

# ZORNICKA

Ladies  
Pennsylvania  
Slovak  
Catholic  
Union



MORNING STAR

Vol. 73, No. 836

May-June 2014



Wishing All Our  
Members A



*Happy Mother's Day*

May 11, 2014

and

*Happy Father's Day*

June 15, 2014

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# Calendar of Events

## MAY

- 3** — Join Hands Day
- 18** — Lehigh Valley Okres celebrates the 115th Anniversary of the LPSCU at the Best Western Lehigh Valley Conference Center, Routes 22 and 512, Bethlehem, Pennsylvania. Punch reception at noon, buffet at 12:30 p.m.
- 20** — **Deadline to submit articles for July/August Zornicka.**
- 20** — Deadline to submit correspondence on matters for the Board of Directors to discuss at the June 14th Phone Conference Meeting.
- 30** — Deadline to apply for a college scholarship offered by the United Slovak Societies of Lorain, Ohio. *See page 8 for details.*

## JUNE

- 1** — Deadline to nominate a young member for our 2014 Youth Achievement Award. *See page 10.*
- 6** — FSNEPA "Flag Day at the Ballpark. Reservations due and paid by May 20 (by May 18 for LPSCU Branch 213 members).
- 14** — LPSCU Board of Directors' Telephone Conference Meeting
- 28** — Msgr. Beeda District Picnic will be held at 304 Turkey Path Road, Sugarloaf, Pennsylvania, starting at 5:00 p.m. Reservations must be made by June 15 by calling Anita Gregory at 570-788-3263.
- 29** — Pittsburgh area members will celebrate the 115th Anniversary of the LPSCU at an 11:00 a.m. Mass at St. Maximilian Church, Homestead, Pennsylvania, followed by a dinner in the parish social hall. Reservations must be made through Dolores Sakal by June 23. *See page 7 for further details.*
- 30** — Deadline for LPSCU members to apply for the Catholic High School and Bishop Grutka Awards. *See pages 7 and 3, respectively.*
- 30** — Deadline to register to participate in the Miss Czech and Slovak America 2014 Beauty Pageant. *See page 8.*

## JULY

- 1** — Deadline to apply for the Anne (Shinal) Cichy Memorial Award. (Note that the deadline has been extended from March 1.) *See page 13 for details.*
- 19** — Reverend Dianiska District's annual Youth Bowling Party and Luncheon at Modern Lanes, Exeter, Pennsylvania, from 1:00-4:00 p.m. Reservation required by July 14. *See page 11 for more details.*
- 20** — **Deadline to submit articles for September/October Zornicka.**

## AUGUST

- 1** — Deadline to apply for the vacancy in the position of LPSCU Trustee. *See page 5 for requirements and other details.*

*continued on page 20*



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### OFFICE HOURS AT NATIONAL HEADQUARTERS

**Monday through Friday:**  
**8:00 a.m. to 4:30 p.m.**  
**Phone: 570/823-3513**  
**Toll Free 888/834-6614**  
**Fax: 570/823-4464**  
**E-mail: [lpescu@lpescu.org](mailto:lpescu@lpescu.org)**  
**Website: [www.lpescu.org](http://www.lpescu.org)**

### SECRETARY/TREASURER

Mary Jo Savidge, 71 South Washington Street, Wilkes-Barre, PA 18701; 570/823-3513, Fax 570/823-4464; [maryjo@lpescu.org](mailto:maryjo@lpescu.org)

### BOARD OF DIRECTORS

#### PRESIDENT

Theresa A. Kluchinski, 446 Mountain Oaks Drive, Laurel Run, PA 18706; 570/829-5410; [theresa@lpescu.org](mailto:theresa@lpescu.org)

#### VICE PRESIDENT

Anita Gregory, 304 Turkey Path Road, Sugarloaf, PA 18249; 570/788-3263; [anitag13@hotmail.com](mailto:anitag13@hotmail.com)

#### CHAIRPERSON OF TRUSTEES

Mary Ann Ewasko, 9 Shannon Street, Wilkes-Barre, PA 18702; 570/823-6432; [maryann6@ptd.net](mailto:maryann6@ptd.net)

#### TRUSTEES

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#### FRATERNAL ACTIVITIES DIRECTOR

Cecilia B. Gaughan, 325 Florida Avenue, Whitehall, PA 18052; 610/433-4610; [cbgaughan@msn.com](mailto:cbgaughan@msn.com)

#### PUBLIC RELATIONS DIRECTOR

Margaret A. Ferri, 428 East Frankford Street, Bethlehem, PA 18018; 610/866-8945; [mfluvbaskets@gmail.com](mailto:mfluvbaskets@gmail.com)

**PITTSBURGH DISTRICT**

The Pittsburgh District celebrated its 75th anniversary and held its annual Christmas party at the Westwood Golf Club, West Mifflin, Pennsylvania, on December 1, 2013. The 49 members and three guests enjoyed a wonderful luncheon and entertainment by singer Lynn DeFalco, who added to the festive occasion. Attendees participated in a Chinese auction, and everyone won a member-donated door prize.

Approximately 100 non-perishable food items were donated by those attending the Christmas Party. The donations were later delivered to a nearby food bank for distribution to needy families.



**Pittsburgh District members and guests gathered for a group photo at their annual Christmas party.**



**Members spread Christmas cheer by donating canned goods and other food items for a local food bank.**

**LPSCU Board of Directors to Hold Mid-Year Meeting**

This announcement is made to all members of the LPSCU that the Mid-Year Phone Conference Meeting of the Board of Directors will convene on Saturday, June 14, 2014, at 10:00 a.m. and continue until all business has been completed.

Members wishing to submit matters for the Board of Directors to consider at this meeting are directed to send them to the attention of Theresa Kluchinski at the LPSCU National Headquarters, 71 South Washington Street, Wilkes-Barre, PA 18701 or to P.O. Box 32, Wilkes-Barre, PA 18703. **All correspondence relative to this meeting should be received no later than May 20, 2014.**

**Bishop Andrew G. Grutka  
2014 Memorial  
Scholarship Award**

**\$1,000 AWARD**

**(Maximum of \$2,000 per member)**

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

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

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

Applicants must meet all criteria and provide data indicated above to be eligible.

Incomplete applications or those missing data requirements will not be considered. All materials become the property of the LPSCU and will not be returned. **Applications must be postmarked by June 30, 2014.**

Applications are available from the LPSCU Home Office or its website.

Ladies Pennsylvania Slovak Catholic Union  
Educational Benefit Committee

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

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

Fax: 570-823-4464

E-mail: [lpescu@lpescu.org](mailto:lpescu@lpescu.org) • Website: [www.lpescu.org](http://www.lpescu.org)

# Ladies Pennsylvania Slovak Catholic Union

## YEAR END REPORT

Assets	Year End 2013	Year End 2012
Investments.....	\$ 14,930,591.00	\$ 14,062,354.00
Certificate of Deposit.....	\$ 96,000.00	\$ 96,000.00
Cash on Deposit.....	\$ 341,761.00	\$ 784,016.00
Mortgage Loans.....	\$ -	\$ 321.00
Real Estate Owned.....	\$ 131,548.00	\$ 130,204.00
Other Assets.....	\$ 46,861.00	\$ 62,395.00
<b>Totals</b> .....	\$ 15,546,761.00	\$ 15,135,290.00

Liabilities & Fund Balance	Year End 2013	Year End 2012
Fund Balance.....	\$ 4,054,280.00	\$ 3,783,667.00
Interest Maintenance Reserve.....	\$ 176,998.00	\$ 215,822.00
Amt. Retained as Trustee.....	\$ 113,287.00	\$ 92,116.00
Aggregate Reserve-Life Certificates.....	\$ 10,698,022.00	\$ 10,466,978.00
Other Liabilities.....	\$ 504,174.00	\$ 576,707.00
<b>Totals</b> .....	\$ 15,546,761.00	\$ 15,135,290.00

Revenues	Year End 2013	Year End 2012
Premium Income.....	\$ 200,515.00	\$ 265,616.00
Investment Income.....	\$ 784,287.00	\$ 826,946.00
Income - Other.....	\$ 41,795.00	\$ 40,109.00
<b>Totals</b> .....	\$ 1,026,597.00	\$ 1,132,671.00

Expenses	Year End 2013	Year End 2012
Death Claims.....	\$ 229,573.00	\$ 284,655.00
Endowments.....	\$ 9,724.00	\$ 45,770.00
Cash Surrenders.....	\$ 76,618.00	\$ 71,214.00
Dividends.....	\$ -	\$ -
Increase in aggregate reserves.....	\$ 131,048.00	\$ 178,834.00
Commissions (new and renewals).....	\$ 24,434.00	\$ 30,823.00
General Operating Expenses.....	\$ 357,579.72	\$ 373,742.04
Officers and Committee Expenses.....	\$ 24,791.35	\$ 27,305.16
Actuarial/Accounting Expense.....	\$ 64,950.00	\$ 68,015.00
Investment Mgt. Fee.....	\$ 27,242.71	\$ 19,983.76
Official Publications.....	\$ 66,340.62	\$ 67,135.32
Travel Expense.....	\$ 6,628.27	\$ 8,086.91
Bureau and Association Dues.....	\$ 3,825.00	\$ 1,980.00
Donations.....	\$ 5,350.00	\$ 21,804.17
Scholarships.....	\$ 5,850.00	\$ 10,850.00
Fraternal Activities.....	\$ 12,277.33	\$ 9,315.64
Insurance Taxes, Licenses & Fees.....	\$ 50,314.00	\$ 33,374.00
<b>Sub Total</b> .....	\$ 1,096,546.00	\$ 1,252,888.00

Net Gain/Loss From Operations.....	\$ (69,949.00)	\$ (120,217.00)
Net Realized Capital Gain (Loss).....	\$ 93,260.00	\$ 47,945.00
<b>Total</b> .....	\$ 23,311.00	\$ (72,272.00)

Surplus Account	Year End 2013	Year End 2012
Surplus, December 31, previous year.....	\$ 3,783,667.00	\$ 3,789,581.00
Net income from operations.....	\$ 23,311.00	\$ (72,272.00)
Change in net unrealized capital gains (losses).....	\$ 335,537.00	\$ 194,099.00
Change in asset valuation reserve.....	\$ 11,719.00	\$ (29,771.00)
Aggregate write-ins for gains and losses.....	\$ 46.00	\$ 2,030.00
Change in reserve acct. chg. In valuation basis.....	\$ (100,000.00)	\$ (100,000.00)
Net change in surplus for the year.....	\$ 270,613.00	\$ (5,914.00)
Surplus, December 31, previous year.....	\$ 4,054,280.00	\$ 3,783,667.00

### In Memoriam

## Theresa A. Smrecansky

### Member of Youngstown Branch 163

Theresa A. Smrecansky, 85, of Rogers, Minnesota, and formerly of Youngstown, Ohio, went to be with the Lord on December 31, 2013, after a very short illness. Born on May 15, 1928, in Youngstown, she was the daughter of the late Stephen and Catherine Dvornitsky Rakocy. On August 28, 1948, she married Joseph Smrecansky. She retired from Ohio Bell in 1974, where she worked as an operator for 28 years.

Theresa was a member of St. Matthias Church in Youngstown, where she was a part of the Bereavement Committee, a member of the Infant Jesus of Prague Guild, the Altar and Rosary Society, and the Holy Name Society. She was active in the First Catholic Slovak Union and she was a member of the Ladies Pennsylvania Slovak Catholic Union, Branch 163, Youngstown.

She leaves to cherish her memory her children, Judie (Ron) Vasko of Maple Grove, Minnesota, and Bob (Shanna) Smrecansky of Sammamish, Washington, and grandchildren, Stacie Vasko Richter (Mike) and Katelyn and Ben Smrecansky. She also leaves behind many relatives, godchildren, and friends.

In addition to her parents, Theresa was preceded in death by her beloved husband, Joseph, on September 15, 1992; sisters, Ann Stanislaw, Margaret Roberts, Mary Rohovsky, and Sr. Mary Delphine; and brothers, Stephen, Joseph, Andrew, and Michael Rakocy.

A memorial Mass was held at 11 a.m. on Saturday, January 11, 2014, at Our Lady of Sorrows Parish at St. Matthias Church with Father Martin Celuch and Msgr. Peter Polando officiating. Private interment took place at Calvary Cemetery.

The officers and members of the LPSCU extend sincere sympathy to the family of our beloved member, Theresa A. Smrecansky. May she rest in peace.

**SIGN UP A  
NEW MEMBER  
TODAY!**

## Notice of Vacancy LPSCU TRUSTEE

In compliance with Article VIII Section 2(u) of the LPSCU By-Laws, this notice of a vacancy in the office of Trustee is hereby published in our official publication.

Any LPSCU member qualified for the said office may submit a resume to the Board of Directors. Qualifications, pursuant to LPSCU By-Laws, are as follows:

- Must be at least 21 years of age
- Must be an active member with participation in LPSCU Branch or District activities for at least five years

Please note that no two immediate family members can serve during the same term of office.

A Trustee is an officer elected by the delegates at the Ladies Pennsylvania Slovak Catholic Union (LPSCU) National Convention held every four (4) years, and, as a result, is therefore a member of the National Board of Directors. Duties include, but are not limited to, the following:

- Abiding by the Constitution and By-Laws of the LPSCU.
- Attending annual review, performing audit function.
- Attending meetings called by the Chairperson of Trustees to investigate accounts, if discrepancies are detected.
- Chairing or being a member of a standing committee.
- Representing the LPSCU at functions as requested (e.g., seminars, local socials, meetings, etc.).
- Submitting a written report of actions at each Board Meeting.

### REQUIREMENTS

Applicants for this position must have an understanding of general operations of a fraternal organization as it pertains to the corporate and fraternal functions. Accounting, administrative, and finance background is preferred.

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

Any member wishing to be considered for this position should send a resume to the attention of the LPSCU President, P.O. Box 32, Wilkes-Barre, PA 18703-0032 **postmarked no later than August 1, 2014.**

## Letters

Dear [Mrs. Gaughan],

Thanks to all of the members for the \$50 grand prize in the Poetry Contest. I put it in my bank account.

**Bryce Goodman**  
Hamilton, Ohio  
Branch 38, Whitehall, PA

*More Letters on page 17*

## Girl Scouting Anniversary Observed with Cookie Bake

Sister Jeanne Ambre, SS.C.M., and Sister Barbara Sable, SS.C.M., recently baked Girl Scout cookies based on the original Girl Scout cookie recipe as part of an observance of the 102nd anniversary of Girl Scouting. Girl Scouts began in the United States in 1912, and cookie sales were initiated as a tool to bring in funds to help the troops, starting in 1917. The cookies were baked by the Scouts and their mothers from 1917–1936, at which time the baking was turned over to professional bakers. March 12, 2014, marked the 102nd anniversary of Girl Scouts in the United States, and coincided with the annual Girl Scout cookie sales drive. Through today's Girl Scout cookie program, Girl Scouts learn skills essential to success in life, like financial literacy, innovation, and more. Scouts can earn badges through the cookie program that teach life and business skills such as goal setting, decision making, money management, people skills, and business ethics.

Sister Jeanne Ambre is a Sister of Saints Cyril and Methodius in Danville, Pennsylvania, and is Spiritual Advisor for the Harrisburg Diocesan Committee for Catholic Girl Scouts and Campfire Girls. Sister Jeanne and Sister Barbara were themselves Girl Scouts through the Senior level in Gary, Indiana.



**Sister Barbara Sable (left) and Sister Jeanne Ambre bake Girl Scout cookies.**

## ATTENTION! Lehigh Valley Okres Junior and Adult Members

This summer, the Lehigh Valley Okres will host an outing at an Iron Pigs baseball game at Coca-Cola Park in Allentown, Pennsylvania, for LPSCU junior and adult members. The game will be played against Durham Bulls on Sunday, August 3, 2014, starting at 5:35 p.m. The Lehigh Valley Okres will subsidize the \$10.00 entrance ticket for Junior members, who

must be accompanied by a parent or adult member. Adult tickets for our group cost \$10.00 each, which includes the game ticket and a \$2.00 ballpark credit on each ticket, redeemable for food, beverages, or merchandise inside Coca-Cola Park.

**Reservation deadline for tickets is June 20, 2014.** Call Marge Ferri at 610-866-8945 or Ceil Gaughan at 610-433-4610 for more information and/or to make reservations. **We only have 50 tickets, so please make your reservation as early as possible!**



**We just enrolled in the  
LPSCU Guaranteed Issue Program.**

**HAVE YOU?**

**We are providing our loved ones with added protection!**



- Guaranteed Issue Program is for all members age 25 to 43.
- Guaranteed lifetime coverage of \$5,000 or \$10,000 through our 3-pay plan.
- No medical questions will be asked.
- Details will arrive in the mail near your certificate's anniversary date. No member will ever be refused.
- This is a limited time offer!

**GUARANTEED ISSUE**

**for all members age 25-43**

# Minutes of the Executive Finance Committee

February 20, 2014 – 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 December 12, 2013, Executive Finance Committee meeting.

## Correspondence/Requests

The committee acknowledged all the correspondence read and approved the following:

- ❖ Benedictine High School will hold the 12th Annual Blue and White Gala on March 29, 2014. Requesting a donation to the fundraiser in which the proceeds go directly into the scholarship fund. *Approved \$250.00 ad.*
- ❖ Youngstown Sister Cities requesting a \$100.00 donation to hold a bride-to-be contest for women in the village of Nova Ves, Slovakia. *Approved \$100.00.*
- ❖ Fraternal Societies of Greater Pittsburgh requesting an ad and tickets for the Fraternalist of the Year banquet. *Approved a full page ad for \$120.00 and 4 tickets at \$70.00 per ticket.*

## LPSCU 2014 CATHOLIC HIGH SCHOOL AWARD

### \$300 One-Time Award

The LPSCU is again offering a Catholic High School Award, which is a \$300 one-time award to our members who are attending a Catholic High School during the 2014-2015 academic year. Members may only receive this award one time.

To qualify for the Catholic High School Award, applicants must:

- Be a member of the LPSCU for two (2) years with a minimum \$2,000 permanent reserve life insurance certificate. (Term insurance is excluded.)
- Be a Catholic high school freshman, sophomore, junior, or senior in the fall of 2014.
- Provide a wallet-size color photo.



Applicants must meet all criteria and provide data indicated above to be eligible. Incomplete applications or those missing data requirements will not be considered. All materials become the property of the LPSCU and will not be returned. **Applications must be postmarked by June 30, 2014.**

Applications are available from the LPSCU Home Office or its website.

Ladies Pennsylvania Slovak Catholic Union  
Educational Benefit Committee  
P.O. Box 32

Wilkes-Barre, PA 18703

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

Fax: 570-823-4464

E-mail: [lpescu@lpescu.org](mailto:lpescu@lpescu.org) ☎ Website: [www.lpescu.org](http://www.lpescu.org)

## Financial Statement

The committee reviewed the following checking accounts as of December 2013 and January 2014: M&T Bank – General Operating Account, the Morgan Stanley Smith Barney Checking Account for December 2013 and January 2014, and the Home Office – Branch Deposit Account. The committee reviewed the Profit & Loss/Balance Sheet for November and December 2013 and January 2014.

## Bond/Stock/Pension Portfolio

The committee was provided and reviewed all activity from November and December 2013 and January 2014, including CDs, Common Stock, Preferred Stocks, and International Bonds.

## Home Office

Secretary-Treasurer Savidge reported on the following: Completion of the painting of the Home Office; scanning project; update of member information in the Admin. system; examination of the Pennsylvania Insurance Department; and renewal of the Business Owners policy.

## Meeting Dates

The next meeting will be held Thursday, April 24, 2014. There being no further business, the EFC adjourned.

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

## Pittsburgh Area Members to Celebrate LPSCU's 115th Anniversary

In conjunction with the 115th Anniversary of the LPSCU, Pittsburgh Area members are invited to attend a special celebration to be held on Sunday, June 29, 2014. The event will begin with a Mass celebrated at 11:00 a.m. at St. Maximilian Kolbe Parish Church in Homestead, Pennsylvania, with a dinner to follow in the parish hall. We encourage LPSCU members to celebrate this milestone of our beloved organization. For reservations, call Dolores Sakal at 412-243-0438. **Deadline for reservations is June 23.**

# LPSCU 2014 RELIGIOUS AWARDS

(FOR APPLICANTS ENTERING RELIGIOUS LIFE)

## ☞ St. John Vianney Award

### ☞ St. Theresa of the Little Flower

### ☞ St. Andre Bessette, C.S.C.

**\$300 ANNUALLY**

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

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

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

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

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

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

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

Applications are available from the LPSCU Home Office or its website. **Applications must be postmarked by August 31, 2014.**

Submit applications to:

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

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

♦ Fax: 579-823-4464

E-mail: [lpescu@lpescu.org](mailto:lpescu@lpescu.org) ♦ Website: [www.lpescu.org](http://www.lpescu.org)

## Msgr. Beeda District to Hold Matching Fund Event

The Msgr. Beeda District will hold a Special Raffle in conjunction with the Ladies Pennsylvania Slovak Catholic Union's Matching Fund Program. Proceeds from this raffle will be donated to Catholic Social Services, which is located at 214 W. Walnut Street, Hazleton, Pennsylvania. They will use the money for their Holiday Food Drives.

All the prizes that are donated to the District will be raffled off at the LPSCU 115th Anniversary Celebration, which the District is holding on August 24, 2014. We ask that you please support this special project. Anyone interested in purchasing tickets for the raffle may contact Anita Gregory at 570-788-3263.

## United Slovak Societies Offer Scholarships

The United Slovak Societies of Lorain, Ohio, will grant college scholarships to high school Seniors who are members in good standing in the following fraternals: First Catholic Slovak Ladies Association Branch 114, Slovak Catholic Sokol Wreath 111, First Catholic Slovak Union Branch 228, National Slovak Society Assembly 160, and Ladies Pennsylvania Slovak Catholic Union Branch 77.

For rules and an application form, please contact Helene Virant at [440-282-3325](tel:440-282-3325). **Deadline for submission of application is May 30, 2014.**

## Miss Czech and Slovak America 2014 Beauty Pageant

Koger and NYGC New York are proud to present the Miss Czech and Slovak America 2014 Beauty Pageant. All single girls older than 18 years of age, with Czech or Slovak heritage, who would like to compete in the Miss Czech and Slovak America 2014 beauty contest can register at the following website:

<http://missczechslovakamerica.comregistration.html>

Registration deadline is June 30, 2014. Casting sessions will be scheduled for summer 2014 and the pageant's Grand Finale will take place on October 25, 2014, at the Bohemian National Hall in New York City. Competition prizes include cash awards, adventure trips, contract with a modeling agency, and other valuable goods.

## Branch 213 to Spend Flag Day at the Ballpark

Flag Day at the Ballpark will be held June 6, 2014, at the Scranton/Wilkes-Barre Railriders Stadium. Any member of LPSCU Branch 213 who would like to join us to attend the game is asked to contact Branch Secretary Theresa Kluchinski at 570-829-5410 or 570-817-4657. Don't delay! Tickets are limited and **reservations must be received by May 18.**



# The LPSCU is Planning to Publish a Cookbook for our 2016 Convention



Wouldn't you love to share some of your favorite family recipes with other members of the LPSCU?

Recipes must be typed on 8½ x 11 paper and mailed to:

LPSCU Cookbook  
Margaret A. Ferri  
428 East Frankford Street  
Bethlehem, PA 18018-2915

or you can email them to [cookbook2016@outlook.com](mailto:cookbook2016@outlook.com).

Please include your name, address, and a phone number (in case we have any questions about ingredients).

Your name will be published with your recipe.

**Help us make a great cookbook for the LPSCU!**

### **IMPORTANT!**

**We will not accept copyrighted recipes nor recipes taken from another recipe book. We need your family-tested recipes in order to authenticate our own LPSCU recipe book.**

Recipes will be accepted until December 31, 2014

## SS.C.M. Sisters Receive Catholic Education Award

On March 11, 2014, the Foundation for Catholic Education of the Diocese of Metuchen, New Jersey, honored all of the religious communities that had staffed schools in the Diocese. The Sisters of Saints Cyril and Methodius, whose Motherhouse is in Danville, Pennsylvania, were honored for serving at Holy Trinity School in Perth Amboy, New Jersey, for 55 years. Sister Michael Ann Orlik, general superior, accepted the award in the name of the Congregation.



**Sr. Michael Ann Orlik, SS.C.M.**

In presenting the awards, Bishop Paul Bootkoski of Metuchen thanked the Sisters for their devotion and outstanding service, and said, "They are the first models of service to community – the women who devote their lives to teaching as Jesus did. They have given their time, talent, and treasure to touch the lives of thousands of children over the years."

The award ceremony coincided with National Catholic Sisters' Week, March 8-14.

**Sister Barbara Sable**

## "Holding Hope High— Moving Forward with God"

On January 31, 2014, the Saint Cyril Spiritual Center in Danville, Pennsylvania, offered a retreat designed for those who currently experience unemployment because of downsizing, budget cuts, layoffs, and other reasons.

The afternoon retreat had the theme of "A Hope-filled Journey" side-by-side with God in the midst of worries, job searches, and concerns. There were spiritual presentations by Sr. Barbara Sable, who linked scripture with job resumes and interviews, and by Sr. Jean Marie, who shared a personal story of hope in God amidst the trials of job loss.

The afternoon was co-sponsored by "Career Link" and "Central Susquehanna Opportunities, Inc." Staff members from those agencies provided information and material regarding job search and career assistance, and presented schedules for various classes. They answered questions and offered one-on-one consultation with participants. The day also provided time for silent prayer, reflection, and supportive sharing.

The participants remarked that the day gave them both hope and valuable information.

Saint Cyril Spiritual Center offers retreats and reflection days on a variety of topics. For information on future retreats, contact Sister Jean Marie at 570-275-0910.

## Who Will Receive Our 2014

# Youth Achievement Award

Let an outstanding youth know . . . YOU ARE APPRECIATED!

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

Help the LPSCU show an outstanding young member that they are appreciated by nominating him or her for the *Youth Achievement Award*.

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

The postmark deadline for nominations is June 1, 2014.



**Robert J. Kupscho III - 2013 Winner**





## UTILIZATION REPORT

	For February 2014	Year-to-Date 2014
Prescriptions Filled:	12	37
Normal Retail Pricing:	\$ 677.71	\$ 2,078.74
Discount Program Pricing:	\$ 208.73	\$ 660.67
Total Dollars Saved		
by LPSCU Cardholders:	\$ 468.98	\$ 1,418.07
Average Saved per		
Discounted Prescription:	\$ 47.28	\$ 50.98
Overall LPSCU Discounted		
Prescription Savings:	71.25%	71.44%

February 2014 was a very big savings month for our ScriptSave® card members. Our group's discounted prescription savings for the month amounted to 71.25%. With our group's year-to-date 2014 discounted prescription savings averaging 71.44%, or \$50.98 per discounted prescription, it's easy to see how our members benefit from the program every day. During these tough economic times, a ScriptSave® card will provide savings to you on your prescriptions.

The ScriptSave® Prescription Savings Program is available at **NO COST** to you. There are **no monthly or ongoing fees, no limits on usage, and no income or age restrictions.** Your entire household can use the card to receive instant savings on brand name and generic prescriptions at over 62,000 participating pharmacies nationwide.

If you do not have health insurance coverage, 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 everyone in your household who is not insured and for any prescriptions that are excluded by Medicare Part D law or drugs not covered by your health insurance. In addition to prescription savings, the ScriptSave® card also provides savings on vision and Lasik, hearing, diabetic supplies, lab testing, chiropractic, X-ray/imaging, fitness/safety/medical supplies, and gym memberships.

If you do not have a ScriptSave® card, you may enroll online by visiting [www.scriptsav.com](http://www.scriptsav.com) and logging in with Group # S1000. On that website, you can also find a participating pharmacy near you, look up drug pricing, view the Preferred Medications List, find health information, and more. Any LPSCU member (including the membership of LCA) can receive a ScriptSave® card at no cost. If you do not have access to a computer to apply for a card, call the Home Office and the Home Office will apply for a ScriptSave® card for you.

**Discounts are available exclusively through participating pharmacies. The range of the discounts will vary depending on the type of provider and services rendered. This program does not make payments directly to providers. Members are required to pay for all health care services. You may cancel your registration at any time or file a complaint by contacting Customer Care. This program is administered by Medical Security Card Company, LLC (MSC) of Tucson, AZ.**

## Our Scholarship Recipients Explain

### The Importance of Life Insurance

Life insurance is important for several reasons. First and foremost, the costs associated with funerals are skyrocketing. Many times, the various expenses can tally up to over ten thousand dollars. Without life insurance, the family will be left to settle this debt on their own.

Another reason why life insurance is important is due to the ongoing expenses that normally occur after a loved one's passing. Any household expenses will have to continue to be paid until the estate is settled. The comfort and security granted by life insurance for this purpose [provides] a way to take care of the remaining family and ensure minimal stress financially.

An excellent tertiary reason for purchasing life insurance is the affect it will have on family. A substantial life insurance policy may act as a gift to the remaining family. It can completely change the way they live and their status. Whether it helps to pay for a loved one's education or a well-deserved vacation, life insurance can be seen as a deceased person's final gift and farewell to those they loved the most and truly cherished.

**Christopher Shannon**

Branch 130, Bethlehem, Pennsylvania

## New Insurance Issued

Branch	Branch Representative	Jan/Feb 2014	Year-to-Date Total
42	Dolores Sakal	\$ 10,000.00	\$ 10,000.00
64	Elva Silay	\$ 5,000.00	\$ 5,000.00
79	Renee Hladek	\$ 30,000.00	\$ 30,000.00
122	Theresa Olshemski	\$ 10,000.00	\$ 10,000.00
*132	Maureen Grohowski	\$ 30,000.00	\$ 30,000.00
213	Theresa Kluchinski	\$ 5,000.00	\$ 5,000.00
*8, 132, 153, 172, 214, L0030	Home Office	\$ 55,000.00	\$ 55,000.00
		\$ 145,000.00	\$ 145,000.00

*\*Sold through Home Office, not included in the Campaign*

## Rev. Dianiska District to Host Youth Bowling Party

The Reverend Dianiska District's annual Youth Bowling Party and Luncheon will be held on Saturday, July 19, 2014, at Modern Lanes, Exeter, Pennsylvania from 1:00-4:00 p.m. Hope and Lori Napkora are co-chairs.

All youth of the District are invited to attend as guests of the District. Families and friends of your children may also participate in the activities for a nominal fee. This is an enjoyable event for kids of all ages, so consider joining in the fun!

Call your Branch Secretary for details and to make reservations before July 14, 2014. Please include the names, ages, and gender of the youth attending and the number of adults and additional youth.

# EXCITING NEWS FOR MEMBERS AGES 3 TO 15!

**ATTENTION ALL ARTISTS! The LPSCU is holding an Art Contest, the results of which will be featured in a very special 2017 Calendar. The calendar will be given to each delegate attending our 2016 National Convention and also be made available for distribution at LPSCU functions.**

## CONTEST RULES

1. Drawings must be created by LPSCU members who are between the ages of 3 and 15. (Age-related eligibility will be based on the date the drawing is received by the Fraternal Activities Director.)
2. Submit an **original picture** that you have drawn. You may choose any subject pertaining to any of the 12 months of the year. Artwork should be horizontal (or landscape) format (wider than it is tall), not vertical (or portrait) format (taller than it is wide).
3. Use unlined paper, poster board, or canvas. The ideal size is 11" x 8½". Drawings may not exceed 11" x 8½".
4. Use charcoal, ink, crayons, pastels, colored pencils, tempera, or watercolors. **Do not use magic markers.**
5. On a separate sheet of paper that accompanies your drawing, print your name, birthday (including year), full address, branch number, telephone number, and email address.
6. Place your drawing flat, protected between two sheets of heavy cardboard to keep it from being bent or folded, and mail it in a large envelope to the address below. (Don't forget to enclose your contact information!)
7. All entries must be **postmarked by November 25, 2015.**



Since there are 13 eligible ages, and 13 calendar pages available (each of 12 months plus the front cover), it is our intention to feature one drawing chosen from each age on those 13 pages. All submissions, however, will be featured somewhere in the calendar, so everyone's work will be recognized.

Mom and Dad, Grandma and Grandpa – Here's a chance to encourage your children or grandchildren to show off their artistic talents and have their artwork printed for all to see! If they're a member of the LPSCU between the ages of 3 and 15, they're eligible to participate in this creative and fun activity.

Please send entries to:

Fraternal Activities Director Cecilia B. Gaughan  
325 Florida Avenue  
Whitehall, PA 18052

## In Memoriam

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

Name	Branch	Location
*Brandon J. Barkman	7	Exeter, PA
Margaret M. Corrigan	28	Joliet, IL
Mary L. Doyle	28	Joliet, IL
Mary Sitar	28	Joliet, IL
Raymond A. Glova, Sr.	37	Plymouth, PA
Mary Yocum	39	Drums, PA
*Eleanor A. Gaskaska	40	Allentown, PA
John G. Micklos	40	Allentown, PA
Mary F. Churma	42	Pittsburgh, PA
*Dorothy Hodakowski	58	Ashley, PA
Richard Capp	65	Munhall, PA
Helen Lastauskas	72	Stratford, CT
Donald M. Klepach II	79	Whiting, IN
Katherine Zlucky	97	Wilkes-Barre, PA
Rev. Mr. Cyril Kowalchick	124	Hazleton, PA
Maria Stoffa	124	Hazleton, PA
Katherine Boback	132	Campbell, OH
Marion S. Salopek	132	Campbell, OH
Anna Grega	153	Perth Amboy, NJ
Margaret I. Grega	153	Perth Amboy, NJ
Rose Salinsky	153	Perth Amboy, NJ
*John Missik	159	Youngstown, OH
Jeanne Sholtis	159	Youngstown, OH
Mary J. Kingure	163	Youngstown, OH
*Pauline Baluh	197	Wilkes-Barre, PA
Agnes Gaydos	197	Wilkes-Barre, PA
Elizabeth Petrikonis	197	Wilkes-Barre, PA
Lillian Reese	197	Wilkes-Barre, PA
Anna Will	197	Wilkes-Barre, PA
*Veronica Josephine McCarthy	213	Dallas, PA
Regina B. Broge (Slizys)	L0265	Detroit, MI

\*Multiple certificates

## Msgr. Beeda District to Celebrate LPSCU's 115th Anniversary

Come join us on Sunday, August 24, 2014, as the Msgr. Beeda District celebrates the 115th Anniversary of the Ladies Pennsylvania Slovak Catholic Union. A Mass of Thanksgiving will be offered at 9:45 a.m. at SS. Cyril and Methodius Parish, Hazleton, Pennsylvania. A breakfast will be served immediately following the Mass downstairs in the church hall.

The Msgr. Beeda District extends an invitation to all members of the LPSCU to be our guests at the Breakfast. Reservations are required and can be made by calling District President Anita Gregory at 570-788-3263. Cost for non-members is \$10.00. **Deadline for reservations is August 17, 2014.**

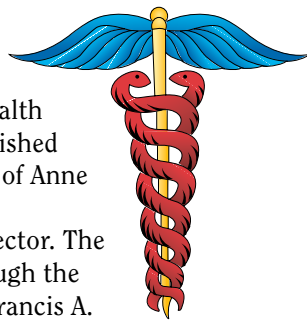
Plan to join us as we celebrate this special event!

# The Importance of Updating Beneficiary Designations

Most of us have more than enough to do. We're on the go from early in the morning until well into the evening—six or seven days a week. Thus, it's no surprise that we may let some important things slide. We know we need to get to them, but it seems like they can just as easily wait until tomorrow, the next day, or whenever.

## LPCU EDUCATIONAL BENEFIT THE ANNE (SHINAL) CICHY MEMORIAL AWARD \$500 Award

The LPCU is proud to again offer the Anne (Shinal) Cichy Memorial Award for students in the health care field. This award, established in 2006, is given in memory of Anne (Shinal) Cichy, the first LPCU Public Relations Director. The award is made possible through the generosity of Mr. and Mrs. Francis A. Shinal.



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

- ❖ Have a life insurance certificate with the LPCU.
- ❖ Attend an accredited college/university in the **fall of 2014** on a full time basis, pursuing a degree in the health care field. Proof of acceptance/attendance must be provided.
- ❖ Provide a wallet-size photo to accompany the application.

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

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

Applications are available from the LPCU Home Office or its website. **Application deadline has been extended to be postmarked by July 1, 2014.**

Ladies Pennsylvania Slovak Catholic Union  
Educational Benefit Committee  
P.O. Box 32

Wilkes-Barre, PA 18703

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

Fax: 570-823-4464

E-mail: [lpacu@lpacu.org](mailto:lpacu@lpacu.org) ❖ Website: [www.lpacu.org](http://www.lpacu.org)

A U.S. Supreme Court decision reminds us that sometimes “whenever” never gets here and the results can be tragic. The case involved a \$400,000 employer-sponsored retirement account, owned by William, who had named his wife Liv as his beneficiary in 1974 shortly after they married. The couple divorced 20 years later. As part of the divorce decree, Liv waived her rights to benefits under William’s employer-sponsored retirement plans. However, William never got around to changing his beneficiary designation form with his employer.

When William died, Liv was still listed as his beneficiary. So, the plan paid the \$400,000 to Liv. William’s estate sued the plan, saying that because of Liv’s waiver in the divorce decree, the funds should have been paid to the estate. The Court disagreed, ruling that the plan documents (which called for the beneficiary to be designated and changed in a specific way) trumped the divorce decree. William’s designation of Liv as his beneficiary was done in the way the plan required; Liv’s waiver was not. Thus, the plan rightfully paid \$400,000 to Liv.

The tragic outcome of this case was largely controlled by its unique facts. If the facts had been slightly different (such as the plan allowing a beneficiary to be designated on a document other than the plan’s beneficiary form), the outcome could have been quite different and much less tragic. However, it still would have taken a lot of effort and expense to get there. This leads us to a couple of important points.

The first is that if you want to change the beneficiary for a life insurance policy, retirement plan, IRA, or other benefit, use the plan’s official beneficiary form rather than depending on an indirect method such as a will or divorce decree. The second point is that it’s important to keep your beneficiary designations up to date. Whether it is because of divorce or some other life-changing event, beneficiary designations made years ago can easily become outdated.

One final thought regarding beneficiary designations: while you’re verifying that all of your beneficiary designations are current, make sure you’ve also designated secondary beneficiaries where appropriate.

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## Cooking Corner

### CHOCOLATE CHIP PEANUT BUTTER BARS

¾ cup peanut butter	1 tsp. vanilla
½ cup margarine	2¼ cup flour
¾ cup sugar	1 tsp. baking soda
¾ cup brown sugar	1 12-oz. bag chocolate chips
2 eggs	

Cream peanut butter, margarine, sugar, eggs, and vanilla. Stir flour and baking soda together and add to creamed mixture. Blend well. Fold in chocolate chips. Spread in greased 13x9 inch pan. Bake at 375 degrees for 25-30 minutes. When cool, cut into bars.



## FLEXIBLE ANNUITY

### 1st Year's Interest Rate is 3.5%



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

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

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



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

71 South Washington Street  
Wilkes-Barre, PA 18701

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

◆ ◆ ◆  
e-mail: [lpscu@lpscu.org](mailto:lpscu@lpscu.org)  
[www.lpscu.org](http://www.lpscu.org)

# LPSCU 2014 POST GRADUATE AWARD

The LPSCU is offering a \$300 Post-Graduate Award Benefit to our members who are awarded a Master's or Doctorate degree during the period from July 1, 2013 to August 30, 2014. Members who qualify may receive this award one time upon receiving their Master's degree and one time upon receiving their Doctorate. (Members must apply separately and provide all the required criteria if they wish to apply for both the Master's and Doctorate Post Graduate awards.)

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

- Be a member of the LPSCU for at least five (5) years with a minimum \$2,000 permanent reserve life insurance certificate (excludes term insurance).
- Provide a photocopy of the Master's or Doctorate degree received.
- Provide documentation that the degree was awarded between July 1, 2013 and August 30, 2014.
- Provide a wallet-size color photo.

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

Applications are available from the LPSCU Home Office or its website. **Applications must be postmarked by August 31, 2014.**

Submit applications to:

Ladies Pennsylvania Slovak Catholic Union  
Educational Benefit Committee  
P.O. Box 32

Wilkes-Barre, PA 18703

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

Fax - 570-823-4464

E-mail - [lpscu@lpscu.org](mailto:lpscu@lpscu.org) ❖ Website - [www.lpscu.org](http://www.lpscu.org)

## Pennsylvania Fraternal Alliance Offers 2014 Scholarship

The Scholarship Committee of the Pennsylvania Fraternal Alliance announces applications are available for the PFA 2014 Scholarship Program. The PFA will award at least one \$500 scholarship to a 2014 high school graduate who will attend college in the summer/fall of 2014 and who is a resident of Pennsylvania and is a member of a fraternal benefit society belonging to the Pennsylvania Fraternal Alliance. Since the LPSCU is a member of the PFA, any LPSCU member who is a Pennsylvania resident and a 2014 high school graduate, who will be a full time student (twelve semester credits) attending an accredited college, university, trade school, etc., in the summer/fall of the 2014 school year, can apply for this scholarship. Proof of college attendance must be submitted with the application.

To apply for the scholarship, the applicant must:

- Obtain a letter of recommendation from the LPSCU Home Office.
- Submit a 500-word essay on: "How My Fraternal Benefit Society has Made an Impact on My Daily Life, My Family and My Community."
- Sign the *Statement of Application* that is located at the bottom of the application.
- Return the completed application, essay, and letter of recommendation, **postmarked no later than September 1, 2014**, to the Pennsylvania Fraternal Alliance Scholarship Chairperson noted on the application.

Additional scholarships may be awarded depending upon available funds. Awards will be announced at the PFA Annual Meeting held in October 2014.

For a PFA Scholarship Application, contact the LPSCU Home Office at 570-823-3513; toll free at 888-834-6614; fax 570-823-4464; or e-mail [lpscu@lpscu.org](mailto:lpscu@lpscu.org) or by visiting the PFA website at [www.pafraternal.org](http://www.pafraternal.org). **Applicants are reminded to request their recommendation letter from the LPSCU Home Office prior to August 23, 2014 to meet the application postmark deadline of September 1, 2014.**



### FRATERNAL SOCIETIES OF NORTHEASTERN PENNSYLVANIA

## FLAG DAY AT THE BALLPARK

— FRIDAY JUNE 6, 2014 —

Game Time 7 p.m. • Scranton/Wilkes-Barre RailRiders

**PRICE: MEMBERS — \$15.00 PER PERSON / NON-MEMBERS — \$30.00 PER PERSON**

**INCLUDES:** Dinner on covered deck/suite in left field • Entry through the Mohegan Sun Club entrance  
Food served from 6 p.m. to 7:30 p.m. • Watch as one member throws out the 1st pitch  
All the camaraderie you can get!

**PLEASE MAKE RESERVATIONS BY TUESDAY, MAY 20, 2014**

Ask for Theresa or Mary Jo at 570-823-3513 or 888-834-6614

**RESERVATIONS MUST BE PAID FOR BY MAY 20, 2014**

Seating is limited! • Make checks payable to LPSCU



# The 5 Payment Life Plan

Last year, the LPSCU has implemented an economic and beneficial 5 Payment Life Insurance Plan for anyone from age 0 to 80. Under this plan, there is a minimum purchase requirement of life insurance. For those age 0-70, the minimum purchase is \$5,000; for ages 71-80, the minimum purchase is \$2,000. Premiums are payable for five (5) years from issue date. If the insured dies within the 5-year period following the issue date, no additional premiums are due and payable, and the face amount of the certificate is paid to the named beneficiary/ies, except as provided within the contract regarding Suicide and Contestability.

The plan allows for premium payments to be made monthly, quarterly, semiannually, or annually. The certificate becomes fully paid at the end of five (5) years, and coverage remains in full force and effect for the entire life of the insured without any additional premium payments required. Upon the death of the insured, the face amount of the certificate is paid to the insured's named beneficiary/ies.

A member with a 5 Payment Life Plan is entitled to all fraternal benefits of the LPSCU including educational awards, youth and adult activities, newborn benefits, prescription discount card, official publication, and discount car rental.

The 5 Payment Life Plan is perfect for both youth and adults – especially anyone who prefers to have their life insurance paid within five (5) years.

During these unstable economic times, the 5 Payment Life Plan offered by the LPSCU is economical and beneficial for estate planning and can especially help with the high cost of funeral expenses.

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

Listed below are the Annual and Monthly Premium Schedules for the 5 Payment 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.

## 5 PAYMENT LIFE 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	19.36	16.79	\$ 1.74	1.51
1	19.88	17.29	1.79	1.56
2	20.48	17.83	1.84	1.60
3	21.13	18.40	1.90	1.66
4	21.82	18.72	1.96	1.68
5	22.54	19.63	2.03	1.77
6	23.28	20.28	2.10	1.83
7	24.05	20.95	2.16	1.89
8	24.85	21.64	2.24	1.95
9	25.68	22.36	2.31	2.01
10	26.53	23.09	2.39	2.08
11	27.42	23.71	2.47	2.13
12	28.33	24.65	2.55	2.22
13	29.26	25.46	2.63	2.29
14	30.22	26.21	2.72	2.36
15	31.18	27.14	2.81	2.44
16	32.15	28.02	2.89	2.52
17	33.13	28.93	2.98	2.60
18	34.12	29.86	3.07	2.69
19	35.14	30.82	3.16	2.77
20	36.18	31.81	3.26	2.86
21	37.26	32.83	3.35	2.95
22	38.38	33.70	3.45	3.03
23	39.53	34.94	3.56	3.14
24	40.72	36.11	3.66	3.25
25	41.96	37.27	3.78	3.35
26	43.23	38.48	3.89	3.46
27	44.53	39.72	4.01	3.57
28	45.88	41.00	4.13	3.69
29	47.28	42.32	4.26	3.81
30	48.73	43.68	4.39	3.93
31	50.23	44.93	4.52	4.04
32	51.80	46.53	4.66	4.19
33	53.42	48.03	4.81	4.32
34	55.10	49.30	4.96	4.44
35	56.83	51.15	5.11	4.60
36	58.62	52.42	5.28	4.72
37	60.47	54.29	5.44	4.89
38	62.38	56.16	5.61	5.05
39	64.34	57.93	5.79	5.21
40	66.36	59.28	5.97	5.34

Issue Age	Annual		Monthly	
	Male	Female	Male	Female
41	68.44	61.15	6.16	5.50
42	70.58	63.59	6.35	5.72
43	72.78	65.52	6.55	5.90
44	75.02	67.39	6.75	6.07
45	77.32	69.26	6.96	6.23
46	79.66	71.76	7.17	6.46
47	82.05	73.63	7.38	6.63
48	84.50	76.13	7.61	6.85
49	87.04	78.00	7.83	7.02
50	89.66	80.50	8.07	7.25
51	92.37	82.99	8.31	7.47
52	95.15	85.49	8.56	7.69
53	98.01	87.98	8.82	7.92
54	100.94	90.48	9.08	8.14
55	103.92	92.98	9.35	8.37
56	106.94	95.47	9.62	8.59
57	110.01	97.97	9.90	8.82
58	113.16	101.09	10.18	9.10
59	116.41	103.58	10.48	9.32
60	119.70	106.70	10.77	9.60
61	122.85	109.20	11.06	9.83
62	126.00	112.32	11.34	10.11
63	129.78	115.44	11.68	10.39
64	132.93	118.56	11.96	10.67
65	136.71	121.06	12.30	10.90
66	139.86	124.80	12.59	11.23
67	143.64	127.92	12.93	11.51
68	146.79	131.04	13.21	11.79
69	150.57	134.16	13.55	12.07
70	154.35	137.90	13.89	12.41
71	158.13	141.02	14.23	12.69
72	162.54	144.77	14.63	13.03
73	166.32	148.51	14.97	13.37
74	170.73	152.26	15.37	13.70
75	175.14	156.00	15.76	14.04
76	179.55	159.74	16.16	14.38
77	184.59	163.49	16.61	14.71
78	189.00	167.86	17.01	15.11
79	194.67	172.22	17.52	15.50
80	199.71	176.59	17.97	15.89



# Letters

Dear Ms. Savidge,

Thank you for the recent contribution of \$2,000 from the Ladies Pennsylvania Slovak Catholic Union towards a grant for student priests at the Pontifical College of SS. Cyril and Methodius in Rome. Your generosity is most appreciated.

This academic year, the Conference of Slovak Clergy is providing grants to 12 student priests from dioceses in Slovakia. Thank you for assisting us in this fine enterprise for the good of the Church in Slovakia.

Please be assured of my prayers and those of the members of the Conference of Slovak Clergy.

Fraternally yours in the Lord,  
**(Rev. Msgr.)**

**Robert J. Siffrin, V.G.**  
Vicar General,  
Diocese of Youngstown  
Chairman, Conference  
of Slovak Clergy

Dear Theresa and Members of the Board of Directors of the LPSCU:

Thank you for your recent donation of \$100 to be used for projects for Youngstown-Spisska Nova Ves Sister Cities Program. The money is being used to purchase, on sale, sweatshirts/t-shirts with college logos and mascots on them and soccer balls and other smaller sporting equipment. The items will be hand carried by tour guides on our 17th tour of Slovakia this summer.

Clothing will be distributed by our selected workers to elementary schools in the Nova Ves and Nitra Regions.

Thank you for caring about Slovakia and your heritage.

Gratefully,  
**Bernie Demechko**, Secretary

Dear Margaret,

The Heritage and Culture Committee is one of the Standing Committees of the Slovak Catholic Federation. In my report to the Executive Board Members at our meeting on March 11 and 12, 2014, I commented on the extensive and excellent articles in *Zornicka* that celebrate our Slovak faith, heritage, and culture.

I want to congratulate and thank you for advancing the beauty and pride of our Slovak heritage by recognizing, publish-

ing, and informing the public about our Slovak faith practices, history, literature, music, ethnic food, social activities, and traditions, especially at Christmas and Easter.

It is your outstanding magazine that enables all Americans of Slovak origin to appreciate with gratitude the rich heritage and unique culture that we received

from our beloved ancestors.

Your dedicated service as Public Relations Director of *Zornicka* is commendable and noteworthy. God bless you!

Sincerely,

**Sister M. Catherine Labouré  
Bresnock, SS.C.M.**

Director, Jankola Library  
and Slovak Museum

## Miss Czech-Slovak US Pageant

The 2014 Miss Czech-Slovak US Pageant is the only heritage pageant where contestants compete in *kroj* (ethnic folk dress). Contestants in this pageant are proud of their heritage and enjoy speaking about their culture.

To compete in this pageant, contestants must be single, female, between 16 and 26 years of age, and of Czech or Slovak descent. This year's pageant will be held from August 1-3 in Wilber, Nebraska.

For complete rules and an application, go to [www.missczechslovakus.com](http://www.missczechslovakus.com).

## LPSCU Continues to Offer Educational Book Buy Program

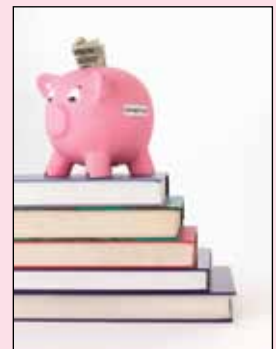
The LPSCU introduced this fraternal benefit on January 1, 2007. The Book Buy Program assists our members attending college by reimbursing 10% of their college book expenses. This award is *in addition* to any Educational Award members may have received from the LPSCU.

How to qualify? You need only to purchase a **new 20 Payment Life** or **Whole Life Policy** during the student's freshman, sophomore, junior, or senior year of college. Premiums must be paid on an annual, semiannual, or quarterly basis and must be current in order for the student member to be eligible for this program. Student members can submit an LPSCU Educational Book Buy Program Application each school year and receive a 10% refund based on books purchased (limited to the amount paid for the annual premium on the 20 Payment Life or Whole Life Policy).

Example: A 21-year-old female student purchases a \$10,000 20 Payment Life policy having an annual premium of \$87.60. (This does not include administration fee.) The student submits receipts totaling \$815.00 for book purchases. The benefit will reimburse student \$81.50 (10% of the books purchased).

Student members may take advantage of this program for a maximum of four (4) years. Simply complete the LPSCU Educational Book Buy Program Application and attach your book receipt. It's as simple as that! And in addition to receiving this reimbursement, you are protected with valuable life insurance!

For an application, please contact the Home Office at 570-823-3513, toll free at 888-834-6614, fax 570-823-4464, e-mail us at [lpscu@lpscu.org](mailto:lpscu@lpscu.org), or check our website at [www.lpscu.org](http://www.lpscu.org).



## Dear Junior Members,

We're fast approaching the time of the year when you and your family may be taking a trip to the shore. Walking along the beach, you'll most certainly be picking up a shiny pebble or interesting rock that catches your eye. You'll probably put it into your pocket and bring it home. If you do, you're on your way to become a rock hound.

Rock hounds are people who enjoy finding and collecting rocks and minerals.

They collect rocks for fun, just as others may collect stamps, coins, or baseball cards.

The great thing about collecting rocks is that you can find them just about anywhere. You can collect rocks from just around your neighborhood or you can make collecting trips to distant places. Whenever you vacation in a different place, you'll have an opportunity to find rocks from that area.



Another great thing about rock collecting is that it can be done year round.

And rock collecting can be more than just a hobby; it can become a scientific adventure. As they learn to identify various rocks and minerals, rock hounds may also learn about the history of the earth and how rocks were created. With a little research, they'll learn which rocks are rare and valuable and which ones are commonplace but useful.

Minerals are made of certain substances called elements. Only ninety-two different elements are found in nature throughout the entire earth. Of the ninety-two, only about ten are commonly found in a pure state. These include gold, platinum, copper, sulfur, and carbon. These are considered minerals. Most stones are a mixture of minerals, but there are a few that contain only one.

People have collected beautiful stones for thousands of years. Amethysts and quartz, set in gold, were found on the mummy of an Egyptian queen who lived about 6000 B.C.

A person who makes jewelry from mineral gemstones is called a lapidary or lapidarist. These artists search for hard stones with bright colors or pretty patterns. They cut and polish them until they shine. Other rock hounds prefer to display their finds just as they come from the earth. They try to collect as many different kinds as they can.

Today, millions of people tramp around the country and the world looking for "nature's ornaments." You can find them on mountains, in streams, in the desert, at the ocean, and even in your own backyard. Some rock hounds join clubs where they can compare notes and share their finds with other rock enthusiasts. Others enjoy displaying their collections in shows. Many rock hounds collect the rocks just because they find it enjoyable, relaxing, and challenging at the same time.

No matter what your reasons are for gathering up these gems of nature, rock collecting can provide you with hours of fun and enjoyment.

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

## Slovak Lesson

### KOSTOL — CHURCH

To je náš kostol.  
*This is our church.*

Kto vidí zvon?  
*Who sees the bell?*

To je veľký oltár.  
*That is the large altar.*

Na oltári sú sviečky.  
*On the altar are candles.*

Tie kvety sú ruže.  
*These flowers are roses.*

Váš kostol je nový.  
*Your church is new.*

Kde je veža?  
*Where is the tower?*

Nad oltárom je kríž.  
*Above the altar is a cross.*

Kde je náš farár?  
*Where is our pastor?*

To sú staré lavice.  
*Those are old pews.*

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## Kids in the Kitchen

Why not treat your folks to a Mother's or Father's Day brunch. You can make these tasty treats for them to enjoy.

### CINNAMON SWIRLS

For these you will need sliced bread, softened butter (one to two pats per slice of bread), cinnamon sugar (from the spice aisle at the grocery or make your own by mixing  $\frac{1}{4}$  cup granulated sugar with 1 teaspoon cinnamon), and toothpicks.

Preheat oven to 375 degrees. Using a rolling pin, roll the slices of bread one at a time until flat. Smear with softened butter and sprinkle with cinnamon sugar. Roll up the bread and secure tightly closed with toothpicks. Place on a cookie sheet and bake for 8-10 minutes. Slice in half and serve.

### KID FRIENDLY QUICHE

You'll need a ready-made pie crust (which can be purchased from the refrigerated aisle in the grocery store), 7 slices of cooked bacon (crumbled), 3 slices American cheese (broken into pieces), 2 plum tomatoes or 1 large tomato cut into  $\frac{1}{2}$ -inch slices, 3 eggs, 1 cup milk, and a pinch of salt and pepper.

Preheat oven to 375 degrees. Place raw pie crust into an ungreased pie or tart pan and press into place (unless it's already in its own foil pan). Sprinkle cooked bacon on the bottom of the crust, then layer in the cheese and the tomato slices. Finally, whisk together the eggs, milk, salt and pepper. Pour into the crust.

Bake for 35 to 40 minutes. Allow to cool for 15 minutes before slicing. Serve warm or cold. (May be made the night before, covered and reheated in the microwave.)



This is a tasty dish when served with grapes or other fresh fruit.

# All About the Microwave

You probably don't remember a time when there wasn't a microwave oven sitting on your kitchen counter. But microwave technology has really only been around since near the end of World War II.

So who invented this marvel that we take for granted every day as we pop our popcorn and reheat our coffee? A man named Percy Spencer, who was orphaned as a young boy and never finished grammar school, grew up to help invent one of the most useful and necessary appliances in our lives. Interested in wireless communications, Spencer joined the U.S. Navy at age 18. There, he made himself an expert on radio technology, studying textbooks as he stood watch at night and eventually teaching himself chemistry, physics, calculus, and metallurgy, among other subjects.



By 1939, Spencer had become one of the world's leading experts in radar tube design. He went to work for Raytheon, where he helped the company to win a large government contract to develop and produce combat radar equipment so vital to our military in World War II.

Radar is an electronic instrument that uses radio waves to find and track both still and moving objects. One day in his lab, Spencer was standing in front of an active radar set when he noticed that the candy bar in his pocket had melted. He suspected the radar waves had something to do with it and began to investigate his theory further with other food items. One of the first things he experimented on were corn kernels, which soon became the world's first microwaved popcorn.

Spencer went on to create a rudimentary microwave oven by attaching a high density electromagnetic field

generator to an enclosed metal box. This allowed for more controlled and safer experimentation. And the rest is history.

Raytheon went on to patent the first microwave cooking oven, known as the Radarrange, in October 1945. This first commercially produced microwave was about 6 feet tall and weighed nearly 750 lbs! Imagine finding room for that in Mom's kitchen. These first ovens were extremely expensive – close to \$5,000 – so the average family could not afford one. They were mostly used by restaurants. It wasn't until 1967 that microwave ovens became relatively affordable and small enough to fit on a kitchen counter top.

And just think, it all began because of a melted candy bar.

## Memorial Day

Memorial Day is the day on which we honor our nation's military dead, those heroes who fought to preserve our freedom and way of life. It is different from Veterans' Day, celebrated in November, when we thank those who serve and have served for all they have done for this great nation.

The custom of honoring our dead ancestors by cleaning up cemeteries and decorating graves is a very ancient one and is practiced throughout the world. In early America, this duty was usually performed at the end of summer and was sometimes done in conjunction with a family reunion or picnic.



After the Civil War, with so many lives having been lost, Americans felt the need for a more formal, patriotic ceremony to honor their military dead. Monuments to fallen soldiers were erected and ceremonies centering on decorating their graves changed from individual family to whole community participation.

After World War I, the day expanded to honor those who have died in all America's wars. In 1971, Memorial Day became a national holiday by an act of Congress. It is now celebrated annually on the last Monday in May.

This Memorial Day, let us as a nation unite to remember and honor the courageous men and women who paid with their lives so that we can enjoy this Memorial Day, and every day, in freedom.

## Who Said It?

Can you guess the authors of these famous Presidential quotes?

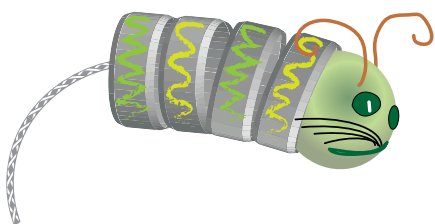
- "...government of the people, by the people, and for the people shall not perish from this earth."
- "Speak softly and carry a big stick."
- And so, my fellow Americans, ask not what your country can do for you. Ask what you can do for your country."

**Answers:** – A. Abraham Lincoln (part of the Gettysburg Address); B. Theodore Roosevelt (in a speech from September 1901); C. John F. Kennedy (at his 1961 inauguration)

## Arts and Crafts

### A "CANNY" CATERPILLAR

You will need an old pair of sheer pantyhose, a 3" foam ball, 4 small empty tuna fish cans, scrap felt of various colors, and rubber bands.



Cut off the pantyhose at the top of one leg. Place the foam ball into the toe. Wrap a rubber band tightly behind the head.

For the body, place a tuna can with the bottom towards the head. Wrap a rubber band behind the can. Do the same for the other three cans. To add some color, you can cut zig-zag stripes or polka dots from the felt and glue them to each body part.

For the tail, twist the rest of the hose tightly and wrap with rubber bands.

For the face, cut eyes, a nose and mouth from the felt. Glue them in place. Push two pipe cleaners into the head for antennae. Curl the ends.

## Three Generations Enjoy Fraternal Event

Three generations of Pittsburgh District members attended the 75th Anniversary celebration of the Pittsburgh District which was held in conjunction with the District's annual Christmas party on December 1, 2013.



**Pictured L-R are Helen Lorince, Rachel Bowman, Bethany Kaylor, Mary Ann Kaylor, and Mary Ann Bowman.**



**From left, Margaret Joschak with Tori, Donna, and Crissy Powell.**

## Calendar of Events

*continued from page 2*

- 3** — Lehigh Valley Okres is hosting its members to an Iron Pigs baseball game at Cola-Cola Park in Allentown, Pennsylvania, at 5:35 p.m. Reservation deadline for tickets is June 20. *See page 5 for cost and other details.*
- 24** — Msgr. Beeda District celebrates the LPSCU's 115th Anniversary with a 9:45 a.m. Mass of Thanksgiving at SS. Cyril and Methodius Parish, Hazleton, Pennsylvania, immediately followed by a breakfast in the church hall. Reservations must be made by August 17 by calling District President Anita Gregory (570-788-3263).
- 31** — Deadline to apply for one of three Religious Awards being offered to LPSCU members. *Details on page 8.*
- 31** — Deadline for members to apply for a 2014 Post Graduate Award. *See page 15 for details.*

### SEPTEMBER

- 1** — Deadline to apply for a Pennsylvania Fraternal Alliance Scholarship. Applicants should request their required letter of recommendation from the LPSCU Home Office prior to August 24. *See page 15 for further details.*
- 4-6** — American Fraternal Alliance Annual Meeting, Austin, Texas
- 16** — Slovak Catholic Federation Meeting, Youngstown, Ohio

## Lehigh Valley Okres to Hold Matching Fund Event

In conjunction with the LPSCU Matching Fund Program, members of the Lehigh Valley Okres will hold a themed gift basket raffle for the benefit of the Allentown Diocesan Soup Kitchen located at 177 Chew Street, Allentown, Pennsylvania.

For the Matching Fund event, Okres members will prepare themed gift baskets and raffle them off at the 115th Anniversary celebration held by the Lehigh Valley Okres on Sunday, May 18, 2014, at noon at the Best Western Lehigh Valley Conference Center in Bethlehem. We ask our Lehigh Valley LPSCU members to support this worthwhile project by either donating a themed gift basket or by attending the anniversary celebration and purchasing raffle tickets towards a basket. For further information, call Marge Ferri at 610-866-8945 or Ceil Gaughan at 610-433-4610.