



## DEADLINES ARE FAST APPROACHING!



**Youth  
Achievement  
Award**

DEADLINE: JUNE 1  
See page 11

**Catholic  
Grade School  
Award**  
DEADLINE: JUNE 30  
See page 17

**Catholic High  
School Award**  
DEADLINE: JUNE 30  
See page 10

**Three  
Religious Awards**  
• St. John Vianney • St. Theresa  
• St. Andre Bessette  
DEADLINE: AUGUST 31  
See page 14

**Bishop Andrew  
G. Grutka Memorial  
Scholarship Award**  
DEADLINE: JUNE 30  
See page 8

**Post Graduate  
Award**  
DEADLINE: AUGUST 31  
See page 24

**Anne (Shinal) Cichy  
Memorial Award**  
DEADLINE: JULY 1  
See page 21

**LPSCU  
Convention  
Cookbook**  
DEADLINE: JUNE 30  
See page 8

**Don't  
Miss  
Out!**

# In This Issue

The Way of the Cross, Part II .....3  
 Branch and District News .....4  
 Branch 37 Members Volunteer at Shelter.....4  
 Susan M. Ondrejco Named Activities Director.....4  
 Branch 213 to Host Flag Day at the Ballpark.....4  
 Important Notice Concerning Calendar Contest .....5  
 The Importance of Life Insurance.....5  
 New Insurance Issued.....5  
 Convention Calendar Art Contest.....5  
 LPSCU 15 Payment Life Insurance Plan .....6  
 Lehigh Valley Okres to Host Ballpark Outing.....7  
 FSNEPA to Host Flag Day at the Ballpark.....7  
 Rev. Dianiska District to Host Bowling Party .....7  
 Flag Day Pledge Proclamation .....7  
 Bishop Andrew G. Grutka Memorial Award .....8  
 LPSCU Convention Cookbook Planned .....8  
 LPSCU Year End Financial Report .....9  
 In Memoriam .....10  
 LPSCU 2015 Catholic High School Award .....10  
 Rev. Albosta Honored on 50th Anniversary.....10  
 ScriptSave Utilization Report.....11  
 2015 Youth Achievement Award .....11  
 Elder Law Benefit.....12  
 LPSCU Offers Book Buy Program.....12  
 EFC Meeting Minutes.....13

Branch 64 Welcomes Newest Member.....13  
 Member Heads to State Science Competition .....13  
 LPSCU 2015 Religious Awards.....14  
 Parish Feeds the Hungry.....14  
 Have Faith that God Will Provide .....15  
 LPSCU Mission Statement.....15  
 LPSCU Flexible Annuity .....16  
 Dianiska District Plans Matching Fund Event .....17  
 LPSCU 2015 Catholic Grade School Award.....17  
 National Slovak Society Celebrates 125 Years .....17  
 Want to Earn \$25 from the LPSCU?.....17  
 Tree of Life.....18  
 International Vocation Conference Held .....19  
 Can You Help Us? .....19  
 The LPSCU Newborn Benefit.....19  
 WPSCU to Host Talk on Slovakia.....19  
 Cooking Corner.....19  
 Liberty Mutual Offers Discount to Our Members...20  
 Slovak Children's Choir Coming to Pittsburgh.....21  
 Johnstown to Host Slavic Festival.....21  
 2015 Anne (Shinal) Cichy Memorial Award .....21  
 Seeking Independent Agents/Recommenders.....21  
 Junior Branch Journal .....22-23  
 St. Francis School Gymnasium Completed .....24  
 LPSCU 2015 Post Graduate Award .....24

# Calendar of Events

## MAY

- 1** — Deadline to apply to take part in the 2015 Miss Czech-Slovak U.S. Pageant.
- 2** — JOIN HANDS DAY.
- 4** — WPSCU Slovak Heritage Program talk by Slovak native Bozena Hilko on “From the Velvet Revolution to the European Union” at Mt. Lebanon Public Library, 16 Castle Shannon Blvd., Mt. Lebanon, Pennsylvania, from 7:00-9:00 p.m.
- 20** — **Deadline to submit articles for July/August 2015 Zornicka.**

## JUNE

- 1** — Deadline to nominate a young member for our 2015 Youth Achievement Award. *See page 11 for details.*
- 1** — WPSCU Slovak Heritage Program talk by Theresa Dostalick on “Sites to See in Slovakia” at Mt. Lebanon Public Library, 16 Castle Shannon Blvd., Mt. Lebanon, Pennsylvania, from 7:00-9:00 p.m.
- 1** — Deadline to submit an article for inclusion in the 2015 *Good Shepherd*, an annual published by the Slovak Catholic Federation. (See March/April *Zornicka* for details.)
- 11** — Flag Day at the Ballpark hosted by the Fraternal Societies of Northeastern Pennsylvania. *See page 7.*
- 13** — LPSCU Mid-Year Meeting (Telephone Conference)
- 14** — Pause for the Pledge of Allegiance to the United States flag at 7:00 p.m. (Eastern Time). *See page 7.*
- 27** — Msgr. Beeda District Picnic at 304 Turkey Path Road, Sugarloaf, Pennsylvania, beginning at 5:00 p.m. Anyone wishing to attend should contact Anita Gregory (570-788-3263) by June 15.
- 30** — Deadline to submit a family recipe for our LPSCU Convention Cookbook. *See page 8 for details.*
- 30** — Deadline to apply for the Bishop Andrew G. Grutka Memorial Scholarship Award. *See page 8 for details.*
- 30** — Deadline to apply for our new LPSCU Catholic Grade School Award. *See page 17 for more information.*
- 30** — Deadline to apply for the LPSCU Catholic High School Award. *See page 10 for details.*

*continued on page 18*



(USPS 699-520)



**ZORNICKA** (Morning Star), a bi-monthly magazine, is the official publication of the Ladies Pennsylvania Slovak Catholic Union, National Headquarters, 71 South Washington Street, Wilkes-Barre, PA 18701. Send articles for publication to Margaret A. Ferri, Public Relations Director, 428 E. Frankford Street, Bethlehem, PA 18018. Articles must be received by the 25th of the month, five weeks prior to the issue date.

Printed by Triangle Press, 6720 Allentown Blvd., Harrisburg, PA 17112.

Periodical Postage paid at Wilkes-Barre, PA 18701 and additional entries.

Subscription Rate: Members — free; non-members — \$15.00 per year.

Postmaster: Send address changes only to: Zornicka (Morning Star), Ladies Pennsylvania Slovak Catholic Union, 71 South Washington Street, Wilkes-Barre, PA 18701.

### 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: [lpscu@lpscu.org](mailto:lpscu@lpscu.org)  
Website: [www.lpscu.org](http://www.lpscu.org)**

### BOARD OF DIRECTORS

#### PRESIDENT

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

#### VICE PRESIDENT

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

#### SECRETARY/TREASURER

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

#### CHAIRPERSON OF TRUSTEES

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

#### TRUSTEES

Dolores M. Evanko, 173 Berner Avenue, Hazleton, PA 18201; 570/454-5547; [jje@intergrafix.net](mailto:jje@intergrafix.net)

Joan T. Hladek, 2138 Waterbury Lane E., Sycamore, IL 60178; 815/895-0431; [jhladek@lpscu.org](mailto:jhladek@lpscu.org)

Margaret Jollimore, 1001 SR 292E, Harveys Lake, PA 18618-7829; 570/760-9790; [jollimore.lpscu@gmail.com](mailto:jollimore.lpscu@gmail.com)

James Yocum, 1738 Evergreen Drive, Hazle Township, PA 18202; 570/436-6792; [jpyocum@ptd.net](mailto:jpyocum@ptd.net)

#### FRATERNAL ACTIVITIES DIRECTOR

Susan M. Ondrejco, 234 Iliion Street, Pittsburgh, PA 15207; 412/953-5373; [susan@lpscu.org](mailto:susan@lpscu.org)

#### PUBLIC RELATIONS DIRECTOR

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

# The Way of the Cross (Stations)

## PART II

By Thomas (Harcarik) Fabyanic, Branch 52, North Braddock, Pennsylvania

In the March/April 2015 issue of *Zornicka*, we provided a brief overview of the origins of the Way of the Cross (*Via Crucis*) and images of the Stations located on the Virginia property owned by Thomas (Harcarik) Fabyanic and his wife, Patricia. This installment will develop further the origins of the Stations and convey the developmental sequence of the project, which became a battle between us and the “Prince of Darkness,” who thwarted our every move for the simple reason that souls can be saved by praying the Stations.

In 2003, the Fabyanics purchased 67 acres of mountain property near the village of Hume, Virginia. The lower half of the property is pasture, while the higher elevation is heavily forested. Although this property demands considerable maintenance, it perfectly fit our anticipated retirement plan to lead a life of work and prayer (*ora et labora*). Early on we decided to install Stations in the treed area that bordered the pasture. At that time, we were in our 70th decade and in good health. We reasoned that Stations on the property would enhance our prayer life and provide a similar opportunity for visiting family, friends, and parishioners. Obviously, the designing and building of a house would come first.

Years went by without progress on the house. As Thomas was president and one of two owners of a thriving aviation company, the constant demands and extensive travel left little time for executing the original plan for the property. By 2007, work demands lessened somewhat and we began the home construction process, with completion occurring in 2010. During the final exterior grading phase, we gave permission to our excavator to open a 10-foot to 15-foot trail through the treed area to obtain large boulders necessary to stabilize earthen banks alongside the house exterior.

Perhaps Divine Providence manifested itself with the opening of the 800-to-1,000-foot trail through the trees. When we looked at the trail for the first time, immediately and instinctively we thought of the Stations. The setting on the trail can only be described as ideal. We had the near perfect place, thus generating within us a high level of enthusiasm for installing the Stations promptly. But, for various reasons, one year would pass before we could commence work and three more years before project completion.

We took possession of the residence in late 2010, at which time we conveyed to close friends in our parish our intent to install Stations along the trail. Periodically, they politely would make inquiries about our progress, but each time we had to admit that additional business demands, transformation of the residence into a home, and oversight of extensive landscaping prevented any work on the Stations.

Divine Providence, however, seemed to manifest itself again in the spring of 2011. After Mass one Sunday morning, a man and wife who had inquired more than once about the Stations, merely asked if we were familiar with the Prayer to the Shoulder Wound of Christ (found in the *Raccolta*). When we responded in the negative, they both recited the prayer from memory. The last phrase of that prayer is “... and lead me on towards heaven by Way of the Cross.” That phrase immediately penetrated our minds. Stated differently, *we got the message!*

While driving home, we discussed and pondered the many sufferings of Our Lord during His Passion, while also acknowledging the pain, anguish, and suffering of the Blessed Mother during the ordeal. We recalled the belief that on what we refer to as Holy Saturday, the Blessed Mother departed the company of the holy women at a very late hour and retraced the path to Calvary. At the site of every fall or encounter by our Lord she stood or knelt in prayer. Thus we have the origins of the *Way of the Cross*, a practice founded by the Blessed Mother herself, while Christ’s body remained in the tomb. It’s a devout and heavily indulged practice prayed by Catholics ever since.

Inspired by the Prayer to the Shoulder Wound of Christ and the origin of the *Via Crucis*, we began our search for suitable Stations that very afternoon. Our criteria included reasonably large statue like figures that would stand out against the background of a heavily forested mountainside. We also wanted detail. For example, the superstitious pagan, Pilate, must look authoritative but with a hint of guilt as he unjustly condemned Our Lord to death. (See *Figure 1 below*.) Christ, although suffering beyond human comprehension, must exhibit the appearance of both majesty and humility at each station. (*Figures 2 and 3*) His executioners must portray their barbarism, in part by actions but also by their instruments of torture, such

*continued on page 9*



Figure 1



Figure 2



Figure 3



Figure 4

**ILLIANA OKRES (Illinois Division)**

Members of the Illinois Division of the Illiana Okres held their Holiday Social on December 13, 2014, at the White Chocolate Grill in Naperville, Illinois.

**ILLIANA OKRES (Indiana Division)**

Members of the Indiana Division of the Illiana Okres held their Holiday Social on November 22, 2014, at the Aqua Viva Winery in Maple Park, Illinois. Members and guests were treated to local wines and a hearty meal.

As one member put it, "We were out in the sticks and surprised by having the best meal ever!"

The selfie below shows the members' and guests' enthusiasm as they arrive for the luncheon. Among the guests was a Fullbright Scholar from Russia.



**Branch 37 Members Volunteer at Men's Shelter**

On a cold winter evening in February, members of LPSCU Branch 37, Plymouth, Pennsylvania, purchased, prepared, and served a warm, hearty meal to the men from St. Theresa's Haven who were being sheltered in All Saints Parish in Plymouth, Pennsylvania. The meal, which was entirely donated by the members, consisted of fresh fruit salad, roast beef, mashed potatoes, gravy, carrots, and green beans, with cake and ice cream for dessert.

It was gratifying to see how the men enjoyed this delicious, home cooked meal. They were really appreciative and could not thank the Branch members enough for all that they did.

**Joan Evan, Branch 37 Secretary**



**Members and friends of Branch 37 who helped prepare and serve the meal are, from left, Renata Evan, Antek Evan, Philip Evan, Dr. Joseph Evan, Al Perlis, Joann Evan, Joan Evan, and Stella Evan Yatko.**

**Susan Ondrejco Named LPSCU Director of Fraternal Activities**

On February 10, 2015, the LPSCU Board of Directors appointed Susan M. Ondrejco of Pittsburgh, Pennsylvania, as National Fraternal Activities Director effective March 1, 2015. Susan is a lifelong member of LPSCU Branch 64, Pittsburgh.



**Susan M. Ondrejco**

Susan graduated from Duquesne University, Pittsburgh, in 2003 with a B.S. in Physics. Following graduation, she was an Adjunct Professor at Duquesne University for five years, teaching courses in Physics. Since 2005, she has worked at Bechtel Marine Propulsion Corporation in West Mifflin, Pennsylvania, where she was recently promoted to Principal Scientist.

For a period of eight years, Susan held the office of National Fraternal Activities Director with another fraternal organization. At that time, she planned and executed bowling and golf tournaments, coloring and photo contests for youth, and two national picnics. By holding that position, Susan said she gained invaluable experience in the fraternal benefit system. She enjoys being with people and being part of a close-knit team.

An active member of St. Rosalia Parish in Pittsburgh, she is a lector and volunteers for the parish's fish fry dinners and annual festival. Susan has also been a member of the Pittsburgh Slovaks Folk Ensemble since 1985. She has been the dance instructor of the Junior Pittsburgh Slovaks since 2000.

Susan is the oldest daughter of Rudolf and Susan Ondrejco of Pittsburgh. Her mother and sisters, Theresa, Regina, and Anna, are also members of LPSCU Branch 64.

The LPSCU congratulates Susan M. Ondrejco and welcomes her to our Board of Directors.

**Branch 213 to Host Flag Day at the Ballpark**

LPSCU Branch 213 will once again host Flag Day at the Ballpark on June 11, 2015, at the Scranton/Wilkes-Barre Railriders Stadium. Any member of LPSCU Branch 213 wishing to attend the game must contact Branch Secretary Theresa Kluchinski at 570-829-5410 or 570-817-4657. Tickets are limited and **reservations must be received by May 15th.**

# IMPORTANT NOTICE

## TO JUNIOR MEMBERS WHO SUBMITTED ARTWORK FOR OUR CALENDAR CONTEST

The LPSCU is sad to report that artwork submitted by our Junior members to the late Fraternal Activities Director Cecilia B. Gaughan has not been able to be located since her death. We apologize to the Junior members whose artwork has been lost.

We ask that Junior members re-submit a duplicate of their previously submitted artwork or prepare a new entry for the Calendar Contest. Detailed information about the contest appears on this page at right.

Please send your entries to the LPSCU Home Office, 71 South Washington Street, Wilkes-Barre, PA 18701.

**The deadline for submission of artwork has been extended to January 25, 2016.**

### Our Scholarship Recipients Explain

## The Importance of Life Insurance

Life insurance is an investment not just in your future, but also in your family's future.

You don't want to burden your family with thousands of dollars in unexpected funeral-related costs. When you pass away (hopefully not until after a long and happy life), the money will be given to the beneficiaries listed on your life insurance policy. "Whole Life" or "Permanent Reserve" insurance is ALWAYS there waiting to support you and your family in your time of need by keeping an investment value. "Term Life" (basically pay-as-you-go) has no future value once you stop making payments or the policy is cancelled. This is why young and healthy families want to plan ahead for funeral costs or larger expenses (such as paying off a home mortgage or future college tuition) considering the loss of an income.

Think about your family and your loved ones. It will be hard enough to lose you, but then there is the financial burden to think about. The out-of-nowhere expenses will put a strain on your family and could impact their future. This gift of a parent or grandparent planning ahead will make your survivors grateful.

**Rebecca Drexler**  
Branch 8, Jessup, PA

## New Insurance Issued

Branch	Branch Representative	JAN/FEB 2015	Year-to-Date Total
52	James Tomasic	\$ 5,000.00	\$ 5,000.00
65	Elva Silay	\$ 10,000.00	\$ 10,000.00
158	Mary Ann Siska	\$ 5,000.00	\$ 5,000.00
213	Theresa Kluchinski	\$ 20,000.00	\$ 20,000.00
		\$ 40,000.00	\$ 40,000.00

# 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 LPSCU Home Office.)
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 (wider than it is tall) with a maximum size of 11" x 8½".
3. Use unlined drawing paper or poster board.
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 January 25, 2016.**



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:  
Ladies Pennsylvania Slovak Catholic Union  
Convention Calendar Art Contest  
71 South Washington Street  
Wilkes-Barre, PA 18701

# LPSCU 15 Payment Life Plan

The LPSCU has an economical and beneficial 15 Payment Life Insurance Plan for anyone from age 0 through 70. Under this plan, there is a minimum purchase amount of \$5,000 of life insurance. Premiums are payable for fifteen (15) years from issue date. If the insured dies within the 15 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 fifteen (15) 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 15 Payment Life Plan is entitled to all

fraternal benefits of the LPSCU including educational awards, youth and adult activities, newborn benefit, prescription discount card, official publication, and discount car rental.

The 15 Payment Life Plan is perfect for both youth and adults – especially anyone who prefers to have their life insurance paid within fifteen years.

During these unstable economic times, the 15 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 15 Payment Life insurance Plan. The premiums listed are based on \$1,000 of life insurance coverage. Semiannual and quarterly premium rates are also available. Contact your Branch Secretary or the Home Office for more information.

## 15 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

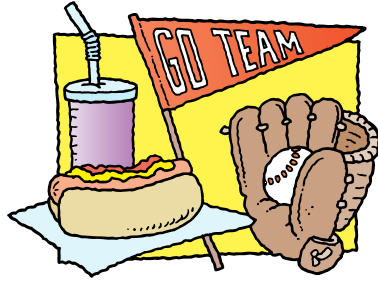
Issue Age	Annual		Monthly	
	Male	Female	Male	Female
0	\$ 8.97	\$ 8.29	\$ 0.81	\$ 0.75
1	9.13	8.44	0.82	0.76
2	9.31	8.60	0.84	0.77
3	9.50	8.77	0.86	0.79
4	9.69	8.89	0.87	0.80
5	9.89	9.12	0.89	0.82
6	10.10	9.31	0.91	0.84
7	10.32	9.50	0.93	0.86
8	10.53	9.70	0.95	0.87
9	10.76	9.90	0.97	0.89
10	10.99	10.11	0.99	0.91
11	11.24	10.29	1.01	0.93
12	11.46	10.54	1.03	0.95
13	11.84	10.76	1.07	0.97
14	12.23	10.98	1.10	0.99
15	12.62	11.23	1.14	1.01
16	13.02	11.47	1.17	1.03
17	13.41	11.71	1.21	1.05
18	13.81	12.04	1.24	1.08
19	14.23	12.43	1.28	1.12
20	14.61	12.79	1.31	1.15
21	15.04	13.19	1.35	1.19
22	15.49	13.58	1.39	1.22
23	15.96	14.05	1.44	1.26
24	16.43	14.52	1.48	1.31
25	16.93	14.98	1.52	1.35
26	17.44	15.46	1.57	1.39
27	17.97	15.97	1.62	1.44
28	18.51	16.48	1.67	1.48
29	19.08	17.01	1.72	1.53
30	19.67	17.56	1.77	1.58
31	20.28	18.10	1.83	1.63
32	20.91	18.72	1.88	1.68
33	21.57	19.32	1.94	1.74
34	22.26	19.89	2.00	1.79
35	22.97	20.58	2.07	1.85

Issue Age	Annual		Monthly	
	Male	Female	Male	Female
36	23.72	21.18	2.13	1.91
37	24.48	21.90	2.20	1.97
38	25.27	22.64	2.27	2.04
39	26.09	23.37	2.35	2.10
40	26.95	24.05	2.43	2.16
41	27.82	24.83	2.50	2.23
42	28.72	25.73	2.58	2.32
43	29.66	26.56	2.67	2.39
44	30.62	27.40	2.76	2.47
45	31.61	28.25	2.84	2.54
46	32.63	29.24	2.94	2.63
47	33.68	30.13	3.03	2.71
48	34.77	31.16	3.13	2.80
49	35.90	32.11	3.23	2.89
50	37.09	33.17	3.34	2.99
51	38.35	34.26	3.45	3.08
52	39.67	35.39	3.57	3.19
53	41.05	36.55	3.69	3.29
54	42.48	37.74	3.82	3.40
55	43.97	38.97	3.96	3.51
56	45.51	40.25	4.10	3.62
57	47.12	41.56	4.24	3.74
58	48.81	42.91	4.39	3.86
59	50.60	44.32	4.55	3.99
60	52.49	45.78	4.72	4.12
61	54.47	47.28	4.90	4.26
62	56.54	48.85	5.09	4.40
63	58.70	50.50	5.28	4.55
64	60.99	52.24	5.49	4.70
65	63.40	54.08	5.71	4.87
66	65.96	56.02	5.94	5.04
67	68.71	58.07	6.18	5.23
68	71.69	60.27	6.45	5.42
69	74.92	62.62	6.74	5.64
70	78.44	65.13	7.06	5.86

# ATTENTION!

## Lehigh Valley Okres Junior and Adult Members

This summer, the Lehigh Valley Okres will host a day at an IronPigs Baseball Game at Coca-Cola Park in Allentown, Pennsylvania, for LPSCU junior and adult members. The game will be played against the Norfolk Tides (Baltimore) on Sunday, August 2, 2015, at 1:35 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 are \$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 25, 2015.** Call Marge Ferri at 610-866-8945 for more information and/or to make reservations. **We only have 50 tickets available, so please make your reservation as soon as possible!**

## Fraternal Societies of Northeastern Pennsylvania

*invite you to attend*

# FLAG DAY AT THE BALLPARK

**Friday June 11, 2015**

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



**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 6:00 to 7:30 p.m.  
All the camaraderie you can get!

*Watch as one member throws out the first pitch!*

**Please make reservations by Friday, May 15, 2015**

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

Seating is limited!

**RESERVATIONS MUST BE PAID FOR BY MAY 15, 2015**

*Make checks payable to LPSCU*

## Rev. Dianiska District to Host Annual Bowling Party

The Rev. Dianiska District of the LPSCU will hold its Annual Bowling Party on Saturday, July 25, 2015, at Modern Lanes in Exeter, Pennsylvania, from 1:00 to 4:00 p.m. The afternoon will include bowling, lunch, dessert, and beverages. Hope and Lori Napkora will co-chair the event.



All members of the LPSCU and their friends, both the young and young-at-heart, are welcome to attend. For more information on the cost of the event and to make reservations, contact Mary Ann Ewasko (570-823-6432) or your Branch Secretary.

**Susan Worth**

## PROCLAMATION

**National Flag Day – Sunday, June 14, 2015**  
**Annual Pause for the Pledge of Allegiance**  
**to the U.S. Flag**

WHEREAS, by Act of Congress of the United States dated June 14, 1977, the first official flag of the United States was adopted, and

WHEREAS, by Act of Congress dated August 3, 1949, June 14 of each year has been designated National Flag Day, and

WHEREAS, on December 8, 1982, the National Flag Day Foundation was chartered to conduct educational programs and to encourage all Americans to Pause for the Pledge of Allegiance on National Flag Day, June 14, and

WHEREAS, by Act of Congress, Public Law 99-54 was passed to have the Pause for the Pledge of Allegiance as part of the celebration of National Flag Day throughout the nation, and,

WHEREAS, National Flag Day celebrates our nation's symbol of unity, a democracy in a republic, and stands for our country's devotion to freedom, to the rule of law, and to equal rights for all,

NOW, THEREFORE, I, Theresa A. Kluchinski, National President, do hereby proclaim June 14, 2015, as National Flag Day and urge all members of the Ladies Pennsylvania Slovak Catholic Union to pause at 7 p.m. Eastern Time on this date for the 33rd annual Pause for the Pledge of Allegiance to the United States Flag and our great nation.



# BISHOP ANDREW G. GRUTKA MEMORIAL SCHOLARSHIP AWARD

**\$1,000 AWARD**  
**(Maximum of \$2,000 per member)**

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

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

- Be a member of the LPSCU for two (2) years with \$5,000 permanent reserve life insurance certificate (excludes term insurance).
- Be a lay person between 18-35 years of age.
- Be of the Catholic religion (Latin Rite or Byzantine).
- Be initiated fully into the Church (Baptized, Eucharist, and Confirmed) and continuing to be eligible to receive the sacraments of the Church.
- Be a member of a Catholic parish.
- Be active in parish/diocesan/campus ministry as a lector, extraordinary minister of Holy Communion, adult altar server, catechist/aide, member of parish RCIA/C Team, youth minister, member of the Parish Pastoral Council, Finance Council, and/or other parish committees or organizations.
- 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, 2015.**

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

**Deadline Extended  
to June 30, 2015!**

## The LPSCU is Planning 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 now be accepted  
until June 30, 2015**



# The Way of the Cross

continued from page 3

as hammers, spikes, ropes, and other items necessary for the crucifixion.

(Figure 4)

After many hours of searching, we found the desired Stations. That effort completed the first step. The remaining steps, such as ordering, receiving, and installing the Stations, did not seem to be difficult or inordinately time consuming. Without conducting detailed planning, we “guestimated” about six months.

How wrong we were, since the following necessary actions would prove to be very time consuming! Some of the delays can be attributed to “working through” the planning and designing of the supporting structures for each statue, as well as necessary modifications to each one. But the frequency and magnitude of delays were so unusual that they defied rational explanation. It soon became clear we were not participating in a standard process of sourcing, ordering, receipt, and installation. Rather, the effort to install the *Via Crucis* appeared to be a classic battle between us and the “fallen angel,” a struggle ultimately decided by constant prayer to the Shoulder Wound of Christ and the saint for our times, St. Pio.

The effort that started in the spring of 2011 would not be completed until the summer of 2014. Prayers, hard work, and persistence were key elements in the successful struggle against adversity.

*In the article(s) to follow, we will discuss the necessary modifications to each statue, the detailed planning for installation of the Stations, the numerous participants in the process, and the multiple delays that occurred.*

**Get involved  
in the LPSCU  
Meet new friends!  
Attend Branch  
& Okres meetings!  
Sign up  
a new member!**

## Ladies Pennsylvania Slovak Catholic Union Year End Financial Report

Assets	Year End 2014	Year End 2013
Investments.....	\$ 15,415,574.00	\$ 14,930,591.00
Certificate of Deposit.....	\$ 96,000.00	\$ 96,000.00
Cash on Deposit .....	\$ 153,770.00	\$ 341,761.00
Mortgage Loans .....	\$ -	\$ -
Real Estate Owned .....	\$ 128,162.00	\$ 131,548.00
Other Assets .....	\$ 45,701.00	\$ 46,861.00
<b>Totals .....</b>	<b>\$ 15,839,207.00</b>	<b>\$ 15,546,761.00</b>

Liabilities & Fund Balance	Year End 2014	Year End 2013
Fund Balance.....	\$ 4,075,996.00	\$ 4,054,280.00
Interest Maintenance Reserve .....	\$ 163,492.00	\$ 176,998.00
Amt. Retained as Trustee.....	\$ 124,156.00	\$ 113,287.00
Aggregate Reserve-Life Certificates.....	\$ 10,923,719.00	\$ 10,698,022.00
Other Liabilities .....	\$ 551,844.00	\$ 504,174.00
<b>Totals .....</b>	<b>\$ 15,839,207.00</b>	<b>\$ 15,546,761.00</b>

Revenues	Year End 2014	Year End 2013
Premium Income .....	\$ 304,715.00	\$ 200,515.00
Investment Income.....	\$ 779,406.00	\$ 784,287.00
Income - Other .....	\$ 45,606.00	\$ 41,795.00
<b>Totals .....</b>	<b>\$ 1,129,727.00</b>	<b>\$ 1,026,597.00</b>

Expenses	Year End 2014	Year End 2013
Death Claims .....	\$ 351,780.00	\$ 229,573.00
Endowments .....	\$ 18,824.00	\$ 9,724.00
Cash Surrenders.....	\$ 68,935.00	\$ 76,618.00
Dividends .....	\$ -	\$ -
Increase in aggregate reserves.....	\$ 175,697.00	\$ 131,048.00
Commissions (new and renewals).....	\$ 21,527.00	\$ 24,434.00
General Operating Expenses .....	\$ 346,128.77	\$ 357,579.72
Officers and Committee Expenses .....	\$ 30,114.41	\$ 24,791.35
Actuarial/Accounting Expense.....	\$ 65,420.00	\$ 64,950.00
Investment Mgt. Fee .....	\$ 27,018.71	\$ 27,242.71
Official Publications.....	\$ 66,625.39	\$ 66,340.62
Travel Expense .....	\$ 7,006.81	\$ 6,628.27
Bureau and Association Dues .....	\$ 5,535.00	\$ 3,825.00
Donations.....	\$ 7,865.00	\$ 5,350.00
Scholarships .....	\$ 10,561.02	\$ 5,850.00
Fraternal Activities.....	\$ 15,490.89	\$ 12,277.33
Insurance Taxes, Licenses & Fees.....	\$ 31,711.00	\$ 50,314.00
<b>Sub Total .....</b>	<b>\$ 1,250,240.00</b>	<b>\$ 1,096,546.00</b>

Net Gain/Loss From Operations.....	\$ (120,513.00)	\$ (69,949.00)
Net Realized Capital Gain (Loss).....	\$ 28,835.00	\$ 93,260.00
<b>Total .....</b>	<b>\$ (91,678.00)</b>	<b>\$ 23,311.00</b>

Surplus Account	Year End 2014	Year End 2013
Surplus, December 31, previous year .....	\$ 4,054,280.00	\$ 3,783,667.00
Net income from operations .....	\$ (91,678.00)	\$ 23,311.00
Change in net unrealized capital gains (losses)...	\$ 117,505.00	\$ 335,537.00
Change in asset valuation reserve .....	\$ 45,890.00	\$ 11,719.00
Aggregate write-ins for gains and losses .....	\$ -	\$ 46.00
Change in reserve acct. chg. in valuation basis .....	\$ (50,000.00)	\$ (100,000.00)
Net change in surplus for the year .....	\$ 21,717	\$ 270,613.00
Surplus, December 31, previous year .....	\$ 4,075,997.00	\$ 4,054,280.00

# In Memoriam

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

Name	Branch	Location
Valeria Kaucke	7	Exeter, PA
Thomas R. McGuire, Sr.	7	Exeter, PA
Barbara Nelson	7	Exeter, PA
Philomena R. Drexler	8	Jessup, PA
Daniel A. Smith	8	Jessup, PA
Edward L. Gombeda	23	Hazleton, PA
Dorothy Mathews	37	Plymouth, PA
* Marie F. Janenko	40	Allentown, PA
Rita Marie Bartkus	42	Pittsburgh, PA
* Margaret Olsavsky	42	Pittsburgh, PA

Name	Branch	Location
* Andrea Sboray	42	Pittsburgh, PA
Anna Gross	58	Ashley, PA
Margaret Havrylak	64	Pittsburgh, PA
Joanne Maxwell	65	Munhall, PA
Marian M. Furto	79	Whiting, IN
Justine Mulesa	79	Whiting, IN
Helen Palenchar	83	Bethlehem, PA
Michael J. Petriga, Jr.	94	Larksville, PA
Marie M. Tondora	122	Wilkes-Barre, PA
Joseph Noga	124	Hazleton, PA
Helen Poshefko	124	Hazleton, PA
Anna K. Shoop	124	Hazleton, PA
Elizabeth Vanshura	124	Hazleton, PA
Rose Anne Lacey	131	Reading, PA
Timothy Snyder	132	Campbell, OH
* Thomas J. Sotak	132	Wilkes-Barre, PA
Dorothy A. Cox	156	Coaldale, PA
* Joan Ellen Friendak	156	Coaldale, PA
* Robert J. Papanek	156	Coaldale, PA
John A. Hydo	158	Chicago, IL
Eva Vicevich	158	Chicago, IL
Bernice A. Wojewnik	158	Chicago, IL
Irena Laurus	167	Sterling Heights, MI
Charles V. Bacha	197	Wilkes-Barre, PA
Mary Ann Bacha	197	Wilkes-Barre, PA
Mary F. Bogle	197	Wilkes-Barre, PA
Darlene Caminiti	197	Wilkes-Barre, PA
Veronica Frank	197	Wilkes-Barre, PA
Susan Lekutis	197	Wilkes-Barre, PA
* Mary E. Macklem	197	Wilkes-Barre, PA
Susan J. Sambenetti	197	Wilkes-Barre, PA
Rita A. Tomchik	197	Wilkes-Barre, PA
Diana L. Gmitter	202	McKees Rocks, PA
George Mihal	202	McKees Rocks, PA
William F. Olson	213	Dallas, PA

\*Multiple certificates

## LPSCU 2015 CATHOLIC HIGH SCHOOL AWARD

\$300 One-Time Award

The LPSCU is offering a Catholic High School Award Benefit, which is a \$300 one-time award to our members who are attending a Catholic High School during the 2015-2016 academic year. Members may only receive this award one time.



The following are the Guidelines for applying for the Catholic High School Award:

- Must be a member of the LPSCU for two (2) years with \$2,000 permanent reserve life insurance certificate (excludes term insurance).
- Must be a Catholic high school freshman, sophomore, junior, or senior in the fall of 2015.
- Must provide a wallet-size color photo.

Applicants must meet all criteria and provide data indicated above to be eligible. Incomplete applications or those missing data requirements will not be considered. All materials become the property of the LPSCU and will not be returned. **Applications must be postmarked by June 30, 2015.**

Applications are available from the LPSCU Home Office or its website. Return completed 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: [lpescu@lpescu.org](mailto:lpescu@lpescu.org) ❖ Website: [www.lpescu.org](http://www.lpescu.org)

## Rev. John Albosta Honored on 50th Anniversary of Ordination

A Special Liturgy and Celebration Reception was held on December 15, 2014, to honor Rev. John Albosta of Nanticoke, Pennsylvania, on the occasion of his 50th Anniversary of Ordination to the priesthood. The parish of St. Peter and Paul located in Plains, Pennsylvania, was the site of the celebration. It was also Father Albosta's last assignment before retiring. The parish's current pastor, Father John Boyle, and his parish committee made all arrangements for the service and festivities, which were well attended.

Attending the event were members of the Slovak Heritage Society of Northeastern Pennsylvania. Father Albosta serves as the Society's Chaplain, is a Board member, and presides at the group's annual "Slovak Stations of the Cross" during Lent.



## UTILIZATION REPORT

	For February 2015	Year-to-Date 2015
Prescriptions Filled:	7	12
Normal Retail Pricing:	\$ 317.79	\$ 611.75
Discount Program Pricing:	\$ 135.02	\$ 289.43
Total Dollars Saved		
by LPSCU Cardholders:	\$ 182.77	\$ 322.32
Average Saved per		
Discounted Prescription:	\$ 26.11	\$ 29.30
Overall LPSCU Discounted Prescription Savings:	57.51%	54.84%

February 2015 was an excellent savings month for our ScriptSave® card members. Our group's discounted prescription savings for the month amounted to 57.51%. With our group's year-to-date 2015 discounted prescription savings averaging 54.84%, or \$29.30 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.scriptsave.com](http://www.scriptsave.com) and logging in with Group #S1000. On that web site, you can also find a participating pharmacy near you, look up drug pricing, and view the Preferred Medications List, 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.**

## Who Will Receive Our 2015

# YOUTH ACHIEVEMENT AWARD

2015 Who Will It Be?



Rebecca Marie Martonik  
2014 Winner

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, 2015

# Announcing

## Our New ELDER LAW BENEFIT

The LPSCU is pleased to announce our newest benefit for our membership: ***The Elder Law Benefit.***

We have contracted with Chariton, Schwager & Malak to provide estate planning services to all members of the LPSCU that reside in Pennsylvania or New Jersey, at a special reduced rate of twenty-five (25%) percent off normal billing rates.

Estate planning services would include preparation and signing of Wills, Durable General Powers of Attorney, Healthcare Powers of Attorney, Living Wills, and, in certain cases, Trust Agreements.

### ***How do you get started?***

Contact the Home Office and ask for the Estate Planning Questionnaire or visit our website and download the form. Once you have completed the form, contact Attorney Jeffrey Malak of Chariton, Schwager & Malak, to begin the estate planning process.

Currently this benefit is being provided for Pennsylvania and New Jersey residents. However, if members from other states are interested in this benefit, please contact LPSCU President Theresa Kluchinski at 888-834-6614 or by e-mail at [theresa@lpscu.org](mailto:theresa@lpscu.org).

Chariton, Schwager & Malak is located at 138 South Main Street, Wilkes-Barre, Pennsylvania. Attorney Jeffrey Malak can be reached at 570-824-3511 or by e-mail at [jjm@csmlawofficers.com](mailto:jjm@csmlawofficers.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, semi-annual, 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).



## *It's Wedding and Graduation Season!*

Remember that an  
LPSCU Life Insurance Policy  
Makes a Unique and  
Thoughtful Gift



# Minutes of the Executive Finance Committee

## February 5, 2015 ❖ Conference Call

President Theresa Kluchinski called the meeting to order and offered a prayer, followed by the Pledge of Allegiance. Attendees on the conference call: 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 October 30, 2014, Executive Finance Committee meeting.

### Correspondence/Requests

The committee acknowledged the correspondence read and approved the following:

- ❖ The 24th Slovak Heritage Festival committee requesting an ad in the program book. *Approved \$60.00 for a full page ad.*
- ❖ Benedictine High School requesting an ad for the 13th Annual Blue & White Gala. *Approved \$400.00 for a quarter page ad.*
- ❖ School Sisters of St. Francis requesting a donation for the 2015 Spring Festival. *Approved \$50.00 donation.*

### Financial Statement

The committee reviewed the following checking accounts

for October, November, and December 2014: M&T Bank – General Operating Account, Morgan Stanley Smith Barney Checking Account and Home Office – Branch Deposit Account.

The committee reviewed the Profit and Loss/Balance Sheet for October, November, and December 2014.

### Bond/Stock/Pension Portfolio

The committee was provided and reviewed all activity from October, November, and December 2014 including CDs, Common Stocks, Preferred Stocks, and International Bonds. The Employee Retirement Plan was also reviewed.

### Home Office

The committee discussed finishing the back room in the spring.

### Budget

The committee was provided and reviewed the budget for the remainder of 2014.

### Meeting Dates

The next meeting will be held Thursday, April 9, 2015.

There being no further business, the EFC adjourned.

Respectfully submitted,

**Mary Jo Savidge**

National Secretary-Treasurer

## Branch 64 Welcomes Sykora N. Mancuso as its Newest Member

Sykora N. Mancuso is the newest member of LPSCU St. Mary's Branch 64 of Northside, Pittsburgh, Pennsylvania. She was born on June 17, 2014, at Magee-Women's Hospital of UPMC, Pittsburgh. At birth, she weighed in at only 2 lbs. and was not allowed to go home from the hospital until her weight had increased to 5 lbs. She now weighs 16 lbs. and is 27 inches long.

Sykora has four generations of relatives, all of whom are members of LPSCU Branch 64. Her great-grandmother is Catherine Mancuso, who celebrated her 90th birthday on April 19, 2015; her grandfather is Robert Mancuso, Sr., and her father is Robert Mancuso, Jr.

The LPSCU is proud to have Sykora as a member of Branch 64 and we welcome her to our beloved organization.



**Pictured are four generations of the Mancuso family with Catherine Mancuso holding her great-granddaughter, Sykora Mancuso. Robert Mancuso, Jr., Sykora's father, is at left, and Robert Mancuso, Sr., her grandfather, is at right.**

## Gabriella Kupsho Heads to State Science Competition

On March 7, 2015, Gabriella Kupsho competed in the Pennsylvania Junior Academy of Science competition at Wilkes University, Wilkes-Barre, Pennsylvania, where she placed first with a perfect score. She will now move on to compete at the state level on May 17, 2015, at Penn State University in State College, Pennsylvania.

Gabriella competed in the field of botany. Her project, "Can Magnets Help Feed the World?" won the Botany Excellence Award for Region 2. She is a freshman at MMI Preparatory School in Freeland, Pennsylvania.

Gabriella has been a member of LPSCU Branch 60 for nine years. She is also a member of the LPSCU's Msgr. Beeda District and enjoys participating in and attending various LPSCU activities and functions.

We are proud of Gabriella's achievement and wish her the best as she continues on to compete at the state level.



**Gabriella Kupsho shows the plaque she received for taking 1st Place in a regional science competition.**

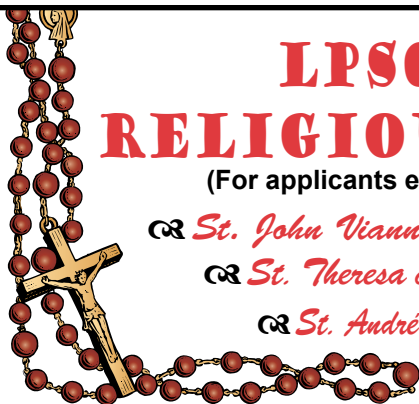
# LPSCU 2015 RELIGIOUS AWARDS

(For applicants entering Religious Life)

✠ *St. John Vianney (Priests)*

✠ *St. Theresa of the Little Flower (Sisters)*

✠ *St. André Bessette, C.S.C. (Religious Brothers)*



**\$300 Annually**

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

✠ *The St. John Vianney Award*

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

✠ *The St. Theresa of the Little Flower Award*

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

✠ *The St. André Bessette, C.S.C. Award*

This award is offered to a male member of the LPSCU aspiring to religious life as a brother in a religious congregation. He may apply for the \$300 award upon entrance into an approved program for religious brother formation. The award may be renewed 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 for the 2015 awards must be postmarked by August 31, 2015.** 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)

## Parish Feeds the Hungry

Sister Jeanne Ambre, SS.C.M., and 75 volunteers at Queen of the Most Holy Rosary Parish in Elysburg, Pennsylvania, recently participated in a project to help address the problem of world hunger. The parish raised \$5,000 to send 10,000 nutrient-rich meals to undernourished children and their families in Burkina Faso, West Africa, a country that has been devastated by drought and famine.



**Sister Jeanne Ambre, S.S.C.M., packs a meal bag to be sent to Burkina Faso, West Africa.**

The volunteers worked in teams to pack meal bags, weigh and seal the bags, box and stack them on pallets, and load the pallets and equipment onto a truck. Each meal combines rice, soy, dehydrated vegetables, and a flavoring mix that includes 23 essential vitamins and minerals into small meal packages.

The meals are shipped throughout the world to support school feeding programs, orphanages and crisis relief. The program is sponsored by Helping Hands, a joint effort by Catholic Relief Services and Stop Hunger Now.

Sister Jeanne serves as Parish Visitor at Queen of the Most Holy Rosary Parish.

**Sister Barbara Sable**



**Some 75 volunteers from Queen of the Most Holy Rosary Parish helped in the relief effort.**

**Do Your Part to Help the LPSCU — Sign Up a New Member!**

# Have Faith that God Will Provide

By Don Ellenberger

Money.

The Bible tells us that love of money is the root of all evil (1 Timothy 6:10). And yet most people just can't seem to get enough of it. So what's the truth about money? I think I know. But I didn't discover it during my student days at Stanford University's Graduate School of Business, or my years working at a large bank trading sophisticated financial derivatives, or in my current position as a portfolio manager overseeing \$10 billion of client assets.

I learned it as a child from my grandmother, an immigrant from Eastern Europe whose formal education ended in grade school.

"Baba" (Slovak for grandmother) came to America by herself at age 17 in 1921, looking for a better life. She stayed with relatives in the smoky milltown of Braddock, bringing with her the old country's traditions and recipes, as well as her unshakeable Catholic faith. Baba worked as a maid and nanny for a doctor's family before marrying my grandfather, a fellow immigrant and carpenter. Together they raised four children during the Great Depression.

Baba was a hard worker. While she trusted completely in God's providence, she understood that God helps those who help themselves. With my grandfather often out of work during the 1930s, she took in laundry to pay the bills. Those were hard days. Money was scarce and hunger a daily threat. One day, walking home from the grocery store, Baba was consumed by worry about how she was going to feed her family with the single bag of potatoes she could afford to buy. Just as she was about to cross a railroad track, a train thundered past, barely missing her. She was so distracted by her cares that she hadn't even heard it.

But with unswerving faith that God would provide, and an uncanny gift for turning a sack of plain potatoes into delicious potato pancakes, potato soup and other old world delicacies, Baba made sure her family didn't suffer, even when money was tight. She understood that, up to a point, money had tremendous importance: to keep a roof over her loved one's heads, to keep the house warm during cold winters, to put food on the table for all to share.

But her great insight was in understanding that once these basic human needs were met, money only had value to the extent it could be used to help other people. She never owned expensive clothes or jewelry, never had a maid or gardener, never owned a car, never held a stock or bond. Her vacations were annual weekend retreats to pray with the Vincentian Sisters of Charity in McCandless Township.

Once the bills were paid, Baba just stopped worrying about money. Anything extra she had was shared with others. I remember coming home from visits to her house with bags full of soup she had made, bread and cakes she had baked, anything she knew I liked and happened to have in her pantry. For someone who had so little, she gave so much. Baba would have agreed with Mother Teresa's plea that we all need to "pray for a generous heart," because Baba understood that sharing from our abundance wasn't an option but an obligation.

Baba died in 1994 at age 90. She had very little money in the bank, having lived her last years on a small Social Security check and my late grandfather's pension from his carpenter's union. But she saw her children and grandchildren and great-grandchildren grow and thrive. She instilled in them her work ethic, her humbleness and her faith. She had given of herself to her church, neighbors and friends. She wasn't rich, but she left her grandson, the career investment professional, with the most important lesson he ever learned about money, something no business school or market guru teaches. Let's call it Baba's "first law of finance":

Work hard to earn enough to take care of your family so they don't suffer from homelessness or hunger. Trust in God, he will provide, and try not to worry if you have too little money.

Worry if you have too much.

*Don Ellenberger, a member of Holy Sepulcher Parish in Glade Mills, Pennsylvania, is a senior vice president at Federated Investors. Baba's daughters, Sylvia Goda and Patricia Donahue, and granddaughters, Lauren and Christina Donahoe, are all members of LPSCU Branch 42, Pittsburgh, Pennsylvania.*



**The author, Don Ellenberger, with his grandmother (baba), Elizabeth Goda, taken on his wedding day in 1990.**

*Our  
Mission is . . .*

- To spread and foster the Catholic faith
- To foster a spirit and practice of true fraternalism
- To perpetuate an appreciation of ethnic culture and heritage
- To instill patriotic zeal for the United States of America
- To provide affordable insurance benefits



## 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)



# Rev. Dianiska District to Hold Matching Fund Event

In conjunction with the LPSCU Matching Fund Program, members of the Rev. Dianiska District will hold a Special Gifts Raffle at their Christmas party on December 6, 2015, to benefit St. Joseph's Center of Scranton, Pennsylvania.

Founded by volunteers over 125 years ago, St. Joseph's Center continues to honor the core values of care, concern, compassion, and commitment. Through pregnancy, family, and adoption services; outpatient therapy; and extensive residential and community-based programs for children and adults diagnosed with intellectual disabilities, St. Joseph's serves hundreds of people throughout Northeastern Pennsylvania on a daily basis. Visit [www.stjosephscenter.org](http://www.stjosephscenter.org) for more information about St. Joseph's Center.

For the matching fund event, District members donate special gifts valued at a minimum of \$10.00. These gifts are raffled off at the District's annual Christmas party, with proceeds going to a special charity. This year's Christmas party will be held at the Best Western Genetti Hotel, Wilkes-Barre, Pennsylvania.

We are asking our District members or any LPSCU member to support this worthwhile project by donating a gift or by attending the Christmas party. For further information, please contact Mary Ann Ewasko at 570-823-6432 or Theresa Kluchinski at 570-829-5410.

## National Slovak Society Celebrates 125 Years

On March 7, 2015, the National Slovak Society, the oldest Slovak fraternal benefit society in America, celebrated its 125th Anniversary at the Hilton Garden Inn in Canonsburg, Pennsylvania.

Representing the LPSCU at the event was Janice Mathews, secretary of the LPSCU Court of Appeals, and her husband, Dave. Jan is pictured below presenting NSS President and CEO David G. Blazek with a plaque in recognition of the occasion.



### *New Educational Benefit*

## LPSCU 2015 CATHOLIC GRADE SCHOOL AWARD

**\$150 One-Time Award**



The LPSCU is proud to announce that it is offering a Catholic Grade School Award Benefit, which is a \$150 one-time award to our members who are attending a Catholic Grade School during the 2015-2016 academic year. Members may only receive this award one time

The following are the Guidelines for applying for the Catholic Grade School Award:

- Must be a member of the LPSCU for two (2) years with \$2,000 permanent reserve life insurance certificate (excludes term insurance).
- Must be enrolled in a Catholic grade school in kindergarten, or in Grades 1 through 8 in the fall of 2015.
- Must provide a wallet-size color photo.

Applicants must meet all criteria and provide data indicated above to be eligible. Incomplete applications or those missing data requirements will not be considered. All materials become the property of the LPSCU and will not be returned. **Applications must be postmarked by June 30, 2015.**

Applications are available from the LPSCU Home Office or its website. Return completed application and supporting materials 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)

## Easy Money!

*Want to earn \$25?*

Send us your e-mail  
address!



E-mail [lpscu@lpscu.org](mailto:lpscu@lpscu.org)  
providing us with your name,  
address (including city, state  
and zip) and date of birth.  
It's that easy!

You will be entered into a  
quarterly drawing  
to win \$25.00!

The only other requirement is  
you must be a member  
of the LPSCU!

Not a member and want to be?  
E-mail us for information!

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

#### LEAF INSCRIPTION

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

#### STONE INSCRIPTION

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

PLEASE ENGRAVE MY FRATERNAL LEAF OR STONE AS FOLLOWS:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

PLEASE PRINT CLEARLY

# Calendar of Events

continued from page 2

## JULY

- 1 — Deadline for members pursuing a degree in the healthcare field to apply for the 2015 Anne (Shinal) Cichy Award. *See page 21 for details.*
- 20 — **Deadline to submit articles for September/October 2015 Zornicka.**
- 25 — Rev. Dianiska District's annual Youth Bowling Party at Modern Lanes, Exeter, Pennsylvania, from 1:00 to 4:00 p.m. Contact Mary Ann Ewasko (570-823-6432) or your Branch Secretary to make reservations. *See page 7 for more details.*
- 30-8/4 — Slovak Catholic Sokol Convention, Pittsburgh, Pennsylvania

## AUGUST

- 2 — The Lehigh Valley Okres hosts its junior and adult members to an afternoon at the ballpark to watch the IronPigs at Coca-Cola Park in Allentown, Pennsylvania. Tickets are limited so reserve early! *See page 7 for more information.*
- 23-9/5 — 11th Consular Tour to Slovakia with stops in Vienna and Budapest. Lead by Joseph and Albina Senko.
- 31 — Deadline to apply for the LPSCU 2015 Post Graduate Award. *See page 24 for details.*
- 31 — Deadline to apply for one of three LPSCU 2015 Religious Awards. *See page 14 for details.*

## SEPTEMBER

- 10-11 — Slovak Catholic Federation Meeting, Washington, D.C.
- 10-12 — American Fraternal Alliance Meeting, Indianapolis, Indiana
- 11-20 — 2015 Slovak Heritage Tour, a 10-day, small group tour from Slovakia Heritage Tours.
- 12 — Slovak Catholic Federation Pilgrimage, Washington, D.C.
- 18-20 — LPSCU Semi-annual Meeting, Gettysburg, Pennsylvania
- 20 — **Deadline to submit articles for November/December 2015 Zornicka.**

## OCTOBER

- 4 — Rev. Dianiska District Meeting at North End Slovak Club, North Main Street, Wilkes-Barre, Pennsylvania, beginning at 1:00 p.m. Branches 6 and 213 will host. Our "Make a Difference Day" project will be featured.

## NOVEMBER

- 20 — **Deadline to submit articles for January/February 2016 Zornicka.**

## DECEMBER

- 6 — Rev. Dianiska District's Annual Christmas Party at Genetti's Hotel and Conference Center, Market Street, Wilkes-Barre, Pennsylvania, beginning at 1:00 p.m. Branches 6 and 213 will host.
- 12 — LPSCU Board Meeting (Telephone Conference)

## JANUARY 2016

- 25 — Deadline to submit artwork for our 2017 Convention Calendar. *See page 5 for details.*

# International Vocation Conference Held

In honor of the 2015 Year of Consecrated Life, the National Religious Vocation Conference hosted a gathering of select national vocation and religious leaders from the developed



**Sister Deborah Marie Borneman, SS.C.M.**

world in Rome, Italy, on February 23-27. Sister Deborah Marie Borneman, SS.C.M., participated in the conference.

The goals of the gathering were to share vocation-related information, identify common needs and challenges, and explore future areas for

worldwide collaboration in promoting vocations to consecrated life.

“The Year of Consecrated Life was the perfect opportunity to explore how Catholic vocation conferences can work together to promote and strengthen religious life on a global level,” said Holy Cross Brother Paul Bednarczyk, C.S.C., Executive Director of the National Religious Vocation Conference (NRVC) and host of the international gathering.

The conference was held at the Istituto Maria Santissima Bambina located just outside of St. Peter’s Square.

Sister Deborah Marie serves as NRVC Director of Member Relations and Services.

## CAN YOU HELP US?

We are looking for relatives of the following individuals, most of whom are members of the former LCA:

Amelia Bogliene, Tuscon, Arizona  
 Eva Bush, Lowell, Massachusetts  
 John R. Cizovsky, Philadelphia, Pennsylvania  
 Helen A. Glass, Exeter, Pennsylvania  
 Adele Gustas (Gustaff),

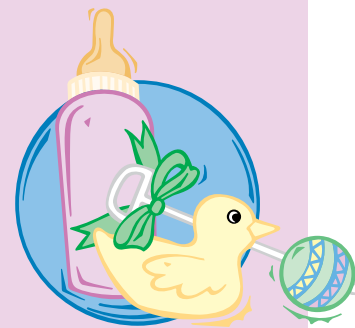
Cape May, New Jersey  
 Jerome Kuzmick (Kuzmickas),  
 Forest City, Pennsylvania

If you have any information regarding relatives of the above-listed names, please contact Secretary-Treasurer Mary Jo Savidge as soon as possible at 570-823-3513 or toll free 888-834-6614 or by email at [lpescu@lpescu.org](mailto:lpescu@lpescu.org).



## The Newborn Benefit

The Newborn Benefit offered by the LPSCU is available to infants from 10 days old through six months who have at least one parent as a member in good standing with the Ladies Pennsylvania Slovak Catholic Union. In families where either the mother or the father is an LPSCU member, the infant



will automatically receive this benefit of \$2,000 of life insurance coverage — **at no cost** — upon notification of the birth to the Home Office. The benefit begins from the time the Enrollment Form is received at the Home Office and expires when the infant reaches six months of age.

Contact your Branch Secretary or the Home Office to find out more about this **free fraternal benefit**.

## WPSCA to Host Talk on Slovakia

The June 1, 2015, Western Pennsylvania Slovak Cultural Association meeting will feature a program titled “Sites to See in Slovakia.” WPSCA Board member Theresa Dostalick, who is a frequent traveler throughout Europe and who has toured the Slovak Republic on numerous occasions, will give a “show and tell” talk about her favorite spots in Slovakia. The meeting will be held at Mount Lebanon Public Library, 16 Castle Shannon Blvd., Mt. Lebanon, Pennsylvania, from 7-9 p.m. The program is free to both members and non-members of the WPSCA.

## Cooking Corner

### HAWAIIAN CAKE

2 eggs	1 cup chopped walnuts
2 cups sugar	2 cups flour
1 can coconut	2 tsp. baking soda
20 oz. can crushed pineapple in unsweetened juice	

Place eggs and sugar in a bowl and mix. Add coconut, crushed pineapple, and chopped walnuts and mix together. Add flour and baking soda and mix. Put into a greased 9x13x2 pan. Bake at 350 degrees for 35 to 40 minutes.

### TOPPING

8 oz. cream cheese	2 tsp. vanilla
¼ cup butter	1½ cups confectioners’ sugar
Half and half creamer	

Beat cream cheese and butter together until smooth. Add vanilla and confectioners’ sugar and beat well. Add a little half and half to make creamier. Spread on cooled cake.





# Enjoy exclusive savings on Liberty Mutual Auto and Home Insurance.



As a member of the Ladies PA Slovak Catholic Union, you could save 10% on quality auto and home insurance tailored to your needs.<sup>1</sup>

## Discounts to Save You Money<sup>1</sup>

- **Vehicle Safety Features Discount:** We recognize the importance of vehicle safety features and offer savings for standard features such as Anti-Theft and Anti-Lock Brakes.
- **New Car Discount:** Putting a new vehicle on the road can be exciting. Whether you purchased or leased a new car, we provide you with special savings when you insure your new car with us.
- **Multi-Policy Discount:** If you have more than one policy with us, you get additional protection and additional savings.

## Service When & Where You Need It

- **Round the Clock:** 24-Hour Claims Assistance, 24-Hour Roadside Assistance,<sup>2</sup> and Emergency Home Repair
- **Business Your Way:** Online, by phone, with your mobile device, or at one of more than 350 local offices
- **Convenient Payment Methods:** Automatic withdrawal from your bank account, recurring credit card payments<sup>3</sup> and Direct Billing

## Valuable Protection You Can Trust

- **Accident Forgiveness:** With Accident Forgiveness, we won't raise your price due to your first accident if your driving record is accident-free and violation-free for five years, whether you've been with Liberty Mutual or a prior insurance carrier. If you qualify, you'll receive the benefit at no extra cost.<sup>4</sup>
- **New Car Replacement:** If your new car is totaled in the first year, you'll get the money for a brand new car, not just the depreciated value.<sup>5</sup>
- **Lifetime Repair Guarantee:** when you fix your car at one of our approved repair shops. We'll even make the arrangements.<sup>6</sup>
- **Employee Parking Guard™:** In the event your personal property is damaged or stolen from your car, Employee Parking Guard™ provides you \$2,500 of personal property coverage with only a \$50 deductible. Plus, it reduces your comprehensive deductible to \$50 for vandalism to your vehicle.<sup>7</sup>

Contact me today for a free quote.



Candice Cilvik  
Liberty Mutual Insurance  
72 Glenmaura National Blvd., Ste. 102  
Moosic, PA 18507  
(570) 825-3528 Ext. 54136  
Candice.Cilvik@LibertyMutual.com



**Liberty Mutual**  
INSURANCE

AUTO | HOME

<sup>1</sup>Discounts and savings are available where state laws and regulations allow. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. <sup>2</sup>With the purchase of optional Towing & Labor coverage. Applies to mechanical breakdowns and disablements only. Towing related to accidents would be covered under your Collision or Other Than Collision coverage. <sup>3</sup>Credit card fees may apply. <sup>4</sup>Accident Forgiveness coverage is subject to terms and conditions of Liberty Mutual's underwriting guidelines. <sup>5</sup>Applies to a covered total loss. Your car must be less than one year old, have fewer than 15,000 miles and have had no previous owner. Does not apply to leased vehicles or motorcycles. Subject to applicable deductible. <sup>6</sup>Loss must be covered by your policy. <sup>7</sup>Employee Parking Guard is an optional coverage available at an additional cost. Subject to policy provisions. Not available for motorcycles.

Coverage provided and underwritten by Liberty Mutual Insurance Company and its affiliates, 175 Berkeley Street, Boston, MA.

©2013 Liberty Mutual Insurance



## Slovak Children's Choir Coming to Pittsburgh

The Western Pennsylvania Slovak Cultural Association is bringing a group of 38 children from Slovakia to Pittsburgh to perform in a concert on June 30, 2015. The Pro Musica – Magnolia is one of the best and most famous children's choirs in Slovakia. The group was created by joining two choirs together – Pro Musica from Michalovce, Slovakia, and Magnolia from Sobrance, Slovakia. Since its merger, the choir has represented both cities and Slovakia at many international competitions, winning 18 gold, 10 silver, and 3 bronze medals.

Through participation at concerts and competitions, the choir has visited almost all the European countries and has performed in 13 states and Mexico.

Their repertoire includes all musical periods and genres, from classical compositions to the most recent songs of 21st century, from adapted folk songs to popular tunes. The members of the choir also perform traditional folk dances of the Zemplin region.

The concert will be held at Synod Hall in Oakland, Pennsylvania, next to St. Paul's Cathedral on Craig Street at 7:30 p.m. on Tuesday, June 30. Ticket prices are \$20 for adults, \$7 for children under 13; \$17 each for groups of 10 or more adults; and \$5 each for groups of 10 or more children. After expenses, proceeds will be donated to Pro Musica – Magnolia.

All tickets must be paid in advance. Make checks payable to WPSCA and send to Manor Oak Two, Suite 500, 1910 Cochran Road, Pittsburgh, PA 15220. If you have any questions, call Joe at 412-531-2990 or 412-956-6000.

## Johnstown to Host Slavic Festival

The Johnstown Slavic Festival will be held outdoors on Saturday, June 13, 2015, at the Heritage Discover Center in Cambria City, Pennsylvania. The Slavic Festival will feature authentic music and dances of various Slavic ethnic groups and will also offer Slavic heritage food and crafts for sale. Admission is free. For more information, contact Dan Kisha at 410-273-1149 or email [daniel.kishha@gmail.com](mailto:daniel.kishha@gmail.com).

MAY/JUNE 2015

## *An LPSCU Educational Benefit*

# THE 2015 ANNE (SHINAL) CICHY MEMORIAL AWARD

**\$500 Award**

The LPSCU is proud to offer the Anne (Shinal) Cichy Memorial Award for students in the healthcare field. This award, instituted in 2006, is given in memory of Anne (Shinal) Cichy, the first LPSCU public relations director. The award is made possible through the generosity of Mr. and Mrs. Francis A. Shinal.

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

- Must have a life insurance certificate with the LPSCU.
- Must attend an accredited college/university in the **fall of 2015** on a full time basis, pursuing a degree in the healthcare field. Proof of acceptance/attendance must be provided.
- Must provide a wallet-size color photo.

The recipient of the 2015 Anne (Shinal) Cichy Memorial Award will receive \$500.

The recipient of this award shall be selected by a random drawing from among all the qualified applicants. No individual shall be eligible to receive this award more than two times.

Applicants must meet all criteria outlined above and provide data indicated on the application form to be eligible. Those applications with incomplete data or requirements will not be considered. All submitted materials become the property of the LPSCU and will not be returned.

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

**Applications must be postmarked by July 1, 2015.** Submit application 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)



## 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](mailto:Theresa@lpscu.org).



# Junior Branch Journal

## Mother's Day – A Time for Thanks

On Sunday, May 10, we will celebrate Mother's Day, a special day on which children say "thank you" for all the things their mothers have done for them.

Your mother carried you before you were born, she fed you, clothed you, and gave you a bath. Mom was there to hold you when you were scared and to carry you to bed when you were tired.

As you got older, Mom helped you type those papers for school, made your costumes for the play, drove you to a friend's house, and cheered for you at sporting events and music recitals. When you think of all your mother has done for you, it makes you want to do something special for her, too.

One of the best presents children can give to their moms is to be good for a day. You can straighten up your room without being asked or ask your mother if there are any special chores she wants you to do.

Whatever you decide to do on Mother's Day, be sure to tell Mom that you love her very much. Just as kids like to have Mom and Dad remind them that they love them, moms like to be told that you love them just as much.



## Let us not forget...

Memorial Day is celebrated this year on May 25, a patriotic holiday. On this day, we give honor to the men and women who gave their hearts, souls, and lives so that we can live



freely in this great country. Many fallen heroes from the Civil War, the first and second World Wars, Korean, Vietnam, Desert Storm, and Iraq wars are remembered by placing flowers on their graves. The President of the United

States will give a speech, thanking and honoring these brave souls.

Memorial Day is a legal holiday and Americans also honor our soldiers by marching in parades, enjoying picnics, and visiting war memorials.

## Memorial Day Word Jumble



Unscramble the letters to form a vocabulary word associated with Memorial Day.

- |              |       |              |       |
|--------------|-------|--------------|-------|
| 1. MYRA      | _____ | 11. GFLU     | _____ |
| 2. OSRPOT    | _____ | 12. UORCYNT  | _____ |
| 3. OYDMAN    | _____ | 13. FOWSELR  | _____ |
| 4. AVERG     | _____ | 14. RAKEO    | _____ |
| 5. FCREO     | _____ | 15. EILDROS  | _____ |
| 6. OORNH     | _____ | 16. CEMORYEN | _____ |
| 7. AGLF      | _____ | 17. SBAE     | _____ |
| 8. WRA       | _____ | 18. ECPAE    | _____ |
| 9. EMEFORD   | _____ | 19. YOEMRM   | _____ |
| 10. EREYTEMC | _____ | 20. NEEFDD   | _____ |

- |           |              |             |              |
|-----------|--------------|-------------|--------------|
| 1. Army   | 6. honor     | 11. gulf    | 16. ceremony |
| 2. troops | 7. flag      | 12. country | 17. base     |
| 3. Monday | 8. war       | 13. flowers | 18. peace    |
| 4. grave  | 9. freedom   | 14. Korea   | 19. memory   |
| 5. force  | 10. cemetery | 15. soldier | 20. defend   |

# Junior Branch Journal



## Father's Day

Father's Day is a special day for everyone! We use this day to honor our fathers all over the world! We celebrate this holiday on the third Sunday in June. A woman named Sonora Smart Dodd from Spokane, Washington, thought of the idea for Father's Day while listening to a Mother's Day sermon in 1909. Her father, Henry Jackson Smart, had raised Sonora after her mother died and she wanted him to know how special he was to her. Her father was born in June, so she chose that month to celebrate the new holiday!



## St. John's Day — June 24

When the sun reaches its farthest distance from the equator, known as the summer solstice, many rituals involving the sun and fire take place all over the world. In Slovakia, the people sing, dance, and often jump over bonfires, particularly on St. John's Day.



Fire is considered one of the essential elements and the singing and dancing around the fire was considered magical. Since the Church celebrates St. John the Baptist's birthday on June 24, this pagan custom around the fires became known as St. John's fires since the villagers believed St. John had magical abilities.

## What is a Dad?

A dad is a person  
who is loving and kind,  
And often he knows  
what you have on your mind.  
He's someone who listens,  
suggests, and defends ~  
A dad can be one  
of your very best friends!  
He's proud of your triumphs,  
but when things go wrong,  
A dad can be patient  
and helpful and strong  
In all that you do,  
a dad's love plays a part ~  
There's always a place for him  
deep in your heart ~  
And each year that passes,  
you're even more glad,  
More grateful and proud  
just to call him your dad!  
Thank you, Dad...  
for listening and caring,  
for giving and sharing,  
but, especially, for just being you!

**Happy Father's Day**



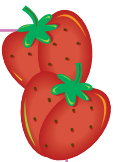
## Kids in the Kitchen

### STRAWBERRY BANANA SLUSHY

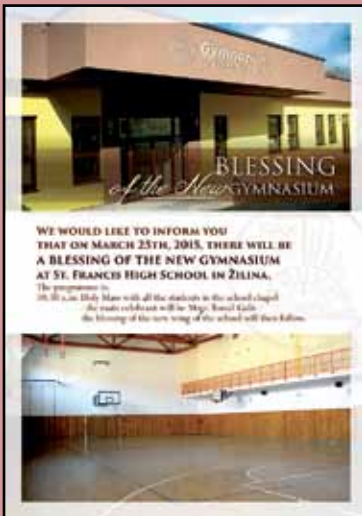
1 banana  
1 cup water  
1½ to 2 cups Greek yogurt

1 cup frozen strawberries  
1 cup ice cubes

Place all ingredients in a blender and blend until smooth. Pour into a cup and serve with a spoon.



## St. Francis School Gymnasium Completed in Zilina, Slovakia



In the November/December 2014 issue of *Zornicka*, we featured a story about St. Francis High School in Zilina, Slovakia, and its need for a facility to enable the students to partake in physical education activities. The construction project was undertaken by the Slovak Province of the School Sisters of St. Francis, which staffs the school. With money from the Province, plus the aid of grants and the help of contributions from outside

organizations, such as the Ladies Pennsylvania Slovak Catholic Union, we are happy to report that the new gymnasium was completed and dedicated in March of this year.

We recently received the following letter from Sister Livia Gardianova at the school, telling us the happy news and thanking the LPSCU for its part in making the facility a reality:

*Dear Ms. Kluchinski!*

*I would like to inform you that the new wing of our school, including a large gymnasium, is finished. Thank you again for your generosity. Please, extend our thank you to all those who were involved in making it possible to send us financial help. We and our students really appreciate it.*

*See the attached announcement.*

*God bless you always in all ways!*

*Pace e Bene!*

*Sr. Livia Gardianova, OSF*

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

### An LPSCU Educational Benefit

## LPSCU 2015 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 running from July 1, 2014, to August 30, 2015. 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, 2014 and August 30, 2015.
- 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 post-marked by August 31, 2015.** 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)