



## *National President Theresa A. Kluchinski Elected PFC President*

The LPSCU is proud to announce that National President Theresa A. Kluchinski has been elected to the office of President of the Pennsylvania Fraternal Congress at its 98th Annual Meeting held October 25-27, 2009, at the Nemaquin Woodlands Resort in Farmington, Pennsylvania. Theresa's installation and that of other newly-elected officers was conducted by Mary Jo Savidge, national secretary-treasurer of the LPSCU, during the banquet held on Monday, October 26.

Before the adjournment of the Annual Meeting on Tuesday, October 27, outgoing President Richard W. Toth, FLMI, FIC, of the William Penn Association, officially passed the PFC president's gavel to newly-elected President Kluchinski.

Over the past 12 years, Theresa served on various committees of the PFC including Publicity, Program, Fundraising, Fraternal Communication, Credentials, Memorial Service, and Budget. She chaired the following committees: National Fraternal Congress of America State Merit, Bylaws, Membership, Projects, John Jordan Upchurch, Scholarship, and Banquet. Theresa held the offices of Second Vice-President in 2008 and First Vice President in 2009.

In October 2007, Theresa received the prestigious John Jordan Upchurch Award, which is a recognition by the PFC for distinguished and exemplary service to fraternalism.

The Pennsylvania Fraternal Congress was organized in 1901 and is comprised of 62 fraternal benefit societies licensed to do business in the state. The combined membership totals 700,000 fraternalists. In addition to life insurance and annuity products, fraternal benefit societies provide their members with social, educational, spiritual, cultural, patriotic, scholarship, financial, and volunteer service opportunities and certain additional benefits.

The LPSCU congratulates President Theresa on this honor. We are proud to see her assume this distinguished office and we wish her much success during her term in this leadership role. *(Additional photos on page 8.)*



*New PFC President Theresa Kluchinski receives the president's gavel from outgoing PFC President Richard W. Toth.*

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# Calendar of Events

## JANUARY

- 20** — **Deadline to submit articles for March/April Zornicka.**
- 22** — Annual March for Life in Washington, D.C. (See page 4 for details.)

## FEBRUARY

- 14** — Lehigh Valley Okres Meeting at St. John the Baptist Church Social Hall, 924 N. Front Street, Allentown, Pennsylvania, beginning at 1:30 p.m.
- 22** — Deadline to submit matters for the Board of Directors to consider at its Annual Meeting March 12-14. (See announcement on page 3.)

## MARCH

- 1** — Deadline to submit a name for the LPSCU 2010 Fraternalist of the Year Award and the Youth Achievement Award. (See page 10 for details.)
- 1** — Deadline to apply for a 2010 LPSCU College Award.
- 8-9** — Slovak Catholic Federation Meeting, Cleveland, Ohio
- 12-14** — LPSCU Annual Meeting at the Home Office, Wilkes-Barre, Pennsylvania
- 20** — Deadline to submit messages for our Mother's/Father's Day Tributes.
- 20** — **Deadline to submit articles for May/June Zornicka.**

## MAY

- 1** — Join Hands Day
- 2** — Lehigh Valley Okres Mother/Daughter Mass at Incarnation of Our Lord Church, Thomas and Buchanan Sts., Bethlehem, Pennsylvania at 10:30 a.m.
- 20** — **Deadline to submit articles for July/August Zornicka.**

## JUNE

- 5** — LPSCU Telephone Conference Meeting
- 30** — Deadline to send in your entry for our "Family Membership" Contest.
- 30** — Deadline to apply for a 2010 Catholic High School Award and Bishop Grutka Award.

## JULY

- 20** — **Deadline to submit articles for September/October Zornicka.**

## AUGUST

- 31** — Deadline to apply for a 2010 Post-Graduate Award or Religious Life Award.

## SEPTEMBER

- 7-8** — Slovak Catholic Federation Meeting, Altoona, Pennsylvania
- 9-11** — NFCA Annual Meeting, Chicago, Illinois
- 9-13** — LPSCU Semiannual Meeting to be held in Ohio
- 20** — **Deadline to submit articles for November/December Zornicka.**



(USPS 699-520)

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Send articles for publication to Margaret A. Ferri, Public Relations Director, 428 E. Frankford Street, Bethlehem, PA 18018.

Articles must be received by the 25th of the month, five weeks prior to the issue date.

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### OFFICE HOURS AT NATIONAL HEADQUARTERS

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### SECRETARY/TREASURER

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# Spiritual Advisor's Message

## The Year of "I Can!"



Fr. Altavilla

Recently, I was reminded of a story that I had read many years ago regarding a unique experience devised by an elementary school teacher. This exercise was to encourage students not to fall into a defeatist attitude or approach to life, but rather, to help them grow in their self-belief and determination not to fail. I share this story with you, at the beginning of this New Year, so that its message can be a source of encouragement as we together face the unknown of these next 365 days.

One day, early in the school year, a fourth grade teacher distributed sheets of paper. She asked her students to write down all of the things they wished they could or wanted to do, but believed they couldn't do. Each student went to work, writing down his/her thoughts and ideas: "I can't hit the ball past second base." "I can't do long division with more than three numerals." "I can't get Debbie to like me."

Even the teacher made a list: "I can't get Dan's mother to come for a teacher conference." "I can't get my daughter to put gas in the car." "I can't get Adam to use words instead of fists."

Students and teacher wrote for ten minutes. Then the students were instructed to fold the papers in half and bring them to the front of the room.

There they placed their "I Can't" lists in an empty shoe box. After adding her own list, the teacher put the lid on the box, tucked it under her arm and, with her fourth-graders in tow, marched out the door, down the hall, and out to the playground.

In the farthest corner of the playground, each student took a turn digging the hole. There they would bury their "I Can'ts." When they finished, the box was placed in the center of the freshly dug "grave." Then the teacher announced, "Boys and girls, please join hands and bow your heads," and the teacher then delivered the "eulogy":

"Friends, we are gathered here today to honor the memory of 'I Can't.' While he was with us here on earth, he touched the lives of everyone; some more than others. We have provided 'I Can't' with a final resting place and a headstone that contains his epitaph. He is survived by his brothers and sisters, 'I Can,' 'I Will,' and 'I'm Going to Right Away.' They are not as well known as their famous relative and are certainly not as strong and powerful yet. Perhaps, someday, with our help, they will make an even bigger mark on the world. May 'I Can't' rest in peace and may everyone pick up their lives and move forward in his absence. Amen."

The teacher then marched her students back to their classroom and held a "wake" for "I Can't" with cookies, popcorn, and juice.

As part of the celebration, the teacher cut a large tombstone out of paper and wrote the words "I Can't" at the top with R.I.P. in the middle and the date at the bottom. The paper tombstone hung in the classroom for the rest of the school year.

On those rare occasions when a student forgot and said, "I Can't," the teacher simply pointed to the tombstone. The

student then remembered that "I Can't" was dead and tried again.

While this story speaks of a fourth grade teacher and her class, I think it's safe to say that this story can also speak to each of us as our hearts and spirits yearn to do what is right and good, but, for any number of reasons, we hesitate, we shrug our shoulders and walk away. We say, "I can't do that." "I can't be like Mother Teresa." "I can't really forgive that person." "I can't get more involved in my faith." "I can't do what people expect of me." "I can't be a saint – I'm just a mom." . . . a kid." . . . a sales clerk." . . . a mechanic."

As we have said many times before, the attitude that we bring into a particular situation will determine its success or failure. That wise fourth grade teacher helped her own students realize that they possess many gifts and abilities –

much more "can" than "can't." Her encouragement will help them lead happy, productive, and meaningful lives.

Of all the words that Jesus spoke in the Gospels, I have always found some of the most

comforting to be found in Matthew 11: 28-30. In this passage, Jesus says to the crowds: "Come to ME, all you who labor and are burdened and I will give you rest. Take my yoke upon your shoulders and learn from me, for I am meek (gentle) and humble of heart; and you will find rest for yourselves. For my yoke is easy and my burden light."

As we face our difficulties in life, Jesus' words – "learn from me" – are very important for us. What can we learn from Jesus? As we begin this New Year, some of the many things that we can learn from Jesus and incorporate more into our lives are: patience, even in the midst of suffering; deeper trust in God's love for us, even when that love seems distant; willingness to restore broken relationships, especially through the gift of forgiveness; sacrificial love that puts the needs of others above our own; an obedience to God that may even push us beyond our comfort zone in life.

Because of his human nature, there were probably many times in life that Jesus was tired, frustrated, and afraid. He may have even had moments when he felt like saying "I can't." Yet his divine nature and his close relationship with his Father, gave him the strength to keep trying and to say "I can," especially to the Father's will that he should die for our sins. Yes, he is our example, but above all, Jesus is like that fourth grade teacher, always encouraging us to trust in him and in ourselves. This trust will allow us to set goals and, with perseverance and determination, meet those goals.

In this passage from Matthew's Gospel, Jesus also invites us to take his "yoke" upon our shoulders. You know that a yoke is that device placed upon the shoulders of oxen to plow a field. This image reminds us that the yoke placed upon our

*continued on page 24*

## LPSCU Board of Directors Annual Meeting

This announcement is made to all members of the Ladies Pennsylvania Slovak Catholic Union that the Annual Meeting of the Board of Directors will convene on Friday, March 12, 2010, at 8:30 a.m. at the National Headquarters of the LPSCU located at 71 South Washington Street, Wilkes-Barre, Pennsylvania. Subsequent sessions will be held on Saturday, March 13, and Sunday, March 14.

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 22, 2010.**

## Rev. Dianiska District Receives "Heart & Hands" Thank You

At the Rev. Dianiska District's September 2009 meeting, District Secretary Barbara Kalish read a thank you card and presented the members with cut out hearts and hands made by the residents of The Laurels Skilled Nursing and Rehabilitation Center as a thank you gift for the District's participation in "Join Hands Day" on May 2, 2009.

Fourteen adults and 10 young people from the District and five members from Saint Nicholas Byzantine Church, Swoyersville, Pennsylvania, played bingo and served refreshments to over three dozen residents from the facility. Prizes were donated by District members and everyone was presented with a gift. Our young members distributed cake and a gift to the residents who were unable to attend the bingo in the social hall. A beautifully decorated cake was donated for the occasion by Gerrity's Supermarket in Wyoming, Pennsylvania.

The members were grateful for the work the residents of The Laurels put into their lovely thank you gift and we want them to know, as always, the opportunity to serve them was our pleasure!



**The "Hearts and Hands" thank you is displayed for District members to enjoy.**

**Susan Worth**

## Mother's & Father's Day Tribute/Memorial Program

Once again this year, the LPSCU is offering a Tribute/Memorial Program to run in the May/June issue of *Zornicka*. We are pleased to report that this is the ninth year that the LPSCU has sponsored this special tribute. The program will give our members an opportunity to honor their living parents or remember their deceased ones by placing a Mother's and/or Father's Day message in our May/June issue.

Because space is limited, Tributes/Memorials cannot be more than 2-3 lines and should not exceed 20 words. There is no charge for placing a message, but a good will donation of \$5.00 per greeting will be appreciated. In keeping with the benevolent and fraternal nature of our organization, all proceeds from the Mother's Day Tributes/Memorials will be donated to the Breast Cancer Research Center and all monies donated from the Father's Day Tributes/Memorials will go to the American Diabetes Association for diabetes research.

Donations (which are tax deductible) should be made by check *payable directly to the respective organization* — Breast Cancer Research Center for Mother's Day messages and American Diabetes Association for Father's Day messages.

Tribute/Memorial requests, along with all donation checks, should be mailed to Fraternal Activities Director Cecilia B. Gaughan, 325 Florida Avenue, Whitehall, PA 18052 (phone 610/433-4610).

**Deadline for submitting Mother's/Father's Day messages for the May/June *Zornicka* is March 20, 2010.**

A few examples of Mother's/Father's Day Tributes/Memorials follow:

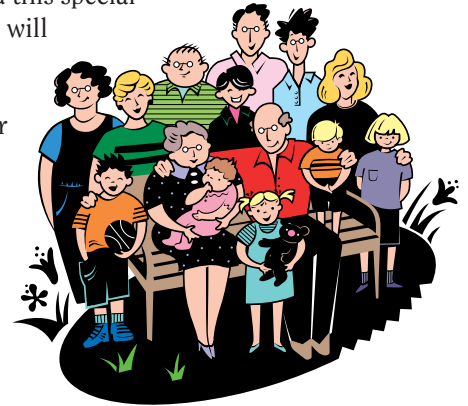
In honor of our mothers  
Mary Jones and Susan Clark  
Given by George and Christine Clark

In loving memory of Joseph Smith, Sr.  
Given by his children and grandchildren

Happy Mother's Day to Betty J. Winston  
With love from her grandchildren

**The LPSCU reserves the right to edit messages.**

We hope many of our members will participate in this worthwhile fraternal activity, which allows them to honor their mothers and fathers and donate to a very worthy cause. This is a wonderful way to show our love and appreciation to our parents (and grandparents) and to show the concern and compassion the LPSCU has for our fellowman.



# Rev. Dianiska District Makes a Difference

At the September 2009 meeting of the Reverend Dianiska District, members participated in "Make a Difference Day" which was held nationwide in October. Make a Difference Day is an annual event where participants are asked to give a little of themselves for someone else.

Members of the District participated by donating new pairs of socks to be distributed to local charities.

**Susan Worth**



**Pictured behind a table overflowing with socks and other items donated by District members for "Make a Difference Day" are, from left, Madeline Barush, Kay Haddock, Josephine Royer, Dorothy Domanosky, Eleanor Cheskiewicz, and Rikki Hedges.**

## 37<sup>TH</sup> ANNUAL MARCH FOR LIFE

**Friday, January 22, 2010 - Washington, D.C.**

For the past several years, members of the LPSCU have been invited to participate in the annual March for Life in Washington, D.C. The LPSCU is proud to join 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, with a stop in Hazleton, Pennsylvania. Local Branches and Districts help sponsor the cost of members wanting to attend. Anyone interested in attending can call Theresa Kluchinski at 888/834-6614 or 570/823-3515 for more information.

### **Cleveland/Pittsburgh Area**

A bus will leave Cleveland, Ohio, with a stop in Pittsburgh, Pennsylvania. Anyone interested in attending can call Mary Ann Johaneck at 888/464-4642. Area students can participate at no charge.

## *In Memoriam*

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

— Matthew v.5

Name	Branch	Location
Edward Skovira	8	Jessup, PA
*George J. Elko	37	Plymouth, PA
Anne Remish	42	Pittsburgh, PA
*Catherine Latronico	79	Whiting, IN
Mary A. Strain	83	Bethlehem, PA
Maria Dubetsky	124	Hazleton, PA
Josephine R. Goodwin	132	Youngstown, OH
Irena E. Susinskas	132	Youngstown, OH
Emma Povhe	132	Youngstown, OH
Thomas F. Lyden	132	Youngstown, OH
Anna S. Page	132	Youngstown, OH
*Eugene J. Zubey	156	Coaldale, PA
Mildred Yanacek	156	Coaldale, PA
Anne J. Lajoie	156	Coaldale, PA
Donald Zacek	158	Chicago, IL
*Betty M. Volosin	163	Youngstown, OH
Emilia Toth	197	Wilkes-Barre, PA
David Gowlis	197	Wilkes-Barre, PA
Ann E. Deegan	197	Wilkes-Barre, PA
Mark S. Biel	198	Whiting, IN
Sr. M. Boleslava Gazo	210	Lacon, IL
Edward A. Grivensky	213	Dallas, PA
Kazys Alkevicius	L0054	Grand Rapids, MI

*\*Multiple certificates*

## Pittsburgh District Members Prepare Fundraising Luncheon

Brother's Brother Foundation, a Pittsburgh-based fundraising organization which provides medical and humanitarian supplies, pharmaceuticals, and textbooks to those in need in 64 countries, hosted a luncheon during the G-20 Summit held in Pittsburgh, Pennsylvania, last fall. Branch 42 members were among those who prepared the Slovak meal. Pictured below, L-R, are Ann Krohmaly, Clifford Moeller (president of the Western Pennsylvania Slovak Cultural Association), Mary Heckel, Cynthia Maleski, Esq., Cecilia Sarocky, Jean Milko, Luke Hingson (president, Brother's Brother), and Joseph Senko (executive director WPSCA and honorary consul).

**Sylvia Goda**



**REVEREND DIANISKA DISTRICT**

The Rev. Dianiska District held its third meeting of the year on Sunday, September 27, 2009, at Holy Trinity Church Hall, Swoyersville, Pennsylvania. Debbie Adamchak welcomed members on behalf of host Branches 17 and 19.

The meeting was called to order by President Mary Ann Ewasko, who led those present in prayers for the ill members of our District, for Monsignor Francis J. Beeda, and for deceased members Albert Okal, brother of member Mary Okal, and Mary Hawley, mother of District Vice President



**District Financial Secretary Marge Zinkavich is the "picture" of health and everyone is glad she is.**

Hope Napkora and grandmother of member Lori Napkora. The Pledge of Allegiance followed. President Ewasko also welcomed back Financial Secretary Marge Zinkavich to the meeting after an illness and she introduced the guest speaker, Paige Johnson from AARP.

Financial Secretary Zinkavich read the roll call. Barbara Kalish and Debbie Adamchak gave the secretary's and treasurer's reports, respectively; both reports were approved. Barbara Kalish also read correspondence. She received a thank you card and gift of hearts and hands from the residents of The Laurels Skilled

Nursing and Rehabilitation Center for our participation in "Join Hands Day." (See related article on page 4.)

Additional correspondence was read by President Ewasko: member Helen Stepanik sent a note to the members on how much she missed all the ladies and attending the meetings since she left the area. She also remembered the District with a monetary donation. Thank you, Helen. We miss you, too!

President Ewasko discussed the following items:

She thanked everyone for participating in "Make a Difference Day" as she pointed out the table full of socks, hats, toiletries, and various gifts to be donated to local charities.

On July 14, 2009, the District held its annual Youth Bowling Party. Co-chairs were Hope and Lori Ann Napkora. Twenty-eight young members, four guests, and 23 adults attended. Everyone had a great time.

Flyers were placed on the tables detailing the District's annual Christmas Party to be held on Sunday, December 6, 2009, at 1:00 p.m. at the Wyoming Hose Company, 3rd Street, Wyoming, Pennsylvania, hosted by Branches 37, 52, and 94. Members who were not at the meeting must contact their Branch Secretary with reservations by November 23, 2009. Branch Secretaries were asked to contact Margaret Jollimore with the total count by November 25.

National President Theresa Kluchinski spoke about the LPSCU's products and benefits and told the Branch Secretaries to contact her if they have any questions regarding these items. She also told the group to watch the *Zornicka* for many upcoming new and exciting benefits.

Our guest, Paige Johnson, a consumer advocate from

AARP, spoke on the topic "It's Your Money" and instructed those present how to watch for scams and overcharges, and how to be sensible with money in these trying times. All the ladies were given a gift of a magnifying ruler and pamphlets on the items about which Paige spoke. Her lecture was very interesting and enjoyable. When the ladies discovered Paige speaks on other important topics as well, they expressed a desire to have her back to address the group in the future.

**Susan Worth**

**LEHIGH VALLEY OKRES**

On August 23, 2009, the Lehigh Valley Okres held a picnic for its Junior members at Louise Moore Park, Pavilion #2, Country Club Road in Bethlehem Township, Pennsylvania, from 12:00-4:00 p.m. Picnic-type fare was served at noon with John Ferri, Tom Gaughan, and Jeff Kosalko acting as chefs. Twelve young members and 24 adults attended.

At 1:30, Ceil Gaughan, who chaired the activities, and Elizabeth Ackerman, Branch 130 member, supervised various games for the children. They awarded many prizes to all the youngsters present.

Following the children's games, everyone played bingo. Winners of the bingo games had a choice of prizes from the assortment donated by Okres members.

At the conclusion of the games, some members opted to walk around the beautiful grounds of the park while others stayed to socialize and enjoy the pleasant atmosphere and weather until the picnic concluded.



**Taylor Baggest attempts to clear the bar in the limbo contest while her brother, Ryan, crawls underneath.**



**A lively game of "hot potato" was enjoyed by the youngsters present.**

**PITTSBURGH DISTRICT**

Pittsburgh District members and guests attended the annual card party at the Comfort Inn, Penn Hills, Pennsylvania, on October 18, 2009. An enjoyable luncheon was served, a Chinese auction was held, and door prizes (which were contributed by members) went home with lucky winners.

**Sylvia Goda**



**Pictured surrounding a basket of items to be sent to our troops overseas are Pittsburgh District officers – Seated L-R: Elizabeth Melko, Mary Ann Bowman, and Dolores Sakal; standing L-R: Elva Silay, Sylvia Goda, Margaret Joschak, Susan Lazur, Janice Mathews, and Bernice Vadas.**

**Recent “Tree of Life” Contributors**

**LPSCU MEMBERS  
PLEGGED \$7,300!**

The Board of Directors would like to recognize those members who have generously donated to our Tree of Life project recently.

<b>Name</b>	<b>For</b>	<b>Type</b>
James Tomasic	LPSCU Branch 52	Leaf
Helen Schafer	Rose and Jack Tunney	Leaf
Lucille Komorosky	LPSCU Branch 163	Leaf
Lucille Komorosky	Reverend Baloga Okres	Stone
Elva Silay	Pittsburgh District	Stone
Deborah Adamchak	Reverend Dianiska District	Stone
Deborah Adamchak	LPSCU Branch 19	Stone
Mary Ann Ewasko	LPSCU Branch 6	Stone
Eleanor Papst	LPSCU Branch 202	Leaf
Theresa Olshemski	LPSCU Branch 12 & 122	Leaf
Margaret Ferri	Lehigh Valley Okres	Stone
M/M John Ferri	John/Margaret Ferri	Leaf
Joan Hladek	Joan Hladek	Leaf
Joan Hladek	LPSCU Branch 109	Stone
Mary Jo Savidge	Kevin J. Savidge	Leaf
M/M Andrew Kapral	John/Pauline Romanchick	Leaf
	Andrew/Mary Kapral	Leaf
Theresa Kluchinski	LPSCU Branch 48 & 213	Stone
Theresa Kluchinski	LPSCU Branch 90, 126 & 184	Leaf

Proceeds will benefit the LPSCU Scholarship Programs. If you are interested in purchasing a leaf or stone, please see the **Tree of Life** form on this page for more details.

# 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...”. You may also simply have your name, the family name, or business name. Restrictions as to space and characters are listed below, based on whether you choose a fraternal leaf (\$100) or stone (\$500).

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

Please complete the Reservation Form and return it (a photocopy is also acceptable), along with your donation, to: LPSCU Tree of Life, P.O. Box 32, Wilkes-Barre, PA 18703-0032. Please make checks payable to the “LPSCU – Scholarship Fund.”

Name \_\_\_\_\_

Phone \_\_\_\_\_

Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Enclosed is: (please check one)

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

**PLEASE ENGRAVE MY FRATERNAL LEAF OR STONE AS FOLLOWS:**

**Leaf inscription:**

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

**Stone inscription:**

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

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## Pittsburgh Members Attend Performance

Members and guests of the Pittsburgh District enjoyed a performance of "The Legend of Sleepy Hollow" at the Gemini Theatre, Pittsburgh, Pennsylvania, on October 25, 2009. Attending were Rachel and Malcolm Bowman, Caroline, Jeremy, Leah, and Andrew Silay, and Stephanie and Ronald Schlebusch.



## Member Earns Master's in Nursing

Victoria M. Powell, a member of LPSCU Branch 42, received her Master's Degree in Nursing, specifically as a pediatric nurse practitioner, from the University of North Carolina at Chapel Hill last spring. She embarked on her career in a primary care clinic in Roxboro, North Carolina, and looks forward to being able to help children of all ages.



**Victoria M. Powell**

Victoria, who is a former LPSCU scholarship winner, is grateful to the LPSCU for their aid in funding her undergraduate education. "Without that great beginning I had in nursing, I would not be where I am today," she says.

Victoria is the granddaughter of Margaret Joschak of Branch 42.

**Sylvia Goda**

## Cooking Corner

### HALUSKY WITH CABBAGE

#### Cabbage

- |                   |              |
|-------------------|--------------|
| 1 head of cabbage | 2 tsps. salt |
| 3 Tbsps. butter   |              |

Cut the cabbage fine. Sprinkle salt through the cabbage and let stand for 10 minutes.

Melt the butter. Then squeeze out the cabbage and add the cabbage to the butter and cook until tender.

#### Halusky

- |                          |               |
|--------------------------|---------------|
| 3 large potatoes, grated | 1 egg, beaten |
| 1½ tsps. salt            | 2½ cups flour |

Add beaten egg to the potatoes and mix well. Add flour and salt to the potato mixture and mix thoroughly; if dough appears stiff, add a little lukewarm water. Drop little bits of dough, not spoonfuls, but little bits at a time into salted boiling water and cook the halusky until they rise to the top of the pan. Remove the pan from the stove and rinse the halusky in lukewarm water. Drain the halusky in a colander and place the halusky into a bowl. Put the cooked cabbage over the halusky, stir lightly and serve. Halusky is a favorite lenten meal.



## PFC Installation Ceremony

*(Story on page 1)*



**Newly-elected officers of the Pennsylvania Fraternal Congress during the installation ceremony conducted by Mary Jo Savidge (standing at the podium). Newly-elected PFC President Theresa Kluchinski is fifth from the left.**



**L-R: LPSCU President Theresa A. Kluchinski, who is the new president of the PFC, LPSCU Public Relations Director Margaret A. Ferri, John Ferri, who was honored as the PFC's 2009 Fraternalist of the Year, and LPSCU Secretary-Treasurer Mary Jo Savidge, who conducted the PFC installation of new officers.**

**An LPSCU insurance policy makes the perfect gift!**



# JET Plan \$1.00 First Year Premium Extended

The LPSCU Board of Directors announces that the \$1.00 first year annual premium on the Juvenile Estate Term (Term-to-25) plan of insurance has been extended for the year 2010. **This offer is limited to certificates with an issue date in the year 2010.** After the first year, premiums will be billed at the rate of \$16.00 for \$10,000 of term life insurance and \$9.50 for \$5,000 of term life insurance.

The LPSCU's Juvenile Estate Term (JET) Plan, commonly referred to as Term-to-25, is an ideal insurance solution for students and is available to anyone less than 22 years of age. The plan provides full life insurance protection from date of issue to age 25.

A medical exam is not required to apply; however, the LPSCU reserves the right to require a medical exam on any applicant should it be deemed necessary.

Once the JET insurance certificate is issued, coverage remains in full force and effect through the maturity date of the certificate, provided premium payments are current. This plan matures when the insured's certificate reaches the anniversary of issue date closest to his/her 25th birthday.

**When the certificate expires, the insured will be given an option to convert his/her current coverage amount to a legal reserve plan (permanent insurance) with no evidence of insurability being required. This is a guaranteed provision within the JET contract.**

## New Insurance Issued

State	Branch Representative	Aug/Sep 2009	Year-to-Date Total
PA	Joan Ellen Frendak	\$ 14,000.00	\$ 74,000.00
PA	Mary Ann Ackerman		\$ 63,000.00
PA	Cecilia B. Gaughan	\$ 25,000.00	\$ 61,000.00
PA	Home Office	\$ 61,000.00	\$ 61,000.00
PA	Elva Silay	\$ 10,000.00	\$ 51,000.00
PA	Margaret A Ferri	\$ 5,000.00	\$ 35,000.00
PA	Jean Kosalko		\$ 30,000.00
PA	Theresa Kluchinski	\$ 20,000.00	\$ 25,000.00
PA	Ann Tirpak		\$ 20,000.00
IN	Joan T. Hladek		\$ 20,000.00
PA	James Yocum	\$ 20,000.00	\$ 20,000.00
PA	Mary Ann Ewasko		\$ 15,000.00
IN	Ann Dobias	\$ 5,000.00	\$ 15,000.00
PA	Anita Gregory	\$ 5,000.00	\$ 15,000.00
PA	Charles Simalchik		\$ 10,000.00
IL	Mary Ann Siska		\$ 7,000.00
PA	James Tomasic		\$ 6,000.00
OH	Lucille Komorosky		\$ 6,000.00
PA	Elizabeth Pipon		\$ 6,000.00
PA	Agnes McLaren		\$ 5,000.00
PA	Janice Mathews		\$ 5,000.00
PA	Verna Prawdzik		\$ 4,000.00
PA	Cecilia Sarocky		\$ 4,000.00
PA	Br. Joseph Venonsky		\$ 3,000.00
PA	Deborah Adamchak	\$ 2,000.00	\$ 2,000.00
		\$167,000.00	\$563,000.00

In the event of the death of the insured prior to reaching 25 years of age, the face amount of the policy is paid to the named beneficiary.

The new legal reserve certificate may provide a death benefit equal to or less than the face amount of the expired JET policy. The policy date of issue will be the expiry date of the JET policy. The policy premium on the new certificate will be based on the member's age on the date of exchange and on the Society's premium rates then in effect. The first premium on the new certificate must be paid prior to the expiry date of the JET policy. Written request for exchange will be required.

JET Term-to-25 is an excellent, affordable plan providing protection for your children from infancy on through their school years, including college. Now the JET Term-to-25 is even more affordable with the first year's premium costing just \$1.00. This offer is good for certificates with an issue date in the year 2010.

Call your Branch Secretary today for an application for this economical term insurance plan for the young, or contact the LPSCU Home Office at 888/834-6614 or 570-823-3513. You can also e-mail the Home Office at [lpscu@lpscu.org](mailto:lpscu@lpscu.org).

## Pittsburgh District Members Are Winners

Prize winners at the Western Pennsylvania Slovak Radio Hour's 27th Annual Dinner-Dance were Ann Melko and her daughter, Elizabeth (Branch 42). They received two Slovak dolls, tickets to the Slovak Vilija at Prince of Peace Parish, a \$50 gift certificate to a local deli, and the opportunity for each of them to guest host on the Slovak Radio Hour.



**Ann Melko (left) and daughter Elizabeth.**

The affair was held on October 3, 2009, at the Slovak Catholic Sokol Center, Southside, Pittsburgh, Pennsylvania. Very enjoyable entertainment was provided by the Pittsburgh Slovaks Dance Ensemble.

**Sylvia Goda**



**The Pittsburgh Slovaks Dance Ensemble entertains.**

# Attention:

## LPSCU Branch & District Members

*We're Looking for a Shining Star  
in the LPSCU for the  
2010 Fraternalist of the Year*



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



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



If you can answer "yes" to the above, then you have a "Shining Star" member to be nominated as our 2010 LPSCU Fraternalist of the Year!

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

Hurry — The Deadline for Nominations is **March 1, 2010**

## Member Receives Health Foundation Scholarship

Christie Ferri, of New Market, Maryland, recently received a \$1,000 scholarship from the American Health Information Management Association Foundation. The Foundation awards scholarships to students pursuing various levels of education in the Health Information Management Field. Christie is enrolled in the online Bachelor of Science in Health Information Management Program at the University of Cincinnati in Ohio and is currently in her Junior year. She also has two additional AA degrees, one in Health Information Management and the other in Management.

Christie and her husband John were invited to the AHIMA Foundation's Donor Reception, which was held at the National Convention in Grapevine, Texas, this past October. At the reception, Christie was asked to speak to the members and guests regarding her journey in Health Information Management and her educational goals. Attendees also included the CEO of AHIMA, Linda Kloss, past and current presidents of the AHIMA organization, donors, vendors, and invited guests.

Christie currently works as a Health Information Management Director in Rockville, Maryland, and is on the Maryland Board of Directors for the HIM state association. She also chairs the Silent Auction Committee for 2009-2010 and has held various other volunteer positions over the last several years.

Christie and John are members of LPSCU Branch 83, Bethlehem, Pennsylvania. Their daughters, Angelina and Nicole, belong to Bethlehem Branch 130.

The LPSCU congratulates Christie on receiving this scholarship. We wish her continued success as she pursues her professional goals and educational endeavors.

**Support Your  
Local Branch  
Participate in  
Branch Activities**

*Let an outstanding youth know. . .*

## You Are Appreciated

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



To receive a Nomination Form, contact the Home Office at 570/823-3513 or toll free 888/834-6614; e-mail: [lpescu@lpescu.org](mailto:lpescu@lpescu.org) or visit our website: [www.lpescu.org](http://www.lpescu.org). The deadline for nominations is **March 1, 2010**.

Help the LPSCU show an outstanding young person that "You Are Appreciated" by nominating him or her for the Youth Achievement Award!

# Census 2010: It's in Our Hands

**An Introduction to the 2010 Census: Easy, Safe, Important.**

The foundation of our American democracy is dependent on fair and equitable representation in Congress. To achieve an accurate assessment of the number and location of the people living within the nation's borders, the U.S. Constitution mandates a census of the population every 10 years.

The census population totals determine which states gain or lose representation in Congress. It also determines the amount of state and federal funding communities receive over the course of the decade. 2010 Census data will directly affect how more than \$3 trillion is allocated to local, state and tribal governments over the next 10 years. For this funding allocation to be accomplished fairly and accurately, the goal of the decennial census is to count everybody, count them only once, and count them in the right place. The facts gathered in the census also help shape decisions for the rest of the decade about public health, neighborhood improvements, transportation, education, senior services and much more.

## **Reaching an Increasingly Diverse Population**

The goal of the 2010 Census is to count all residents living in the United States on April 1, 2010. The U.S. Census Bureau does not ask about the legal status of respondents in any of its surveys and census programs. To help ensure the nation's increasingly diverse population can answer the questionnaire accurately and completely, about 13 million bilingual Spanish/English forms will be mailed to housing units in neighborhoods identified as requiring high levels of Spanish assistance. Additionally, questionnaires in Spanish, Chinese (simplified), Korean, Vietnamese and Russian — as well as language guides in 59 languages — will be available on request.

## **Recruiting Census Workers**

By 2010, there will be an estimated 310 million people residing in the United States. Counting each person is one of the largest operations the federal government undertakes. For example, the Census Bureau will recruit nearly 3.8 million applicants for 2010 Census field operations. Of these applicants, the Census Bureau will hire about 1.4 million temporary employees. Some of these employees will be using GPS-equipped hand-held computers to update maps and ensure there is an accurate address list for the mailing of the census questionnaires.



## **10 Questions, 10 Minutes to Complete**

With one of the shortest questionnaires in history, the 2010 Census asks for name, gender, age, race, ethnicity, relationship, and whether you own or rent your home. It takes only about 10 minutes for the average household to complete. Questions about how we live as a nation — our diversity, education, housing, jobs and more — now covered in the American Community Survey which is conducted every year throughout the decade and replaces the Census 2000 long-form questionnaire.

Responses to the 2010 Census questionnaire are required by law. All responses are used for statistical purposes only and all are strictly confidential. Information can be found at the 2010 Census web site: [www.2010.census.gov](http://www.2010.census.gov).

## **Letters**

Dear Theresa,

I wish to thank the Ladies Pennsylvania Slovak Catholic Union for naming me the 2009 Fraternalist of the Year.

I also thank you for presenting me with the beautiful Fraternalist of the Year plaque and a check for \$100 made payable to Bethlehem Special Olympics, which I selected as my charity.

Thank you also for submitting my name for the National Fraternal Congress and Pennsylvania Fraternal Congress Fraternalist of the Year awards. I am looking forward to receiving the Fraternalist of the Year Award from the Pennsylvania Fraternal Congress.

I am grateful to the Ladies Pennsylvania Slovak Catholic Union for the opportunity to attend the Pennsylvania Fraternal Congress Annual Meeting in Farmington to receive the Pennsylvania Fraternal Congress Fraternalist of the Year Award.

Be assured that I am honored and deeply proud to represent the Ladies Pennsylvania Slovak Catholic Union as the 2009 Fraternalist of the Year, as well as the Pennsylvania Fraternal Congress Fraternalist of the Year and 4th runner-up for the National Fraternal Congress Fraternalist of the Year.

Fraternally,  
**John Ferri**

Branch 83, Bethlehem, Pennsylvania



Join Our  
Kids'  
Corner!

Can you tell us about a good book you just read?

Can you write a poem about anything?

Can you draw a picture?

Can you tell us about your family traditions?

Can you tell us about a sport or instrument you play?

If you can and would like to join us in a new feature — *The Kids' Corner* — we will print it in the *Zornicka*. Wouldn't it be fun to see your article or drawing in a magazine? Send your work to us along with your name, address, age, and Branch number. (Work cannot be returned so be sure to make a copy for yourself.) Hope to hear from you soon!

Send your submissions to:

Cecilia B. Gaughan, Fraternal Activities Director  
325 Florida Avenue, Whitehall, PA 18052  
or email to: [cbgaughan@msn.com](mailto:cbgaughan@msn.com).

# LPSCU 20-Year Endowment Life Insurance 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, semiannual, 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 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, semiannual, 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. Semiannual 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

Issue Age	Annual		Monthly	
	Male	Female	Male	Female
0	38.15	37.77	3.43	3.40
1	38.34	37.96	3.45	3.42
2	38.53	38.15	3.47	3.43
3	38.72	38.34	3.48	3.45
4	38.92	38.53	3.50	3.47
5	39.11	38.72	3.52	3.48
6	39.30	38.91	3.54	3.50
7	39.49	39.10	3.55	3.52
8	39.69	39.30	3.57	3.54
9	39.90	39.50	3.59	3.56
10	40.10	39.70	3.61	3.57
11	40.30	39.90	3.63	3.59
12	40.50	40.10	3.65	3.61
13	40.70	40.30	3.66	3.63
14	40.91	40.50	3.68	3.65
15	41.11	40.70	3.70	3.66
16	41.31	40.90	3.72	3.68
17	41.51	41.10	3.74	3.70
18	41.72	41.31	3.75	3.72
19	41.94	41.52	3.77	3.74
20	42.15	41.73	3.79	3.76
21	42.36	41.94	3.81	3.77
22	42.57	42.15	3.83	3.79
23	42.78	42.36	3.85	3.81
24	43.00	42.57	3.87	3.83
25	43.21	42.78	3.89	3.85
26	43.42	42.99	3.91	3.87
27	43.63	43.20	3.93	3.89
28	43.85	43.42	3.95	3.91
29	44.08	43.64	3.97	3.93
30	44.30	43.86	3.99	3.95
31	44.52	44.08	4.01	3.97
32	44.74	44.30	4.03	3.99
33	44.97	44.52	4.05	4.01
34	45.19	44.74	4.07	4.03
35	45.41	44.96	4.09	4.05

Issue Age	Annual		Monthly	
	Male	Female	Male	Female
36	45.63	45.18	4.11	4.07
37	45.86	45.41	4.13	4.09
38	46.10	45.64	4.15	4.11
39	46.33	45.87	4.17	4.13
40	46.56	46.10	4.19	4.15
41	46.79	46.33	4.21	4.17
42	47.03	46.56	4.23	4.19
43	47.26	46.79	4.25	4.21
44	47.49	47.02	4.27	4.23
45	47.73	47.26	4.30	4.25
46	47.98	47.50	4.32	4.28
47	48.22	47.74	4.34	4.30
48	48.46	47.98	4.36	4.32
49	48.70	48.22	4.38	4.34
50	48.94	48.46	4.40	4.36
51	49.19	48.70	4.43	4.38
52	49.43	48.94	4.45	4.40
53	49.67	49.18	4.47	4.43
54	49.92	49.43	4.49	4.45
55	50.18	49.68	4.52	4.47
56	50.43	49.93	4.54	4.49
57	50.68	50.18	4.56	4.52
58	50.93	50.43	4.58	4.54
59	51.19	50.68	4.61	4.56
60	51.44	50.93	4.63	4.58
61	51.69	51.18	4.65	4.61
62	51.95	51.44	4.68	4.63
63	52.54	51.70	4.73	4.65
64	54.40	51.96	4.90	4.68
65	56.46	52.22	5.08	4.70
66	58.73	52.48	5.29	4.72
67	61.25	52.74	5.51	4.75
68	64.05	53.81	5.76	4.84
69	67.19	55.76	6.05	5.02
70	70.71	57.95	6.36	5.22

# Lehigh Valley Okres Hosts Semiannual Meeting Mass and Luncheon

In conjunction with the LPSCU Semi-annual Meeting, the Board of Directors attended Mass at Incarnation of Our Lord Church in Bethlehem, Pennsylvania, on Sunday, September 13, 2009. The 10:30 a.m. Mass was celebrated by Msgr. William Baker, pastor of the church. Our Spiritual Advisor, Rev. Philip A. Altavilla, V.E., was unable to attend due to another commitment.

Prior to the Liturgy, Msgr. Baker warmly welcomed the Board members and wished them a successful meeting. Serving as Lector at the Mass was Terry Nishnic, Branch 83 member. Offertory gifts were presented by Theresa A. Kluchinski and Mary Jo Savidge, president and secretary, respectively, of the LPSCU.

Following the Mass, a luncheon was held in the Lehigh Room of the Best Western Lehigh Valley Hotel and Conference Center in Bethlehem. Attending as guests were 98 LPSCU members from the Lehigh Valley area. A punch reception preceded the meal.

On behalf of the Lehigh Valley Okres, greetings were extended by Jean Kosalko and Mary Shannon, after which they presented each Board member with a gift. President Kluchinski extended a warm welcome to all and introduced the Board members and Honorary Vice President Mary Ann Ackerman. Msgr.

Baker then offered an inspirational invocation after which a delicious luncheon was served.

After the meal, President Kluchinski explained the various fraternal and educational benefits offered by the LPSCU. She then presented special awards to two Lehigh Valley members.

The first award was presented to Anthony Bucha of Branch 38, Whitehall, Pennsylvania, who was honored with the LPSCU's 2009 Youth Achievement Award. Anthony received a beautiful plaque and a \$2,000 LPSCU life insurance certificate. The second award was presented to John Ferri of Branch 83, Bethlehem, who was honored as the LPSCU's 2009 Fraternalist of the Year. John received a beautiful plaque and a check for \$100 payable to Bethlehem Special Olympics, the charity he chose. President Kluchinski was also proud to announce that John had been selected as the 2009 Fraternalist of the Year by the Pennsylvania Fraternal Congress. President Kluchinski then presented a monetary gift for Incarnation of Our Lord Church to Msgr. Baker.

The luncheon concluded with a Benediction offered by Msgr. Baker. Board members then enjoyed socializing with guest members.



**President Kluchinski presents the 2009 LPSCU Youth Achievement Award plaque to Anthony Bucha.**



**President Kluchinski presents the 2009 LPSCU Fraternalist of the Year plaque to John Ferri.**



**The LPSCU Board of Directors at the Semiannual Meeting Luncheon – Seated, L-R: Vice President Anita Gregory, President Theresa Kluchinski, and Secretary-Treasurer Mary Jo Savidge; standing, L-R: Trustees Dolores Evanko and Elizabeth Melko, Chair of Trustees Mary Ann Ewasko, Fraternal Activities Director Cecilia Gaughan, Trustee Joan Hladek, Public Relations Director Margaret A. Ferri, and Trustee Margaret Jollimore.**



**President Theresa Kluchinski presents a monetary gift to Msgr. William Baker, pastor of Incarnation of Our Lord Church where the Semiannual Meeting Mass was held.**

# Ladies Pennsylvania Slovak Catholic Union

## 3rd Quarter Report

Assets	3rd Quarter 2009	3rd Quarter 2008
Investments .....	\$ 13,146,857.00	\$ 12,680,739.00
Certificate of Deposit .....	\$ 383,000.00	\$ 1,247,000.00
Cash on Deposit .....	\$ 790,080.00	\$ 624,472.00
Mortgage Loans .....	\$ 19,555.00	\$ 24,718.00
Real Estate Owned .....	\$ 134,216.00	\$ 143,243.00
Other Assets .....	\$ 63,328.00	\$ 67,313.00
<b>Totals</b> .....	\$ 14,537,036.00	\$ 14,787,485.00
Liabilities & Fund Balance	3rd Quarter 2009	3rd Quarter 2008
Fund Balance .....	\$ 3,922,102.00	\$ 4,416,921.00
Interest Maintenance Reserve .....	\$ 301,663.00	\$ 337,265.00
Amt. Retained as Trustee .....	\$ 60,832.00	\$ 49,108.00
Aggregate Reserve-Life Certificates .....	\$ 9,766,619.00	\$ 9,662,665.00
Other Liabilities .....	\$ 485,820.00	\$ 321,526.00
<b>Totals</b> .....	\$ 14,537,036.00	\$ 14,787,485.00
Revenues	3rd Quarter 2009	3rd Quarter 2008
Premium Income .....	\$ 126,019.00	\$ 158,067.00
Investment Income .....	\$ 567,284.00	\$ 593,180.00
Income - Other .....	\$ 65,664.00	\$ 40,053.00
Profit/Loss - Sale of Bonds/Stocks .....	\$ -	\$ -
<b>Totals</b> .....	\$ 758,967.00	\$ 791,300.00
Expenses	3rd Quarter 2009	3rd Quarter 2008
Death Claims .....	\$ 198,113.00	\$ 290,350.00
Endowments .....	\$ 25,961.00	\$ 40,631.00
Cash Surrenders .....	\$ 54,842.00	\$ 50,442.00
Dividends .....	\$ -	\$ 41,177.00
Increase in aggregate reserves .....	\$ 63,000.00	\$ 24,000.00
Commissions (new and renewals) .....	\$ 12,526.00	\$ 28,927.00
General Operating Expenses .....	\$ 226,971.47	\$ 365,359.40
Officers and Committee Expenses .....	\$ 30,903.42	\$ 22,100.74
Actuarial/Accounting Expense .....	\$ 64,310.00	\$ 7,370.00
Investment Mgt. Fee .....	\$ 11,969.84	\$ 5,948.50
Official Publications .....	\$ 56,496.53	\$ 20,651.00
Travel Expense .....	\$ 4,508.78	\$ 5,197.35
Bureau and Association Dues .....	\$ 675.00	\$ -
Donations .....	\$ 4,995.00	\$ 14,475.00
Scholarships .....	\$ (1,400.00)	\$ 7,759.03
Fraternal Activities .....	\$ 12,581.96	\$ 5,796.98
Insurance Taxes, Licenses & Fees .....	\$ 27,275.00	\$ 23,655.00
<b>Sub Total</b> .....	\$ 793,729.00	\$ 953,840.00
Net Gain/Loss From Operations .....	\$ (34,762.00)	\$ (162,540.00)
Net Realized Capital Gain (Loss) .....	\$ (42,587.00)	\$ (220,660.00)
<b>Total</b> .....	\$ (77,349.00)	\$ (383,200.00)

### Related Tribute

The following was received too late to make our November/December issue honoring our Veterans and Military, but we'd like to share it with you now . . .

In memory of our son/brother, **Edward Pecukonis**, who served 16 years in the U.S. Army Nurses Corps in Korea, Vietnam, and Japan. ~ Given by Pauline Pecukonis (mother), Paulette (sister), and Paul and David (brothers)

## SCF Hosts Midwest Slovak Pastoral Seminar

Seventy-four people attended the most recent Midwest Slovak Pastoral Seminar in Chicago, Illinois. The seminar, under the auspices of the Slovak Catholic Federation, took place on Sunday, September 27, 2009, at the Motherhouse of the Sisters of Saint Casimir, originally a Lithuanian congregation, on Chicago's south side.

The featured speaker was Father Marek Sitar, a young priest from the Archdiocese of Trnava in Slovakia. Father Sitar was ordained in 2003 and is now serving as the associate pastor of St. Germaine's territorial parish in Oak Lawn, Illinois, a southwest suburb of Chicago. Each Sunday afternoon, after completing his duties at St. Germaine's, Father Sitar says a Mass in Slovak for the large Slovak immigrant community in the Chicago area.

Father Sitar spoke in English about the mission of Saints Cyril and Methodius to the ancient Slovaks, and the results of their missionary activities through the present day. A question and answer session followed. Attendees then enjoyed a catered buffet luncheon.

**Robert Tapak Magruder**

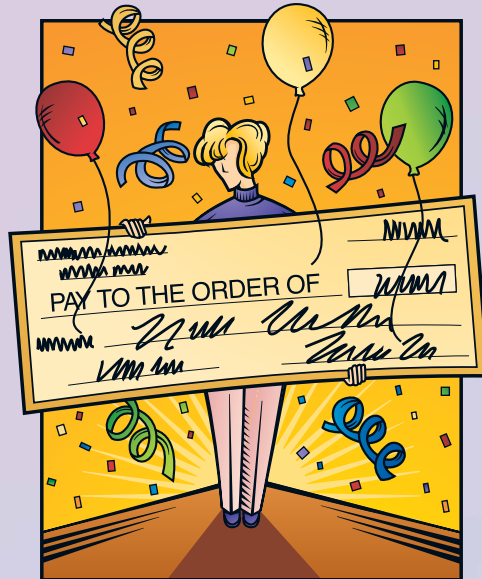


**Father Marek Sitar of Oak Lawn, Illinois, addresses the attendees at the Midwest Slovak Pastoral Seminar in Chicago.**

**SIGN UP A NEW MEMBER  
TODAY!**

# MEMBERSHIP CAMPAIGN EVERYONE WINS

January 1, 2010-December 15, 2010



## MEMBERS

- Any existing member who increases his/her life insurance by \$3,000 or more will receive \$5.00.
- Any LPSCU member referring a new member purchasing \$5,000 or more of life insurance will receive \$10.00.

## BRANCHES

- The branch will receive \$2.50 for each \$3,000 or more of life insurance purchased by an existing member.
- The branch will receive \$5.00 for each \$5,000 or more of life insurance purchased by a new member.

## BONUS

- If your branch increases membership of 10 life insurance certificates, the branch will receive \$100.

**All checks will be cut quarterly.**

**EXCLUSIONS:** • Term • Face amount less than \$3,000 • Any other programs • Annuities

## CAMPAIGN COMMITTEE

Dolores M. Evanko, National Trustee, Chairperson • Mary Ann Ewasko, National Chairperson of Trustees  
Mary Jo Savidge, National Secretary-Treasurer • Anita Gregory, National Vice President

### Sign up and start saving today

The ScriptSave® Prescription Drug Savings Card is available at no cost to you. There are no monthly or ongoing fees, no limits on usage and no income or age restrictions.

You and your entire household can use the card to receive instant savings on brand name and generic medications. Savings average 22%, with potential savings of up to 50% (based on 2009 national program savings data). Over 53,000 participating pharmacies nationwide accept the ScriptSave® card.

### ScriptSave® works for everyone

If you do NOT have health insurance, use the ScriptSave® card for any brand name or generic prescription you or a family member pays for out-of-pocket.

If you HAVE health insurance coverage, use the ScriptSave® card for any prescriptions that are not covered by your insurance or for savings for family members not covered by insurance.

If you have Medicare and are enrolled in a Medicare Part D plan, use your ScriptSave® card for everyone in your household and for any prescriptions that are EXCLUDED by Medicare Part D law.

### Additional Savings Opportunities

In addition to prescription savings, the ScriptSave® card also provides savings on vision care, hearing care, daily living products and diabetes care and supplies.

**Vision Care** - Save 40% off the retail price of frames, save on lenses and lens options (a complete pair of glasses purchase is required), 15% savings on conventional (non-disposable) contact lenses, 15% off the retail price LASIK and PRK Vision Correction Procedures, \$5 off eye exam with dilation, \$10 off contact lens exam. No limits on usage and savings at over 13,000 locations including both private practice providers and optical retailers such as LensCrafters, Target Optical, Sears Optical, JC Penney and most Pearle Vision locations.

**Hearing Care** - 15% savings on over 70 hearing aid models at 1,400 preferred providers. FREE, 10-step hearing

evaluation to diagnose the extent of hearing loss. Beltone's exclusive BelCare Aftercare Program offers members lifetime cleanings, inspections, adjustments and service for any Beltone hearing instruments purchased at any Beltone location throughout the United States.

**Daily Living Products** - ActiveForever.com offers a wide selection of assistive daily living aids at guaranteed low prices! Cardholders receive a 10% discount.

**Diabetes Care & Supplies** - 15% savings on Envoy Health's full line of name brand and generic diabetes testing supplies delivered directly to your home. Customers receive free access to a Certified Diabetes Educator and a complimentary copy of the Envoy Health Wellness Letter – a quarterly publication with tips and advice on living with diabetes.



Visit [www.scriptsave.com](http://www.scriptsave.com) and log-in with Group # S1000

- Enroll and print a card
- Find a participating pharmacy near you
- Look up drug pricing
- View the Preferred Medications List, Health Information & More!

**DISCOUNT ONLY - NOT INSURANCE.** Discounts are available exclusively through participating pharmacies. You may cancel your registration at any time by contacting Customer Care.

A0143\_SS\_GEN\_091609



*A Fun New Contest ~*

**WE'RE LOOKING FOR THE LPSCU FAMILY WITH THE MOST MEMBERS!**

In keeping with our LPSCU motto, "From Generation to Generation," we are seeking the LPSCU Family that has the greatest number of current LPSCU members. (Current LPSCU family members includes parents, children, grandchildren, great-grandchildren, in-laws, brothers, sisters, and their families. The family with the greatest number of current LPSCU members in its family tree will have the family's name imprinted on a Leaf on our LPSCU Tree of Life which adorns the lobby of our Home Office in Wilkes-Barre, Pennsylvania.

If you think your family could be the one, please complete the following FAMILY ENTRY FORM, listing the total number of current LPSCU members in your family. Mail the form to Cecilia B. Gaughan, LPSCU Fraternal Activities Director, 325 Florida Avenue, Whitehall, PA 18052 or e-mail the form to [cbgaughan@msn.com](mailto:cbgaughan@msn.com) **before June 30, 2010**. If you have any questions, call Ceil at 610/433-4610. If your family's number turns out to be the highest, you will be contacted and asked to submit a list of family members.

**ENTRY FORM  
FAMILY MEMBERSHIP PROGRAM**

Name \_\_\_\_\_  
 Address \_\_\_\_\_  
 City/State/ZIP \_\_\_\_\_  
 Phone and/or E-mail address \_\_\_\_\_  
 Number of LPSCU Family Members \_\_\_\_\_

**SCRIPTSAVE®**

**UTILIZATION REPORT**

	<b>For October 2009</b>	<b>Year-to-Date 2009</b>
Prescriptions Filled:	25	225
Normal Retail Pricing:	\$1,010.13	\$9,550.33
ScriptSave Pricing:	\$ 592.39	\$6,354.45
Total Dollars Saved		
by LPSCU Cardholders:	\$ 417.74	\$3,195.88
Average Saved per		
Discounted Prescription:	\$ 19.89	\$ 19.02
Overall LPSCU Discounted		
Prescription Savings:	43.55%	36.29%

**"We Made a Difference!"**

Mary Ann Kaylor and Elva Silay of LPSCU Branch 64, Pittsburgh, Pennsylvania, recently visited the Benedictine Center in Pittsburgh. The ladies report that they had lunch with the Seniors, who were very happy to see Slovak girls there. Several of the Seniors spoke with Mary Ann and Elva (and even admitted to being Slovak!). The visit was very enjoyable.

During their visit, the ladies also made a contribution to the Sisters for their retirement fund. Sister Benita, OSB, prior-ess, and Sister Evelyn, OSB, couldn't thank them enough for stopping by.

Mary Ann and Elva also made a stop at Mt. Assisi (Sisters of St. Francis) where they visited Marian Hall to see a few of the elderly clients. These residents were delighted to see visitors as some never have company. Mary Ann and Elva also visited with old friends and said they can't believe how people change and forget. The ladies made a contribution to the St. Francis Sisters' Retirement Fund as well. They were accompanied on their visit by Sister Francesca, OSF, who was principal of St. Gabriel School when their children attended many years ago.

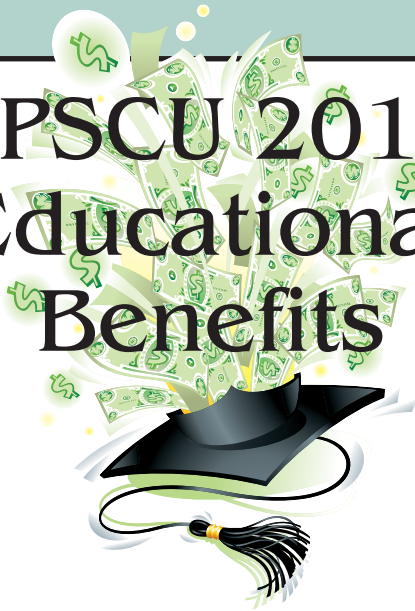


**Sister Evelyn, OSB (right), of the Benedictine Center in Pittsburgh, accepts a donation for the Sisters' Retirement Fund from Branch 64 members Mary Ann Kaylor (second from left) and Elva Silay (third from left) as Sister Benita, OSF (left) looks on.**



**Sister Francesca, OSF (center), accepts a check for the St. Francis Sisters' Retirement Fund from Mary Ann Kaylor (left) and Elva Silay (right), members of Branch 64.**

# LPSCU 2010 Educational Benefits



## College Award — \$500 One-Time Award

- Member of LPSCU for two (2) years with \$2,000 permanent reserve life insurance plan (excludes term insurance).
- Must be high school senior, college freshman, sophomore, or junior to apply.
- High school senior must provide letter of recommendation from a school representative (ex: teacher, guidance counselor or principal).
- Submit official transcript from high school that includes test scores; college students must submit documentation indicating latest overall GPA.
- Provide detailed list of extracurricular activities, honors and awards.
- Provide detailed list of church, community, volunteer and work activities including honors and awards, with reference(s) included.
- Attend an accredited college/university on a full time basis for the 2010-2011 academic year.
- Submit a brief essay (no more than 200 words) on the topic "Why is life insurance important?"
- Provide wallet size color photo.
- Submit proof of acceptance for fall semester.
- **Application must be postmarked by March 1.**

## Catholic High School Award — \$150 One-Time Award

- Member of LPSCU for two (2) years with \$2,000 permanent reserve life insurance plan (excludes term insurance).
- Provide wallet-size color photo.
- Must be Catholic high school freshman, sophomore, junior or senior.
- **Application must be postmarked by June 30.**

## Bishop Grutka Award — \$1,000 (Maximum of \$2,000 per member)

- Member of LPSCU for two (2) years with \$5,000 permanent reserve life insurance plan (excludes term insurance).
- Be a lay person between 18–35 years of age.

- Must be of the Catholic religion (Latin Rite or Byzantine).
- Must be initiated fully into the Church (Baptized, Eucharist, and Confirmed) and continuing to be eligible to receive the sacraments of the Church.
- Must be a member of a Catholic parish.
- Must 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, Parish Pastoral Council, Finance Council and/or other parish committees or organizations.
- Active in organization or activity that promotes awareness of our Slovak heritage, culture, and traditions.
- Endorsed by their 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 wallet-size color photo.
- **Application must be postmarked by June 30.**

## Post Graduate Award — \$300 One-Time Award

- Member of LPSCU for five (5) years with \$2,000 permanent reserve life insurance plan (excludes term insurance).
- Provide photocopy of Master or Doctorate diploma received.
- Provide wallet-size color photo.
- Degree must be awarded between July 1, 2009 and August 30, 2010.
- **Application must be postmarked by August 31.**

## St. Theresa of the Little Flower, Blessed André, St. John Vianney — \$300 Annually (For applicants entering Religious Life)

- Member of LPSCU for two (2) years with \$2,000 permanent reserve life insurance plan (excludes term insurance).
- Provide wallet-size color photo.
- Must re-apply each year while attending/completing studies for Religious Life.
- **Application must be postmarked by August 31.**

Applicants must meet all criteria and provide data indicated to be eligible. Incomplete applications or data requirements will not be considered. All materials become the property of the LPSCU and will not be returned.

Phone — 570-823-3513 • Toll free — 888-834-6614  
Fax — 570-823-4464 • E-mail — [lpscu@lpscu.org](mailto:lpscu@lpscu.org)  
Website — [www.lpscu.org](http://www.lpscu.org)

Ladies Pennsylvania Slovak Catholic Union  
Educational Benefit Committee  
P.O. Box 32, Wilkes-Barre, PA 18703

# PFC Names John Ferry Its 2009 Fraternalist of the Year

At the 98th Annual Meeting of the Pennsylvania Fraternal Congress held on October 25-27, 2009, at the Nemaconlin Woodlands Resort in Farmington, Pennsylvania, John Ferri of LPSCU Branch 83, Bethlehem, Pennsylvania, was honored as the 2009 PFC Fraternalist of the Year. The committee that



**Charlotte L. Androckitis, FIC, chair of the PFC Fraternalist of the Year Committee, presents John Ferri with the PFC Fraternalist of the Year plaque.**

chose the PFC's Fraternalist of the Year was comprised of Charlotte L. Androckitis, FIC, of the Polish Union of United States of North America; Joseph C. Evanish, FLMI, of the Slovene National Benefit Society; and E.E. (Al) Vargo, FIC, of the William Penn Association.

During the luncheon program on Monday, October 26, Ms. Androckitis, who chaired the selection committee, read a history of the volunteer accomplishments of this year's awardee. As John's name was announced, he was greeted with a standing ovation by the delegation. John was presented with a plaque, a beautiful PFC medallion engraved on the back *Fraternalist of the Year – John Ferri – 2009*, and a monetary award.



**Joseph J. Annotti, president and CEO of the NFCA, presents John Ferri with the organization's fourth runner-up Fraternalist of the Year plaque.**

Since John was also named fourth runner-up Fraternalist of the Year by the National Fraternal Congress of America at its Annual Meeting held this past September in San Antonio, Texas, NFCA President and CEO Joseph J. Annotti also presented John with an honorary plaque from the organization. In his remarks, Mr. Annotti said, "John Ferri is a shining example of what it means to be a fraternalist. We are pleased to honor John for selflessly giving his time to serve his community in so many ways."

John acknowledged he was proud and honored to be named the 2009 Fraternalist of the Year by the Pennsylvania Fraternal Congress and fourth runner-up Fraternalist of the Year by the National Fraternal Congress. He thanked his local, state, and national fraternal organizations for the prestigious awards bestowed upon him.

John's Fraternalist of the Year awards began with being named the LPSCU's 2009 Fraternalist of the Year. He will now treasure all three awards forever.



**John Ferri, proudly holding his PFC Fraternalist of the Year plaque, receives congratulations from the PFC Fraternalist of the Year Committee, from left, E.E. (Al) Vargo, FIC, Charlotte L. Androckitis, FIC, and Joseph C. Evanish, FLMI.**

## Minutes of the Executive Finance Committee

October 21, 2009 – Home Office  
Wilkes-Barre, Pennsylvania

President Theresa Kluchinski called the meeting to order and offered a prayer, followed by the Pledge of Allegiance. Attendees: Theresa Kluchinski, president; 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 September 23, 2009, Executive Finance Committee meeting.

### Financial Statement

The committee reviewed the following checking accounts as of September 30, 2009, M&T Bank – General Operating Account, M&T Bank – Home Office Checking Account, and the Smith Barney Checking Account.

### Bond/Stock/Pension Portfolio

The committee was provided copies of all reports from September 30, 2009, reviewing all activity, including CDs, Common Stocks, Preferred Stocks, Bonds, and International Investments. The Employee Retirement Plan was also reviewed.

### Other Business

The following was discussed: the 2010 Census and CDs for three of the Minor Beneficiary accounts.

There being no further business, the EFC adjourned.

Respectfully submitted,  
**Mary Jo Savidge**  
National Secretary-Treasurer

# CURRENT ADDRESSES NEEDED

In reviewing our membership, we've discovered a number of members for whom we do not have a current address. If this person is you or someone you know, please contact (or have them contact) the LPSCU Home Office so that we may update our information. We will require certain information to assure us we are speaking with the correct individual. It is important to have current information on all our members to ensure everyone is taking advantage of our fraternal benefits.

BR	Last, First Name	City, State	BR	Last, First Name	City, State	BR	Last, First Name	City, State
7	Aita, Robert	Bangor, PA	28	Getson, Aloysius	Crest Hill, IL	214	Mesaris, Tricia	Elizabethtown, PA
163	Amreihn, Kenneth	Essexville, PA	83	Giacobbe, Mark	Coplay, PA	90	Mihalik, Christina	Hilton, NY
153	Anderson, William	Burlington, NJ	153	Grega, Anna	West Mifflin, PA	90	Mihalik, Francis	Johnstown, PA
197	Andruskevich, Alex	Mendham, NJ	153	Grega, Joseph	Trenton, NJ	90	Mihalik, Mary	Johnstown, PA
40	Anselmin, Joseph	Northampton, PA	153	Grega, Margaret	Trenton, NJ	90	Mihalik, Roxanne	Johnstown, PA
37	Bala, Anna	Plymouth, PA	109	Guerrero, Mary	Laredo, TX	90	Mihalik, William	Johnstown, PA
7	Balint, Helen	Exeter, PA	L0163	Gurenas, Bruno	Hayward, WI	38	Miller, Alexander	Allentown, PA
132	Balogh, Joanne	Avon Park, FL	42	Halas, Florence	North Braddock, PA	131	Miller, Alyssa	Easton, PA
124	Banik, Robert	Somerville, NJ	122	Harowicz, Jonathan	Shavertown, PA	58	Mistretta, Gina	Alpharetta, GA
7	Barborek, Lori	Pittsford, PA	42	Heatherington, Dave	Hyattsville, MD	58	Mistretti Tirelli, Luann	Carmel, PA
46	Bartol, Michael	Freeland, PA	42	Heatherington, Margaret	Hyattsville, MD	64	Morawczyk, Eleanor	Brecksville, OH
42	Bechtold, Mary	Rankin, PA	42	Heatherington, William J.	Phoenix, AZ	38	Moriarity, Diane	Norristown, PA
132	Beck, Michelle	Cortland, OH	9	Hess, Susan	Fleetwood, PA	167	Morris, Glen	Gresham, OR
L0045	Beiga, Sofija	Lemont, IL	65	Holliday, Kenneth	Finleyville, PA	153	Morris, Susan	Trenton, NJ
197	Bieliauskas, Aldona	Cincinnati, OH	197	Holmes, Regina	Scranton, PA	197	Morse, Kelley	Swansea, SC
163	Bielski, Frank	Youngstown, OH	19	Holup, Jeffrey	W. Wyoming, PA	197	Mozelack, Keith	Brogull, PA
197	Bingham, Daniel	Dunmore, PA	202	Hoobler, Mary	Sewickley, PA	7	Mullins, Mark	Pittston, PA
197	Bingham, Ellen K	Dunmore, PA	65	Hook II, George	Warrensville Hts, OH	42	Murray, Mary	Duquesne, PA
197	Bingham, James	Dunmore, PA	156	Horvath, Michael	St. Johns, FL	L0048	Naudzius, Ingrid	Chicago, IL
197	Bingham, Sean	Dunmore, PA	7	Hudak, Michael	Camden, NJ	L0048	Naudzius, Renata	Chicago, IL
38	Bisco, Mary	Catasauqua, PA	132	Hvasta, Dolores	Youngstown, OH	19	Nenichka, Edward	Exeter, PA
38	Biundo, Mario	Allentown, PA	197	Jagolinsky, Dorothy	Mocanaqua, PA	197	Nicholas, Mary	Bridgeport, CT
60	Bogaczyk, James	Hazleton, PA	17	Johnson, Ryan	Panama Beach, FL	109	Nicksich, Helen	Northport, FL
L0179	Bogliene, Amelia	Tucson, AZ	132	Juska, Algirdas	Mill Valley, CA	197	Novicki, Marie	PA
124	Bott, Elizabeth	Hazleton, PA	L0095	Kacevicius, Marcelle	Chicago, IL	132	Oslovic, Jonetta	Youngstown, OH
197	Brant, Kristine	Bonita Springs, FL	72	Karagus, Matthew	Stratford, CT	24	Osteen, Ralph	Bethlehem, PA
72	Brown, John	Stratford, CT	27	Kavcheck, Valeria	Thousand Oaks, CA	197	Pallo, Mariah	Salt Lake City, UT
42	Brugger, Angela	Pittsburgh, PA	197	Kelly, Ann M.	Luzerne, PA	153	Palubinskas, Vytaut	Brooklyn, NY
153	Budny, Josyln	Yardley, PA	197	Kelty, Mary R.	Barnesboro, PA	27	Papcun, Thomas	Scranton, PA
153	Budny, Karen	Yardley, PA	197	Kiral, Alzbeta	New Castle, PA	153	Para, Malcolm	Trenton, NJ
21	Bush, Jieva	Lowell, MA	197	Kiral, Julia	New Castle, PA	153	Pecoraro, Bernadine	Trenton, NJ
197	Cahill, Robert	Johnson City, NY	7	Kishela, Emery	Dupont, PA	197	Pelletrino, Mary	Pittsburgh, PA
197	Camisa, Margaret	Hopelawn, NJ	197	Kizis, Jamie	Pittsford, PA	197	Petrikonis, Elzbieta	Woodbine, IL
64	Cannon, Jennifer	Potomac, MD	19	Kmush, Ludmilla	Denville, NJ	134	Petro, Joseph	Luzerne, PA
64	Cannon, Jessica	Potomac, MD	32	Kolba, Emilija	Oak Lawn, IL	202	Petrowski, Rita	McKees Rocks, PA
132	Carr, Christina	Brooklyn, NY	42	Kosarik, Margareta	NY	163	Payko, Timothy	Milton, VT
94	Carr, Michael	Larksville, PA	197	Kovach, Bernard	Bristol, PA	90	Phillippon, Zoe	Tucson, AZ
64	Carsello, Barbara		204	Kovalcik, William	Goose Creek, SC	42	Pollock, Josephine	North Braddock, PA
132	Charles, Blair	Lake Villa, IL	83	Kuruc, Agnes	Coopersburg, PA	72	Poskus, John	New Britain, CT
19	Chipego, Frank	Downingtown, PA	197	Kutauskas, Leonard	Scranton, PA	42	Puharic, Robert	McKeesport, PA
83	Chladni, John	Bethlehem, PA	197	Kuzmick, Jerome	Forest City, PA	46	Quinn, Carol	Hazleton, PA
9	Chonko, Monica	Mahanoy City, PA	L0265	Laurus, Irena	Detroit, MI	46	Quinn, Timothy	Hazleton, PA
42	Chuba, Vincent	Braddock, PA	90	Ledoux, Kathleen	Brown Mills, NJ	197	Rajeckas, Gediminas	Maspeth, NY
42	Chuckro, Brian	North Braddock, PA	163	Lisko, Sonia	Youngstown, OH	24	Reilly, Carol	Ferndale, NY
42	Chuckro, Christopher	North Braddock, PA	9	Lubish, Josephine	Mahanoy City, PA	60	Rodino, Thomas	Freeland, PA
42	Chuckro, David	North Braddock, PA	L0265	Lungys, Antanas	Detroit, MI	90	Ross, Pamela	Monroeville, PA
42	Chuckro, Lisa	Oxen Hill, MD	213	Lunski, Margaret	Nanticoke, PA	124	Rosser, Maria	Houston, TX
202	Chvostal, John	Buena Park, CA	197	Mack Jr., Thomas	Santa Fe, NM	42	Rossi, Mary	Pittsburgh, PA
42	Cizovsky, John Robert	Philadelphia, PA	65	Macko, Kelly	Greensburg, PA	42	Roth, Jessica	Nazareth, PA
198	Clark, James	Whiting, IN	65	Macko, Sara	Greensburg, PA	132	Roth, Keith	North East, PA
197	Comfort, Virg	Pottsville, PA	197	Marchevka, Casimera	Scranton, PA	42	Rowley, John	Mahanoy City, PA
6	Crake, Mary	Colorado Springs, CO	132	Marcinkevicius, Marija	University Hgts., OH	197	Sabella, Carol	Nicktown, PA
28	Dalian, Tiffany	Derby, KS	62	Markel, Karen	Whitehall, PA	L0160	Sakadolskis, Romas	Bronx, NY
94	Daniels, Michael	Larksville, PA	19	Martincak, Eva	Maltby, PA	132	Salaka, Jason	Campbell, OH
197	Davis, Joseph	Scranton, PA	180	Massaro, Cheryl	Canfield, OH	132	Salaka, Jonathan	Campbell, OH
72	Domerocki, Anthony	Bridgeport, CT	197	Matasavage, Vincent	Daytona Beach Shores, FL	132	Salaka, Rachael	Campbell, OH
197	Drzal, Mary	Barnesboro, PA	42	Mathas, Robert	Braddock, PA	42	Salyers, Ronald	Pittsburgh, PA
132	Dumblauskas, Alena	Mayfield Hgts, OH	19	Matisko, Bernice	Wilmington, DE	124	Samson, Margaret	Glen Allen, VA
132	Dvorak, Kenneth	Parma, OH	21	Matukas, Kestutis J.	MA	197	Sands, Helen	Pottsville, PA
197	Dzesatnik, Maria	Yonkers, NY	197	Mazilk, Maria	Benwood, WV	65	Seese, Angela	Pittsburgh, PA
197	Dzesatnik, Veronika	Yonkers, NY	130	Mcbeth, Erik	Hellertown, PA	64	Sell, Kathryn	Zelienople, PA
38	Eck, Carrie	Allentown, PA	130	Mcbeth, Ryan	Hellertown, PA	124	Sency, Dorothy	Tresckow, PA
7	Evans, Keith	Barton, NY	197	Mcdade, Deborah	Scranton, PA	158	Sendra, Richard	Campus, IL
65	Fite, Sean	Munhall, PA	6	Mcintosh, Michael	Winnemucca, NV	158	Sendra, Scott	Campus, IL
21	Fitzgerald, Albert	Newton, MA	158	Mckenzie, Gary	Hazleton, PA	180	Sharrow, Roxanne	Youngstown, OH
197	Flynn, Bernadine	Barnesboro, PA	23	Meister, Josephine	New Brunswick, NJ	65	Shedlock, Joyce	Munhall, PA
197	Frank III, John	Houston, TX	9	Meritello, Anna	Pittsburgh, PA	27	Sheehan, Janet M.	Waldorf, MD
132	Gardner, Anna	Willoughby, OH	214	Mesaris, Joseph	Elizabethtown, PA	27	Sheehan, Megan	Waldorf, MD
197	Gedman Jr., Dominic	Scranton, PA				52	Short, James	Cosby, TN

# St. Cyril's Hosts Centennial Concert

The Basilica of Saints Cyril and Methodius in Danville was filled on Sunday afternoon, October 4, 2009, with people of all ages and backgrounds, for a Sacred Concert celebrating the Centennial of the Sisters of Saints Cyril and Methodius. Both the performance and the attendance were beyond all expectations. Although no one has control over the weather, that too was a warm and pleasant autumn treat which contributed to the enjoyment of the afternoon.

Through the generosity of many talented men and women, a Sacred Concert was provided and greatly appreciated by all in attendance. The Danville Community Singers, directed by John Collins; The Harrisburg Harp Orchestra, led by Louis Lynch; and the Susquehanna University Choir, conducted by Rodney H. Caldwell, provided 90 minutes of sacred music.



Their selections inspired awe and trust, devotion and praise, gratitude and petition. Many attendees described the afternoon as "heavenly," "angelic," "strengthening," and "hope-inspiring." The melodies and the words evoked prayer and peace.

herd Will Supply My Need," and "I Heard a Great Voice."

The hymns reverberated in the hearts of the attendees as they left with expressions of joy and peace. Refreshments and fellowship afterward extended the spirit of the afternoon. For days after the Sacred "Heavenly" Concert, attendees and participants alike continued to express their gratitude.

The gifts of time and talent donated by the musicians are commendable. The generosity of the concert sponsors and all who contributed to the free will offering for the benefit of the Sisters and their ministries is greatly appreciated.

Those who missed the program and/or those who might wish to savor it again may procure a DVD or CD by calling 717/919-4247.

BR	Last, First Name	City, State
52	Short, John	Cosby, TN
52	Short, Kimberly	Cosby, TN
21	Simon, Paul J.	Arlington, MA
24	Singer, Barbara	Windber, PA
24	Singer, Heather	Windber, PA
L0265	Singh, Bernice	Dearborn Hts., MI
197	Smith, Donald	Erie, PA
197	Smith, Kimberly	Swansea, SC
153	Stevens, Mary	Las Vegas, NV
197	Stinavage, Judy A	Binghamton, NY
124	Stoffa, Maria	Nesquehoning, PA
158	Suchy, Mary	Chicago, IL
L0045	Svabas, Veronika	Chicago, IL
37	Swicker, Joseph	Plymouth, PA
94	Szabo, Katherine	Gardiner, ME
6	Szalkowski, Katie	Kingston, PA
6	Szalkowski, Lindsay	Kingston, PA
42	Tatko Jr., Robert	
197	TeleVICIUS, Frances	Detroit, MI
7	Thomas, Danielle	
132	Thomsen, Mary	Evergreen, CO
65	Tomanio, Terri L.	Port Charlotte, FL
24	Tomaselli, Lisa	Johnstown, PA
46	Tompkins, Janice	Swainsboro, GA
46	Tompkins, Jeffrey	Swainsboro, GA
46	Tompkins, William	Swainsboro, GA
158	Tropp, Agnes	PA
158	Tropp, Josephine	Chicago, IL
163	Vasvari, Michael	Youngstown, OH
21	Vencius, Francis	Haverhill, MA
60	Waskovich, Sylvia	Drums, PA
60	Waskovich, Brian	Harleigh, PA
156	Wegrzyn, Chris	Bernville, PA
39	Weigand, Kristin	Hazleton, PA
132	Wells, Amanda	Poland, OH
132	Wells, Valeria	Poland, OH
42	Wiley, Mary	Braddock, PA
172	Willem, Martin	Pittsburgh, PA
172	Willem, Raymond	Pittsburgh, PA
60	Williams, Geraldine	Hazleton, PA
197	Wood, Anthony B	Milwaukee, WI
197	Wood, Justin T	Milwaukee, WI
197	Wood, Terrance D	Milwaukee, WI
7	Wroblewski, Michael	Manville, NJ
60	Wydock, Mary	Freeland, PA
27	Yackbovitz, Ann	Taylor, PA
19	Yackoski, Sara	Fort Pierce, FL
42	Zachoski, Judith	Braddock, PA
9	Zagorski, Francis	Elizabeth, NJ
42	Zboray, Karen	West Mifflin, PA
72	Zemgulis, Richard	Hartford, CT
197	Zihala, Alzbeta	Bridgeport, CT
83	Zver, Margaret	Bethlehem, PA

The Danville Community Singers opened the program with: "You Are My All in All," "Ose Shalom," "Prayer for the Children," "I Thank My God for You," and "I Will Share God's Love." The Harp Orchestra chose "Be Thou My Vision," "Amazing Grace," "Jesu, Joy of Man's Desiring," "Canon in D," "Abide with Me," "On Eagle's Wings," "What Child Is This?" and "Dona Nobis Pacem." The Susquehanna University Choir sang "Come to the Valley to Pray," "A Mighty Fortress Is Our God," "At the Round Earth's Imagined Corners," "My Shep-



*5% for First Year!*

## LPSCU Introduces New Flexible Annuity

Effective November 1, 2009, the LPSCU began offering a Flexible Annuity. The LPSCU Board of Directors approved the first year interest rate of 5%. For more information on our new FLEXIBLE ANNUITY, contact Theresa Kluchinski at the LPSCU Home Office: toll free 888/834-6614, local 570/823-3513, or e-mail [theresa@lpescu.org](mailto:theresa@lpescu.org).

# Dear Junior Members,

What is it that you eat every day? The answer is BREAD. Can you imagine eating all your meals without it? That would mean no toast, no sandwiches, and no biscuits. And what's a hotdog or hamburger without a roll?



Bread has a long history; it has been part of man's diet in some form for over 6,000 years. We don't really know who made the first loaf of bread but we know it was first made way back in the Stone Age when primitive man discovered that the seeds of the wild grasses could be eaten. They learned how to replant the seeds so they'd have a continuous supply and soon discovered a way to crack the seeds and grind them up between stones. They mixed these ground seeds with water and shaped them into small cakes which they baked on flat stones in the sun. This procedure took almost all day but it provided primitive man with a constant supply of bread when game was scarce.

The process of leavening — or dough rising — was not discovered until many centuries later and only then by accident. A slave in ancient Egypt left some dough outside in the warm air and sunshine. Several days later he discovered the puffed up piece of fermented dough. He could not throw it away under his master's watchful eye, so he added it to a new batch of dough. Since the older piece of dough con-

tained natural yeast organisms from the air, it caused the new batch to rise also. When the bread dough was baked, they found it to be much lighter and tastier than they ever had eaten before.

Yeast is a living organism and when it is combined with flour and water, it feeds on natural sugar in the flour and this makes it grow. Bubbles of carbon dioxide gas are formed through a chemical reaction. These bubbles leaven the dough, causing it to rise and become light; yeast is the leavening agent. Baking kills the yeast and this stops the rising process. The gas escapes during this baking process and tiny holes in the dough made by the gas remain.

News of the slave's discovery spread quickly to other countries as people traveled. Ships visiting the Egyptian shore learned about leavened bread and it quickly spread to the Phoenicians. They, in turn, passed the news to the Greeks and the Romans. The Romans then introduced this process to the rest of Europe.

By the year 100 B.C., there were over 258 bakeshops in Rome. The emperor formed the bakers guild, or union. The bakers and the millers who ground the grain were the richest men in town. That is because at the time of this discovery how rich you were was determined by the type of bread you ate. Only the rich ate the white bread where all the bran and outer husks of the seed kernels were removed; the poor ate only dark, whole-grain breads.

People of different countries have developed their own favorite breads. The French enjoy the long, crusty loaves. People from Eastern European countries like Iran and Syria bake their bread in round, flat loaves which they split and fill with meat and vegetables. In America, we have a vast variety to choose from including whole wheat, rye, pumpernickel, and the high light white loaves.

In World War II, a new type of white bread was introduced. This bread contained no vitamins and minerals but the U.S. Government, as a public health measure, required that the missing vitamins and minerals be replaced. This was the beginning of what was called enriched white bread.

As you know, bread is called the "Staff of Life." It has been around in some form over 6,000 years and is an important part of man's diet.

**Cecilia B. Gaughan**, Fraternal Activities Director

## Arts and Crafts

### PINECONE GARDEN & MORE

You can make this easy and fun Pinecone Garden. First, find a nice large pinecone. Cut off the bottom of the cone and smooth it with sandpaper so it will stand upright. Sprinkle grass seeds into the layers of the cone or use the seeds of small flowers and ones that will trail.

Stand the cone upright in a saucer of water in a bright, warm spot. As the cone soaks up the water, it will close, enfolding the seeds. (The layers of a dry pinecone are open, but they close if the cone is damp.) Be sure to keep a fresh supply of water in the saucer so that your cone will stay closed.



Your garden will soon begin sprouting little green shoots of grass and flower plants. Soon, the entire cone will be covered with pretty greenery!

Here's another use for a pinecone — It makes a wonderful bird feeder. Find a dry cone with open layers. Spread the layers with suet or congealed solid fat or with peanut butter. Hang your cone in a tree as a natural-looking wintertime feast for the birds.

## Happy New Year Word Scramble

- |            |              |
|------------|--------------|
| 1. ENRSIFD | 6. DIIGMTHN  |
| 2. NALOLOB | 7. APEDAE    |
| 3. ROSNH   | 8. NECPAHMAG |
| 4. VERLEOS | 9. LIHYAOD   |
| 5. TIRNWE  | 10. TABLOFLO |

**Answers:** 1. Friends, 2. Ballroom, 3. Horns, 4. Resolve, 5. Winter, 6. Midnight, 7. Parade, 8. Horns, 9. Champagne, 10. Football

## Some Thoughts for 2010

Take time to laugh,  
 It is music to the soul.  
 Take time to think,  
 It is the source of power.  
 Take time to play,  
 It is the source of perpetual youth.  
 Take time to read,  
 It is the fountain of wisdom.  
 Take time to love and be loved,  
 It is a God-given privilege.  
 Take time to be friendly,  
 It is the road to happiness.  
 Take time to give,  
 It is too short a day to be selfish.  
 Take time to work,  
 It is the price of success.  
*Perhaps we might add a line:*  
 Take time for God,  
 It is the way to health of body, mind and soul.



**Author unknown**

## Famous January Birthdays

Do you share your January birthday with any of these famous people?

- 1 – Paul Revere, American Revolutionary War hero, and Betsy Ross, maker of the first American flag.
- 3 – Eli Manning, quarterback of Pro Football’s New York Giants.
- 4 – Louis Braille, French inventor of a worldwide system used for reading and writing by the blind and visually impaired.
- 6 – Joan of Arc, national heroine of France and a Catholic saint.
- 7 – TV news anchor Katie Couric.
- 8 – Elvis Presley, American singer and movie star known as the King of Rock and Roll. (Elvis would have turned 75 this year.)
- 9 – Richard M. Nixon, 37th President of the United States.
- 15 – Martin Luther King, Jr., American clergyman, activist, and leader in the African-American civil rights movement.
- 17 – Benjamin Franklin, American statesman and inventor, and First Lady Michelle Obama.
- 19 – Confederate General Robert E. Lee and writer Edgar Allan Poe
- 23 – John Hancock, first signer of the U.S. Declaration of Independence.
- 30 – Franklin D. Roosevelt, 32nd President of the United States.
- 31 – Jackie Robinson, first black player in modern Major League baseball.

## Kids in the Kitchen

### CORNFLAKE MACAROONS

Grease a cookie sheet and preheat the oven to 350 degrees. Beat 1 egg white until stiff and stir in ½ cup sugar, ½ cup shredded coconut, 1 cup corn flakes, ¼ teaspoon vanilla, ¼ teaspoon almond extract and a dash of salt.

Drop on the cookie sheet by teaspoonfuls and bake until lightly browned.

For chocolate chip macaroons, use only ¼ cup sugar and substitute ½ cup semi-sweet chocolate bits for the shredded coconut.



## America’s First Ladies

Here are some little known facts about some of America’s past First Ladies.

**Martha Washington** (1789-1797) – As a young woman, she once rode her horse up and down the stairway of her Uncle William’s house.

**Margaret Taylor** (1849-1850) – No known portraits of her exist.

**Patricia Nixon** (1969-1974) – Her trip to Vietnam made her the first First Lady to venture overseas into a combat zone.

**Abigail Adams** (1797-1801) – An avid letter writer, more than 2,000 of her letters still exist.

**Elizabeth (Bess) Truman** (1945-1953) was a star on her school’s basketball team.

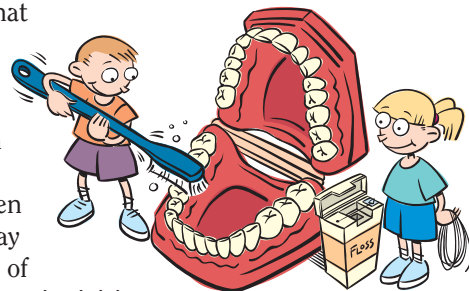
**Caroline Harrison** (1889-1892) – She threw fundraisers for a university and medical school, on the condition that it admit female students.

## Oral Health Wellness

For years, researchers have been studying the connection between oral health and cardiac health. They already know that bacteria from the mouth can get into the blood stream during dental procedures.

If you have bleeding gums that means that bacteria is circulating in your mouth and it is causing tiny ulcers that

will bleed when you brush your teeth. This can happen if you are careless with your oral hygiene. If your gums are swollen and do bleed, this may signal the beginning of gingivitis. You can get gingivitis when plaque builds up on your teeth. Plaque is a soft, sticky, almost clear film. If it is not removed it can lead to gingivitis and tooth decay. See your dentist regularly to have this plaque removed. Your dentist will also show you how to brush your teeth properly to minimize plaque build-up.



# The Year of "I Can!"

*continued from page 3*

shoulders at baptism is the life of discipleship. Bearing this life, this yoke, means that we must deny ourselves, take up our cross and daily follow in the footsteps of Jesus. Over the years, I have seen many actual yokes that were used by farmers. In each case, the yoke had two rings, meaning that it was meant to be worn by two oxen. Two oxen working together made the work go quicker and easier. They bore the burden together. Jesus reminds us that, if we allow him, he will walk next to us in life, helping us pull our plow and carry our burdens. With him at our side, and with us learning from his example, the work of life will go easier. Jesus does not promise to take away pain and sorrow and loss; rather, he assures us that he will help us move through those difficult moments. This is where our faith and a positive attitude about life are so very important and necessary!

My dear friends, as we journey through the early days of this New Year, perhaps we can write down some examples of "I Can't" and then let's bury them! With a renewed sense of our goodness and of God's deep love for us, may "I Can" be the two small words which help open us up to new possibilities of growth and happiness. May we daily renew our desire to take on the yoke of hope in midst of despair and the burden of compassion under the weight of fear and hurt. May we come to realize, in a deeper way, that the yoke of Gospel is easy in the joy it brings to a positive, generous heart. May our hearts be made light by the love of God that we are able to bring into our own lives and the lives of others we are able to touch. May God bless you during this New Year and always! May this be a New Year of "I Can!"

**Rev. Philip A. Altavilla, V.E.**

## Christine Zak Marks 25 Years with LPSCU



On September 23, 2009, members of the Executive Finance Committee and other staff members celebrated with Home Office staff member Christine Zak, acknowledging her 25 years of service to the LPSCU with a special cake and gifts.

Chris, who is the daughter of the late Thomas and Marie

Pollack Zak, resides in Wyomissing, Pennsylvania. She looks forward to continuing to serve our membership.

The LPSCU congratulates Chris on reaching this milestone.

## Joe Senko Knighted in New York City

On Saturday, September 26, 2009, Joseph Senko became a knight in the Equestrian Order of the Holy Sepulchre at an investiture ceremony at St. Patrick's Cathedral in New York City at a concelebrated Mass by His Eminence, Edward Cardinal Egan. Following the investiture, a gala black tie reception and dinner was held in the grand ballroom of the Waldorf Astoria Hotel.

The Order of the Holy Sepulchre is an ecclesiastical order of knighthood. This is the only Order of Chivalry under the protection of the Holy See. Membership in the Equestrian Order is considered one of the highest honors conferred upon clergy and laity. The honor is conferred on individuals for their outstanding charitable work both in their own communities and on behalf of the Church.

Joe, who has had 16 years of Catholic education, is a 4th Degree member of the Knights of Columbus and a member of the Serra Club for over 18 years. He has always been active in non-profit organizations, helping others. He has served on over 30 different boards, assuming a leadership role in over half of them. On several occasions, as a Slovak Honorary Consul, Joe has collected and shipped computers, children's books, and medical supplies worth hundreds of thousands of dollars to help both the youth and aged in Slovakia.

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

The LPSCU congratulates Joe upon his investiture as a knight in the Equestrian Order of the Holy Sepulchre. We are proud of this distinguished honor bestowed upon him.



**Joe with his children and their spouses who attended the investiture ceremony in New York.**