PA 18702-0032

Hurry before they’re gone!

SIGN UP A NEW MEMBER TODAY!

ZORNICKA