



Paul G. Jason Receives Bishop Andrew G. Grutka Memorial Scholarship

The LPSCU is proud to announce that Paul Gregory Jason, of Wilkes-Barre, Pennsylvania, is the recipient of the 2018 Bishop Andrew G. Grutka Memorial Scholarship Award. This is the second year that Paul has received the award.

Paul is currently a sophomore at Susquehanna University in Selinsgrove, Pennsylvania, where he is studying business. He is a 2017 graduate of Holy Redeemer High School, Wilkes-Barre, where he was an outstanding student. He received numerous awards throughout his high school years, including the Pennsylvania Junior Academy of Science 1st Award Region 2 and academic achievement awards in Theology, Spanish, and History. He was described by one of his teachers as a humble, kind boy with a genuine heart, who goes above and beyond to help his peers in any way he can.

In recommending Paul for the Bishop Grutka Award, Reverend J. Duane Gavitt of Saint Mary's Church of the Immaculate Conception, Our Lady of Fatima Parish in Wilkes-Barre, states that Paul is active in parish ministries, where he "fulfills the ministry of Lector/Eucharistic Minister with distinction, volunteers whenever asked, and always gives 100%." Paul has also volunteered to help at the parish's bazaars and their "Trunk or Treat" event.

One of Paul's professors at Susquehanna University, Dr. Michael E. Ozlanski, CPA, said in his recommendation letter that he was extremely impressed by Paul's performance. "I can confidently say that he is one of the top performing students in the Class of 2021 within our University's Sigmund Weis School of Business." He went on to say that Paul is quite dedicated and hardworking, calling him "a wonderful member of our SU family."

Between school and church commitments, Paul also finds time for extracurricular activities. He has been a Karate student since the age of five, earning the Black Belt of Excellence Award in 2014 when he was awarded a first degree black belt. He earned his second degree black belt in 2016. He is also an accomplished pianist and artist.

A member of LPSCU Branch 6 from birth, Paul is a regular volunteer for the Reverend Dianiska District's annual Christmas Party and Make a Difference Day projects as well as helping with the set up and clean up at District meetings.

In addition to being a 2-time winner of the Bishop Grutka Scholarship, Paul was named the LPSCU's Youth Achievement Award winner in 2015 and received an LPSCU College Award in 2017. He also received the prestigious Bishop's Youth Award from the Diocese of Scranton, located in Scranton, Pennsylvania, in 2017.

Paul is the son of Paul J. and Diane Jason of Wilkes-Barre and has a younger sister, Marissa. All are members of Branch 6 where his grandmother, Mary Ann Ewasko, serves as Branch Secretary.

The LPSCU congratulates Paul on receiving the Bishop Andrew G. Grutka Memorial Scholarship Award and we wish him continued success in his educational endeavors at Susquehanna University.



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Calendar of Events

SEPTEMBER

- 2** – The Msgr. Beeda District is hosting a Mass at 9:45 a.m. at SS. Cyril and Methodius Church, North Laurel Street, Hazleton, Pennsylvania, immediately followed by a breakfast buffet at Genetti's Premier Catering, Route 309, Hazleton.
- 3** – Home Office closed for Labor Day.
- 5-7** – American Fraternal Alliance Meeting, Minneapolis, Minnesota
- 15** – United Slovak Societies Clambake from 2:00-6:00 p.m. at the American Slovak Club, 2915 Broadway Avenue, Lorain, Ohio. For advance tickets (\$30) and reservations, call Pam at 440-245-5146. Open to the public.
- 17-18** – Slovak Catholic Federation Meeting, Youngstown, Ohio
- 20** – **Deadline to submit articles for November/December *Zornicka*.**
- 27-29** – LPSCU Semi-Annual Meeting, Cleveland, Ohio
- 28** – Semi-Annual Meeting of the LPSCU Board of Directors at the Embassy Suites, Beachwood, Ohio, beginning at 8:30 a.m. *See notice on page 3.*
- 30** – Deadline to apply for the 2018 LPSCU Post Graduate Award. *See page 16 for details.*
- 30** – United Slovak Societies Slovak Day Paprikas Dinner from 11:00 a.m. to 3:00 p.m. at the American Slovak Club, 2915 Broadway Avenue, Lorain, Ohio. For advance tickets (\$14) and reservations, call Pam at 440-245-5146. Open to the public.

OCTOBER

- 4** – Lehigh Valley Okres meeting at the PRIME Steak House, 325 Stoke Park Road, Hanover Township, Pennsylvania, at 12:30 p.m. A luncheon will follow the meeting. For reservations, please call Marge Ferri at 610-866-8945 before September 27.
- 10-12** – New Jersey/New York Fraternal Alliance Meeting, Atlantic City, New Jersey
- 19** – LPSCU Branch 213 is hosting an evening of painting and vino at The Art Party Place, 33 S. Wilkes-Barre Blvd., Wilkes-Barre, Pennsylvania, at 6:30 p.m. Contact Branch Secretary-Treasurer Theresa Kluchinski for details and to make a reservation (570-829-5410 or 570-817-4657).
- 20-21 & 27-28** – Msgr. Beeda District holding Matching Fund 50/50 Raffle after all Masses at SS. Cyril and Methodius Church, North Laurel Street, Hazleton, Pennsylvania. Proceeds will benefit Catholic Social Services St. Joseph Food Pantry.
- 21** – United Slovak Societies Kids' Halloween Costume Party for children (age 16 and under) of members of the American Slovak Club at 1:00 p.m. at the American Slovak Club, 2915 Broadway Avenue, Lorain, Ohio. Reservations are required. Call Pam at 440-245-5146.

continued on page 10



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OFFICE HOURS AT NATIONAL HEADQUARTERS

Monday through Friday:

November 1 — April 30

7:00 a.m. to 4:30 p.m.

May 1 — October 31

7:00 a.m. to 3:30 p.m.

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A Message from Our National Spiritual Advisor

PILGRIMAGE TO POLAND

*"In the footsteps of Pope St. John Paul II
and St. Faustina"*

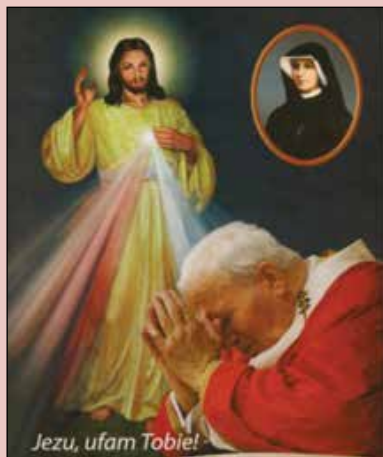
September 23-October 1, 2019

On September 29, 2019, I will celebrate my 40th Anniversary of Ordination to the Priesthood and I wanted to do something special and of great significance. Some years ago, when I was in Rome for the Diaconate Ordination of a friend of mine, I asked him how I could get to meet the Holy Father. His reply was short and simple: Write a message to the personal secretary of the Holy Father, telling him your purpose in Rome, the name of your hotel, and your length of stay. He then told me to take the letter to the Vatican Post Office. A couple of days later, I received a brief message from the Vatican. It said, "You may concelebrate Mass with Pope John Paul II. Be at the bronze doors at 6:30 a.m." I was thrilled. Words cannot even begin to express the joy I felt to have the opportunity to be in the presence of the Holy Father, the Vicar of Christ on earth. What a privilege to have met this saintly man of God! By now, you can see why I want to make this pilgrimage on the occasion of my 40th Anniversary of Priestly Ordination in the footsteps of Pope St. John Paul II.

I would be delighted if you could join in this spiritual Pilgrimage to Poland. After Poland, you will have the added opportunity to opt for the post tour to Rome (October 1-5, 2019) and experience the spiritual beauty of the Eternal City. Our last day will be spent in Assisi – a masterpiece of the spectacular view of God's creation and spiritual richness. You will visit the Basilica and pray before the tomb of St. Francis of Assisi. What makes this all the more amazing is that we will be in Assisi on the actual Feast Day of St. Francis, October 4th.

For more detailed information, pricing for the Pilgrimage to Poland, as well as pricing for the optional tour to Rome, see the notice on page 11.

Blessings,
Father Bob



Branch and Okres News

LEHIGH VALLEY OKRES

A meeting of the Lehigh Valley Okres will be held on Thursday, October 4, 2018, at the PRIME Steak House (formerly Steak & Ale), 325 Stoke Park Road, Hanover Township, Pennsylvania. The meeting will start at 12:30 p.m. and will be followed by a luncheon. The Okres extends an invitation to all LPSCU members located in the Lehigh Valley Area to attend the meeting and luncheon. At the meeting, there will be a discussion of upcoming events and the many benefits offered by the LPSCU.

Please make your reservation with Okres Treasurer Marge Ferri at 610-866-8945 before September 27.

Letters

Greetings, Donna,

Thank you for honoring Jankola Library's 50th Anniversary by publishing my article in the July-August issue of *Zornicka*. It's beautiful.

Grateful thanks.

Sister Catherine Laboure, SS.C.M.

Dear Ms. Savidge and LPSCU,

Thank you so much for my scholarship award. I will use it towards my Gettysburg College tuition.

I really appreciate all the LPSCU does. My grandmother [Margaret Ferri] is so proud to be part of LPSCU. I enjoy the events the Bethlehem branch holds.

Thank you again.

Tate Kienzle

Branch 130, Bethlehem, PA

Dear LPSCU,

Thank you so much for the check for \$25 and your diligence in getting it to me! I appreciate all the good work you do. My aunt, Mary Pastva, enrolled my family from Phoenixville, Pennsylvania, years ago.

Sincerely,

Claire Matecko

Branch 38, Whitehall, PA

LPSCU Board of Directors To Hold Semi-Annual Meeting

This announcement is made to all members of the LPSCU that the Semi-Annual Meeting of the Board of Directors will convene on Friday, September 28, 2018, at 8:30 a.m. at the Embassy Suites, Beachwood, Ohio. All subsequent sessions will begin at 8:30 a.m. and continue until all Semi-Annual Meeting business has been completed.

In Memoriam

Mary Kacmar Past National Officer

Mary I. Kacmar, 96, of Bethlehem, Pennsylvania, entered eternal life on Sunday, June 3, 2018, at Holy Family Manor, Bethlehem. Mary was born on March 28, 1922, in Lansford, Pennsylvania. She was the daughter of the late Joseph and Mary (Pizik) Kacmar.

Prior to her retirement, Mary worked in the pricing department at Hess's department store in Allentown, Pennsylvania.



Mary was a lifelong member of SS. Cyril and Methodius Catholic Church in Bethlehem, which merged with four other churches in 2008 and is now known as Incarnation of Our Lord Parish. In 1985, Mary received a commemorative invitation to attend and participate in the private inauguration of President Ronald Reagan.

Mary was a very active member of the Ladies Pennsylvania Slovak Catholic Union. On the national level, she held office on the Supreme Court and then as 3rd Vice President. She was chairperson for the LPSCU's 30th National Convention held at the Hotel Bethlehem in Bethlehem from September 10-14, 1972. She attended many National Conventions as an officer and as a delegate. She retired as 3rd Vice President in March 1977. On the local level, she was secretary of LPSCU Branch 83 in Bethlehem for more than 40 years. She was instrumental in soliciting new members for Branch 83 and planning fraternal activities for all its members. She was truly a fraternal leader. Her enthusiasm resulted in Branch 83 being a very strong fraternal entity.

Mary was very proud of her Slovak heritage. She loved to sing Slovak songs and read about Slovak customs. She especially enjoyed the poem entitled, "She's a Slovak Woman," which was read at many holiday parties held by Branch 83 and the Lehigh Valley Okres.

Mary will be lovingly remembered by four generations of nieces and nephews and her sisters-in-law, Irene and Fran Kachmar. She was predeceased by her brothers, John, Joseph, Paul, and Martin.

Visitation was held on June 7, 2018, from 12:00 to 1:00 p.m. at the Holy Family Manor St. Ann Chapel, 1200 Spring Street, Bethlehem, followed by a Mass of Christian Burial in the chapel celebrated by Msgr. Robert F. Kozel, past pastor of SS. Cyril and Methodius Church. Burial was held at Holy Saviour Cemetery, Bethlehem.

The LPSCU extends sincere sympathy to the relatives of our beloved fraternal sister, Mary I. Kacmar. May she rest in peace.

Remember to notify the Home Office
if your address changes!

Lehigh Valley Okres Holiday Raffle Planned

In conjunction with the LPSCU Matching Funds Program, Lehigh Valley Okres members will prepare themed gift baskets to be raffled off at their Holiday Luncheon, which will be held on Sunday, December 9, 2018, in the Lehigh Room of the Best Western Lehigh Valley Conference Center in Bethlehem, Pennsylvania. The raffle will benefit the Carmelite Monastery, 3551 Lanark Road, Coopersburg, Pennsylvania.

LPSCU members from the Lehigh Valley area are asked to support this worthwhile project by either donating a themed gift basket or by attending the Holiday Luncheon and purchasing raffle tickets towards a basket. For further information, call Marge Ferri at 610-866-8945.

Donation Made to Honor Branch 83 Member

On behalf of LPSCU Branch 83, Bethlehem, Pennsylvania, Branch President Margaret A. Ferri presented a Matching Funds Donation of \$50.00 to Rev. David J. Kozak, administrator of Incarnation of Our Lord Parish, in memory of Mary I. Kacmar, who died June 3, 2018. The donation was presented at the conclusion of the 4:00 p.m. Mass on July 14, 2018. The Mass was attended by many Branch 83 members. Mary had been a member of the parish since birth. She was also a lifetime member of the LPSCU, where she served as Branch 83 Secretary and as a national officer for many years.



Branch 83 President Margaret A. Ferri (left) and Rev. David J. Kozak.

LPSCU 2nd Quarter Report

| Assets | 2nd Quarter 2018 | 2nd Quarter 2017 |
|--|-------------------------|-------------------------|
| Investments..... | \$ 15,485,197.00 | \$ 15,870,994.00 |
| Certificate of Deposit..... | \$ - | \$ - |
| Cash on Deposit..... | \$ 495,954.00 | \$ 161,424.00 |
| Mortgage Loans..... | \$ - | \$ - |
| Real Estate Owned..... | \$ 119,836.00 | \$ 124,626.00 |
| Other Assets..... | \$ 63,655.00 | \$ 36,778.00 |
| Totals | \$ 16,164,642.00 | \$ 16,193,822.00 |
| Liabilities & Fund Balance | 2nd Quarter 2018 | 2nd Quarter 2017 |
| Fund Balance..... | \$ 4,000,227.00 | \$ 3,965,896.00 |
| Interest Maintenance Reserve..... | \$ 43,263.00 | \$ 95,290.00 |
| Amt. Retained as Trustee..... | \$ 134,500.00 | \$ 142,139.00 |
| Aggregate Reserve-Life Certificates..... | \$ 11,319,318.00 | \$ 11,321,523.00 |
| Other Liabilities..... | \$ 667,334.00 | \$ 668,974.00 |
| Totals | \$ 16,164,642.00 | \$ 16,193,822.00 |
| Revenues | 2nd Quarter 2018 | 2nd Quarter 2017 |
| Premium Income..... | \$ 85,591.00 | \$ 84,144.00 |
| Investment Income..... | \$ 417,299.00 | \$ 401,714.00 |
| Income - Other..... | \$ 17,070.00 | \$ 19,647.00 |
| Totals | \$ 519,960.00 | \$ 505,505.00 |
| Expenses | 2nd Quarter 2018 | 2nd Quarter 2017 |
| Death Claims..... | \$ 168,224.00 | \$ 115,724.00 |
| Endowments..... | \$ 23,487.00 | \$ 14,560.00 |
| Cash Surrenders..... | \$ 22,407.00 | \$ 53,408.00 |
| Annuity Benefits..... | \$ 16,907.00 | \$ - |
| Dividends..... | \$ - | \$ - |
| Increase in aggregate reserves..... | \$ 23,000.00 | \$ 58,000.00 |
| Commissions (new and renewals)..... | \$ (744.00) | \$ (1,784.00) |
| General Operating Expenses..... | \$ 167,624.40 | \$ 169,964.69 |
| Officers and Committee Expenses..... | \$ 10,811.58 | \$ 6,837.39 |
| Actuarial/Accounting Expense..... | \$ 56,650.00 | \$ 55,375.00 |
| Investment Mgt. Fee..... | \$ 11,682.43 | \$ 12,242.39 |
| Official Publications..... | \$ 26,651.37 | \$ 27,068.01 |
| Travel Expense..... | \$ 2,769.46 | \$ 2,579.57 |
| Bureau and Association Dues..... | \$ 3,700.00 | \$ 4,700.00 |
| Donations..... | \$ 4,645.00 | \$ 4,845.00 |
| Scholarships..... | \$ (693.00) | \$ - |
| Fraternal Activities..... | \$ 4,541.76 | \$ 4,731.95 |
| Insurance Taxes, Licenses & Fees..... | \$ 19,455.00 | \$ 20,424.00 |
| Sub Total | \$ 561,119.00 | \$ 548,676.00 |
| Net Gain/Loss From Operations..... | \$ (41,159.00) | \$ (43,171.00) |
| Net Realized Capital Gain (Loss)..... | \$ 1,864.00 | \$ 1,268.00 |
| Totals | \$ (39,295.00) | \$ (41,903.00) |

Member Gives Lecture “Down Under”

Marcia Cooke, DNP, RN-BC, an assistant professor in the School of Nursing at Northern Illinois University, presented a session at the 2018 Sigma Theta Tau International Nursing Congress held July 19-23, 2018, in Melbourne, Australia. Her talk was entitled “From the Ground Floor Up: Building Capacity for Innovation Among Faculty Using Evidence-Based Team Development.” Prof. Cooke has also written an article for the Journal of Health Care Risk Management Team-STEPPS entitled, “Improving Team Work and Communication.”

While in Australia, Marcia was accompanied by her daughter, Erin. They both had a wonderful time enjoying the wonders of “the land Down Under.”

Marcia is a member of LPSCU Branch 109 in the Illiana District.



Marcia Cooke (left) and her daughter, Erin.

New Insurance Issued

| Branch | Branch Representative | May/June 2018 | Year-to-Date Total |
|---------------|------------------------------|----------------------|---------------------------|
| 7* | Margaret Jollimore | \$ 10,000.00 | \$ 10,000.00 |
| 64 | Elva Silay | \$ 10,000.00 | \$ 10,000.00 |
| 130 | Margaret Ferri | \$ 10,000.00 | \$ 10,000.00 |
| 172* | Judith Rinker | \$ 30,000.00 | \$ 30,000.00 |
| 214* | Judith Rinker | \$ 13,000.00 | \$ 23,000.00 |
| | | <u>\$ 73,000.00</u> | <u>\$ 83,000.00</u> |

*Sold through Home Office, not included in Campaign

Contributors, Please Note

When mailing articles for publication to the Public Relations Director, please provide a phone number or email address in order to contact you, if necessary.

State Rep. Eddie Day Pashinski Receives Keystone Award

At the recent Legislative Luncheon held at the Capitol in Harrisburg, Pennsylvania, State Representative Eddie Day Pashinski was presented with the Pennsylvania Keystone Legislative Award. This award is given annually to a member of the Pennsylvania House of Representatives or Senate who exemplifies distinguished service to the Pennsylvania Fraternal Alliance and the entire fraternal benefit system.

Representative Pashinski represents the 121st Legislative District which consists of Wilkes-Barre City, Fairview Township, Wilkes-Barre Township, Ashley Borough, Hanover Township, and Laurel Run Borough.

The LPSCU would like to congratulate Representative Pashinski upon receiving this prestigious award and wish him continued success.



LPSCU National President Theresa Kluchinski (right) presents the award to Representative Eddie Day Pashinski (center) while Attorney William Balaban (left), chair of the Legislative Committee of the Pennsylvania Fraternal Alliance, looks on.



Fraternal leaders congratulating Representative Pashinski (center) include, from left, Slovak Catholic Sokol Director of Sales & Marketing Albert J. Suess, Jr., LPSCU National President Theresa Kluchinski, SCS Supreme President Michael Horvath, and LPSCU Secretary-Treasurer Mary Jo Savidge.

Rev. Dianiska District Election Notice

The Reverend Dianiska District will hold an election of officers at its October 28, 2018, meeting. Nominations for all offices will be accepted until October 22, 2018. To make a nomination, contact Regina Kapral at 570-287-1328.

Susan Worth
District Secretary



Join LPSCU Branch 213
for a fun evening of
Painting and Vino!

**Friday, October 19, 2018
at 6:30 p.m.**

LPSCU Branch 213
Matching Funds Project
Benefiting ALS (Lou Gehrig's Disease)

Cost: \$35 per person
(includes all supplies)

The Art Party Place
33 S. Wilkes-Barre Blvd.
Wilkes-Barre, Pennsylvania

A 50/50 drawing will also be held!

Seating is limited. Anyone interested in attending must contact Branch 213 Secretary-Treasurer Theresa Kluchinski at 570-829-5410 or cell 570-817-4657 (call or text)

Payment must accompany reservation.

Bring a bottle of your favorite beverage!
(Water and soda will be provided.)

*Be prepared to have lots of fun!
I'll post on Facebook, so watch for it!*

LPSCU Donates Bound Copies of *Zornicka*

Bound copies of the LPSCU's official publication, *Zornicka*, have long been donated to libraries and/or museums, thus preserving the long and distinguished history of our organization. Original copies of *Zornicka* are bound into a hard copy volume every three years. This spring, the most recent volume was donated to the Osterhout Free Library and Wilkes University in Wilkes-Barre, Pennsylvania. Osterhout Free Library is located at 71 South Franklin Street. Farley Library at Wilkes University is located on Franklin Street.



L-R: Osterhout Free Library Executive Director Rick Miller, LPSCU President Theresa Kluchinski, LPSCU Secretary-Treasurer Mary Jo Savidge, and Library Coordinator of Information Services Liz Caputo, MLIS.



L-R: Wilkes University Electronic Resources Librarian Heather Bowman, LPSCU President Theresa Kluchinski, and LPSCU Secretary-Treasurer Mary Jo Savidge.

Msgr. Beeda District Plans Christmas Party

The Msgr. Beeda District will usher in the holiday season at its annual Christmas party to be held on Friday, December 7, 2018, starting at 6:00 p.m. at Booty's Restaurant, Route 309, Hazleton, Pennsylvania. Any LPSCU member planning to attend must contact Anita Gregory (570-788-3263) to make a reservation. The cost will be \$15.00. There will be plenty of food, a raffle, and much camaraderie. Please plan to join us as we celebrate the Christmas season.

LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION

71 S. Washington Street
Wilkes-Barre, PA 18701

INFORMATION REQUEST FORM

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

Name: _____

Address: _____

City: _____

State: _____ Zip: _____

Phone: (____) _____ - _____

Date: _____

Email Address: _____

Select how you would like to be contacted:

Phone Email Mail

~ REQUESTED INFORMATION ~

PRODUCT

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

FORMS

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

FRATERNAL BENEFITS

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

EDUCATION AWARDS

- Catholic Grade School Catholic High School
- College Post Graduate
- Ann (Shinal) Cichy Memorial Bishop Grutka
- St. John Vianney Lynda (Posivak)
- St. Andre Bessette, C.S.C. Mohlenhoff Memorial
- St. Theresa of the Little Flower

Comments: _____

LPSCU Branch 60 Holds Summer Picnic

What a perfect day for a picnic in the Sugarloaf Valley on Saturday, July 7, 2018. LPSCU Branch 60 members, along with members from Branches 39 and 124, gathered with family, friends, and neighbors to enjoy a fun-filled day at the home of Anita Gregory, Branch 60 secretary-treasurer.

There was plenty of food, drinks, and desserts to satisfy everyone's appetite so no one went home hungry. Thank you to everyone who helped provide us with side dishes, desserts, and beverages. Many of the children saw their old friends and some met new ones as they played games and waited for the activities that would take place later that evening.

LPSCU Branch 60 member Chris Gregory provided the entertainment once again this year. At dusk, lanterns were sent up into the sky as the members and guests watched with great excitement as they disappeared into the night. As soon as it was dark, a spectacular 30-minute fireworks display was set off. Members and guests commented that it was the best display they had ever seen.

The picnic was a huge success, but I would just like to say that without the help of my family I would have not been able to host a large event such as this. So to my family, a special thank you for all you do for me and for our LPSCU Branch.

Anita Gregory



LPSCU Branch 60 member Emma Gregory gets ready to play games with her friend, Katie Spanos.



Members and guests enjoy lots of delicious food and goodies.



Branch 60 member Jonathan Gregory launches a lantern with his daughter, Emma, and her friend, Katie.



LPSCU Branch 39 and 124 members enjoying the day are, from left, Joann Stahura, Nella Yocum, Jim Yocum, Marge Stahura, and Dolores Evanko.



Branch 60 member Melina Gregory does a little dance as her friend watches.

Do you need a very special gift?

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

TREE OF LIFE

RESERVATION FORM

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

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 payments.

Please complete the Reservation Form below (a photocopy is also acceptable) and return it, along with your check, payable to LPSCU, to:

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

*All proceeds received
fund our
Scholarship Program.*

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 Fraternal Stone (Please check one) when fully paid. **(Minimum of \$20 per payment.)**
- My \$100 check as payment in full, entitling me to an engraved Fraternal Leaf
- My \$500 check as payment in full, entitling me to an engraved Fraternal Stone

LEAF INSCRIPTION

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

STONE INSCRIPTION

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

PLEASE ENGRAVE MY FRATERNAL LEAF OR STONE AS FOLLOWS:

PLEASE PRINT CLEARLY

2018 Catholic Grade School Award Winner



Seth J. Dumblosky
6th Grade
St. Therese School
Munhall, PA
Branch 197
Wilkes-Barre, PA

Branch 39 Plans Christmas Party

LPSCU Branch 39 will hold a Christmas Party for Branch members on Saturday, December 1, 2018, at Grotto Pizza, 3445 Lakeside Drive, Harveys Lake, Pennsylvania, beginning at 6:00 p.m. Branch members planning to attend should make a reservation with Jim Yocum by calling 570-436-6792 or emailing him at jpyocum@ptd.net by November 25th.

Branch 39 will be holding a Matching Funds event at the party. As part of the LPSCU Matching Funds Program, the Branch will donate \$100, along with any monetary donations received at the party, to the Catholic Relief Services. The donations will be accompanied by the matching funds received from the LPSCU Home Office. Catholic Relief Services is a humanitarian aid organization which helps the poor and vulnerable overseas by responding to major emergencies, fighting disease and poverty, and nurturing peaceful and just societies.

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

22-12/14 – Orders being accepted for Christmas *Oplatky* through Jankola Library. Contact Sister Catherine Laboure Bresnock, SS.C.M. at 570-275-5606. *See page 13 for details.*

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

NOVEMBER

4 – LPSCU Branch 39 invites members and guests to attend 9:45 a.m. Mass at the Church of Saint Joseph, Saints Cyril and Methodius Parish, Hazleton, Pennsylvania, to be followed by a breakfast buffet at Premier Catering, Route 309, Hazle Township, Pennsylvania. Contact Jim Yocum (570-436-6792 or email jpyocum@ptd.net) to make a reservation.



**EARN
EXTRA
\$\$\$\$\$**

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

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

What you receive is based on Annual Premium Income received:

\$200.00 or less awards you with \$10.00
 \$201.00 to \$400.00 awards you \$20.00
 \$401.00 to \$600.00 awards you \$30.00
 \$601.00 to \$800.00 awards you \$40.00
 \$801.00 and above awards you \$50.00

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

Contact the Home Office by calling 570-823-3514 or toll free at 888-834-6614, e-mailing lpescu@lpescu.org, or mailing the information to the Home Office address.

20 – Deadline to submit articles for January/February 2019 Zornicka.

DECEMBER

- 1** – LPSCU Branch 39 Christmas Party at Grotto Pizza, 3445 Lakeside Drive, Harveys Lake, Pennsylvania, at 6:00 p.m. A Matching Funds event will be held at the party. Contact Jim Yocum (570-436-6792 or email jpyocum@ptd.net) to make a reservation.
- 2** – Rev. Dianiska District's Christmas Party at Genetti Hotel and Conference Center, Market Street, Wilkes-Barre, Pennsylvania. Branch 19 will host. A Special Gifts Raffle will be held in conjunction with the LPSCU's Matching Funds Program.
- 2-3** – Pick-up dates for LPSCU Branch 213's Christmas wreath fundraiser. *See page 24 for details.*
- 3** – United Slovak Societies Traditional Christmas Eve *Vilija* Dinner at 5:30 p.m. at the American Slovak Club, 2915 Broadway Avenue, Lorain, Ohio. For advance tickets (\$22) and reservations, call Pam at 440-245-5146. Open to the public.
- 7** – Msgr. Beeda District's Christmas Party at Booty's Restaurant, Route 309, Hazleton, Pennsylvania, beginning at 6:00 p.m. Make reservations with Anita Gregory at 570-788-3263.
- 8** – LPSCU Board Meeting (Telephone Conference)
- 9** – Lehigh Valley Okres Holiday Luncheon at the Best Western Lehigh Valley Hotel and Conference Center, Bethlehem, Pennsylvania. A themed gift basket raffle fundraiser and Matching Funds event will be held at the luncheon.
- 12** – FSNEPA Christmas Social, Wilkes-Barre, Pennsylvania
- 31** – United Slovak Societies Silvester Steak Fry from 5:00-7:00 p.m. at the American Slovak Club, 2915 Broadway Avenue, Lorain, Ohio. For advance tickets (\$25) and reservations, call Pam at 440-245-5146. Open to the public.

❖ 2019 ❖ JANUARY

- 18** – March for Life
20 – **Deadline to submit articles for March/April Zornicka.**

MARCH

- 13-14** – LPSCU Internal Audit
15-16 – LPSCU Annual Meeting, Wilkes-Barre, Pennsylvania
20 – **Deadline to submit articles for May/June Zornicka.**

APRIL

- 1-2** – Slovak Catholic Federation Meeting, Passaic, New Jersey

MAY

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

JUNE

- 8** – LPSCU Mid-Year Meeting (Telephone Conference)

JULY

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

SEPTEMBER

- 13-14** – LPSCU Semi-Annual Meeting, Wilkes-Barre, Pennsylvania

Branch 39 Plans Mass and Breakfast

Members and guests of LPSCU Branch 39, Hazle Township, Pennsylvania, will attend Mass together on Sunday, November 4, 2018, at 9:45 a.m. at the Church of Saint Joseph, Saints Cyril and Methodius Parish, Hazleton, Pennsylvania. Following the liturgy, members and their guests will enjoy a breakfast buffet at Premier Catering, Route 309, Hazle Township. LPSCU members planning to attend are asked to make a reservation with Branch Secretary Jim Yocum by calling 570-436-6792 or by emailing jpyocum@ptd.net before October 26th.

Branch 39 will be holding a Matching Funds event at the breakfast. The Branch will donate \$100, along with any donations received at the event. The donations, along with the matching funds received from the LPSCU Home Office, will be given to the Jesuit Refugee Service/USA. The mission of Jesuit Refugee Service/USA is to accompany, serve, and advocate for the rights of refugees and other forcibly displaced persons.

JOIN FR. BOB SEEMAN ON A PILGRIMAGE TO POLAND

"In the footsteps of St. John Paul II & St. Faustina"

**Warsaw * Niepokalanow * Czestochowa
Wadowice * Zakopane * Krakow**

September 23 – October 1, 2019

\$3,799 from Pittsburgh

(Price per person, double occupancy)

With Optional Post Tour to Rome and Assisi

October 1 – October 5, 2019

\$1,399 (per person, double occupancy)

To book or for more information visit

www.pilgrimages.com/frseeman

Or contact 206 Tours at 1-800-206-TOUR (8687)

Ask for Cara: ext. 1229 or

e-mail: cara@206tours.com



2018 LPSCU Catholic High School Award Recipients



Daniel Balas
Freshman
Holy Redeemer High School
Wilkes-Barre, PA
Branch 122
Wilkes-Barre, PA

John (Jack) George
Sophomore
Devon Preparatory
Devon, PA
Branch 6
Wilkes-Barre, PA



Congratulations!

Our Scholarship Recipients Explain

The Importance of Life Insurance

While I may not have any personal experience with life insurance, I do understand how important it can be. My grandmother was widowed at the young age of 54 when my grandfather died suddenly of a heart attack. With his life insurance, my grandmother was able to pay off her house and ensure that she always has a place to live. She was also able to keep up the life she had.

Because of my grandfather's insurance, my grandmother was able to continue to do everything she would have normally done. We still go on vacations and we still go to restaurants. She could even afford a dog to keep her company. I cannot imagine how her life would be if my grandfather did not have life insurance. Perhaps my grandmother would be living with us; perhaps she would have never gotten her dog; perhaps our lives would be nothing like they are right now. There is no way to know, but I am very happy I do not have to think of that.

The lives of everyone in my family changed suddenly the day my grandfather died. I lost a grandparent, my dad and uncle lost their father, and my grandmother lost the love of her life. While the death of my grandfather changed our family dynamic, because of his life insurance, the physical quality of life did not have to.

Klarissa Rinker

Branch 213, Dallas, PA

Branch 213 Celebrates Flag Day at Ballgame

On Friday, June 8, 2017, LPSCU Branch 213 hosted a group of 16 members and three guests at a Scranton/Wilkes-Barre Railriders Ballgame in Moosic, Pennsylvania. The Scranton/Wilkes-Barre Railriders, an affiliate of the New York Yankees, played the Louisville Mashers at 6:35 p.m. The Railriders won the game 4 to 3.

Members and guests who enjoyed the outing are pictured below.



CALLING ALL MEMBERS!

Information About LPSCU Districts

LPSCU Districts were established to encourage LPSCU Branches and members in the same proximity opportunities to unite together for meetings, education, community activities, and social events. Did you know that **any member** can attend functions of **any LPSCU District**? That means if you are a member of a Branch in Pennsylvania but you currently live in Chicago, Illinois, you can attend and participate in functions sponsored by the District in Illinois.

Our six LPSCU Districts and their general locations are:

- Pittsburgh – Western, Pennsylvania
- Rev. Baloga – Youngstown, Ohio
- Rev. Dianiska – Northeast Pennsylvania
- Lehigh Valley – Southeast Pennsylvania
- Msgr. Beeda – Hazleton, Pennsylvania
- Illiana – Illinois and Indiana

Not sure what to expect or can't make it to all the meetings or functions? That's OK! Pick up the phone or send an e-mail with your questions or concerns. You can get involved as little as you want or as much as you want!

Want to check out what's happening? Look at the Calendar of Events as well as District announcements published in the *Zornicka*.

If you would like more information or have any questions about our Districts, please contact your local Branch representative or President Theresa Kluchinski at the Home Office: phone 888-834-6614 or e-mail Theresa@lpscu.org.

WE HOPE TO SEE YOU
AT A DISTRICT EVENT SOON!



Minutes of the Mid-Year Board Meeting

CONFERENCE CALL ❖ JUNE 9, 2018

Call to Order – Prayer

President Kluchinski called the meeting to order at 10:00 a.m. Spiritual Advisor Rev. Robert Seeman offered a prayer.

Roll Call

All were present.

Welcome Remarks

President Kluchinski welcomed everyone to the Mid-Year Board Meeting.

Approval of Agenda/Minutes

The agenda for this meeting was approved, along with the Minutes from the March 16, 2018 Board meeting.

Correspondence/Requests

The Board was provided with all correspondence received. There were no requests.

Financial Report

Board members were provided and reviewed the following information:

- ❖ Quarterly Statement – March 2018
- ❖ Month End Balance Sheet/Revenue and Expense Statement
- ❖ Summary Market Value 2018
- ❖ Budget
- ❖ Transaction Summary Report
- ❖ Management Discussion and Analysis (MD&A)
- ❖ CPA Audit

Home Office

Secretary-Treasurer Savidge provided the Board with a report on the following: annual sewer line maintenance from Draintech and processing of unclaimed property.

The Board was provided and approved the Colonial Supplemental Insurance Cafeteria Plan Resolution.

President Kluchinski provided the Board with information on the following:

- ❖ Membership mailing
- ❖ Pennsylvania Insurance Department
- ❖ Campaign
- ❖ *Zornicka* Subscription Rate
- ❖ Notice to Branch Representatives
- ❖ Bound Copies of the *Zornicka*

Convention

The Board was provided and approved the Convention Campaign slogan, “Our Future is Up To You.”

Unfinished Business

Audit Procedures – The Board was provided and approved the changes to various audit procedures and worksheets.

Pension – The Board was provided with an update on the pension plan.

Strategic Plan

The Board was provided and discussed the following information for the Strategic Plan:

- ❖ Branding

- ❖ Key Factors in a Merger Partner
- ❖ Advertising

New Business

The Board was provided and reviewed information on the following:

- ❖ Annuity Rate
- ❖ Branch Deposit Rate

2017 Internal Audit Report

The Board was provided with the 2017 Internal Audit Report from Chairperson of Trustees Mary Ann Ewasko.

Officers’ Reports

The following quarterly reports were provided and reviewed:

- ❖ Spiritual Advisor – Rev. Robert Seeman
- ❖ Vice President – Anita Gregory
- ❖ Chairperson of Trustees – Mary Ann Ewasko
- ❖ Trustees – Dolores Evanko, Margaret Jollimore, Joan Hladek, and James Yocum

Compliance Update

There was nothing to report.

Local/State/National Meeting

President Kluchinski and Secretary-Treasurer Savidge both provided a report from the American Fraternal Alliance 2018 Executive Summit.

Calendar of Events

The Board was provided and reviewed the calendar of events for the remainder of 2018 and for 2019.

There being no further business, the meeting was adjourned.

Respectfully submitted,
Mary Jo Savidge
National Secretary-Treasurer

SS.C.M. Sisters to Offer Christmas Oplatky

Oplatky, the traditional Slovak Christmas wafers, will once again be available this holiday season from Jankola Library. Orders will be accepted from October 22 until December 14, 2018.

The *Oplatky*, in packages of five, are thermal-sealed and can be purchased for \$5.00 per pack. In addition, the minimum cost of shipping and handling is \$7.50 and upward, depending upon the number of packs ordered and the cost of priority mailing. Customized requests can be filled to meet your needs.

Payment, to Jankola Library, is required before orders will be shipped. For more information or to place an order, contact Sister Catherine Labouré Bresnock, SS.C.M. at 570-275-5606 or write to Jankola Library and Slovak Museum, 1002 Railroad Street, Villa Sacred Heart, Danville, PA 17821-1698.

Branch 39 Members Participate in 5K Race

Members of LPSCU Branch 39 participated in the Run/Walk 2018 sponsored by Lehigh Valley Health Network – Hazleton. The 5K race was held on Saturday, April 28, at the Hazle Township Community Park in Hazleton, Pennsylvania. Pictured below are Branch 39 Secretary-Treasurer Jim Yocum and Branch 39 member Johanna Milot. Johanna received a bronze medal for her third-place finish, running in the Female 50-59 group with a time of 38:15.19. Jim finished fourth walking in the Male 50-59 group with a time of 45:31.45. Proceeds from the entrance fees benefit the Health & Wellness Center at Hazleton fitness trail.



Rev. Dianiska District to Hold Matching Fund Event

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

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

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

For further information, please contact Debbie Adamchak at 570-696-1663 or Jean Kapral at 570-287-1328.

JET Plan \$1.00 First Year Premium Extended for 2018

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 2018. **This offer is limited to certificates with an issue date in the year 2018.** 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 or 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.**

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/ies.

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 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 2018.

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. Visit our website (www.lpscu.org) for more details.

SS.C.M. Appeal Update

Donations to the 2018 Saints Cyril and Methodius Appeal continue to come in. As many of you know, the funds raised in this annual Appeal are sent to the Pontifical Slovak College of Saints Cyril and Methodius, the residence of priests from Slovakia who are sent to Rome by their bishops for graduate studies. After receiving their degrees, these priests return to their dioceses to work as seminary teachers, Tribunal officials, and in other ministries. The Appeal relies upon the generosity of individual donors in addition to collections taken up in parishes of Slovak ancestry.

On behalf of the Pontifical College, thank you to all who have already made their donation to the 40th Annual Appeal. If you have not already done so, please fill out your information in the box at the bottom of this article and mail it, along with your check, to the address listed. Donations in any amount are deeply appreciated. **As of July 20, the 2018 Appeal has raised \$23,782.81.**

Again, thank you for your goodness and generosity to the Annual Saints Cyril and Methodius Appeal. Donations received on and after December 1, 2018, will be credited toward the 2019 Appeal.

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

2018 Annual SS.C.M. Appeal

Name _____

Address _____

City _____ State _____ Zip _____

Amount \$ _____

Please make check payable to

Slovak Catholic Federation and mail to:

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

Three Branches, Three Members Donate to MS Society

On May 19, 2018, a local MS Walk was held at Nay Aug Park in Scranton, Pennsylvania. LPSCU Branch 213 President Mary Landmesser was a registered participant on the Land Walker Team. LPSCU Branches 213, 90, and 6 all donated monies and through the LPSCU Matching Funds Program, additional monies will be donated to the Multiple Sclerosis Foundation. Donating and walking on an individual level, Theresa Kluchinski, Mary Landmesser, and Emily Landmesser will have an additional \$25 each donated to the National Multiple Sclerosis Society.

Some of the members of the Land Walker Team are pictured below.



Cooking Corner

MRS. PERHACH'S SOUR CREAM COFFEE CAKE

4 eggs
8 oz. sour cream
1 8-oz. package Lemon instant pudding
½ cup oil
1 box white or yellow cake mix

Topping

1 Tbsp. cinnamon
½ cup chopped nuts
½ cup coconut

Combine eggs, sour cream, pudding mix, oil, and cake mix in a large bowl and blend together well. Mix topping ingredients together in a separate bowl. Fold $\frac{3}{4}$ of the topping mix into cake batter. Sprinkle the rest of the topping mixture into the bottom of a greased and floured Bundt pan and carefully pour the cake batter on top. Bake at 350° for 55 minutes. Cool and remove from pan.



Branch 60 Marks Flag Day at the Ballpark

Several members from LPSCU Branch 60, along with members of other LPSCU Branches, joined the Fraternal Societies of Northeastern Pennsylvania for their Flag Day at the Ballpark outing on Friday evening, June 8, 2018, where they watched the Scranton/Wilkes-Barre Railriders take on the Louisville Mashers. All our members enjoyed hamburgers, hot dogs, and other delicious treats as they watched the game and enjoyed everyone's company. It was a great night, ending with fireworks.



Branch 60 member Christopher Gregory with the Railriders mascot.



Branch 60 member Cameron Gregory beside a Bobblehead statue of Reggie Jackson.



Branch 60 members enjoying the outing are, from left, Anita Gregory, Cameron Gregory, Mary Ann Litchock, Christopher Gregory, Natalie Gregory, and Jonathan Gregory.

LPSCU 2018 POST GRADUATE AWARD

The LPSCU is offering two different Post Graduate Award Benefits to our members who are awarded a Master's or Doctorate degree during the period running from July 1, 2017, to August 30, 2018. These awards are:

\$300 Award (Based on \$2,000 of insurance)

\$500 Award (Based on \$5,000 of insurance)

Members who qualify may receive this award one time upon receiving their Master's degree and one time upon receiving their Doctorate. (Members must apply separately and provide all the required criteria if they wish to apply for both the Master's and Doctorate Post Graduate awards).

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

- Be a member of the LPSCU for at least five (5) years with either a \$2,000 permanent reserve life insurance certificate or a \$5,000 permanent reserve life insurance certificate. (Term insurance is excluded.)
- Provide a photocopy of the Master's and/or Doctorate degree received.
- Provide documentation that the degree was awarded between July 1, 2017 and August 30, 2018.
- Provide a wallet-size color photo.

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

Applications are available from the LPSCU Home Office or its website. **Applications must be postmarked by September 30, 2018.** Submit applications to:

Ladies Pennsylvania Slovak Catholic Union

ATTN: Post Graduate Award

P.O. Box 32

Wilkes-Barre, PA 18703

Phone: 570-823-3513 ❖ Toll free: 888-834-6614

❖ Fax: 570-823-4464

E-mail: lpscu@lpscu.org ❖ Website: www.lpscu.org

Please Note – As of September 1, 2021, only a \$5,000 permanent reserve life insurance certificate will qualify for this award. Future applicants can increase their current face amount to meet the \$5,000 requirement.

Rev. Dianiska District to Hold Christmas Party

The annual Christmas party of the Reverend Dianiska District will be held on Sunday, December 2, 2018, at Genetti's Hotel and Conference Center, Market Street, Wilkes-Barre, Pennsylvania. Branch 19 will host.

Slovak Cousins Form New Travel Venture

Lyon Zeibak of Pittsburgh, Pennsylvania, a friend of LPSCU Fraternal Activities Director Sue Ondrejco, has started a transatlantic partnership with his Slovak cousin, founding Ahoy! Slovakia Tours for the adventurous travelers interested in guided hiking tours through the pristine, untouched wilderness in Slovakia's national parks.

Through genealogy research, Lyon Zeibak was able to reconnect his entire Slovak-American family with their relatives in Slovakia. The direct connection was lost by the end of the 1950s after the passing of his great-grandparents' generation. Using letters sent to his American family from their ancestral village in Slovakia, Lyon was able to find Pavol Kujan, the great-grandson of the letters' author. Lyon and Pavol's great-grandfathers were brothers. One had immigrated and settled in Pennsylvania; the other stayed in Slovakia.

A Slovak native, Pavol spent over 7 years studying in London, where he became fluent in English. He yearned to see the world, traveling throughout Europe, Asia, and South America. Always the consummate Slovak ambassador, Pavol was compelled to promote Slovakia when he moved back home. "I have been all over the world and I realized Slovakia has something very unique to offer that you can't find anywhere else," remarked Pavol. "From the huge number of old castles and preserved folk villages to the amazing national parks. You can't see views like this and nature this beautiful anywhere else."

"Pavol is quite the renaissance man and avid outdoorsman. I've always enjoyed seeing all the pictures he would share with me of his hikes in Slovakia," said Lyon. "It's only natural that he would leverage his talents, turning his favorite hobbies into a career."

The two cousins decided to join forces to create Ahoy! Slovakia Tours. They came up with the name from the basic greeting they always used whenever they talked – "Ahoj" which

is Slovak for hello. They adjusted the spelling in the company name to make it easier for native English speakers to read.

In addition to weekend hiking adventures, they have an upcoming 10-day tour running September 10-20 which travels all across Slovakia by bus for those who would rather travel in comfort.

"We realize arduous hiking isn't for everyone but you don't have to hike to see a lot of the beautiful sights," said Lyon. "We have different options to accommodate everyone."

They also offer small custom tours and, as Lyon is currently working on his board-certified genealogist credentials, they can offer everything from genealogy research services to connecting people to their relatives in Slovakia. They can even arrange a genealogy tour to your ancestors' village complete with a village reception with your long lost cousins!

You can learn more about Ahoy! Slovakia Tours at www.ahoylovakia.com or contact Lyon at 412-708-6644 or AhoySlovakiaTours@gmail.com for more information.

NJ-NY Fraternal Alliance Celebrates Flag Day

Directors of the New Jersey-New York Fraternal Alliance celebrated Flag Day at the June 2018 meeting of the Alliance. In attendance were LPSCU National President Theresa Kluchinski, past president of the Alliance, and LPSCU Secretary-Treasurer Mary Jo Savidge, current President of the Alliance. The meeting was held at the Tropicana Casino and Resort in Atlantic City, New Jersey, which is also the venue for the Alliance's annual meeting in October.

Pictured below are all the current and past officers and directors of the Alliance who attended the meeting.



Lehigh Valley Okres to Hold Holiday Luncheon

The Lehigh Valley Okres will hold a Holiday Luncheon on December 9, 2018, at the Best Western Lehigh Valley Conference Center, Routes 22 and 512, Bethlehem, Pennsylvania. A punch reception will begin at noon, followed by a Holiday Buffet at 12:45 p.m.

A Matching Fund Raffle featuring themed gift baskets will be held at this event for the benefit of the Carmelite Monastery in Coopersburg, Pennsylvania. We ask our members to donate a themed gift basket for the raffle.

We will also participate in the "Toys for Tots" Program sponsored by the Marine Corps. We would appreciate if attendees could bring an unwrapped toy to the luncheon for donation to this worthwhile cause.

This festive event is open to all LPSCU members. For reservations, please call Marge Ferri at 610-866-8945 before December 1.

*Have you signed up
a new member lately?*
Do your part to help your LPSCU!

LPSCU 20 PAYMENT LIFE INSURANCE PLAN

The 20 Payment Life Insurance Plan offered by the LPSCU is an economical and beneficial plan for anyone age 0 to 70. The ages and limits of insurance coverage for Non-Medical Rates are: 0-40, \$30,000; 41-60, \$20,000; 61-70, \$5,000. The LPSCU reserves the right to require a medical examination on any applicant.

Premiums are low and can be paid monthly, quarterly, semi-annually, or annually. The specific feature of this plan is that premiums are paid for a period of twenty years and then the certificate is paid in full. Coverage remains in full force and effect for the entire life of the insured without any additional premium payments required. In the event of death prior to twenty years, the face amount of the policy is paid to the insured's named

beneficiary(ies), except as provided within the contract regarding Suicide and Contestability.

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

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 Payment Life Insurance Plan. The Premiums listed are based on \$1,000 of life insurance coverage. Semi-annual and quarterly premium rates are also available by contacting your Branch Secretary or the Home Office.

20 PAYMENT LIFE PREMIUM RATES PER \$1,000 Based on 2001 CSO Male and Female Mortality Tables

| Issue Age | Annual | | Monthly | |
|-----------|--------|--------|---------|--------|
| | Male | Female | Male | Female |
| 0 | 8.04 | 7.75 | 0.72 | 0.70 |
| 1 | 8.13 | 7.83 | 0.73 | 0.70 |
| 2 | 8.22 | 7.92 | 0.74 | 0.71 |
| 3 | 8.32 | 8.01 | 0.75 | 0.72 |
| 4 | 8.41 | 8.10 | 0.76 | 0.73 |
| 5 | 8.51 | 8.19 | 0.77 | 0.74 |
| 6 | 8.61 | 8.29 | 0.77 | 0.75 |
| 7 | 8.72 | 8.38 | 0.78 | 0.75 |
| 8 | 8.82 | 8.48 | 0.79 | 0.76 |
| 9 | 8.93 | 8.58 | 0.80 | 0.77 |
| 10 | 9.03 | 8.68 | 0.81 | 0.78 |
| 11 | 9.15 | 8.78 | 0.82 | 0.79 |
| 12 | 9.22 | 8.89 | 0.83 | 0.80 |
| 13 | 9.53 | 8.99 | 0.86 | 0.81 |
| 14 | 9.84 | 9.10 | 0.89 | 0.82 |
| 15 | 10.16 | 9.21 | 0.91 | 0.83 |
| 16 | 10.48 | 9.32 | 0.94 | 0.84 |
| 17 | 10.80 | 9.43 | 0.97 | 0.85 |
| 18 | 11.12 | 9.65 | 1.00 | 0.87 |
| 19 | 11.46 | 9.97 | 1.03 | 0.90 |
| 20 | 11.73 | 10.23 | 1.06 | 0.92 |
| 21 | 12.07 | 10.55 | 1.09 | 0.95 |
| 22 | 12.43 | 10.89 | 1.12 | 0.98 |
| 23 | 12.81 | 11.24 | 1.15 | 1.01 |
| 24 | 13.19 | 11.61 | 1.19 | 1.04 |
| 25 | 13.59 | 11.98 | 1.22 | 1.08 |
| 26 | 14.00 | 12.36 | 1.26 | 1.11 |
| 28 | 14.86 | 13.18 | 1.34 | 1.19 |
| 29 | 15.32 | 13.61 | 1.38 | 1.22 |
| 30 | 15.79 | 14.05 | 1.42 | 1.26 |
| 31 | 16.28 | 14.51 | 1.47 | 1.31 |
| 32 | 16.79 | 14.98 | 1.51 | 1.35 |
| 33 | 17.33 | 15.46 | 1.56 | 1.39 |
| 34 | 17.89 | 15.96 | 1.61 | 1.44 |
| 35 | 18.47 | 16.47 | 1.66 | 1.48 |

| Issue Age | Annual | | Monthly | |
|-----------|--------|--------|---------|--------|
| | Male | Female | Male | Female |
| 36 | 19.08 | 17.02 | 1.72 | 1.53 |
| 37 | 19.71 | 17.58 | 1.77 | 1.58 |
| 39 | 21.04 | 18.76 | 1.89 | 1.69 |
| 40 | 21.75 | 19.39 | 1.96 | 1.75 |
| 41 | 22.47 | 20.04 | 2.02 | 1.80 |
| 42 | 23.23 | 20.71 | 2.09 | 1.86 |
| 43 | 24.02 | 21.41 | 2.16 | 1.93 |
| 44 | 24.83 | 22.14 | 2.23 | 1.99 |
| 45 | 25.67 | 22.90 | 2.31 | 2.06 |
| 46 | 26.54 | 23.68 | 2.39 | 2.13 |
| 47 | 27.45 | 24.48 | 2.47 | 2.20 |
| 48 | 28.39 | 25.32 | 2.56 | 2.28 |
| 49 | 29.38 | 26.20 | 2.64 | 2.36 |
| 50 | 30.43 | 27.09 | 2.74 | 2.44 |
| 51 | 31.53 | 28.02 | 2.84 | 2.52 |
| 52 | 32.68 | 28.99 | 2.94 | 2.61 |
| 53 | 33.90 | 29.98 | 3.05 | 2.70 |
| 54 | 35.17 | 31.01 | 3.17 | 2.79 |
| 55 | 36.50 | 32.08 | 3.29 | 2.89 |
| 56 | 37.89 | 33.19 | 3.41 | 2.99 |
| 57 | 39.35 | 34.34 | 3.54 | 3.09 |
| 58 | 40.90 | 35.54 | 3.68 | 3.20 |
| 59 | 42.55 | 36.79 | 3.83 | 3.31 |
| 60 | 44.31 | 38.11 | 3.99 | 3.43 |
| 61 | 46.16 | 39.46 | 4.15 | 3.55 |
| 62 | 48.11 | 40.88 | 4.33 | 3.68 |
| 63 | 50.18 | 42.39 | 4.52 | 3.82 |
| 64 | 52.39 | 43.99 | 4.72 | 3.96 |
| 65 | 54.76 | 45.71 | 4.93 | 4.11 |
| 66 | 57.29 | 47.54 | 5.16 | 4.28 |
| 67 | 60.04 | 49.50 | 5.40 | 4.46 |
| 68 | 63.06 | 51.61 | 5.68 | 4.64 |
| 69 | 66.35 | 53.90 | 5.97 | 4.85 |
| 70 | 69.97 | 56.37 | 6.30 | 5.07 |

Members Win Father-Son Golf Tournament

On June 16, 2018, Dr. Rand Kienzle and his son, Jace, entered a father-son golf tournament at Waynesborough Country Club in Paoli, Pennsylvania. Both are avid golfers.

Among the 40 pairs that competed in the tournament, Rand and Jace were among two other father and son competitors in a three-way tie for the championship. In order to break the tie, the three pairs competed in a playoff in which the Kienzles emerged as the victors. They were presented with a beautiful crystal trophy vase.

The Kienzle family are members of Waynesborough Country Club but this is the first time they participated in the Father and Son Golf Tournament. Rand also competed in the tournament with his younger son, Tate.

Jace is a senior at Hobart College in Geneva, New York, on Seneca Lake. He is on the golf team at college.

The entire Kienzle family belongs to LPSCU Branch 83/130 in Bethlehem, Pennsylvania. They reside in Malvern, Pennsylvania.



Jace Kienzle (left) and his dad, Dr. Rand Kienzle.

LPSCU Seeking Independent Agents/Recommenders

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

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

FSNEPA Observes Flag Day With Local Veterans

The Fraternal Societies of Northeastern Pennsylvania held a Flag Day Ceremony on Flag Day, June 14, 2018, at the Wilkes-Barre Veterans Medical Center. Members of the organizations that comprise FSNEPA gathered with local veterans for the ceremony. Afterwards, the veterans enjoyed playing bingo. Prizes were vouchers, which are used to purchase personal care items in the store in the facility. Refreshments were also served.

The LPSCU is a member of FSNEPA. President Theresa Kluchinski and Secretary-Treasurer Mary Jo Savidge attended the presentation and stayed to play bingo with the veterans at the Medical Center.

Pictured are participants from FSNEPA member societies.



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| | |
|--------------------------|----------------------------|
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from Generation to Generation***

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SS.C.M. Sisters Celebrate Milestone Jubilees

The Sisters of Saints Cyril and Methodius in Danville, Pennsylvania, recently celebrated the jubilees of some of their members. The Sisters celebrating these milestone anniversaries currently serve in the archdiocese of San Antonio, Texas, and in the dioceses of Harrisburg and Scranton, Pennsylvania. The celebration included a Mass in the Basilica of Saints Cyril and Methodius. The Liturgy was followed by a dinner to which the friends, family, and Community members of the Sister celebrants were invited.



L-R: Sisters Martina Hanrahan and Brigid Fasiang present the gifts to Rev. Kenneth Seegar, principal celebrant and homilist, during the offertory procession of the Jubilee Liturgy.

In Memoriam

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

| Name | Branch | Location |
|----------------------|--------|------------------|
| Mary Migatulski | 6 | Wilkes-Barre, PA |
| Eleanor Cheskiewicz* | 19 | Swoyersville, PA |
| Mary Pasternak | 37 | Plymouth, PA |
| Margaret Zakraysek | 81 | Beaverdale, PA |
| Kristyn McKnight* | 90 | Johnstown, PA |
| John Rackauskas* | 109 | Hammond, IN |
| Julia E. Tancos* | 109 | Hammond, IN |
| Marie Kosin | 122 | Wilkes-Barre, PA |
| Anna Palmentera | 122 | Wilkes-Barre, PA |
| Helen Kriznoski | 124 | Hazleton, PA |
| Barbara Yeager | 130 | Bethlehem, PA |
| Susan Sherlock | 132 | Campbell, OH |
| Agnes Bigelis* | 158 | Chicago, IL |
| John Gavula | 172 | Pittsburgh, PA |
| Rose Yurcho* | 197 | Wilkes-Barre, PA |
| Donatas Krisciunas | 197 | Wilkes-Barre, PA |
| Karen Chabala | 197 | Wilkes-Barre, PA |
| Fr. Placid Pientek | 209 | Cleveland, OH |
| Veronica Chicoski | 214 | Duryea, PA |

*Multiple certificates



Celebrating milestone anniversaries are, front row, L-R: Sister Teresita Iskra (60 years), Sister Mary Gilbert Dluhy (70 years), Sister Cabrini Steber (70 years), and Sister Julia Knazik (65 years). Middle row, L-R: Sister Martina Hanrahan (25 years), Sister Margaret Dubas (55 years), Sister Cyrilline Biel (65 years), Sister Catherine Laboure Bresnock (65 years), and Sister Brigid Fasiang (65 years). Back row, L-R: Sister Bernadette Marie (60 years), Sister Lydia Benyish (60 years), Sister Mary Anne Nemeč (60 years), Sister Susan Pontz (30 years), Sister Susan Marie Hazenski (30 years), and Sister Jeanne Ambre (50 years). Absent from the photo are Sisters Michaellette Lennartz and Zoe Zollar (both 55 years).



Pictured at the Liturgy are, from left, Rev. Patrick Devine from the Diocese of Harrisburg; Rev. William Weary, pastor of Sacred Heart Church, Lewistown, Pennsylvania; Deacon Thomas Baranoski from Charleston, South Carolina; Rev. Kenneth Seegar, pastor of St. Andre Bessette Church in Wilkes-Barre, Pennsylvania; Rev. Augustine Joseph, MSFS, parochial vicar at St. Joseph Parish and chaplain at Danville State Hospital, Danville; Rev. John Cyriac, MSFS, chaplain at Maria Joseph Manor and Geisinger Medical Center, Danville; Rev. James Lease, pastor of St. Joseph Church, Danville. Also concelebrating but not pictured was Rev. Msgr. Robert Lawrence, pastor of St. Columba Church in Bloomsburg, Pennsylvania.



Junior Branch Journal



The autumnal equinox signals the beginning of fall. Specifically, the Northern Hemisphere marks the autumnal equinox on Friday, September 22, 2018, at exactly 9:54 P.M. EDT. The word equinox comes from the Latin *aequus* (equal) and *nox* (night). It is the point where there are exactly 12 hours of daylight and 12 hours of darkness at the equator. If you live anywhere else, however, you will see a little bit more or a little bit less than 12 hours of daylight. In the Northern Hemisphere, the daylight hours are dwindling and will continue to do so until we reach the winter solstice, the shortest day of the year and the start of winter. In the Southern Hemisphere, it marks the beginning of spring and the days there will begin to lengthen.

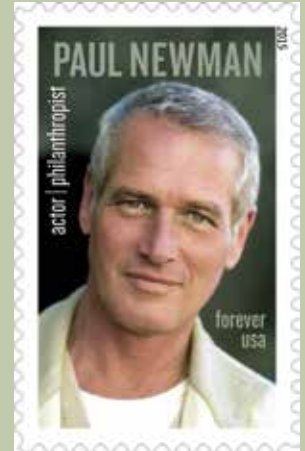
In ancient times, the autumnal equinox was cause for a variety of pagan festivals, among them the celebration of the birth of Mabon, the son of Mordor, the goddess of the earth.

It is also a time to celebrate with a variety of fall and harvest festivals. People enjoy fall festivals as they wrap up a great summer season and anticipate the coming of winter. The fall festivals generally mark the last of the outdoor events until spring. Just getting there is half the fun as you drive through hills and forests ablaze in fall color. So, get out and enjoy them!



Paul Leonard Newman

(January 26, 1925-September 26, 2008) was an American film and voice actor, film director, producer, race car driver, IndyCar owner, entrepreneur, and philanthropist. He was nominated for numerous awards, winning an Academy Award and an Emmy Award, among many others. He also voiced "Doc Hudson" in the first installment of Disney-Pixar's *Cars*. It was his final acting performance and he received a posthumous credit for his voice recordings in *Cars 3* (2017).



Known for his stunning blue eyes, Paul Newman was born in Shaker Heights, Ohio. His mother, Theresa Fetsko, was born in Slovakia and immigrated to the United States where she married Arthur Sigmund Newman. Paul was their second son.

Newman won several national championships as a driver in Sports Car Club of America road racing, and his race teams won several championships in open-wheel IndyCar racing. He was a co-founder of Newman's Own, a food company from which he donated all post-tax profits and royalties to charity. As of January 2017, these donations have totaled over \$485 million. He was a co-founder of Safe Water Network, a nonprofit that develops sustainable drinking water solutions for those in need.

In 1988, Newman founded the SeriousFun Children's Network, a global family of summer camps and programs for children with serious illness which has served 290,076 children since its inception.

In September 2015, the U.S. Postal Service officially dedicated a Forever Stamp honoring the award-winning actor and philanthropist.

Junior Branch Journal



Halloween

Halloween's roots can be traced back to Celtic culture in Ireland. According to the Druid religion, November 1st was the New Year on their calendar. It is also known as the "Feast of Samhain." The Druid religion worshipped Samhain and he was known in Ireland as the "Lord of Darkness." The ancient Celts only recognized summer and winter seasons. Literally translated, Samhain means "summer's end." At this time, the hours of nighttime were growing significantly over the hours of sunlight. Therefore, Lord Samhain reigned over the long winter months as the influence of Beltane, the Sun god, and the summer season receded.

The Druid's New Year's Eve - October 31st - was called Hallowmas or Hallow E'en. The Druids believed that on this night, the spirits of all those who died in the past year would rise up and roam the earth searching for a passageway to the netherworld. It was thought that on this night, the passageway or "veil" between the worlds of the living and the dead was its thinnest. The roots of modern Halloween, with its aspects of darkness, black color, evil spirits, and people rising from the dead, can be traced back to the Druid religion.

Halloween is second only to Christmas in the amount people spend to celebrate it, with over \$2.5 billion spent during the holiday. One quarter of all the candy sold annually is for Halloween night. As a country, we consume 20 million pounds of candy corn a year. And hang onto your trick-or-treat bags, kids, because 90% of parents admit to sneaking goodies from their kids' Halloween haul. But whether you're stealing some, handing out some, or having yours stolen, chances are you'll get your hands on a Reese's Peanut Butter Cup, currently the most popular Halloween candy in America.



- Trick or treating comes from the Middle Ages practice of the poor and children dressing up in costumes and going door to door during Hallowmas, begging for food or money in exchange for singing and saying prayers "for the souls of the givers." The food given was often a Soul Cake, which was a small round cake which represented a soul being freed from Purgatory when the cake was eaten.
- The owl is a popular Halloween image. In Medieval Europe, owls were thought to be witches, and to hear an owl's call meant someone was about to die.
- If you see a spider on this night, it could be the spirit of a dead loved one who is watching you.
- Black cats get a bad rap on Halloween because it was once believed a witch could transform into a black cat and back. A Middle Age legend said that the devil often gifted black cats to witches to act as their servants. They were believed to be the protectors of their masters' dark powers.
- Halloween was brought to North America by immigrants from Europe who would celebrate the harvest around a bonfire, share ghost stories, sing, dance, and tell fortunes.
- Orange and black are Halloween's colors because orange is associated with the fall harvest and black is associated with darkness and death. (Did you know that there are no words in the dictionary that rhyme with orange, the color of pumpkins?)

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