



Fraternal Leaders Attend 50th Anniversary of Our Mother of Sorrows Chapel and Slovak Catholic Federation Pilgrimage



◀ Morenon's stunning Pieta sculpture is the centerpiece of the Chapel of Our Mother of Sorrows in the Basilica of the National Shrine of the Immaculate Conception, Washington, D.C.

Slovak Catholic leaders pictured in front of the Pieta are, from left, Daniel F. Tanzzone, editor of the Slovak Catholic Sokol and president, Slovak League of America; Rev. Thomas Nasta, national chaplain, First Catholic Slovak Union; Andrew Rajac, national president, FCSU; Theresa Kluchinski, national president, Ladies Pennsylvania Slovak Catholic Union; Rev. Andrew S. Hvozdovic, national president, Slovak Catholic Federation, and chaplain, SCS; Stephen M. Pogorelec, supreme secretary, SCS; and Dolores Evanko, secretary-treasurer, SCF, and national trustee, LPSCU. ▼



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Calendar of Events

NOVEMBER

- 2** — WPSCA-sponsored program, “Slovak Music and Songs,” presented by Jerry Jumba at Mt. Lebanon Public Library, Pittsburgh, Pennsylvania, from 7:00-9:00 p.m. Free to WPSCA members and the public.
- 13** — Branch 213 Matching Fund Project, a fun evening of painting and vino at Mountaintop Gift Gallery at 6:00 p.m.
- 20** — **Deadline to submit articles for January/February 2016 *Zornicka*.**
- 27** — Msgr. Beeda District’s Christmas Party at SS. Cyril and Methodius Parish at the Church of St. Joseph, Hazleton, Pennsylvania, in the church cafeteria, beginning at 6:00 p.m. Any member planning to attend should call Anita Gregory (570-788-3263) by November 13. Please bring a non-perishable food item for the food pantry. Prizes from our Matching Fund benefit raffle will also be raffled off at this meeting. *See page 17 for details.*
- 28** — A business meeting of the Iliana District at the Bon Fire Restaurant, Holmer Glen, Illinois. Call Joan Hladek (815-895-0431) to make a reservation to attend or for more details.
- 29** — Pittsburgh District’s Christmas Party at Westwood Golf Club, West Mifflin, Pennsylvania, at 1:00 p.m. Please make a reservation with your Branch Secretary before November 23.

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. *See page 6 for more details.*
- 6** — Lehigh Valley Okres Holiday Luncheon at the Best Western Lehigh Valley Conference Center, Routes 22 and 512, Bethlehem, Pennsylvania. Punch reception at noon followed by luncheon. A Matching Fund raffle will be held and “Toys for Tots” donations collected. Call Marge Ferri at 610-866-8945 before November 28 to make a reservation.
- 6** — Branch 52 Christmas Party at Grandview Golf Club, North Braddock, Pennsylvania, beginning at noon. Contact Secretary Jim Tomasic (412-824-0390) for more details and to make a reservation.
- 6** — Traditional Slovak Christmas Eve dinner hosted by United Slovak Societies at the American Slovak Club, 2915 Broadway Avenue, Lorain, Ohio. Tickets are by advance sale only. *See page 13 for more details.*

continued on page 4



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The Way of the Cross (Stations)

EPILOGUE

By James E. (Harcarik) Tomasic, Secretary, LPSCU Branch 52

I wish to congratulate and thank my cousin, Thomas (Harcarik) Fabyanic, for allowing the LPSCU to publish his fabulous four-part article chronicling his trials and tribulations in his endeavor to procure and install the fourteen Stations of the Cross at his 67-acre property in Hume, Virginia. I was both honored and pleased to assist him in presenting this magnificent story to everyone through the pages of the *Zornicka*.

To be clear – Parts II, III, and IV were all his writing, his personal experiences – tremendous! I was involved only in photo selection and format presentation.

This all began with my visit to my cousin's (Tom's sister, Rita Fabyanic Robbins) son Christopher's high school graduation party in July 2014 in Everett, Pennsylvania. Mike Gasparro kept telling me about his miracle pocket knife (a story detailed in Part IV in the September-October 2015 issue). My interest was resolute! I visited Tom in October 2014 and spent two incredible days. We sat and talked, and toured his property. Tom, his lovely wife Patricia, and I walked, prayed, and sang *The Stations*. I did so with the aid of my "walking sticks" because the ground was hilly and uneven. It was exhilarating for me as if the Holy Spirit was involved. Now – how to proceed?

Some background – I'm 74. It has been over 60 years since I served as an altar boy and I had served *The Stations* many times then, but never since. I attended twelve years of parochial school and it was thought that I would follow my cousin and Confirmation sponsor, Reverend Bernard Michael Harcarik, into the priesthood. But it was not to be as I was unscripted. After my marriage, I served as a church usher for five years. My wife and I were active in our parish's CFM (Christian Family Movement) program during the late '60s. We moved to a new parish and my sons attended public school, so CCD was necessary. I helped prepare them for First Communion and Confirmation. I also served as Jaycee Chaplain in a local chapter.

My parents gave my brothers and me excellent moral values which were reinforced by my aunts, uncles, and cousins. And the legacy continued through my boys and grandchildren. I was on the right track. Life was good!

After twenty years of marriage, I hit a bump in the road and was hit and miss on church activities over the next few years. Then, I was struck down by Multiple Sclerosis and my life went in a new direction. Two years later, I became reinvolved in the church after my mother's

passing. I became active in the LPSCU in both the Pittsburgh District and my local branch, and have remained so.

I had been knocked down by MS at the ripe old age of 58. The years since have been difficult, but I have survived. Earlier in life I had been an EMT (Emergency Medical Technician), helping people who needed medical assistance. Now I was the one needing help!

Like many others, I came to recognize that almost everyone needs assistance at some point. They – and I – could still help, even with our medical issues. My outlook and attitude changed. Then, by accident, I got involved with a local senior citizen center and Meals on Wheels. Things began to turn for the better. When a person has MS, it has an effect on many parts and organs of their body. For two months following my initial diagnosis, I did much physical therapy, and could only walk with the assistance of a shepherd's staff, as the Apostles used. I had been prescribed fourteen medications plus my weekly MS "Avonex" shot. All the following years, I took all medications religiously.

After my change of attitude to follow Jesus Christ and His teachings and actions, and with my charity work, things changed, as if I were under a new covenant. One of my medical specialists eliminated three medications. Within the year, shortly following my *Way of the Cross* involvement, another specialist eliminated three more medications. What was happening?

I had elected to emulate Jesus Christ – to be as He was, to do as He did – love one another, be charitable, helpful, understanding, forgiving. And most hopefully, but highly improbably, be sinless.

However, Jesus Christ was God. He became man, suffered and died in order that mankind could be in Heaven with Him for eternity. I'm not God! I can suffer MS but I could not begin to fathom suffering as He did in *The Way of the Cross*. But, I could attempt to imitate His Life and the help He offered to all. So I see some possible changes; some say miracles.

No water into wine, no walking on water, no multiplying loaves and fishes. Maybe someday there will be a cure for MS and other debilitating diseases. I would like to think of myself as a "miracle in progress." Hopefully, I can continue to emulate Jesus Christ. It seems that Pope Francis and I are on the same mission – to help people. Regardless!

I remain Yours in Christ.

~ James E. (Harcarek) Tomasec

Letters

Dear LPSCU,

Thank you very much for my \$500 Scholarship Award. I am very happy and proud to receive this award. This scholarship will enable me to fulfill my college dreams. I plan to use the money towards the purchase of my college text books.

Thank you so much.

Sincerely,

Jace Kienzle

Branch 130, Bethlehem, PA

Dear LPSCU,

I am grateful to receive the Catholic High School Award from the LPSCU. It will be used towards my tuition this year at Holy Redeemer High School. Thank you.

Sincerely,

Alexandra McHale

Branch 7, Exeter, PA

Dear Ms. Savidge,

Thank you very much for selecting me to receive the Ladies Pennsylvania Slovak Catholic Union Scholarship Award. You have been of great help in helping me achieve my academic goals.

God bless,

Christian Nonnemacher

Branch 124, Hazleton, PA

Dear LPSCU:

I would like to express my sincere appreciation to the Ladies Pennsylvania Slovak Catholic Union for being named the 2015 Fraternalist of the Year.

One of my inspirations, Helen Keller said, "Alone we can do so little; together we can do so much." Community service is such an easy way to give of one's self, and I have always derived immense pleasure in donating of my time and talent to organizations in need, including the Miller-Keystone Blood Shepherd, Good Shepherd Rehabilitation Network, Meals on Wheels, the March of Dimes, the Leukemia/Lymphoma Society... and of course, the LPSCU – the organization near-and-dear to the hearts of my beloved grandmother, Susanna Mamay and mother, Mary Ford.

Once again, thank you for this tremendous honor. It is sincerely appreciated.

Marie S. Clemens

(Allentown, PA)

Branch 83, Bethlehem, PA

Calendar of Events

continued from page 2

- 7** — WPSCA-sponsored program, "Slovak Show and Tell," where participants are invited to bring their own Slovak memorabilia to share with the audience, at Mt. Lebanon Public Library, Pittsburgh, Pennsylvania, from 7:00-9:00 p.m. Free to WPSCA members and the public.
- 7** — Deadline to apply for a Scholarship Grant from the Slovak League of America.
- 12** — LPSCU Board Meeting (Telephone Conference)
- 19 or 20 (Date to come)** — The Iliana District is planning a Social/Meeting to be held at the Brookfield Zoo, tentatively scheduled for the Saturday or Sunday before Christmas. Plans are still being made. Please call Joan Hladek (815-895-0431) for more information.
- 31** — Final deadline to submit a family recipe for our Convention Cookbook. *See page 7 for details.*

❖ 2016 ❖

JANUARY

- 20** — **Deadline to submit articles for March/April Zornicka.**
- 22** — 43rd annual March for Life in Washington, D.C. *See page 7 for details.*
- 25** — Deadline to submit artwork for our 2017 Convention Calendar. *See page 13 for details.*

FEBRUARY

- 14** — Lehigh Valley Okres Meeting and Matching Fund Raffle. Site of meeting to be announced. *See page 14 for details about the "Treasures of Slovakia" benefit raffle.*

JUNE

- 24-27** — 41st National LPSCU Convention, The Eisenhower Complex, 2634 Emmitsburg Road, Gettysburg, Pennsylvania. Delegates due to arrive Friday, June 24 and depart Monday, June 27. The Convention Mass and Banquet is Sunday, June 26.

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Publication of Statement of Ownership will be printed in the November/December issue of this publication		

*The National Officers and Staff
of the LPSCU
Wish You and Yours
a Very Happy Thanksgiving,
a Blessed and Merry Christmas,
and a New Year Filled
with Health and Happiness!*

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*Radosne Vianocne sviatky
a Bohom pozehnany Novy Rok!
Linkiu jums geru Sv. Kaledu
ir mielu bei laimingu Naujuju Metu!*

**A Message from
Our Spiritual Protector**

*“He (Joseph) went to register with Mary, who was promised in marriage to him. She was pregnant and, while they were in Bethlehem, the time came for her to have her baby. She gave birth to her firstborn son, wrapped him in cloths and laid him in a manger—there was no room for them to stay in the inn.”
(Luke 2:5-7)*

Christmas, 2015

Dear Sisters and Brothers
of the Ladies Pennsylvania Slovak Catholic Union,

The actual scene at the original manger was not nearly as orderly as the ones that we see depicted today at Christmas time. However, it would appear to me that the people who witnessed the one in Bethlehem were much more at peace and experienced much more joy than do we. As we marvel at the incarnation of our God into our world over two thousand years ago, we tend to disregard the fact that the Son of God also came to be with us in 2015.



Most Rev. Adamec

No one made room for the Christ Child at the time of his birth, simply because they did not recognize him. Certainly, if they had, someone would have made room for him at the inn. It is no different today. The Lord still seeks to be recognized and to find room in our hearts.

Our observance of the birth of the Savior is an observance of Jesus' birth into the history of all humankind. But, we are likewise called to recognize him as our God coming to be specifically with us in our own personal history—our everyday lives.

As a new year of grace begins and continues, may we make room and welcome Jesus into our midst. In that way, the manger scenes in our churches and homes will become a true reflection of our own openness to the Lord's loving presence. In Bethlehem, Jesus needed only one room. Today, He needs only one soul. Won't you be the one to let the Son of God be born in you?

That is my hope and prayer for every one of us. If we do, there will truly be a **Very Merry Christmas and a Blessed New Year of 2016!**

Fraternally yours in the Lord,

+ Joseph

(Most Rev.) Joseph V. Adamec
Bishop Emeritus of Altoona-Johnstown
Protector, LPSCU

New Insurance Issued

Branch	Branch Representative	JUL/AUG 2015	Year-to-Date Total
213	Theresa Kluchinski	\$ 10,000.00	\$ 68,000.00
		\$ 10,000.00	\$ 68,000.00

MSGR. BEEDA DISTRICT

Members of the Msgr. Beeda District held their annual picnic on Saturday, July 25, 2015, at the home of District President Anita Gregory in Sugarloaf, Pennsylvania. Fourteen adults and five children enjoyed a beautiful day of good, old fashioned fun, games, and delicious food.

A spectacular lantern and fireworks display was once again provided by Branch 60 member Chris Gregory.

Many thanks to all our members who brought covered dishes and desserts, and who took time out to attend. Hope to see you all next year. Pictured below are some of the members who enjoyed the day.



A delicious lunch was provided by Jan and Dave Matthews, along with the assistance of their granddaughter, Josie Manns. Lunch included hamburgers, hot dogs, veggie burgers for our vegetarian members, corn on the cob, salads, and tasty desserts.

Each Branch donated a gift for the Chinese auction and most everyone went home with a door prize. A great time was had by all who attended.



Three generations of one family attended the picnic. L-R: Chrissy Powell, her grandmother, Margaret Joschak, and Margaret's daughter, Donna Powell. All are members of LPSCU Branch 42.



Busy at the grill are Josie Manns and her grandfather, Dave Matthews.

PITTSBURGH DISTRICT

On Sunday, July 26, 2015, the Pittsburgh District held its annual summer picnic/meeting at the beautiful White Oak Park. The meeting was brought to order by the District President Dolores Sakal. Upcoming events, such as the card party, Helping Hands, and Christmas party, were discussed and decided upon.



Pittsburgh District members who attended the annual summer picnic.

Rev. Dianiska District Plans Matching Fund Event

The annual Christmas party of the Reverend Dianiska District will be held on Sunday, December 6, 2015, at Genetti Hotel and Conference Center, Market Street, Wilkes-Barre, Pennsylvania, beginning at 1:00 p.m. Branches 6 and 213 will host. A matching fund event benefitting Saint Joseph's Center in Scranton, Pennsylvania, will be held in conjunction with the party.

All LPSCU members and friends are invited to attend. Contact a Branch Secretary or any officer by November 23, 2015, to make a reservation and/or for more details.

Susan Worth

43rd Annual March for Life

Thursday, January 22, 2016 ❖ Washington, D.C.

For many years, members of the LPSCU have been invited to participate in the annual March for Life in Washington, D.C. The LPSCU joins other Slovak/Catholic fraternal organizations (the First Catholic Slovak Ladies Association, First Catholic Slovak Union, and the Slovak Catholic Sokol) in this peaceful demonstration showing our support of and respect for the unborn.

Wilkes-Barre/Hazleton Area

A bus will leave Wilkes-Barre, Pennsylvania, at 7:00 a.m. Local Branches and Districts may sponsor the cost of their members who wish to attend. Anyone interested in attending can call Theresa Kluchinski at 888-834-6614 or 570-823-3515 or e-mail Theresa@lpscu.org for more information. Cost is \$55; this includes bus transportation, a snack on the bus, and a dinner buffet on the way home.

Coming in 2016!

Special Section of *Zornicka* Will Recognize Past Higher Education Awardees

It is most gratifying to announce that, from 1977 through 2015, the LPSCU has awarded the sum of \$417,560 in College Scholarships, Post Graduate Awards, and Religious Awards, all in support of the higher education of our members. (And this amount does not even include the Anne (Shinal) Cichy Memorial Award and the Bishop Andrew G. Grutka Memorial Award, since those are privately financed.)

Many of you have probably wondered at one time or another, what has become of these bright young members since receiving their scholarship grants and awards from the LPSCU? Many were just beginning their college life, others studying to become nurses or professing their religious vows, and still others furthering their education with advanced degrees. So many possibilities and opportunities open before them. Where are they now?

Beginning with the January/February 2016 issue of *Zornicka*, the LPSCU will dedicate a section in each issue to publish news and information received from our past College Scholarship recipients, Post Graduate awardees, Anne (Shinal) Cichy Memorial awardees, Bishop Andrew G. Grutka Memorial awardees, and Religious awardees. We would like to hear from our past award recipients so we can catch up with all your news...your current location, employment, profession, family, what has transpired since graduating from college, and any other pertinent information you would like to share with our readers.

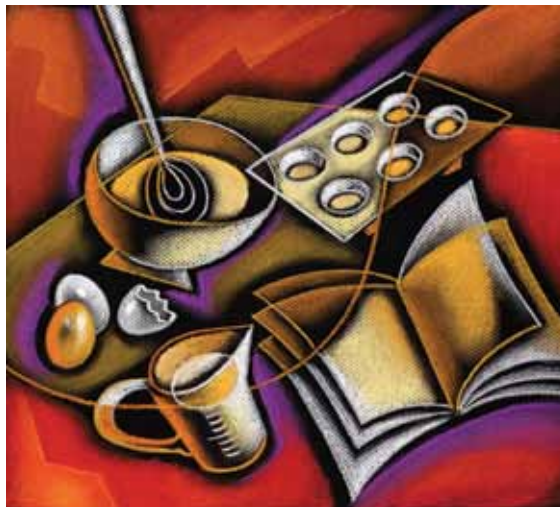
Zornicka is really about and for our members, so we hope our past awardees (or members of their family) will share with all of us what's happening in their lives today. We would welcome a photo of you and/or your family for publication along with your "update." Please send your article and photo to Margaret A. Ferri, LPSCU Public Relations Director, 428 E. Frankford Street, Bethlehem, PA 18018 or you may email same to mfluvbaskets@gmail.com.

We look forward to hearing from you!

NOVEMBER/DECEMBER 2015

**Final Deadline
December 31, 2015!**

LAST CHANCE! HELP US MAKE OUR CONVENTION COOKBOOK A BIG SUCCESS



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.

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.

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 only be accepted
until December 31, 2015**

SEND US YOURS TODAY!

Fraternal Leaders Attend 50th Anniversary of Our Mother of Sorrows Chapel and Slovak Catholic Federation Pilgrimage

On September 12, 2015, the 50th Anniversary of the Chapel of Our Mother of Sorrows was celebrated in conjunction with the Slovak Catholic Federation Pilgrimage of Faith at the Basilica of the National Shrine of the Immaculate Conception in our nation's capitol, Washington, D.C.

It was a glorious day for Catholic Slovaks even though the skies were gray and the rain fell. To be part of the history of the Chapel of Our Lady of Sorrows and the beautiful Liturgy that celebrated this historical event was an opportunity that cannot be recreated. It is now in the history books forever!



L-R: LPSCU Trustee and Slovak Catholic Federation Secretary-Treasurer Dolores Evancho, LPSCU National President Theresa Kluchinski, and The Most Reverend Joseph V. Adamec, Bishop Emeritus of Altoona-Johnstown and Episcopal Protector of the LPSCU, stand before the Pietà sculpture in Our Mother of Sorrows Chapel.

The Chapel of Our Mother of Sorrows, Patroness of Slovakia, was dedicated on September 4th and 5th in 1965 by the First Catholic Slovak Union of the United States and Canada. The Pietà statue by Ernest Morenon dominates the chapel. Sculpted in Trani marble, the work is life-size. To the left and right of the Pietà are six bronze bas-reliefs, also sculpted by Morenon and executed in bronze by Corbero of Barcelona. These depict the remaining six sorrows of the Blessed Mother. The front of the altar holds a rondel symbolizing the seven sorrows. Above the altar, inscribed in Slovak, is the prayer of *Our Mother of Sorrows, Virgin Mary, Patroness of the Slovak People, Pray for Us*. The chapel was refurbished through a gift from the First Catholic Slovak Union and was re-dedicated on September 6, 2003.

To further etch this day in the history books, the First Catholic Slovak Union, in collaboration with the Slovak Catholic Federation, coordinated a day of pilgrimage. The day included a tour of the shrine that provided an opportunity for all to see the chair and altar that Pope Francis would use during his upcoming visit to Washington. Those wishing to attend Confession were able to do so – in English or Slovak! Mid-afternoon, the 50th Anniversary celebration com-



His Eminence Donald Cardinal Wuerl, Archbishop of Washington, D.C., in procession at the Liturgy.

menced with a welcome from Msgr. Buonanno, BSNIC director of pilgrimages, and Andrew Rajec, president of the FCSU. To continue with the celebration, Reverend Thomas Nasta, FCSU national chaplain, blessed Rosaries and had them distributed to the pilgrims, after which the Recitation of the Rosary was said in English and Slovak.

The culmination of celebration was the Liturgy and the Prayer of Blessing at the Shrine of Our Mother of Sorrows, which was absolutely beautiful and uplifting. His Eminence, Donald Cardinal Wuerl, Archbishop of Washington, was the principal celebrant and homilist. Also attending were His Excellency, Most Reverend Joseph Adamec, Bishop Emeritus of Altoona-Johnstown and Episcopal Protector of the LPSCU; Right Reverend Gary Hoover, O.S.B., abbot, Saint Andrew Svorad Abbey; Reverend Andrew Hvozovic, national president, Slovak Catholic Federation; Reverend Monsignor Walter R. Rossi, rector of the Basilica, and many other priests.



Archbishop Wuerl giving his homily.



The recessional after the Mass.

Minutes of the Executive Finance Committee

August 20, 2015 ❖ Home Office, Wilkes-Barre, Pennsylvania

President Theresa Kluchinski called the meeting to order and offered a prayer, followed by the Pledge of Allegiance. Attendees were: Theresa Kluchinski, president; Anita Gregory, vice president; Mary Jo Savidge, secretary-treasurer; and Mary Ann Ewasko, chairperson of trustees.

The committee reviewed and accepted the Minutes from the June 4, 2015, Executive Finance Committee meeting.

Correspondence/Requests

The committee acknowledged the correspondence read and approved the following:

- ❖ Western Pennsylvania Slovak Day Association requesting an ad and a donation for the 92nd Annual Slovak Day at Kennywood Park, Pittsburgh, Pennsylvania. *Approved \$150.00 for the ad and a \$50.00 donation for 2 gift cards.*
- ❖ New Jersey-New York Fraternal Alliance requesting an ad in the 82nd Annual Convention Program Book. *Approved \$100.00 for an ad.*
- ❖ Slovak Catholic Sokol, Assembly 59, North End Slovak Citizens Club requesting a donation to refurbish, restore, and preserve a World War I bronze plaque from the former Sacred Heart Slovak Church, which will be attached to the front of the North End Slovak Citizens Club building on North Main Street, Wilkes-Barre, Pennsylvania. *Approved \$250.00.*
- ❖ Polish National Union of America requesting an ad in the 30th General Convention Program Book. *Approved \$100.00 for an ad.*
- ❖ John Holy requesting an ad for the 38th Slovak Heritage Festival. *Approved \$75.00 for an ad.*
- ❖ Pennsylvania Fraternal Alliance requesting a donation for the charitable project, The Salvation Army. *Approved \$100.00.*
- ❖ Western Pennsylvania Slovak Radio Hour requesting an ad and dinner tickets for the 33rd Annual Dinner Dance. *Approved \$100.00 for an ad and six tickets at \$40.00 each.*
- ❖ Fraternal Societies of Greater Pittsburgh requesting donation to the Children's Hospital Drive. *Approved \$100.00.*
- ❖ Fraternal Societies of Northeastern Pennsylvania requesting donation for Domestic Violence. *Approved \$100.00.*
- ❖ Polish Union of USA requesting an ad in the 37th Anniversary Souvenir Debutante Ball Booklet. *Approved \$100.00 for an ad.*

Financial Statement

The committee reviewed the following checking accounts: M&T Bank – General Operating Account and the Morgan Stanley Smith Barney Checking Account for May, June, and July 2015, and the Home Office – Branch Deposit Account. The committee reviewed the Quarterly Statement as of June 30, 2015.

Bond/Stock/Pension Portfolio

The committee was provided and reviewed all activity from May, June, and July 2015, including CDs, Common Stock, Preferred Stock, and International Bonds. The Employee Retirement Plan was also reviewed.

Home Office

Secretary-Treasurer Savidge reported on the following: Renovations to the back room in the Home Office and Unclaimed Property.

Budget

The committee was provided and reviewed the budget through July 2015.

Meeting Dates

The next meeting will be held Thursday, November 19, 2015.

There being no further business, the EFC adjourned.

Respectfully submitted,

Mary Jo Savidge

National Secretary-Treasurer

Congratulations to Our 2015 Post-Graduate Award Recipients



ANTHONY JOHN FORTUNA

Scranton, PA
Master of Music
Ohio University
Athens, Ohio
Branch 7, Exeter, PA



JOHN N. IGNATOVICH

Forty-Fort, PA
Master of Science
in Occupational Therapy
Misericordia University
Dallas, PA
Branch 19, Swoyersville, PA



**KAITLYN ELIZABETH
ZABIEGALA**

Solon, OH
Doctorate of Physical Therapy
Thomas Jefferson University
Philadelphia, PA
Branch 132, Campbell, OH

Tom and Mary Ann Kaylor Celebrate Golden Wedding Anniversary

On Saturday, August 22, 2015, Tom and Mary Ann Kaylor of Pittsburgh, Pennsylvania, celebrated their Golden Wedding Anniversary at the American Legion Hall in Avalon, Pennsylvania, where they had their wedding reception 50 years earlier. It was a celebration hosted by their daughters-in-law, Kristin Yetto Kaylor, Deborah Kaylor, and Lisa Kaylor, as well as their daughter, Mary Ann Bowman, and their three sons, Michael, Stephen, and Martin Kaylor. Father Larry Bruney, pastor of St. Cyril of Alexandria Church, renewed their wedding vows at the anniversary celebration.

A delicious meal was catered by Bistro to Go and music was provided by their son Stephen, who taped special requests for his parents. Dancing was plentiful and the hall was beautifully decorated. The couple's anniversary cake depicted how their names intertwine:



The first three letters of Tom's surname and the first three letters of Mary Ann's maiden name spell KAYLOR. The last three letters of Tom's surname and the last three letters of Mary Ann's maiden name spell LORINC.

The anniversary celebration was a joyous occasion for all who attended as well as a source of wonderful memories for years to come. The couple's eldest son, Michael, was unable to attend the event because he was working in India, and their

granddaughter, Bethany Kaylor, was attending school at the University of Oregon.

Tom and Mary Ann and their family are all members of LPSCU Branch 64, Pittsburgh.

The officers and members of the LPSCU congratulate Tom and Mary Ann Kaylor on their 50th wedding anniversary and wish them many more years of good health and happiness together.



Mary Ann and Tom Kaylor at their Golden Anniversary celebration.



Attending the Kaylor anniversary party are, L-R, grandson Zachary Kaylor, son Martin Kaylor, honoree Tom Kaylor (in back), son Stephen Kaylor, honoree Mary Ann Kaylor, daughter Mary Ann Bowman, and her children, Rachel and Malcolm Bowman.



Shown at the Kaylor anniversary party are, L-R, daughter-in-law Lisa Kaylor, son Martin Kaylor, honorees Tom and Mary Ann Kaylor, grandson Zachary Kaylor (in back), son Stephen Kaylor, daughter Mary Ann Bowman, daughters-in-law Deborah Kaylor and Kristin Yetto Kaylor, and Zachary's friend Liz Anderson.

In Memoriam

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

— Matthew v.5

Name	Branch	Location
Mark Kleback	7	Exeter, PA
John Makay	7	Exeter, PA
Vladas Eikinas	21	West Lake, MA
*Frank J. Sliko, Jr.	24	Windber, PA
*James M. Daniels	24	Windber, PA
Mary Kapinus	28	Joliet, IL
Martha Colbert	42	Pittsburgh, PA
Agnes Kendra	60	W. Hazleton, PA
Anna M. Sninsky	65	Munhall, PA
*Patrice A. Batten	77	Lorain, OH
Joseph Ondrejka	79	Whiting, IN
Margaret Mitchell	94	Larksville, PA
*Sue Skopelja	109	Hammond, IN
*Sara A. Makosky	132	Campbell, OH
Margaret Stopiak	132	Campbell, OH
*Edward Toporcer	132	Campbell, OH
Charles J. Barrett	197	Wilkes-Barre, PA
Marion Biagioli	197	Wilkes-Barre, PA
Marion Rupp	197	Wilkes-Barre, PA
Mary Urban	197	Wilkes-Barre, PA
George Blahusiak	211	Chicago, IL

*Multiple certificates



UTILIZATION REPORT

	For August 2015	Year-to-Date 2015
Prescriptions Filled:	9	64
Normal Retail Pricing:	\$ 565.46	\$ 3,500.01
Discount Program Pricing:	\$ 160.25	\$ 1,467.35
Total Dollars Saved		
by LPSCU Cardholders:	\$ 405.21	\$ 2,032.66
Average Saved per		
Discounted Prescription:	\$ 45.02	\$ 39.09
Overall LPSCU Discounted		
Prescription Savings:	71.66%	60.94%

August 2015 was a fantastic savings month for our Script-Save® card members. Our group's discounted prescription savings for August 2015 amounted to 71.66%. With our group's year-to-date 2015 discounted prescription savings averaging 60.94%, or \$39.09 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 and log 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.

Ladies Pennsylvania Slovak Catholic Union

FAMILY LIFE INSURANCE

71 South Washington Street
Wilkes-Barre, Pennsylvania 18701
570-823-3513 • 888-834-6614

41st NATIONAL CONVENTION

June 25-26, 2016

Convention Booklet Patron Form

Patrons	Rate Schedule
Platinum.....	\$ 100.00
Diamond.....	\$ 75.00
Gold.....	\$ 50.00
Silver.....	\$ 25.00
Bronze.....	\$ 10.00
Memorials.....	\$ 20.00

Examples of Patrons

Platinum/Diamond/Gold/Silver/Bronze:

Ladies Pennsylvania Slovak Catholic Union Branch XX
City, State

OR

John and Mary Smith, LPSCU Branch XX
City, State

Memorial Patron:

John and Mary Smith by Daughter, Ann (Smith) Jones
LPSCU Branch XX, City, State

PATRON ORDER FORM

Please print neatly

Patron Name _____

City/State _____

Phone Number _____

E-mail _____

Type of Patron _____

Amount \$ _____

Please make check payable to: LPSCU

DEADLINE: MARCH 1, 2016

Forward to: Ladies Pennsylvania Slovak Catholic Union
Attn: Mary Jo Savidge, Secretary/Treasurer
PO Box 32
Wilkes-Barre, PA 18703-0032

Mackenzie Gruber Receives 2015 Anne (Shinal) Cichy Memorial Scholarship



Mackenzie Rose Gruber

The LPSCU is pleased to announce that Mackenzie Rose Gruber of Hermitage, Pennsylvania, is the recipient of the 2015 Anne (Shinal) Cichy Memorial Scholarship. Mackenzie is presently a freshman at Westminster College in New Wilmington, Pennsylvania, where she is majoring in Physical Therapy.

Mackenzie graduated from Hickory High School in Hermitage this past June, where she maintained High Honors all four years. She was a member of the National Honor Society, Spanish Honor Society, Spanish Club, Students for Charity, and the Silver Cord Program. The

latter, which commenced during her junior year, is a volunteer service program which allows students to perform volunteer service to earn a silver cord to wear at graduation.

Mackenzie's extra-curricular activities in high school included soccer and track, where she was a 4-year letter winner in both. Her soccer team won four straight regional titles and a District X Championship in her junior year. Her track team won States in her freshman and senior years and four straight regional titles.

Mackenzie is continuing her soccer career at Westminster College where she is studying neuro-science with a minor in Spanish. Her goal is to become a pediatric physical therapist. She is a recipient of a 2015 LPSCU College Scholarship.

Mackenzie is the daughter of Ron and Rose Piso of Hermitage. She and her brother, Will Gruber, and sister, Molly Piso, are all members of LPSCU Branch 64, Pittsburgh, Pennsylvania.

The LPSCU is proud of Mackenzie's outstanding achievements and accomplishments. She is most deserving of this year's Anne (Shinal) Cichy Memorial Scholarship.

Congratulations, Mackenzie! Wishing you continued success at Westminster College.

Something New Has Happened!

The LPSCU website www.lpsc.org has recently been revised and looks fabulous! Check out our website and look at all the Life Insurance and Annuity products, programs and benefits the LPSCU has to offer. And don't miss all the Branch and District events that are happening. After your review of the website, if you have any questions, please contact your Branch Secretary or the Home Office.

Lehigh Valley Okres Hosts Members to Baseball Game

On Sunday, August 2, 2015, the Lehigh Valley Okres hosted a group of 18 LPSCU youth, 30 adult members, and two guests at a Lehigh Valley Iron Pigs Baseball Game at Coca-Cola Park in Allentown, Pennsylvania. The Lehigh Valley Iron Pigs, an affiliate of the Philadelphia Phillies, played the Norfolk Tides (Baltimore) at 1:35 p.m. The weather was way too hot for a baseball game, but everyone stayed until the end.

The Lehigh Valley Okres provided each young member with a complimentary entrance ticket to the game and a stipend toward their food purchase. Upon entering the ballpark, each youth under 14 years of age received a complimentary wiffle ball and bat.

Aiden Malone, son of Gary and Nichole Malone, threw out the first pitch. Aiden is a member of Bethlehem Branch 130, along with his two brothers and many cousins. Aiden got to keep the Iron Pigs baseball that he threw.

During the game, the names of the various groups in attendance were announced as they appeared on a large screen over the ballpark. When the Lehigh Valley Okres of the Ladies Pennsylvania Slovak Catholic Union was announced, our members stood up and cheered.

Even though the Iron Pigs lost the contest, our group raved about how much they enjoyed the game. The Okres officers are delighted with the interest our members always show in attending a baseball game as a fraternal activity. The Okres plans to host another baseball game next year.



Young member Aiden Malone throws out the first pitch.



A group of Lehigh Valley Okres members who attended the ball game.

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
171 South Washington Street
Wilkes-Barre, PA 18701

Pittsburgh District Makes a Difference

On Saturday, September 12, 2015, members of the Pittsburgh District volunteered for the Kane Nursing Home Center's fundraiser walk at the Waterfront in McKeesport, Pennsylvania. There they had the pleasure of meeting and interacting with approximately 35 residents of the facility. The group helped with pushing residents in wheel chairs on the



Young member Mycah Choby with a basket she won in the raffle.

walk, serving them a lovely picnic lunch in the outdoor courtyard, and helping with the raffle for those who participated on the walk. Our youngest volunteer, Mycah Choby, was lucky enough to win one of the baskets.

The volunteers who attended from the Pittsburgh District were: Dolores

Sakal, Susan Lazur, Michele Choby, Nate Choby, Mycah Choby, Josie Manns, Dave Matthews, and Jan Matthews.

The most rewarding benefit of this event was helping to put smiles on the residents' faces. God bless the residents and the management of the Kane Nursing Home Centers. This was an enjoyable event for the Pittsburgh volunteers and hopefully it can be an ongoing partnership.



Pittsburgh District members who volunteered to "make a difference" for residents at Kane Nursing Home.

United Slovak Societies of Lorain Plans Christmas Eve Dinner

A traditional Slovak Christmas Eve dinner hosted by United Slovak Societies will be held at the American Slovak Club, 2915 Broadway Avenue, Lorain, Ohio, on Sunday December 6, 2015. Cocktails at 5:30 p.m. with dinner served at 6:00 p.m. Entertainment will be provided by violinist Jozef Janis and special guest, Celebration Ringers. Tickets are available by advance sale only. Cost is \$20 per person. Please contact Len at [440-988-3236](tel:440-988-3236) to book your spot.

Father Jozef Murgas Room Dedicated at King's College

The Slovak Heritage Society of Northeast Pennsylvania is so pleased to announce that the "Father Jozef Murgas Room" was dedicated on June 4, 2015. This room is located on the first floor of King's College on the Square (the former Ramada Inn), Public Square, Wilkes-Barre, Pennsylvania. It is open Monday to Friday, 9:00 a.m. to 5:00 p.m. and Saturday and Sunday from noon to 5:00 p.m.

The dedication began with a prayer in Slovak and English by Rev. John Albosta, SHSNEPA chaplain. John Loyack, vice president of Business Affairs at King's College, offered greetings and remarks. He said the room pays tribute to a man who "epitomized Abraham Lincoln's advice that the best way to predict the future is to create it. Father Murgas did that, with everything from radio to reinventing the fishing reel."

Rev. John J. Ryan, C.S.C., Ph.D., President of King's College, who blessed the room and the artifacts, noted in his remarks that, among Father Murgas's accomplishments, he remained a priest and the room could "remind us that no matter how hard we work, we need a Sabbath moment...to reflect on why we do what we do."

Dr. Thomas M. Check, D.D.S., gave a brief history on the life of Father Murgas, who was born in 1864 and died on May 11, 1929. Dr. Check was one of the first financial contributors to the room. He was baptized by Father Murgas whose name is on his baptismal certificate.

It took 86 years, but now there is a permanent place for the historical items that were shown in the SHSNEPA traveling exhibit.

Inside the room are the vestments belonging to Father Murgas, a picture of him when he was ordained a priest, an original painting which he started on the reverse side, didn't like, and started over on the back, copies of the paintings that were on the altars at Sacred Heart Church, a butterfly collection, a picture of the botanical garden he envisioned at Sacred Heart Cemetery in Dallas, Pennsylvania, a picture of the rare beech tree that is in the yard by Sacred Heart Church, a copy of the Pittsburgh Pact, his desk, and panels of the towers that transmitted sound from Wilkes-Barre to Scranton.

The 34 x 72 inch glass panels placed on opposite sides of the room were artistically hand carved and enhanced with LED



The Father Jozef Murgas Room at King's College on the Square, Wilkes-Barre, Pennsylvania. Photo by Citizens Voice, Wilkes-Barre.

lighting, symbolizing and honoring Father Jozef Murgas for his notable invention of the famous wireless telegraphy towers he built in Wilkes-Barre and Scranton.

The stained glass butterfly panel, in the center of the ceiling, is comprised of over 1,100 pieces of various shades of hand blown stained glass, brilliant bevels, and imported faceted jewels. Each piece is hand cut, ground, copper foiled, and soldered in the Tiffany tradition, designed by Helfran Glass Company of Edwardsville, Pennsylvania. The panel has a central Monarch butterfly linking the connection and gratitude of the Slovak Heritage Society to King's College for their involvement in helping to create this memorable room.

On the wall outside the room is a collage that shows Father Murgas's other paintings, articles in newspapers, his grave site, the Slovak prayer card from his funeral, and a stamp that Slovakia issued commemorating him.

Father Albosta ended the dedication with a closing prayer and invited all to join in singing "Hej, Slovaci."

The Ladies Pennsylvania Slovak Catholic Union contributed financially to the project.

An anonymous donor requested the establishment of an endowed scholarship fund named for Father Jozef Murgas. The scholarship will provide annual support to a talented King's student with financial need. Please consider making your own gift or pledge to this fund to support future bright minds like Father Murgas. For more information, please contact Bill Lynn at King's College (570-208-5946) or williamlynn@kings.edu.

William A. Zdancewicz

Public Relations Director, SHSNEPA

Lehigh Valley Okres to Hold Matching Fund Raffle

In conjunction with the LPSCU Matching Fund Program, members of the Lehigh Valley Okres will hold a raffle for a themed gift basket entitled "Treasures of Slovakia." The basket will be comprised of all new items from Slovakia such as straw dolls, doilies, a tablecloth, crystal, pysanky, books on Slovak Easter and Christmas traditions, Christmas tree ornaments, a ceramic vase, and many other items. This raffle will be for the benefit of the Carmelite Monastery located in Coopersburg, Pennsylvania, which has undergone extensive renovations.

The raffle will take place at the Lehigh Valley Okres Meeting to be held on February 14, 2016, which is the Feast Day of Saints Cyril and Methodius, patron saints of Slovakia. The place of the meeting will be announced in the next issue of *Zornicka*. Raffle tickets will cost \$5 for one ticket and \$10 for 3 tickets. Anyone may purchase tickets. Make your check payable to the Lehigh Valley Okres (noting it's for the Matching Fund Raffle) and mail it to Margaret A. Ferri, Treasurer, 428 E. Frankford Street, Bethlehem, PA 18018. If we have a winner who lives outside of the Lehigh Valley area, we will mail the gift basket to that person. Your support is greatly appreciated.

Jean Kosalko, President
Lehigh Valley Okres

Rachel Bowman Completes Mini Police Academy

Rachel Bowman, a member of LPSCU Branch 64, North Side, Pittsburgh, Pennsylvania, recently completed a week long program at the Allegheny County Camp Cadet, a mini police academy for kids ages 12 to 14. The camp is run by state police across Pennsylvania. The free, weeklong camp teaches kids what it is like to be law enforcement officers with an emphasis on building confidence and leadership skills and making good decisions.

The camp is a mini version of the real police academy. The days consisted of physical training (PT), followed by a morning run and then the cadets returned to their quarters for personal hygiene and prepare for inspection. During the day, cadets participated in mock crime scene investigations, mock criminal trials, and sporting activities.

The cadets also biked down to Pittsburgh from Sharpsburg

to watch a demonstration by the River Rescue Team. On her last day of camp, Rachel ran 5 miles.

Rachel came out of the camp feeling very accomplished. She also had a better understanding of what could be accomplished through teamwork, felt better physically, and had a higher self-esteem. We are grateful she was selected to participate. Her entire family is very proud!

The LPSCU congratulates Rachel Bowman for completing the Allegheny County Camp Cadet Program. We are proud of her also!



Rachel Bowman is shown receiving her diploma for completing the Allegheny County Camp Cadet Program.



Rachel's mother, Mary Ann Bowman, her grandparents, Mary Ann Kaylor and Thomas Kaylor, and her great aunt, Helen Lorinc are shown cheering Rachel on from the sidelines as she began her twelve mile bike ride to the North Shore from Sharpsburg. Rachel is pictured at the right riding her bike. This photo appeared in the *Pittsburgh Post Gazette's* online version as one of the photos of the day.

Fraternal Leaders Meet with New PDI Commissioner

On August 11, 2015, fifteen fraternal leaders from across the Commonwealth of Pennsylvania joined Joseph J. Annotti, president and CEO of the American Fraternal Alliance, in meeting with the newly appointment Pennsylvania Department of Insurance Commissioner, Teresa D. Miller, and Deputy Commissioner Stephen J. Johnson. The purpose of the meeting was to introduce the Alliance and its members to Commissioner Miller, to share with her the important contributions fraternal make in both the financial services and community services arenas, and to discuss the important regulatory issues facing fraternal in Pennsylvania. Attending the meeting from the LPSCU was National President Theresa Kluchinski.

Jankola Library Offering Christmas *Oplatky*

Oplatky, the traditional Slovak Christmas wafers, will once again be available this holiday season from Jankola Library. Orders will be accepted from October 26 until December 18, 2015.

The *Oplatky* come five per package and are thermal-sealed. They can be purchased for \$5.00 per pack. Customized requests can be filled to meet your needs. In addition, the minimum cost of shipping and handling is \$6.00 and upwards, depending upon the number of packets ordered and the cost of priority mailing. Payment, made to **Jankola Library**, is required before orders will be shipped.

For more information or to place an order, contact Sister Catherine Labouré Bresnock, SS.C.M., at 570-275-5606 or write to Jankola Library and Slovak Museum, 580 Railroad Street, Villa Sacred Heart, Danville, PA 17821-1698.

An LPSCU
Insurance Certificate
Makes a Perfect
Christmas Gift!



LPSCU 5 Payment Life Plan

The LPSCU has an economical and beneficial 5 Payment Life Insurance Plan for anyone from age 0 through 80. Under this plan, there is a minimum purchase of life insurance. For ages 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 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. Semi-annual 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

Randy L. Czankner Receives Bishop Grutka Memorial Award

The LPSCU is pleased to announce that Randy Louis Czankner, Jr. of Northampton, Pennsylvania, is the recipient of the 2015 Bishop Andrew G. Grutka Memorial Award.

The Bishop Grutka Award was established at our 37th National Convention held in Merrillville, Indiana, on August 13-16, 2000. This award is given in memory of Bishop Andrew G. Grutka, who was an outstanding Slovak leader and the founding bishop of the Diocese of Gary, Indiana. Through this award, the LPSCU seeks to encourage and recognize young adult members who are exceptional in their involvement with organizations and activities which promote pride in our Slovak heritage.

Randy is an active member of Immaculate Conception Church in Allentown, Pennsylvania, where he served as an altar server from the 4th grade until his graduation from Northampton Area High School. Even now, as a sophomore at DeSales University in Center Valley, Pennsylvania, Randy continues to serve faithfully in this ministry.

In a recommendation letter received from Deacon Richard Benkovic of Immaculate Conception Church, he states, "Randy lost his father at the age of sixteen when a young man would still need a father. He was able to overcome this tragedy with the help of his grandparents by channeling his energy into his faith, his studies, and his activities as an Eagle Scout." Deacon Benkovic goes on to say, "As a young adult, Randy has taken on a new role in our parish. He is currently working with the activities committee, which is responsible for all social events. Randy is a good example to the other young parishioners by showing it is cool to show one's faith."

In another recommendation letter received from Rev. John M. Gibbons of Immaculate Conception Church, he estimates Randy's yearly time serving on the Altar to be approximately 52 hours.

Randy's major at DeSales University is Public Communication. He continues to excel in his academic studies at DeSales, making the Dean's List both semesters of his freshman year.



Randy L. Czankner

Randy states that in order to preserve his Slovak heritage and culture, the Czankner family serves the traditional Slovak Christmas Eve dinner of fish, bobalky, mushroom soup, pirohy, oplatky, and kolachi. On Holy Saturday, they prepare a traditional Slovak Easter basket with ham, kielbasa, red beets, horseradish, homemade cheese, and hardboiled eggs for the blessing of foods for their Easter dinner. He says the Czankner family gets together for both holiday dinners as they have done for over 80 years. Randy attends the annual traditional Slovak picnic at St. John the Baptist Slovak Catholic Church in Allentown.

Randy is a member of LPSCU Branch 197, Wilkes-Barre, Pennsylvania. He was also a recipient of the LPSCU's 2015 College Award.

The LPSCU congratulates Randy on his outstanding service and dedication to his parish community. He is a remarkable young man and most deserving of the Bishop Grutka Memorial Award. We wish him continued success in his educational endeavors at DeSales University.

Msgr. Beeda District Plans Matching Fund Raffle

The Msgr. Beeda District will hold a Holiday Raffle in conjunction with the Ladies Pennsylvania Slovak Catholic Union's Matching Fund Program. Proceeds from this raffle will be donated to Holy Family Academy, Hazleton, Pennsylvania.

Raffle tickets will be sold after all Masses on the following weekends: November 14-15 and November 21-22. The prizes will be raffled off on Friday, November 27, at the District's Christmas party.

We would like to thank Father Piccola and the parishioners of Sts. Cyril and Methodius Parish for their continued support, kindness, and generosity. We greatly appreciate your help with our projects which in turn help our community.

Easy Money!

Want to earn \$25?
Send us your e-mail address!



E-mail 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!

Easy Money!

QUARTERLY WINNER

Hannah Mamay from Branch 130, Bethlehem, Pennsylvania, is our first **Easy Money!** quarterly drawing winner. We received an e-mail for Hannah and her entry was selected from all those received. Congratulations, Hannah!

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.
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- ◆ 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

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Fax 570-823-4464

◆ ◆ ◆
e-mail: lpscu@lpscu.org
www.lpscu.org

Jonathan Gregory Competes in Spartan Race

Everyone has a story. Mine turned a new chapter in October 2012 when a group of co-workers asked me if I'd like to participate in a Tough Mudder, a 10+ mile obstacle course race. I didn't particularly find this event to be fun because I barely trained. Since then, I made a commitment to get in better shape, and from there I did a few more Tough Mudders, along with a few more obstacle course races (Rugged Maniac and Civilian Military Combine, just to name a couple...).

My most difficult test was when I decided to take on the Spartan Race series in 2015. These races come in a variety of distances and difficulties, and are categorized as Sprint, Super, and Beast. Completing one of each of these distances in the same calendar year scores a runner a Trifecta medal. On Saturday, September 19, I earned my second Trifecta in 2015, completing a Beast in Killington, Vermont, known as "The Beast of the East" or "The Founder's Race." On this day, I asked myself several times – "Why do I do this again?" Turns out I

have several reasons: (1) I want to show my child anything is possible, (2) commitment keeps me motivated, (3) I want tomorrow's version of me to be better than today, and (4) I do it for those who can't.

As 2015 comes to a close, I look back on my accomplishments and realize I've come a long way from my first race in 2012. I've met a lot of great people in this community and hope to inspire others. I look forward to 2016 and hope to see some of you out on the course.

I grew up and learned about the Ladies Pennsylvania Slovak Catholic Union from my grandmother. She was the one who purchased my first certificate for life insurance. Today I continue to learn from my mother, Anita Gregory, who is Secretary of LPSCU Branch 60.

Jonathan Gregory
LPSCU Branch 60



Jonathan Gregory (left) with his Trifecta running buddy, Matt Huber, following the Spartan Beast in Killington, Vermont on September 19.



Jonathan Gregory completes the barbed wire crawl, one of 30 obstacles at the Spartan Beast.

Our Scholarship Recipients Explain

The Importance of Life Insurance

Life Insurance is the "What If." What if I become ill and pass away? What if I die suddenly in a car accident? What if I am the victim of a fatal crime? What if I happen to be in the wrong place at the wrong time and I die? Any of these scenarios can happen to any one of us at any time in our lives. A life insurance policy is the stability a family needs during these "what if" times. Life insurance can provide financial security to our loved ones as they move through this new change in their lives. Many circumstances may arise for the family when a loved one passes away. Knowing there could be some financial relief during this time is imperative. Life insurance can help to provide the family with continuing their lives as they are used to financially. A death in a family is stressful and emotional in and of itself. Life insurance takes away some of the worry about finances during this time. Everyone should have a life insurance policy just in case "what if" occurs.

Jace A. Kienzle
Branch 130, Bethlehem, PA

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 Carmelite Monastery, 3551 Lanark Road, Coopersburg, Pennsylvania. The Carmelite Monastery is undergoing extensive necessary renovations and repairs, and our financial assistance at this time would be greatly appreciated.

For the Matching Fund event, Okres members will prepare themed gift baskets and raffle them off at their Holiday Luncheon, which will be held on Sunday, December 6, 2015, in the Lehigh Room of the Best Western Lehigh Valley Conference Center in Bethlehem, Pennsylvania. We ask our Lehigh Valley area LPSCU members to support this worthwhile project by either donating a themed gift basket or by attending the Holiday Luncheon and purchasing raffle tickets towards a basket. For further information, call Marge Ferri at 610-866-8945.

Branch 52 Member is Local Artist

Lawrence “Larry” (Harcarik) Tomasic, a member of LPSCU Branch 52, had an Opening Reception on Thursday, June 25, 2015, at the Braddock Carnegie Library in Braddock, Pennsylvania, in celebration of the library’s *Artists in the Library* series entitled “Over the Rainbow.”



Artist Larry Tomasic with his cousin Elizabeth (Harcarik) Polovich at a recent showing of his paintings.



L-R: Larry Tomasic, his sister-in-law Andrea Tomasic, and cousin Tom Tomasic stand in front of Larry's artwork.

Larry was born and raised in North Braddock. He is a retired engineer who started to paint in earnest after retirement. His vibrant paintings follow his wonders, amusements, and visions, bringing symbols to life. Larry has always been interested in painting and was influenced by the use of color by Van Gogh and by the Impressionists. Rainbows are part of many of Larry’s paintings because they are the embodiment of color, as well as ethereal in nature; you can see a rainbow, but you can’t touch it. “Let a rainbow be a doorway into your future!” he says. Some of his paintings include multi-colored pixels around the symbol for infinity, representing order and disorder in the universe.



Larry uses a rainbow theme in many of his paintings.



Some of Larry's colorful paintings.

**Have you signed up
a new member lately?**

**Do your part
to help your LPSCU!**

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.

LPSCU PRIVACY STATEMENT

Our Privacy Commitment

The Ladies Pennsylvania Slovak Catholic Union (LPSCU), a fraternal life insurance society, shares your concern about privacy. We believe in protecting the confidentiality and security of the information we collect. This notice describes our privacy policy and how we treat the information we receive about you.

Why we collect and how we use information

We use the information we collected about you for business purposes with respect to our insurance and fraternal relationship with you. The business purposes include evaluating a request for our products, services or benefits; evaluating benefit claims; administering our products, services or benefits; and processing transactions requested by you. We may also use the information to contact you about other products and services we provide.

How we collect information

Much of the personal information that we have comes directly from you. The information you give us when you apply for our products or services generally provides the information we need. If we need to verify information or need additional information, we may obtain this information from third parties such as health care providers. Information collected may relate to your employment, finances, health, avocations, or other personal characteristics.

How we protect information

We treat the information we collect about you in a confidential manner. Our employees are required to protect the confidentiality of this information. Your personal information is available only to our employees who may need to see it to fulfill and service your needs. We maintain safeguards to protect the information and our employees are required to comply with our established policies. Should your relationship with us end, your personal information will remain protected in accordance with our privacy practices as outlined in this notice.

What we do with personal information we collect

We do not disclose your personal information to companies or organizations not affiliated with us that would use the information we have provided them to contact you about their own products and services. We may disclose information about you in order for us to conduct our business, or where law requires disclosure. For example, information may be disclosed to others to enable them to provide business services for us, such as performing general administrative activities. We may use your personal information for marketing purposes or to help with your overall insurance program. Information may also be disclosed for audit or research purposes, or to law enforcement and regulatory agencies.

Further Information

As required by law, we will notify you of our privacy policy annually.

Ladies Pennsylvania Slovak Catholic Union

71 South Washington Street / P.O. Box 32

Wilkes-Barre, PA 18703-0032

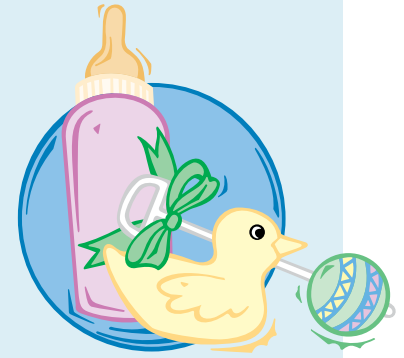
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E-mail: lpscu@lpscu.org

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**.



CONVENTION TRAVEL DATES FOR DELEGATES

Travel dates for delegates attending next year's LPSCU National Convention are: **Arrival on Friday, June 24, 2016** and **Departure on Monday, June 27, 2016**. These dates are being provided in order that those delegates who are traveling by bus or air can make travel arrangements in ample time prior to the Convention.

LPSCU Board of Directors

Cooking Corner

PUMPKIN BREAD

1 (15 oz.) can solid pumpkin	1½ tsp. cinnamon
4 eggs	2 tsp. baking powder
3 cups granulated sugar	1 tsp. pumpkin pie spice
1 cup vegetable oil	1 cup chopped walnuts
⅔ cup water	1 cup raisins (optional)
1½ tsp. salt	

Preheat oven to 350 degrees. Spray two loaf pans with Pam or grease well and flour pans. Mix together pumpkin, eggs, sugar, water, and oil. Combine dry ingredients and add to pumpkin mixture. Add walnuts and raisins. Mix well and bake in two loaf pans at 350 degrees for one hour. Let cool 10 minutes before removing from pans. Serve warm.





Junior Branch Journal

Veterans Day

Veterans Day is an American holiday honoring military veterans. Both a federal and a state holiday in all states, it is celebrated on the same day as Armistice Day or Remembrance Day in other parts of the world, falling on November 11, the anniversary of the signing of the Armistice that ended World War I. (Major hostilities of World War I were formally ended at the 11th hour of the 11th day of the 11th month of 1918 with the Germany signing of the Armistice.)

Veterans Day is largely intended to thank living veterans for their service, to acknowledge that their contributions to United States national security are appreciated, and to underscore the fact that all those who served - not only those who died - have sacrificed and done their duty.



November 30 –

Feast of Saint Andrew

The first major feast of the Advent calendar is that of St. Andrew the Apostle. St. Andrew is the patron saint of married men and for this reason girls with matrimonial aspirations turn to him with prayers that he might grant them at least some slight indication as to who will be their future mate.



On the eve of this feast, young girls try to learn their future by cooking dumplings which contain the names of various young men of their acquaintance inside. The first dumpling to rise to the surface of the water indicates the name of their future mate.

Others pour molten lead through a keyhole into a basin filled with water and observe the form it takes as it cools. If it resembles a flower, the suitor will be a gardener; if it looks like an animal, he will be a butcher; a sword, a soldier; and so on.

The Luck of the Wishbone

The tradition of pulling on a wishbone dates back to around 300 B.C. to the Etruscans, a people in central Italy. It began with hens, who were considered prophets since they cackled before laying their eggs and thus supposedly had the power to foretell the future.

Those concerned about the future would draw a circle on the ground and divide it into the letters of the alphabet. Grains of corn were placed into each section, and a hen would spell out words by picking up kernels in different letter sections.

Afterwards, the bird was sacrificed and its collar bone hung out to dry. Three people would wish on the bone: one would make a wish on the intact bone, and two others got a chance to make a wish by pulling on each end. The person who ended up with the larger end of the bone supposedly got his or her wish.

Answers to October's Crossword Puzzle

ACROSS

- 2. Boo
- 3. Guts
- 6. Hungry
- 8. Wrap
- 11. Bloodhounds
- 12. Dig



DOWN

- 1. Tooth
- 4. Skelton
- 5. Wrapped
- 7. Meals
- 9. Spook
- 10. Blood

Junior Branch Journal



Christmas Eve Traditions in Slovakia

Slovak families begin preparing for Christmas weeks in advance. They clean their homes, bake cakes, and make decorations for their trees. During the last week before Christmas, women have to return things they borrowed, wash and clean everything, and organize their work. Spinning, weaving, and cleaning were forbidden between Christmas and Epiphany.

Beginning in the early morning on Christmas Eve, preparations for the Birth of Christ are underway in every home, from the richest to the poorest. A final batch of cookies is baked and the dishes for the Christmas Eve meal are prepared. In some areas, people visit on Christmas Eve. Tradition says the first visitor to the home should be a man or boy, bringing greetings of luck, health, and happiness in the New Year. If the first visitor is a woman, bad luck is predicted during the entire coming year.

The holiday table is prepared with clean straw put under the tablecloth or on the floor to remind us that Christ was bedded on straw in the manger. In some villages, the table legs are also bound with chains to represent the link from Christ's birth to His death. When the holiday table is prepared, one extra place is set for an unknown guest. With preparations complete, the family eagerly awaits the appearance of the first evening star.



Before dinner begins, the father or mother takes a little honey and makes a small sign of the cross on the forehead of each person. This serves as a reminder that it is proper at all times to keep our Divine Redeemer in our thoughts and to live and work so that harmony and pleasant fellowship will sweeten our lives.

After a dinner of mushroom soup, bobalky (tiny biscuits steamed and served with sauerkraut or poppyseed), peas, and fish, the home is cozy and quiet.

Bethlehem Strollers



From Christmas Day through January 6th, a small group of men called *Betlehemci* or *Jasličkari* make their way from home to home, presenting short plays. Their story tells of four brothers and the gifts they bring to the Christ child. For sharing their gift of laughter and song with the villagers, the players often receive donations of pastries, wine, or coins. All were turned over to the needy, for Christmas truly is a time for sharing.

PERIODICAL

Martin Votruba Receives Milan Hodža Award of Honor

One of two annual Milan Hodža Awards of Honor was presented to Martin Votruba, head of the Slovak Studies Program in the Department of Slavic Languages and Literatures within the Kenneth P. Dietrich School of Arts and Sciences at the University of Pittsburgh. The Milan Hodža Award is named after the last prime minister of Czechoslovakia before Nazi German influence and recognize the sciences and work that links Slovakia and the rest of the world.

The award was given “for the advancement of knowledge of Slovak history and culture in the Slavic department at the University of Pittsburgh in Pittsburgh and for his support to the preservation of Slovak culture in the awareness of Slovak-Americans and public at large,” according to the award citation. Robert Fico, prime minister of Slovakia, and Miroslav Pekiň, chair of the award committee and director of the Institute of Political Science within the Slovak Academy of Sciences, signed the citation. Votruba received the award earlier this summer.

Pitt is the only university in the United States where students can enroll in Slovak language and culture classes and receive a minor in Slovak studies. An endowment created by the Slovak-American community underwrites the Slovak Studies Program.

Votruba received a PhDr and PhD from Comenius University in Bratislava, Slovakia, and a diploma in English studies from the University of Edinburgh in Scotland. He has written about Slovak filmmaking and linguistic minorities in Slovakia. Votruba delivers talks on Slovak topics in Pittsburgh and other locations and has been invited by the U.S. Department of State to give presentations annually for over two decades.

The LPSCU extends congratulations to Martin Votruba upon receiving this prestigious award.

Lorain Slovak Club Seeks Youth Bowlers

The American Slovak Club in Lorain, Ohio, is seeking children and juniors to participate in their Bumper and Slovak Junior Bowling Leagues held at the club, 2915 Broadway Avenue, Lorain. For more information, please contact the Alley at 440-244-1293 or visit their website, www.americanslovakclub.com.

A Matching Funds Project

LPSCU Branch 213 Christmas Fundraiser

All proceeds benefit St. Andrew's Parish
Wilkes-Barre, Pennsylvania



- ❖ 24" Wreath -
Douglas Fir with Boxwood Accents \$12.00
- ❖ Stand \$ 4.00
- ❖ Cemetery Clip -
Douglas Fir with Boxwood Accents\$20.00

With Choice of Bow:

Red Velvet ❖ Burgundy Velvet ❖ Red & Green Plaid
Fundraiser is being held in conjunction with
Decker Florist, Wilkes-Barre, Pennsylvania

Two Delivery Dates:

- ❖ December 5th and 6th -
St. Andrew's Parish in Wilkes-Barre
- ❖ December 7th -
LPSCU Home Office in Wilkes-Barre

Delivery of items can be arranged
with LPSCU Branch 213 Secretary/Treasurer.

Anyone interested in ordering should contact Branch 213
Secretary/Treasurer Theresa Kluchinski at 570-829-5410
or 570-817-4657 (call or text).

Payment must accompany order.