

Ladies Pennsylvania Slovak Catholic Union



Vol. 71, No. 826

September-October 2012

40th Mational Convention Liturgy

Celebrated at



of the Mount

Story on page 6



Bishop Joseph C. Bambera (center), main celebrant of the Convention Liturgy, with concelebrants Bishop Joseph V. Adamec (left) and Abbot Christopher Schwartz (right). Deacon Cyril J. Kowalchick is behind Bishop Adamec.



Clergy, LPSCU national officers, fraternalists, and guests are pictured in the Sanctuary of Saint Mary of the Mount Church, Mount Pocono, Pennsylvania.



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# Calendar of Events

#### SEPTEMBER

- **3** Deadline to submit matters to be considered by the Board of Directors at its Semiannual Meeting.
- 9 Pittsburgh District Meeting at Eat & Park, Waterfront, Homestead, Pennsylvania, beginning at 1:00 p.m.
- **10-11** Slovak Catholic Federation Meeting, Youngstown, Ohio.
- **13-15** National Fraternal Alliance Meeting, New Orleans, Louisiana.
- **20** Deadline to submit articles for November/December Zornicka.
- **21-23** LPSCU Semiannual Meeting, Wilkes-Barre, Pennsylvania.
  - **23** Midwest Slovak Pastoral Seminar at the Motherhouse of the Sisters of St. Casimir, 2601 W. Marquette Road, Chicago, Illinois. Registration begins at 1:00 p.m. with the presentation at 1:45 p.m. and a buffet dinner at 3:00 p.m. \$15.00 offering. See page16 for more details.

#### **OCTOBER**

- **21** Pittsburgh District Card Party at Westwood Golf Club, West Mifflin, Pennsylvania, beginning at 1:00 p.m.
- **21** Reverend Dianiska Okres meeting at the North End Slovak Club, North Main Street, Wilkes-Barre, Pennsylvania, beginning at 1:00 p.m. Branches 58, 94, and 122 will host. Make A Difference Day will be celebrated at this meeting.

#### **NOVEMBER**

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

**30** — Msgr. Beeda District Christmas Party at 6:00 p.m. at Sts. Cyril and Methodius Parish, North Laurel Street, Hazleton, Pennsylvania. Any LPSCU member planning to attend should contact Anita Gregory at 570-788-3263. Deadline for reservations is November 23. All members attending are asked to bring canned goods for the local food pantry.

#### DECEMBER

- **1** LPSCU Telephone Conference Meeting
- **2** Rev. Dianiska District's annual Christmas Party at the Ramada Inn, Public Square, Wilkes-Barre, Pennsylvania, beginning at 1:00 p.m. Branches 6 and 213 will host. Attendees are asked to bring a canned good for a local food pantry.
- **2** Lehigh Valley Okres Holiday Luncheon in the Lehigh Room of the Best Western Lehigh Valley Conference Center, Routes 22 and 512, Bethlehem, Pennsylvania. Punch reception begins at noon with luncheon at 12:30 p.m. An

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OFFICE HOURS

AT NATIONAL HEADQUARTERS Monday through Friday: 8:00 a.m. to 4:30 p.m. Phone: 570/823-3513 Toll Free 888/834-6614 Fax: 570/823-4464 E-mail: lpscu@lpscu.org Website: www.lpscu.org

SECRETARY/TREASURER

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

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maryann6@ptd.net

#### TRUSTEES

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Margaret Jollimore, 12707 83rd Avenue, Seminole, FL 33776-3222: 570/760-9790: jollimore.lpscu@ymail.com

Elizabeth Melko, 100 Bryn Mawr Court West #513, Pittsburgh, PA 15221; 412/242-0419; bam0208@comcast.net

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PUBLIC RELATIONS DIRECTOR Margaret A. Ferri, 428 East Frankford Street, Bethlehem, PA 18018; 610/866-8945; mfluvbaskets@gmail.com

## *Spiritual Advisor's Message* Faithful Citizenship

The Catholic community brings

important assets to the political

dialogue about our nation's

We are just weeks away from the 2012 presidential election on Tuesday, November 6, 2012. In preparation for casting our vote for the individual who will lead our government for the next four years, we, as Catholics, are reminded that there are important things that we are to bear in mind as we form a decision. It is unfortunate that many of our Catholics believe that faith has no part to play in making a decision about candidates for office. Some hold that it is acceptable to "take off" faith upon entering the voting booth and then put it back on again when exiting. For others, political party takes precedence over faith and moral values when making a decision. This is quite unfortunate and, in some cases, may even put a "good" Catholic at odds with the teaching of the Catholic Church and its leadership.

As we prepare to participate in the 2012 presidential elections, I would like to share some information from

Forming Consciences for Faithful Citizenship (A Call to Political Responsibility from the Catholic Bishops of the United States, 2011). You may read the entire document at: http://www.usccb.org/issuesand-action/faithful-citizenship/ upload/forming-consciencesfor-faithful-citizenship.pdf.

Some question whether it is appropriate for the Church to play a role in political life. However, the obligation to teach about moral values that should shape our lives, including our public lives, is central to the mission given to the Church by Jesus Christ. Moreover, the United States Constitution protects the right of individual believers and religious bodies to participate and speak out without government interference, favoritism, or discrimination.

future.

The Catholic community brings important assets to the political dialogue about our nation's future. We bring a consistent moral framework — drawn from basic human reason that is illuminated by Scripture and the teaching of the Church — for assessing issues, political platforms, and campaigns. We also bring broad experience in serving those in need — educating the young, caring for the sick, sheltering the homeless, helping women who face difficult pregnancies, feeding the hungry, welcoming immigrants and refugees, reaching out in global solidarity, and pursuing peace.

Catholics often face difficult choices about how to vote. The Church equips its members to address political and social questions by helping them to develop a well-formed conscience. Catholics have a serious and lifelong obligation to form their consciences in accord with human reason and the teaching of the Church. Conscience is not something that allows us to justify doing whatever we want; it is not a mere "feeling" about what we should or should not do, nor is it simply voting according to political party membership. Rather, conscience is the voice of God resounding in the human heart, revealing the truth to us and calling us to do what is good while shunning what is evil. Conscience always requires serious attempts to make sound moral judgments based on the truths of our faith.

Catholic teaching challenges



Fr. Altavilla

voters and candidates, citizens and elected officials, to consider the moral and ethical dimensions of public policy issues. In light of ethical principles, the bishops of the United States offer the following policy goals for Catholics to consider as they form their consciences and reflect on the moral dimensions of their public choices. **Not all issues are equal.** These ten goals address matters of different moral weight and urgency. These and similar goals can help voters and candidates act on ethical principles rather than particular interests and partisan allegiances. The bishops hope that

Catholics will determine how candidates intend to help our nation pursue these important goals:

1. Address the preeminent requirement to protect the weakest in our midst—innocent unborn children—by restricting and bringing to an end the destruction of unborn children through abortion.

2. Keep our nation from turning to violence to address fundamental problems—a million abortions each year to deal with unwanted pregnancies; euthanasia and assisted suicide to deal with the burdens of illness and disability; the destruction of human embryos in the name of research; the use of the death penalty to combat crime; an imprudent turning to war to address international disputes.

3. Define the central institution of marriage as a union between one man and one woman, and provide better support for family life morally, socially, and economically, so that our nation helps parents raise their children with respect for life, sound moral values, and an ethic of stewardship and responsibility.

4. Achieve comprehensive immigration reform that secures our borders, treats immigrant workers fairly, offers an earned path to citizenship, respects the rule of law, and addresses the factors that compel people to leave their own countries.

5. Help families and children overcome poverty: ensuring access to and choice in education, as well as decent work at fair, living wages and adequate assistance for the vulnerable in our nation, while also helping to overcome widespread hunger and poverty around the world.

6. Provide health care for the growing number of people without it, while respecting human life, human dignity, and religious freedom in our health care system.

7. Continue to oppose policies that reflect prejudice, hostility toward immigrants, religious bigotry, and other forms of discrimination.

8. Encourage families, community groups, economic structures, and government to work together to overcome

#### PITTSBURGH DISTRICT

ranch and Okres New

Members from the Pittsburgh area held their July 15th District meeting in the picturesque White Oak Park, White Oak, Pennsylvania. Branch 65 members Janice and Dave Mathews once again prepared a delicious luncheon that was enjoyed by the 31 members and guests present. A raffle was conducted and everyone was the winner of a door prize. District President Dolores Sakal brought those present upto-date on the events and success of the recent Convention in the Poconos, and said she suggested during a Convention session that the 2016 Convention be held in Pittsburgh.





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

•••

Name	Branch	Location
Bernadette Chelich	42	Pittsburgh, PA
Carol Genovese	62	Northampton, PA
Helen A. Gorski	83	Bethlehem, PA
George S. Hronkin	109	Hammond, IN
* Richard J. Teski	132	Campbell, OH
*Ronald Vasvori	163	Youngstown, OH
Anthony (Antanas) Skirius	197	Wilkes-Barre, PA
Louise Matsko	197	Wilkes-Barre, PA
* Raymond J. Stavish	197	Wilkes-Barre, PA
Hedwig D. Macon	202	McKees Rocks, PA
Theresa Michaels	213	Dallas, PA
M. Cecilia Papsis	L0033	Chicago, IL
Sigitas Kaunas	L0048	Chicago, IL
Joseph K. Karoly	701912	Northampton, PA
NA 11 1 11 11		

#### \*Multiple certificates

### Lehigh Valley Okres to Hold Matching Fund Event

In conjunction with the LPSCU Matching Fund Program, members of the Lehigh Valley Okres will hold a themed gift basket raffle for the benefit of the Allentown Diocesan Soup Kitchen. The Soup Kitchen is located at 177 Chew Street, Allentown, Pennsylvania, and is in dire need of help to restock its pantry to keep up with the nearly 800 meals it serves during a four-day period each week.

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 2, 2012, in the Lehigh Room of the Best Western Lehigh Valley Conference Center in Bethlehem, Pennsylvania. We ask our Lehigh Valley 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 or Ceil Gaughan at 610-433-4610.

## Zachary Kaylor is University of Dayton Grad

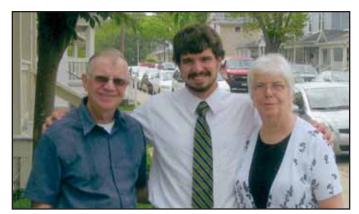
Zachary Kaylor of North Side, Pittsburgh, Pennsylvania, graduated Magna Cum Laude from the University of Dayton in Ohio this past May. Zach earned his degree with a major in Operations Management while also a member of the Berry Scholars Program. He wrote an honors thesis entitled "Exploring the Job Shop Queuing Environment."

During his time at the University of Dayton, Zach had internship experiences with MetalQuest, Speedway, and LexisNexis. Zach expects to continue his education while pursuing a degree in Law.

He is an avid Ultimate Frisbee player and has traveled extensively with his teammates while in college.

Zach and his family, including paternal grandparents, Tom and Mary Ann Kaylor, are all members of LPSCU Branch 64, Northside Pittsburgh.

The LPSCU extends congratulations to Zachary Kaylor on his graduation the University of Dayton and wishes him continued success as he pursues his law degree.



Zachary Kaylor is pictured with his grandparents, Tom and Mary Ann Kaylor.

### Slovak Catholic Federation Plans Pilgrimage of Faith

Rev. Philip Altavilla, V.G., national president of the Slovak Catholic Federation, has announced that a special Pilgrimage of Faith is being organized for April 14-26, 2013, to celebrate a number of milestones in the history of the Catholic Church: the **Year of Faith** declared by Pope Benedict XVI in commemoration of the 50th anniversary of the convening of the Second Vatican Council by Blessed Pope John XXIII and the 20th anniversary of the publication of The Catechism of the Catholic Church; the **50th anniversary of the founding of** the Pontifical College of Saints Cyril and Methodius in Rome, Italy, due to the vision and efforts of Cardinal Joseph Tomko, assisted by the late Bishop Andrew Grutka and many committed Slovak Catholics from America and Canada; and the **Jubilee Year in Slovakia**, recalling the 1,150th anniversary of the arrival of Saints Cyril and Methodius to preach the Gospel to the Slavic peoples.

Those wishing to participate are reminded that this event is a Pilgrimage and not an ordinary tour. Given the places that are to be visited and dignitaries that are to be met, elements of the itinerary may change, even at the last minute. This pilgrimage is organized through Danube International Travel Agency, Nyack, New York, and is presented as an opportunity to celebrate both Catholic faith and Slovak heritage.

Pilgrims will depart from Philadelphia on Sunday, April 14, 2013, with arrival the following day in Rome. Five full days will be spent in Rome which will include visits to major religious and historic churches and sites. While in Rome, pilgrims will attend the weekly Wednesday papal audience with His Holiness, Pope Benedict XVI, and will visit the Pontifical Slovak College of Saints Cyril and Methodius. Pilgrims will reside at the same hotel the entire time in Rome.

Following their stay in Rome, pilgrims will fly to Vienna, Austria, and then transfer to motor coach to spend the remainder of the pilgrimage in the Slovak Republic. While in Slovakia, pilgrims will stay at a hotel in Bratislava for five days and will visit places such as Trnava, Šaštin, and Nitra, the site of the oldest Christian church in Slovakia. Nitra was the center of the evangelization mission of Saints Cyril and Methodius, with Saint Methodius having served as Archbishop of the city. The pilgrimage will also include a visit to Velehrad, Czech Republic, where Saint Methodius is believed to have died in 885 A.D.

Pilgrims will depart from Vienna, Austria, to Philadelphia on Friday, April 26. The cost of the air and land package is \$3,900.00 per person based on double occupancy. The single supplement is an extra \$780.00. Space on the pilgrimage is limited so initial registration with a \$100.00 down payment must be submitted by **Saturday, September 15, 2012**. To download a registration form and to review the itinerary, visit: <u>www.slovakcatholicfederation.org</u>. Please send registration form and down payment to: Rev. Philip A. Altavilla, V.G., Saint Peter's Cathedral, 315 Wyoming Avenue, Scranton, PA 18503.

For more information, contact Father Altavilla at 570-344-7231 or Anna Korcak at Danube International Travel Agency at 845-353-7792.

### Kaylee Macko Receives 2012 Anne (Shinal) Cichy Memorial Scholarship



The LPSCU is pleased to announce that Kaylee Macko of Wilkes-Barre, Pennsylvania, is the recipient of the 2012 Anne (Shinal) Cichy Memorial Scholarship. Kaylee is presently a sophomore at Misericordia University in Dallas, Pennsylvania, where she is majoring in Nursing.

**Kaylee Macko** 

Kaylee graduated from Elmer L. Meyers High School,

Wilkes-Barre, in 2011. While in high school, she was a member of the National Honor Society, National Spanish Honor Society, Key Club, Psychology Club, and First Team All Scholastic for Soccer for four years. In college, she is in the Guaranteed Placement Program Club and a member of the University of Misericordia Soccer Team.

Kaylee is a recipient of a 2012 LPSCU College Scholarship.

Kaylee is the daughter of Rick and Kyra Macko of Wilkes-Barre. She and her sister Macie and brother Jesse are all members of LPSCU Branch 213, Dallas, Pennsylvania.

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

Congratulations, Kaylee! Wishing you continued success at Misericordia University.

## Cooking Corner

#### **EASIEST ICE CREAM CAKE**

boxed brownie mix (any brand)
carton ice cream (any flavor)
tub Cool Whip (defrosted)
Nuts, sprinkles, or toppings of your choice

Bake brownie mix according to package directions. Cool. Soften ice cream about 10 minutes and spread evenly over cooled brownies. Spread defrosted Cool Whip evenly on top of ice cream.

Cover and freeze for one hour or longer. Remove from freezer and spread with toppings of your choice... one, two, or several. Let sit out for a few minutes, cut, and enjoy!

Susan Worth Branch 94 Larksville, PA



## 40th National Convention Liturgy Celebrated at Saint Mary of the Mount Church

The Liturgy for the 40th National Convention of the Ladies Pennsylvania Slovak Catholic Union was held on Sunday, June 24, 2012, at Saint Mary of the Mount Church of the Most Holy Trinity Parish in Mount Pocono, Pennsylvania. Approximately 200 religious, national officers, delegates, fraternalists, and guests attended the service.

The Most Reverend Joseph C. Bambera, D.D., J.D.L., Bishop of the Diocese of Scranton, Pennsylvania, was the Principal Celebrant of the Pontifical Mass at 2:30 p.m. Concelebrants were The Most Reverend Joseph V. Adamec, D.D., S.T.L., Bishop Emeritus of the Diocese of Altoona-Johnstown, Pennsylvania, and Episcopal Protector of the LPSCU; The Right Reverend Christopher Schwartz, O.S.B., abbot at St. Andrew Svorad Benedictine Abbey, Cleveland, Ohio; and Reverend Philip A. Altavilla, V.G., national spiritual advisor of the LPSCU.

Vested clergy were Reverend Monsignor Robert J. Siffrin, V.G., chair of the Conference of Slovak Clergy; Reverend



LPSCU Fraternal Activities Director Cecilia Gaughan gives the 1st Reading.



Rev. Andrew S. Hvozdovic, supreme chaplain of the Slovak Catholic Sokol, serves as cantor for the liturgical music.

Monsignor Peter M. Polando, J.C.L., national chaplain of the First Catholic Slovak Ladies Association; Reverend Thomas Nasta, national chaplain of the First Catholic Slovak Union: Reverend Joseph J. Evanko, Reverend Francis P. Straka, and Reverend Monsignor Robert F. Kozel. Reverend Brian J.T. Clarke served as Master of Ceremonies. Deacon Cyril J. Kowalchick served as deacon. Acolytes were David Palcsey of LPSCU Branch 76 and altar servers from Most Holy Trinity Parish. Cantor and leader of song for the Liturgy was Reverend Andrew S. Hvozdovic, supreme chaplain of the Slovak Catholic Sokol.

Musical director and organist was John Marcinkowski of Most Holy Trinity Parish. Choir members included Joanne Stahura and Margaret Mary Stahura of Saints Cyril and Methodius Parish in Hazleton, Pennsylvania. The choir and congregation were accompanied by instrumentalists playing the harp, flutes, percussion instruments, guitar, and violin. These musicians were from Most Holy Trinity and Saint Maximilian Kolbe parishes.

During the Processional, the singing of the opening hymn, "The Great Forerunner of the Morn," resounded jubilantly throughout the church as the community gathered to celebrate the Solemnity of the Nativity of Saint John the Baptist.

During the Introductory Rites of the Liturgy, Bishop Bambera extended a greeting to all and welcomed everyone to the Diocese of Scranton and the beautiful Saint Mary of the Mount Church on behalf of its pastor, Father Joseph Kopacz. For the Rite of Blessing and Sprinkling of Holy Water, all sang "Springs of Water, Bless the Lord!" while Bishop Bambera blessed the congregation as an opportunity to renew their faith, given as a gift on the day of Baptism.

Readers of the First and Second Readings were Cecilia B. Gaughan, LPSCU fraternal activities director, and Dolores M. Evanko, LPSCU trustee, respectively. The Gospel reading was presented by Deacon Kowalchick.

An inspirational homily was offered by Father Altavilla, during which he referred to the Nativity of Saint John the Baptist being celebrated on June 24th, comparing the joy and questioning about the future that accompanies the birth of a child with the joy and questioning about the future that is to be experienced as the delegates gather for this National Convention. Father Altavilla also thanked Bishop Bambera for celebrating the Convention Liturgy.

The Intercessions were offered by Deacon Kowalchick. Offertory gifts were presented by LPSCU National Officers, Theresa A. Kluchinski, president; Anita Gregory, vice president; Mary Jo Savidge, secretary-treasurer; and Mary Ann Ewasko, chair of trustees.

Adding much beauty to the service was the singing of favorite Slovak songs, including "O Maria Ruzencova" during the presentation and preparation of the gifts, and "Radost'ou Oplyvam" during Holy Communion.

The liturgy concluded with the singing of the Recessional Hymn, "Go Make of All Disciples."

The Convention Liturgy photos on our cover and accompanying this article were taken by Curtis Salonick.



Celebrants and attending clergy celebrate at the Consecration of the Mass.

### Highlights from the 40th National Convention Liturgy



Rev. Philip A. Altavilla, V.G., spiritual advisor of the LPSCU, offers the homily.



LPSCU Trustee Dolores Evanko gives the 2nd Reading.



National officers present the Offertory gifts. From left are Vice President Anita Gregory, President Theresa A. Kluchinski, Chairperson of Trustees Mary Ann Ewasko, and Secretary-Treasurer Mary Jo Savidge.













SEPTEMBER/OCTOBER 2012

## **2012** Catholic High School Award Recipients



#### Andrew Robinson

Senior Charlotte Catholic High School Charlotte, North Carolina *Branch 90* Johnstown, Pennsylvania

Andrew Semanek Sophomore Holy Redeemer High School Wilkes-Barre, Pennsylvania Branch 19 Swoyersville, Pennsylvania





Alec Woods Sophomore Central Catholic High School Pittsburgh, Pennsylvania Branch 52 North Braddock, Pennsylvania

### **Slovak League Elects New Officers**



The Slovak League of America, a civic and cultural federation of Americans of Slovak ancestry, hosted its 55th Congress in Bridgeport, Connecticut, June 8-9 at The Holiday Inn. Principal national officers elected by the delegates of the Congress include, from the left, Jozef Kovac, Detroit, Michigan, third vice president; Justine Wesnak, Schnecksville, Pennsylvania, second vice president; Daniel F. Tanzone, Yonkers, New York, president; Nina Holy, Pompton Plains, New Jersey, secretary-treasurer; Dr. Mikulas Halko, Mt. Kisco, New York, first vice president; and John G. Duch, who served as Congress chairperson.

## Member Dresses the Part for School Assignment

For a Social Studies project last spring, Malcolm Bowman, a student at Northside Catholic School in Pittsburgh, Pennsylvania, was assigned the task of relating to the life of a serf. On May 13, Malcolm gave a five minute presentation on "The Life of a Serf" to his class. He got into character for his report by wearing a costume created by his great aunt, Helen Lorinc.

Helen and Malcolm are both members of LPSCU Branch 64, North Side Pittsburgh.

Malcolm entered the 7th grade this fall. He loves sports and especially enjoys playing baseball, deck hockey, and wrestling.

The LPSCU congratulates Malcolm on his imaginative and clever presentation.



Malcolm Bowman shows the serf costume he wore for his Social Studies class presentation.

### Our Scholarship Recipients Explain... The Importance of Life Insurance

Life is not an exact science, meaning you do not know what will happen today, next week, next year, 20 years from now. Life insurance is protection for your loved ones in case of your demise. Today it is a struggle just to make it month to month with the normal expenses everyone incurs. A life insurance policy is usually not the first thought on your mind. We would all like to think we are going to live a long life, but the truth is we just don't have any guarantees.

Financial planning is necessary today because we are dealing with not only the fluctuating economy, but also the lack of employment opportunities. Employers may provide life insurance but in order to have prudent fiscal financial planning, everyone needs to invest in a life insurance plan of their own. Insurance plans vary and it is imperative that you pick the one that fits your situation.

I believe more people need to be taught the importance of life insurance and the many scenarios that can happen if you do not have life insurance. Life is hard; this should be one less worry for families to deal with. Make the choice to purchase life insurance.

**Jared Smigelski** Branch 197, Home Office

### **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 Sunday, December 2, 2012, to benefit "Annie's Hope."

Lymphedema is an abnormal, painful swelling which occurs when surgery or radiation has damaged the patient's lymphatic system. The condition is common to persons who have had cancer, limb injury, or amputation. The Annie's Hope Fund was established by a former patient who wanted to help others suffering from lymphedema to receive bandages, compression garments, and other supplies that could be provided freeof-charge to lymphedema patients.

Each year, 400 patients with severe lymphedema are treated at Allied Services Integrated Health System, a nonprofit health organization founded in 1957, with rehabilitation hospitals in Scranton and Wilkes-Barre, Pennsylvania.

Every year District members donate special gifts valued at at least \$10.00 and raffle the gifts off at their annual Christmas Party, with proceeds going to a special charity. The Christmas Party will be held on Sunday, December 2, 2012, at the Ramada Inn, Wilkes-Barre.

We are asking our District members or any LPSCU member to support our worthwhile project by donating a gift or by attending the Christmas Party. For further information contact Chairperson Mary Ann Ewasko at 570-823-6432 or Theresa Kluchinski at 570-817-4657.

### Slovak Heritage Society Elects New Officers, Board

The Slovak Heritage Society of Northeastern Pennsylvania recently held its Annual Meeting at the Gus Genetti Hotel and Conference Center, Wilkes-Barre, Pennsylvania. Pictured below are newly elected officers and Board Members for 2012-2013.



Seated L-R: Financial Advisor Magdalen M. Benish, Plains; Dorothy Sullivan, Nanticoke; Society Chairperson Philip R. Tuhy, Wilkes-Barre; Secretary Anna M. Hudock, Wilkes-Barre; and Dinner Chairperson Elaine Palischak, Plymouth. Standing L-R: Constance Plewniak, Wilkes-Barre; Corresponding Secretary Bernadette Yencha, Wilkes-Barre; Michael Stretanski, Kingston; Andrew Sofranko, Hanover Township; Joseph Kowatch, Kingston; Society Chaplain Rev. John Albosta, Waymart; Treasurer Jackson Hendershot, Wilkes-Barre; Anthony Palischak, Plymouth; Membership Chairperson Mary Migatulski, Wilkes-Barre; Public Relations Director William A. Zdancewicz, Edwardsville; and Helen Savinski, Swoyersville.

## **Rev. Dianiska District Holds Youth Bowling Party**

The Reverend Dianiska District held its annual Youth Bowling Party on Saturday, July 21, 2012, at Modern Lanes in Exeter, Pennsylvania. Hope and Lori Napkora co-chaired the event.

Twelve young members and three guests bowled and 22 adult members attended. Everyone bowled two games and enjoyed a lunch of nachos, hot dogs, pizza, and a variety of beverages. A bowling-themed cake was served for dessert. Each child received a bag of treats from Branch 6 and a onedollar Presidential Gold Coin from Branch 19.

All who attended enjoyed the day. Next year's event promises to be just as much fun. All members of the LPSCU, young and young at heart, are invited to attend this exciting event sponsored annually by the Rev. Dianiska District.

**Susan Worth** 



SEPTEMBER/OCTOBER 2012





## Another Successful Slovak Day in Western Pennsylvania

The 89th Annual Slovak Day took place on July 19, 2012, at Kennywood Park in West Mifflin, Pennsylvania, and it was another very successful event. Since 1923, Western Pennsylvanians have celebrated their Slovak heritage each year as thousands come from all around the Pittsburgh area, as well as surrounding states, to enjoy a day of Slovak food, entertainment, exhibits, and more fun.

Pittsburgh District President and Slovak Day General Chairperson Dolores Sakal extended a warm welcome to the audience. Reverend Joseph R. Grosko, president of the Western Pennsylvania Slovak Day Committee, gave the invocation. A Mass was celebrated in honor of Saints Cyril and Methodius with principal celebrant and homilist Rev. Edward Litavec, retired and now in residence at Sacred Heart Church in Shadyside, Pittsburgh. Concelebrants were priests of the Pittsburgh, Greensburg, and Altoona-Johnstown dioceses and the Ukrainian Catholic Eparchy.

This year's event featured the ever popular Slovak kitchen, children's activities, colorful displays, authentic costumes, exhibits prepared by the PAS Jr. and Maly ensembles, entertainment by the Pittsburgh Slovakians, the Pittsburgh Area Slovak Folk Ensemble (PAS), and the PAS Jr. and Maly ensembles. The evening concluded with music for everyone's listening and dancing pleasure. **Sylvia Goda** 

















## **LPSCU to Honor Our Military and Veterans**

Through our annual Veterans' Day Honorarium/Memorial listings, which will appear in our November-December issue, the LPSCU is again affording our mem-



bers an opportunity to honor loved ones, co-workers, friends, and neighbors who are presently serving in our military, and to remember those veterans who have served in any branch of the service in the past.

Tributes will be limited to 2-5 lines and should not exceed 25-30 words. There is no charge for placing a message, but a good will donation of \$5.00 per listing would be appreciated.

In keeping with the benevolent and fraternal nature of our Catholic organization, all proceeds from these tributes will again be donated to the Catholic War Veterans, an organization whose primary objective is to make the entire nation aware of the struggle and needs of many veterans, their widows and children. The CWV cooperate fully with all veterans organizations to better serve the interests of the men and women who served in each of the wars in which our nation has been involved. Further, as a Catholic organization, the CWV strives to serve God by demonstrating love and respect for individuals without regard to race, creed, color, or national origin. They also seek to instill in today's youth a respect for our flag, our national anthem, and our country's great traditions. To learn more about the CWV and their mission, visit their website at www.cwv.org.

Some examples of Honorariums/Memorials follow:

In honor of our son serving in Afghanistan. Marine Gunnery Sgt. Jack Gibbs We pray every day for your safe return home. Your loving parents, John and Mary Gibbs

In memory of our father, Pfc. Arthur Bauer who served with the U.S. Army in Vietnam. We love and miss you – Tom and Chrissy

Tribute messages, along with all donation checks (made payable to "Catholic War Veterans"), should be mailed to Fraternal Activities Director Cecilia Gaughan, 325 Florida Avenue, Whitehall, PA 18052. If you have any questions, contact Ceil at 610-433-4610 or e-mail <u>CBGaughan@msn.com</u>.

## Deadline for submitting a veterans/military tribute is September 15, 2012.

We hope that many of our members will participate in this worthwhile fraternal activity which allows them to honor their family members, friends and neighbors who were members of the armed forces and/or those who are presently serving our country in the military. This is a wonderful way to show our love and appreciation to those serving our country and to show the concern and compassion the LPSCU has for our fellowman.

## Fraternalists Celebrate Flag Day with Veterans

Fraternal leaders from Northeastern Pennsylvania joined together on June 14, 2012, at the Home Office of the Polish National Union to celebrate Flag Day. This year representatives from a local veterans' association joined with the fraternal leaders and received a United States flag which will be flown outside of their Scranton office and a monetary donation to help the local office with their expenses. Representatives from the LPSCU were National President Theresa Kluchinski and National Secretary-Treasurer Mary Jo Savidge. Pictured below are the fraternal leaders and just a few of the veterans who attended the ceremony.



## LPSCU Matching Fund Program

On January 1, 2011, the LPSCU initiated a Matching Fund Program for our Branches and Districts. In the program's initial year, we had one Matching Fund project.

As a fraternal benefit society, the LPSCU encourages our Branches and Districts to participate in a Matching Fund project for the benefit of a charitable organization. The funds that are raised from a matching fund event will be matched dollar for dollar by the LPSCU, up to a maximum of \$100 for a Branch event and \$200 for a District event. If a Branch or District prefers to make a donation to a charitable organization, that can be considered as a Matching Fund event except that the donation will be limited to 50% of the maximum amount, \$50 for a Branch and \$100 for a District. Each Branch and District is allowed two Matching Fund events per year.

For more information or to receive a copy of the Matching Fund Program Guidelines and Forms, contact the Home Office via phone 570-823-3513, toll free at 888-834-6614, by fax at 570-823-4464, or e-mail lpscu@lpscu.org.





KATRINA STEFANIK Strasburg, PA Branch 90

Katrina, may you be blessed with all things good and remember ... with God, all things are possible! ~ Our love always, Mom, Dad, Ray...Molly and Mozie (Woof! Woof!)



JOSEPH PIPON, JR. Windber, PA Branch 24

Good luck at Slippery Rock University. We are so proud of you! ~ Love, Mom, Dad, and Steve



MARY E. BUCHA Center Valley, PA Branch 38

Our family wishes you big Congratulations! We are proud of you as you graduate from Allentown Central Catholic! The very best as you go to college! You will be in our prayers. ~ Love, Mom, Dad, Tony C. and Ann T. Bucha



NICHOLAS DEAN MILLER Quakertown, PA Branch 156

You have set high standards, achieved all of your goals, and along the way stayed true to yourself. Continue the path at Villanova! ~ Mom, Dad, and Jackie



MEGAN ZABIEGALA Solon, OH Branch 132

Megan will attend the University of Dayton. Our Dearest Megan, we are so proud of you! God bless and remember, "go where there is no path and leave your own trail!" ~ With love, Mom, Dad, Justin, Kaitlyn, and Buddy ~ XXXXOOO



AMY SAVIDGE Sugar Notch, PA Branch 213

Amy, I am so proud of all of your accomplishments. Enjoy college at Misericordia. I know you will be a great success. ~ Love, Mom



JOSEPHA. MATTERN Tyrone, PA Branch 24

Joseph graduated from Bellwood-Antis High School in June. Good luck at Lock Haven University and God bless you. We're proud of you, Joey! ~ Love, Mom, Dad, and Jimmy



JAREDA. SMIGELSKI Mountain Top, PA Branch 24

We love you "ITCH." You have always "gone the distance" in both your studies and baseball and we know your future is bright! King's is getting a great student and super pitcher. ~ Love, "Mom and Dad" raduates



MEGAN L. BERNER Whitehall, PA Branch 38

Your hard work and dedication in everything you do have always made us so proud. May you have much success as you venture on to your collegiate career. Congratulations! ~ Love, Mom and Dad



SHAWN R. O'MALLEY Pringle, PA Branch 213

Shawn, good luck at college. We love you very much! ~ Grandmothers, Bernie and Mary

Shawn, our family wishes you well. We are so proud of you! ~ Aunt Chris, Uncle Paul, Chrissy Ann, Andrea, Ned, and family; Stef, Tim, and daughter; Aunt Marita and Uncle Scott



VICTORIANA KIENZLE Malvern, PA Branch 130

Congratulations, Tori! We are so proud of your accomplishments! Your hard work paid off! Best of luck at the University of South Carolina. ~ Love, Mom, Dad, Jenna, Jace, and Tate



MICHELLE DRUBY Mountain Top, PA Branch 7

Congratulations, Michelle! We are so proud of you and wish you success as you begin to study for a nursing career. ~ Love, Mom, Dad, and Marissa



ADRIAN W. MARTINO Bethesda, MD Branch 32

We are so proud of you and all your accomplishments. Great things are in your future! ~ Love, Mom, Dad, Evan, Uncle Joe, Sophie, and Willis



CASEY McCARTHY Cypress, TX Branch 6

Casey, we are so proud of you and your accomplishments! You have been an amazing daughter and have grown into a beautiful person. Keep following your dreams. We love you very much. ~ Love, Mom and Dad



ELIZABETH KNAUB West Wyoming, PA Branch 19

Congratulations on your accomplishments at Holy Redeemer. We are all so proud of you! Best wishes as you travel to St. Louis to begin a new journey at Fontbonne University. Know that you'll be in our thoughts and prayers! Remember, "Nothing in the world can take the place of persistence" – Calvin Coolidge. ~ We love you! Mom, Dad, Ray, and Riley



BRENDAN J. TOMASIC Dameron, MD Branch 52

Graduated from Great Mills High School and will be studying Electrical Engineering at the University of Maryland. Congratulations! We are so proud of you and all of your accomplishments! You have a very bright future ahead of you. Explore. Dream. Discover. ~ Love, Mom, Dad, Nicole, Ryan, Megan, and Connor

## **Slovak Catholic Federation Mid-Year Annual Appeal Report**

Since 1978, the Slovak Catholic Federation has been conducting the SS. Cyril and Methodius Appeal which begins each year in the month of February during the closest weekend to the Feast of SS. Cyril and Methodius. Now in its 34th year, this Appeal has primarily been taken up in parishes of Slovak heritage in the United States. To date, I wish to report that **\$17,514.89** has been collected; this is roughly \$5,000 short from last year's Mid-Year Report.

As we are all very much aware, so called "ethnic parishes" are becoming a thing of the past. More and more Slovaks reside in different parts of the country and no longer claim to belong to a parish of Slovak heritage. For this reason, many Slovaks may not have the opportunity to hear about, let alone participate in, this Annual Appeal. If it were not for the Slovak Catholic fraternal societies and their publications, communication to American and Canadian Slovaks would not be possible. In recent years, we have seen an increase in individual donations apart from the parish collections. Also, most of the Slovak fraternal societies have been making contributions to this collection from their National Boards of Directors, along with a number of local branches, wreaths, assemblies, and lodges. The Appeal continues during the entire calendar year 2012.

This Appeal assists the Church in Slovakia by supporting the training mission of the Pontifical Slovak College of SS. Cyril and Methodius in Rome, Italy (formally known as the Slovak Institute or *Ustav*). In addition, funds are distributed to those Religious Communities of both men and women which

## Member Makes First Holy Communion

Hannah Mamay received her First Holy Communion on Mother's Day, May 13, 2012, at St. Ursula's Church, Fountain Hill, Bethlehem, Pennsylvania. Hannah also had the honor of

crowning the statue of the Blessed Mother on the same day.

Hannah recently entered the 4th grade. She enjoys playing soccer and also participates in gymnastics and dance.

Hannah is the daughter of Stephen and Laura Mamay. She and her sister Sierra and brother Christopher are members of LPSCU Branch 130, Bethlehem. Her great



Hannah Mamay is pictured in her Communion dress with her great aunt, Mary Ford.

aunt, Mary Ford, is treasurer of Bethlehem Branch 83 and is a past Public Relations Director of the LPSCU.

The LPSCU congratulates Hannah on receiving the Sacrament of Holy Communion. share a counterpart which belongs to the Slovak Conference of Religious. These communities are: the Vincentian Sisters of Charity (*Ruzomberok*); Dominican Sisters (*Dunajska Luzna*); School Sisters of St. Francis (*Zilina*); Daughters of St. Francis (*Bratislava-Prievoz*); Byzantine Catholic Sisters of St. Basil the Great (*Secove* and *Presov*); Franciscan Friars Minor (*Bratislava*); and House of St. Benedict (*Bacurov*).

As various groups will be holding summer picnics, along with fraternal national conventions this year, I would ask that consideration be given to kindly taking up a collection in support of the Slovak Catholic Federation Appeal. All donations are tax deductible. In 2010, this Annual Appeal totaled **\$40,049.25**.

Individuals, groups, parishes and organizations are all welcome to make a donation to this Appeal. Make checks payable to: Slovak Catholic Federation and send them directly to Dolores Evanko, National Secretary-Treasurer, 173 Berner Avenue, Hazleton, PA 18201.

I pray that Almighty God reward all of us who participate in the support of the Church in Slovakia through the Slovak Catholic Federation's 34th Annual SS. Cyril and Methodius Appeal. Thank you for your continued support.

**Rev. Andrew S. Hvozdovic** 

## What Do the Holidays Mean to You?

You may be sweltering in the summer heat, but the people who put together your *Zornicka* are always thinking and planning months ahead. That's why we're reminding you now to start thinking about what the Holiday Season means to you. Perhaps you remember a special family tradition from when you were a child, and maybe your family



still upholds that tradition today. Perhaps there was an especially meaningful gift you once received or a special food prepared for the occasion. We'd like to know what thoughts come to your mind when you think about the holidays. Is it family and friends gathered together? The serenity and beauty of Midnight Mass? The tree decorated with handmade ornaments lovingly preserved from year to year?

If you have a special holiday memory or tradition, we'd like to hear about it. Write up a short description and send it to Fraternal Activities Director Cecilia B. Gaughan, 325 Florida Avenue, Whitehall, PA 18052, or email Ceil at <u>cbgaughan@msn.com</u>. Please make sure it's received no later than **September 20**.

The year's already half over and holidays will be here before you know it! Get in touch with us today and we'll share your special memories in our November-December issue.

## Victoriana Kienzle Receives Lacrosse Award

On May 20, 2012, during the lacrosse banquet at the Conestoga High School in Berwyn, Pennsylvania, Victoriana Kienzle, a senior lacrosse player, was presented with the Morgan Kelly Award. This award is given to a lacrosse player who has the ability to lift the spirits of all those around her, who is hard working, yet remembers that the purpose of the game is to have fun, and who demonstrates talent and dedication to a sport she loves.

The award is given in memory of Morgan Kelly who, at the time of her death, was a senior at Conestoga High School

## Halloween Memories

A couple of months ago, we asked our readers to send us stories about what they most fondly remember about Halloween when they were kids. Here's what one member recalls.

When I was about 10 or 11, my sister, who was in high school and an excellent seamstress, made me a beautiful "flapper" costume for Halloween. It was deep burgundy and had gold fringe all around the bottom that swayed when I moved. My mom dug through her jewelry box to come up with long strands of beads to top it off. I couldn't wait to wear it on Halloween night!

But when October 31st came, I was sick with a bad cold. I was so disappointed that I wouldn't be able to wear my beautiful costume around the neighborhood. My mom let me wear it over top of my flannel pajamas as I helped her give out candy to other kids who came to our door. When my next door neighbor, Claire, stopped by to trick or treat, she learned of my plight. She asked my mother to give her my trick or treat bag, and she went to every house in our neighborhood explaining the situation to the neighbors, who all knew me. (That was back in the days when you knew every neighbor by name and they knew you!) Without exception, every one of them filled Claire's bag and filled mine as well. It was one of the best Halloweens I remember – even if I never got to ring a single doorbell.

Claire was killed in an automobile accident in England shortly after she graduated from college. I think of her often and one of my fondest memories was her kindness to a sick friend that Halloween so many years ago.

Nancy Knoche, Bethlehem Branch 83



#### **UTILIZATION REPORT**

	<b>For June</b>	Year-to-Date
	2012	2012
Prescriptions Filled:	35	197
Normal Retail Pricing:	\$2,411.01	\$12,058.48
ScriptSave Pricing:	\$ 862.22	\$ 4,315.82
Total Dollars Saved		
by LPSCU Cardholders:	\$1,548.79	\$ 7,742.66
Average Saved per		
Discounted Prescription:	\$ 48.40	\$ 41.85
Overall LPSCU Discounted		
Prescription Savings:	64.61%	64.62%

and played on the same lacrosse team with the current lacrosse coach, Amy Orcutt. Morgan was killed in an automobile accident years ago.

In September, Victoriana will be a freshman at the University of South Carolina in Columbia, South Carolina, majoring in fashion merchandising. She is the daughter of Dr. Rand and Patricia Ann Kienzle of Malvern, Pennsylvania. She has a sister, Jenna, and two brothers, Jace and Tate. The entire family belongs to



Victoriana Kienzle displays her Morgan Kelly Award.

LPSCU Branch 83 and Branch 130 in Bethlehem, Pennsylvania. Victoriana's maternal grandparents are John and Margaret A. Ferri of Bethlehem.

### **Bishop Barres Celebrates Mass at Allentown Church**

On May 6, 2012, Most Reverend John O. Barres, Bishop of the Diocese of Allentown, Pennsylvania, celebrated the 9:15 a.m. Mass at St. John the Baptist Slovak Catholic Church in Allentown. Rev. Dominick Kalata, pastor, warmly welcomed Bishop Barres on behalf of his parish family.

Father Kalata and the parishioners were thrilled to have Bishop Barres celebrate one of their Sunday Masses and Father Kalata was delighted with the very nice crowd of parishioners that attended.

Following the service, Father Kalata thanked Bishop Barres for taking the time from his busy schedule to celebrate Mass for his parishioners. He invited Bishop Barres to a parish breakfast that was being served in the social hall, but the bishop was unable to attend due to a prior commitment.

Since Bishop Barres was installed as the Bishop of Allentown on July 30, 2009, he has been making a special visit to each parish in the Diocese to celebrate Mass.



Bishop John O. Barres of the Allentown Diocese is pictured with some parishioners of St. John the Baptist, including LPSCU members Cecilia B. Gaughan (standing to the bishop's right) and Monica Anthony (fourth from left).

SEPTEMBER/OCTOBER 2012

## Msgr. Beeda District to Hold Matching Funds Event

The Msgr. Beeda District will hold a Holiday Raffle in conjunction with the Ladies Pennsylvania Slovak Catholic Union's Matching Fund Program. Benefits from this raffle will go to Sts. Cyril and Methodius Parish at the church of St. Joseph, which is located at 604 North Laurel Street, Hazleton, Pennsylvania. All the prizes which are donated to the District will be raffled off at their Christmas party, which will be held on Friday, November 30, 2012. We ask for your support with this special project. Anyone interested in purchasing tickets for the raffle may call Anita Gregory at 570-788-3263.

## **LPSCU 2nd Quarter Report**

Assets     2nd Quarter 2012     2nd Quarter 2011       Investments     \$ 14,145,521.00     \$ 13,970,156.00       Certificate of Deposit     \$ 96,000.00     \$ 96,000.00       Cash on Deposit     \$ 483,219.00     \$ 555,953.00       Mortgage Loans     \$ 2,083.00     \$ 5192.00       Real Estate Owned     \$ 134,789.00     \$ 141,303.00       Other Assets     \$ 58,760.00     \$ 526,852.00       Totals     \$ 14,920,372.00     \$ 14,821,256.00       Liabilities & Fund Balance     2nd Quarter 2012     2nd Quarter 2011       Fund Balance mainter assets     \$ 3,834,637.00     \$ 3,930,154.00       Interest Maintenance Reserve     \$ 221,333.00     \$ 227,890.00       Aggregate Reserve-Life Certificates     \$ 10,282,144.00     \$ 92,066.00       Aggregate Reserve-Life Certificates     \$ 10,282,144.00     \$ 10,075,942.00       Other Liabilities     \$ 14,920,372.00     \$ 14,821,256.00       Revenues     2nd Quarter 2012     2nd Quarter 2011       Premium Income     \$ 122,486.00     \$ 391,704.00       Income - Other     \$ 22087.00     \$ 45,163.00       Income - Other					
Certificate of Deposit     \$ 96,000.00     \$ 96,000.00       Cash on Deposit     \$ 483,219.00     \$ 55,933.00       Mortgage Loans     \$ 2,083.00     \$ 5,192.00       Real Estate Owned     \$ 134,789.00     \$ 141,303.00       Other Assets     \$ 58,760.00     \$ 52,652.00       Totals     \$ 14,920,372.00     \$ 14,821,256.00       Liabilities & Fund Balance     2nd Quarter 2012     2nd Quarter 2011       Fund Balance maintenance     \$ 3,834,637.00     \$ 3,930,154.00       Interest Maintenance Reserve     \$ 213,33.00     \$ 227,890.00       Amt. Retained as Trustee     \$ 81,674.00     \$ 92,006.00       Aggregate Reserve-Life Certificates     \$ 10,282,144.00     \$ 10,075,942.00       Other Liabilities     \$ 14,920,372.00     \$ 14,821,256.00       Revenues     2nd Quarter 2012     2nd Quarter 2011       Premium Income     \$ 14,920,372.00     \$ 83,511.00       Investment Income     \$ 142,486.00     \$ 391,704.00       Income - Other     \$ 22,087.00     \$ 45,163.00       Totals     \$ 7,925.00     \$ 8,175.00       Cash Surrenders     \$ 37,912.00			d Quarter 2012	21	
Cash on Deposit   \$ 483,219.00   \$ 555,953.00     Mortgage Loans   \$ 2,083.00   \$ 192.00     Real Estate Owned   \$ 134,789.00   \$ 141,303.00     Other Assets   \$ 58,760.00   \$ 52,652.00     Totals   \$ 14,920,372.00   \$ 14,821,256.00     Liabilities & Fund Balance   \$ 3,834,637.00   \$ 3,930,154.00     Interest Maintenance Reserve   \$ 221,333.00   \$ 22,080.00     Amt. Retained as Trustee   \$ 10,282,144.00   \$ 10,075,942.00     Other Liabilities   \$ 10,282,144.00   \$ 14,821,256.00     Totals   \$ 14,920,372.00   \$ 14,821,256.00     Totals   \$ 10,075,942.00   \$ 14,821,256.00     Other Liabilities   \$ 10,27,942.00   \$ 14,821,256.00     Totals   \$ 14,920,372.00   \$ 14,821,256.00     Revenues   \$ 22,087.00   \$ 14,821,256.00     Income - Other   \$ 22,087.00   \$ 33,511.00     Income - Other   \$ 22,087.00   \$ 45,613.00     Totals   \$ 7,925.00   \$ 8,175.00     Expenses   2nd Quarter 2012   2nd Quarter 2011     Death Claims   \$ 7,925.00   \$ 8,175.00					
Mortgage Loans     \$ 2,083.00     \$ 5,192.00       Real Estate Owned     \$ 134,789.00     \$ 141,303.00       Other Assets     \$ 58,760.00     \$ 52,652.00       Totals     \$ 14,920,372.00     \$ 14,821,256.00       Liabilities & Fund Balance     2nd Quarter 2012     2nd Quarter 2011       Fund Balance     \$ 3,834,637.00     \$ 3,930,154.00       Interest Maintenance Reserve     \$ 221,333.00     \$ 227,890.00       Amt. Retained as Trustee     \$ 10,252,144.00     \$ 10,075,942.00       Other Liabilities     \$ 10,252,144.00     \$ 10,075,942.00       Other Liabilities     \$ 10,282,144.00     \$ 10,075,942.00       Other Liabilities     \$ 10,282,144.00     \$ 495,264.00       Totals     \$ 14,920,372.00     \$ 14,821,256.00       Revenues     \$ 122,486.00     \$ 83,511.00       Income - Other     \$ 22,087.00     \$ 45,163.00       Totals     \$ 559,429.00     \$ 45,163.00       Totals     \$ 142,789.00     \$ 114,647.00       Expenses     2nd Quarter 2012     2nd Quarter 2011       Death Claims     \$ 7,925.00     \$ 8,175.00					
Real Estate Owned   \$ 134,789.00   \$ 141,303.00     Other Assets   \$ 58,760.00   \$ 52,652.00     Totals   \$ 14,920,372.00   \$ 14,821,256.00     Liabilities & Fund Balance   \$ 3,834,637.00   \$ 3,930,154.00     Interest Maintenance Reserve   \$ 21,333.00   \$ 227,890.00     Amt. Retained as Trustee   \$ 81,674.00   \$ 92,006.00     Aggregate Reserve-Life Certificates   \$ 10,282,144.00   \$ 10,075,942.00     Other Liabilities   \$ 500,584.00   \$ 495,264.00     Totals   \$ 11,4821,256.00   \$ 495,264.00     Totals   \$ 14,820,372.00   \$ 14,821,256.00     Revenues   2nd Quarter 2012   2nd Quarter 2011     Premium Income   \$ 122,486.00   \$ 331,704.00     Income - Other   \$ 22,087.00   \$ 45,163.00     Totals   \$ 559,429.00   \$ 520,378.00     Expenses   2nd Quarter 2012   2nd Quarter 2011     Death Claims   \$ 7,925.00   \$ 8,175.00     Cadowments   \$ 7,925.00   \$ 8,175.00     Dividends   \$ 13,024.25   13,677.41     Acturarial/Accounting Expenses   \$ 13,024.25   \$ 3,807.00 <td></td> <td></td> <td></td> <td></td> <td></td>					
Other Assets     \$ 58,760.00     \$ 52,652.00       Totals     \$ 14,920,372.00     \$ 14,821,256.00       Liabilities & Fund Balance     2nd Quarter 2012     2nd Quarter 2011       Fund Balance     \$ 3,834,637.00     \$ 3,930,154.00       Interest Maintenance Reserve     \$ 221,333.00     \$ 227,890.00       Amt. Retained as Trustee     \$ 10,282,144.00     \$ 10,075,942.00       Other Liabilities     \$ 10,282,144.00     \$ 10,075,942.00       Other Liabilities     \$ 10,282,144.00     \$ 10,075,942.00       Other Liabilities     \$ 12,2486.00     \$ 495,264.00       Totals     \$ 14,920,372.00     \$ 14,821,256.00       Revenues     2nd Quarter 2012     2nd Quarter 2011       Premium Income     \$ 122,486.00     \$ 83,511.00       Income - Other     \$ 22,087.00     \$ 45,163.00       Totals     \$ 559,429.00     \$ 520,378.00       Expenses     2nd Quarter 2012     2nd Quarter 2011       Death Claims     \$ 182,789.00     \$ 114,647.00       Endowments     \$ 7,925.00     \$ 8,175.00       Cash Surrenders     \$ 37,912.00     \$ 46,695.00	0.0				
Totals     \$ 14,920,372.00     \$ 14,821,256.00       Liabilities & Fund Balance     2nd Quarter 2012     2nd Quarter 2011       Fund Balance     \$ 3,834,637.00     \$ 3,930,154.00       Interest Maintenance Reserve     \$ 221,333.00     \$ 227,890.00       Amt. Retained as Trustee     \$ 81,674.00     \$ 92,006.00       Aggregate Reserve-Life Certificates     \$ 10,282,144.00     \$ 10,075,942.00       Other Liabilities     \$ 10,282,144.00     \$ 495,264.00       Totals     \$ 14,920,372.00     \$ 14,821,256.00       Revenues     2nd Quarter 2012     2nd Quarter 2011       Premium Income     \$ 122,486.00     \$ 83,511.00       Investment Income     \$ 122,087.00     \$ 45,163.00       Totals     \$ 559,429.00     \$ 520,378.00       Expenses     2nd Quarter 2012     2nd Quarter 2011       Death Claims     \$ 182,789.00     \$ 114,647.00       Endowments     \$ 7,925.00     \$ 8,175.00       Cash Surrenders     \$ 37,912.00     \$ 46,695.00       Dividends     \$ -     \$ -       Increase in aggregate reserves     \$ 94,000.00     \$ 45,000.00 </td <td>Real Estate Owned</td> <td>. \$</td> <td>134,789.00</td> <td></td> <td>141,303.00</td>	Real Estate Owned	. \$	134,789.00		141,303.00
Liabilities & Fund Balance     2nd Quarter 2012     2nd Quarter 2011       Fund Balance     \$ 3,834,637.00     \$ 3,930,154.00       Interest Maintenance Reserve     \$ 221,333.00     \$ 227,890.00       Amt. Retained as Trustee     \$ 81,674.00     \$ 92,006.00       Aggregate Reserve-Life Certificates     \$ 10,282,144.00     \$ 10,075,942.00       Other Liabilities     \$ 500,584.00     \$ 495,264.00       Totals     \$ 14,920,372.00     \$ 14,821,256.00       Revenues     \$ 122,486.00     \$ 33,511.00       Investment Income     \$ 122,486.00     \$ 335,110.00       Income - Other     \$ 220,87.00     \$ 445,163.00       Income - Other     \$ 220,87.00     \$ 45,163.00       Income - Other     \$ 182,789.00     \$ 114,647.00       Expenses     2nd Quarter 2012     2nd Quarter 2011       Death Claims     \$ 7,925.00     \$ 8,175.00       Cash Surrenders     \$ 7,925.00     \$ 8,175.00       Dividends     \$ 7,925.00     \$ 8,175.00       Commissions (new and renewals)     \$ 1,868.00     \$ 3,807.00       Commissions (new and renewals)     \$ 1,868.00 <td< td=""><td>Other Assets</td><td>. \$</td><td>58,760.00</td><td></td><td>52,652.00</td></td<>	Other Assets	. \$	58,760.00		52,652.00
Fund Balance   \$ 3,834,637.00   \$ 3,930,154.00     Interest Maintenance Reserve   \$ 221,333.00   \$ 227,890.00     Amt. Retained as Trustee   \$ 10,282,144.00   \$ 10,075,942.00     Other Liabilities   \$ 500,584.00   \$ 495,264.00     Totals   \$ 14,920,372.00   \$ 14,821,256.00     Revenues   \$ 122,486.00   \$ 83,511.00     Investment Income   \$ 122,486.00   \$ 83,511.00     Investment Income   \$ 122,486.00   \$ 391,704.00     Income - Other   \$ 22,087.00   \$ 45,163.00     Totals   \$ 559,429.00   \$ 520,378.00     Expenses   2nd Quarter 2012   2nd Quarter 2011     Death Claims   \$ 182,789.00   \$ 114,647.00     Endowments   \$ 7,925.00   \$ 8,175.00     Cash Surrenders   \$ 7,925.00   \$ 8,175.00     Dividends   \$ -   \$ -     Increase in aggregate reserves   \$ 94,000.00   \$ 45,000.00     Commissions (new and renewals)   \$ 1,868.00   \$ 3,807.00     General Operating Expenses   \$ 13,024.25   \$ 13,677.41     Actuarial/Accounting Expenses   \$ 13,024.25   \$ 13,675.04	Totals	. \$	14,920,372.00	\$	14,821,256.00
Fund Balance   \$ 3,834,637.00   \$ 3,930,154.00     Interest Maintenance Reserve   \$ 221,333.00   \$ 227,890.00     Amt. Retained as Trustee   \$ 10,282,144.00   \$ 10,075,942.00     Other Liabilities   \$ 500,584.00   \$ 495,264.00     Totals   \$ 14,920,372.00   \$ 14,821,256.00     Revenues   \$ 122,486.00   \$ 83,511.00     Investment Income   \$ 122,486.00   \$ 83,511.00     Investment Income   \$ 122,486.00   \$ 391,704.00     Income - Other   \$ 22,087.00   \$ 45,163.00     Totals   \$ 559,429.00   \$ 520,378.00     Expenses   2nd Quarter 2012   2nd Quarter 2011     Death Claims   \$ 182,789.00   \$ 114,647.00     Endowments   \$ 7,925.00   \$ 8,175.00     Cash Surrenders   \$ 7,925.00   \$ 8,175.00     Dividends   \$ -   \$ -     Increase in aggregate reserves   \$ 94,000.00   \$ 45,000.00     Commissions (new and renewals)   \$ 1,868.00   \$ 3,807.00     General Operating Expenses   \$ 13,024.25   \$ 13,677.41     Actuarial/Accounting Expenses   \$ 13,024.25   \$ 13,675.04	Lightlitics & Fund Palanco	20	d Quarter 2012	2,	ad Quarter 2011
Interest Maintenance Reserve   \$ 221,333.00   \$ 227,890.00     Amt. Retained as Trustee   \$ 81,674.00   \$ 92,006.00     Aggregate Reserve-Life Certificates   \$ 10,282,144.00   \$ 10,075,942.00     Other Liabilities   \$ 500,584.00   \$ 495,264.00     Totals   \$ 14,920,372.00   \$ 14,821,256.00     Revenues   \$ 122,486.00   \$ 83,511.00     Investment Income   \$ 122,486.00   \$ 391,704.00     Income - Other   \$ 22,087.00   \$ 45,163.00     Totals   \$ 559,429.00   \$ 520,378.00     Expenses   2nd Quarter 2012   2nd Quarter 2011     Death Claims   \$ 182,789.00   \$ 414,856.00     Endowments   \$ 7,925.00   \$ 8,175.00     Cash Surrenders   \$ 37,912.00   \$ 46,695.00     Dividends   \$ -   \$ -     Increase in aggregate reserves   \$ 94,000.00   \$ 45,000.00     Commissions (new and renewals)   \$ 1,868.00   \$ 3,807.00     General Operating Expenses   \$ 165,668.85   \$ 147,883.36     Officiers and Committee Expenses   \$ 13,024.25   \$ 13,677.41     Actuarial/Accounting Expenses   \$ 165,668.85					
Amt. Retained as Trustee   \$ 81,674.00   \$ 92,006.00     Aggregate Reserve-Life Certificates   \$ 10,282,144.00   \$ 10,075,942.00     Other Liabilities   \$ 500,584.00   \$ 495,264.00     Totals   \$ 14,920,372.00   \$ 14,821,256.00     Revenues   2nd Quarter 2012   2nd Quarter 2011     Premium Income   \$ 122,486.00   \$ 83,511.00     Income - Other   \$ 22,087.00   \$ 45,163.00     Totals   \$ 559,429.00   \$ 520,378.00     Expenses   2nd Quarter 2012   2nd Quarter 2011     Death Claims   \$ 182,789.00   \$ 114,647.00     Endowments   \$ 7,925.00   \$ 8,175.00     Cash Surrenders   \$ 37,912.00   \$ 46,695.00     Dividends   \$ -   \$ -     Increase in aggregate reserves   \$ 94,000.00   \$ 45,000.00     Commissions (new and renewals)   \$ 1,368.00   \$ 3,807.00     General Operating Expenses   \$ 165,668.85   \$ 147,883.36     Officers and Committee Expenses   \$ 13,024.25   \$ 13,677.41     Actuarial/Accounting Expense   \$ 4,139.37   \$ 30,658.33     Travel Expense   \$ 4,139.37   \$ 3,366.83					
Aggregate Reserve-Life Certificates   \$ 10,282,144.00   \$ 10,075,942.00     Other Liabilities   \$ 500,584.00   \$ 495,264.00     Totals   \$ 14,920,372.00   \$ 14,821,256.00     Revenues   2nd Quarter 2012   2nd Quarter 2011     Premium Income   \$ 122,486.00   \$ 83,511.00     Investment Income   \$ 122,087.00   \$ 45,163.00     Totals   \$ 559,429.00   \$ 520,378.00     Expenses   2nd Quarter 2012   2nd Quarter 2011     Death Claims   \$ 182,789.00   \$ 114,647.00     Endowments   \$ 7,925.00   \$ 8,175.00     Cash Surrenders   \$ 37,912.00   \$ 46,695.00     Dividends   \$ -   \$ -     Increase in aggregate reserves   \$ 94,000.00   \$ 45,000.00     Commissions (new and renewals)   \$ 1,868.00   \$ 3,807.00     General Operating Expenses   \$ 13,024.25   \$ 13,677.41     Actuarial/Accounting Expenses   \$ 7,160.20   \$ 9,515.04     Official Publications   \$ 44,197.37   \$ 30,658.33     Travel Expense   \$ 4,359.47   \$ 3,34.57     Bureau and Association Dues   \$ 920.00   \$ 2,400.00					
Other Liabilities     \$ 500,584.00     \$ 495,264.00       Totals     \$ 14,920,372.00     \$ 14,821,256.00       Revenues     2nd Quarter 2012     2nd Quarter 2011       Premium Income     \$ 122,486.00     \$ 33,511.00       Investment Income     \$ 414,856.00     \$ 391,704.00       Income - Other     \$ 22,087.00     \$ 45,163.00       Totals     \$ 559,429.00     \$ 520,378.00       Expenses     2nd Quarter 2012     2nd Quarter 2011       Death Claims     \$ 182,789.00     \$ 114,647.00       Endowments     \$ 7,925.00     \$ 114,647.00       Cash Surrenders     \$ 37,912.00     \$ 46,695.00       Dividends     \$ -     -       Increase in aggregate reserves     \$ 94,000.00     \$ 45,000.00       Commissions (new and renewals)     \$ 1,868.00     \$ 3,807.00       General Operating Expenses     \$ 165,668.85     \$ 147,883.36       Officiers and Committee Expenses     \$ 13,024.25     \$ 13,677.41       Actuarial/Accounting Expense     \$ 58,065.00     \$ 61,446.44       Investment Mgt. Fee     \$ 7,160.20     \$ 9,515.04					
Totals   \$ 14,920,372.00   \$ 14,821,256.00     Revenues   2nd Quarter 2012   2nd Quarter 2011     Premium Income   \$ 414,856.00   \$ 391,704.00     Investment Income   \$ 414,856.00   \$ 391,704.00     Income - Other   \$ 22,087.00   \$ 45,163.00     Totals   \$ 559,429.00   \$ 520,378.00     Expenses   2nd Quarter 2012   2nd Quarter 2011     Death Claims   \$ 182,789.00   \$ 114,647.00     Endowments   \$ 7,925.00   \$ 8,175.00     Cash Surrenders   \$ 37,912.00   \$ 46,695.00     Dividends   \$ -   \$ -     Increase in aggregate reserves   \$ 94,000.00   \$ 45,000.00     Commissions (new and renewals)   \$ 1868.60   \$ 3,807.00     General Operating Expenses   \$ 13,024.25   \$ 13,677.41     Actuarial/Accounting Expense   \$ 58,065.00   \$ 61,446.44     Investment Mgt Fee   \$ 7,160.20   \$ 9,515.04     Official Publications   \$ 44,197.37   \$ 30,658.33     Travel Expense   \$ 4,359.47   \$ 3,334.57     Bureau and Association Dues   \$ 920.00   \$ 1,240.00     Dona	00 0				
Revenues     2nd Quarter 2012     2nd Quarter 2011       Premium Income     \$ 122,486.00     \$ 83,511.00       Investment Income     \$ 414,856.00     \$ 391,704.00       Income - Other     \$ 22,087.00     \$ 45,163.00       Totals     \$ 559,429.00     \$ 520,378.00       Expenses     2nd Quarter 2012     2nd Quarter 2011       Death Claims     \$ 182,789.00     \$ 114,647.00       Endowments     \$ 7,925.00     \$ 8,175.00       Cash Surrenders     \$ 37,912.00     \$ 46,695.00       Dividends     \$ -     \$ -       Increase in aggregate reserves     \$ 94,000.00     \$ 45,000.00       Commissions (new and renewals)     \$ 1,868.00     \$ 3,807.00       General Operating Expenses     \$ 165,668.85     \$ 147,883.36       Officers and Committee Expenses     \$ 165,668.85     \$ 147,883.37,411       Actuarial/Accounting Expense     \$ 58,065.00     \$ 61,446.44       Investment Mgt. Fee     \$ 7,160.20     \$ 9,515.04       Official Publications     \$ 44,197.37     \$ 30,658.33       Travel Expense     \$ 4,359.47     \$ 3,334.57			· · · · · · · · · · · · · · · · · · ·		
Premium Income   \$ 122,486.00   \$ 83,511.00     Investment Income   \$ 414,856.00   \$ 391,704.00     Income - Other   \$ 22,087.00   \$ 45,163.00     Totals   \$ 559,429.00   \$ 520,378.00     Expenses   2nd Quarter 2012   2nd Quarter 2011     Death Claims   \$ 182,789.00   \$ 114,647.00     Endowments   \$ 7,925.00   \$ 8,175.00     Cash Surrenders   \$ 37,912.00   \$ 46,695.00     Dividends   \$ -   \$ -     Increase in aggregate reserves   \$ 94,000.00   \$ 45,000.00     Commissions (new and renewals)   \$ 1,868.00   \$ 3,807.00     General Operating Expenses   \$ 165,668.85   \$ 147,883.36     Officers and Committee Expenses   \$ 13,024.25   \$ 13,677.41     Actuarial/Accounting Expense   \$ 58,065.00   \$ 61,446.44     Investment Mgt. Fee   \$ 7,160.20   \$ 9,515.04     Official Publications   \$ 44,197.37   \$ 30,658.33     Travel Expense   \$ 4,359.47   \$ 3,334.57     Bureau and Association Dues   \$ 920.00   \$ 1,240.00     Donations   \$ 15,890.00   \$ 3,910.00	Totals	. Þ	14,920,372.00	\$	14,821,256.00
Investment Income   \$ 414,856.00   \$ 391,704.00     Income - Other   \$ 22,087.00   \$ 45,163.00     Totals   \$ 559,429.00   \$ 520,378.00     Expenses   2nd Quarter 2012   2nd Quarter 2011     Death Claims   \$ 182,789.00   \$ 114,647.00     Endowments   \$ 7,925.00   \$ 8,175.00     Cash Surrenders   \$ 37,912.00   \$ 46,695.00     Dividends   \$ -   \$ -     Increase in aggregate reserves   \$ 94,000.00   \$ 45,000.00     Commissions (new and renewals)   \$ 1,868.00   \$ 3,807.00     General Operating Expenses   \$ 165,668.85   \$ 147,883.36     Officers and Committee Expenses   \$ 13,024.25   \$ 13,677.41     Actuarial/Accounting Expense   \$ 58,065.00   \$ 61,446.44     Investment Mgt. Fee   \$ 7,160.20   \$ 9,515.04     Official Publications   \$ 44,197.37   \$ 30,658.33     Travel Expense   \$ 920.00   \$ 1,240.00     Donations   \$ 15,890.00   \$ 3,910.00     Scholarships   \$ (500.00)   \$ (200.00)     Fraterial Activities   \$ 5,453.86   \$ 3,160.85     Insura	Revenues	2n	d Quarter 2012	21	nd Quarter 2011
Income - Other   \$ 22,087.00   \$ 45,163.00     Totals   \$ 559,429.00   \$ 520,378.00     Expenses   2nd Quarter 2012   2nd Quarter 2011     Death Claims   \$ 182,789.00   \$ 114,647.00     Endowments   \$ 7,925.00   \$ 8,175.00     Cash Surrenders   \$ 37,912.00   \$ 46,695.00     Dividends   \$ -   \$ -     Increase in aggregate reserves   \$ 94,000.00   \$ 45,000.00     Commissions (new and renewals)   \$ 1,868.00   \$ 3,807.00     General Operating Expenses   \$ 165,668.85   \$ 147,883.36     Officers and Committee Expenses   \$ 13,024.25   \$ 13,677.41     Actuarial/Accounting Expense   \$ 58,065.00   \$ 61,446.44     Investment Mgt. Fee   \$ 7,160.20   \$ 9,515.04     Official Publications   \$ 44,197.37   \$ 30,658.33     Travel Expense   \$ 43,59.47   \$ 3,334.57     Bureau and Association Dues   \$ 920.00   \$ 1,240.00     Donations   \$ 15,890.00   \$ 3,910.00     Scholarships   \$ (500.00)   \$ (200.00)     Fraternal Activities   \$ 5,453.86   3,160.85     In	Premium Income	. \$	122,486.00	\$	83,511.00
Income - Other   \$ 22,087.00   \$ 45,163.00     Totals   \$ 559,429.00   \$ 520,378.00     Expenses   2nd Quarter 2012   2nd Quarter 2011     Death Claims   \$ 182,789.00   \$ 114,647.00     Endowments   \$ 7,925.00   \$ 8,175.00     Cash Surrenders   \$ 37,912.00   \$ 46,695.00     Dividends   \$ -   \$ -     Increase in aggregate reserves   \$ 94,000.00   \$ 45,000.00     Commissions (new and renewals)   \$ 1,868.00   \$ 3,807.00     General Operating Expenses   \$ 165,668.85   \$ 147,883.36     Officers and Committee Expenses   \$ 13,024.25   \$ 13,677.41     Actuarial/Accounting Expense   \$ 58,065.00   \$ 61,446.44     Investment Mgt. Fee   \$ 7,160.20   \$ 9,515.04     Official Publications   \$ 44,197.37   \$ 30,658.33     Travel Expense   \$ 43,59.47   \$ 3,334.57     Bureau and Association Dues   \$ 920.00   \$ 1,240.00     Donations   \$ 15,890.00   \$ 3,910.00     Scholarships   \$ (500.00)   \$ (200.00)     Fraternal Activities   \$ 5,453.86   3,160.85     In	Investment Income	. \$	414,856.00	\$	391,704.00
Totals   \$ 559,429.00   \$ 520,378.00     Expenses   2nd Quarter 2012   2nd Quarter 2011     Death Claims   \$ 182,789.00   \$ 114,647.00     Endowments   \$ 7,925.00   \$ 8,175.00     Cash Surrenders   \$ 37,912.00   \$ 46,695.00     Dividends   \$ -   \$ -     Increase in aggregate reserves   \$ 94,000.00   \$ 45,000.00     Commissions (new and renewals)   \$ 1,868.00   \$ 3,807.00     General Operating Expenses   \$ 165,668.85   \$ 147,883.36     Officers and Committee Expenses   \$ 13,024.25   \$ 13,677.41     Actuarial/Accounting Expense   \$ 58,065.00   \$ 61,446.44     Investment Mgt. Fee   \$ 7,160.20   \$ 9,515.04     Official Publications   \$ 44,197.37   \$ 30,658.33     Travel Expense   \$ 43,59.47   \$ 3,334.57     Bureau and Association Dues   \$ 920.00   \$ 1,240.00     Donations   \$ 15,890.00   \$ 3,910.00     Scholarships   \$ (500.00)   \$ (200.00)     Fraternal Activities   \$ 5,453.86   \$ 3,160.85     Insurance Taxes, Licenses & Fees   \$ 18,095.00   \$ 17,875.00	Income - Other	. \$			
Death Claims   \$ 182,789.00   \$ 114,647.00     Endowments   \$ 7,925.00   \$ 8,175.00     Cash Surrenders   \$ 37,912.00   \$ 46,695.00     Dividends   \$ -   \$ -     Increase in aggregate reserves   \$ 94,000.00   \$ 45,000.00     Commissions (new and renewals)   \$ 1,868.00   \$ 3,807.00     General Operating Expenses   \$ 165,668.85   \$ 147,883.36     Officers and Committee Expenses   \$ 13,024.25   \$ 13,677.41     Actuarial/Accounting Expense   \$ 58,065.00   \$ 61,446.44     Investment Mgt. Fee   \$ 7,160.20   \$ 9,515.04     Official Publications   \$ 44,197.37   \$ 30,658.33     Travel Expense   \$ 43,59.47   \$ 3,334.57     Bureau and Association Dues   \$ 920.00   \$ 1,240.00     Donations   \$ 15,890.00   \$ 3,910.00     Scholarships   \$ (500.00)   \$ (200.00)     Fraternal Activities   \$ 5,453.86   \$ 3,160.85     Insurance Taxes, Licenses & Fees   \$ 18,095.00   \$ 17,875.00     Sub Total   \$ 656,828.00   \$ 510,825.00     Net Gain/Loss From Operations   \$ (97,399.00)   \$ 9,553.00 </td <td></td> <td></td> <td>· · · · · · · · · · · · · · · · · · ·</td> <td></td> <td></td>			· · · · · · · · · · · · · · · · · · ·		
Death Claims   \$ 182,789.00   \$ 114,647.00     Endowments   \$ 7,925.00   \$ 8,175.00     Cash Surrenders   \$ 37,912.00   \$ 46,695.00     Dividends   \$ -   \$ -     Increase in aggregate reserves   \$ 94,000.00   \$ 45,000.00     Commissions (new and renewals)   \$ 1,868.00   \$ 3,807.00     General Operating Expenses   \$ 165,668.85   \$ 147,883.36     Officers and Committee Expenses   \$ 13,024.25   \$ 13,677.41     Actuarial/Accounting Expense   \$ 58,065.00   \$ 61,446.44     Investment Mgt. Fee   \$ 7,160.20   \$ 9,515.04     Official Publications   \$ 44,197.37   \$ 30,658.33     Travel Expense   \$ 43,59.47   \$ 3,334.57     Bureau and Association Dues   \$ 920.00   \$ 1,240.00     Donations   \$ 15,890.00   \$ 3,910.00     Scholarships   \$ (500.00)   \$ (200.00)     Fraternal Activities   \$ 5,453.86   \$ 3,160.85     Insurance Taxes, Licenses & Fees   \$ 18,095.00   \$ 17,875.00     Sub Total   \$ 656,828.00   \$ 510,825.00     Net Gain/Loss From Operations   \$ (97,399.00)   \$ 9,553.00 </td <td></td> <td></td> <td></td> <td></td> <td></td>					
Endowments   \$ 7,925.00   \$ 8,175.00     Cash Surrenders   \$ 37,912.00   \$ 46,695.00     Dividends   \$ -   \$ -     Increase in aggregate reserves   \$ 94,000.00   \$ 45,000.00     Commissions (new and renewals)   \$ 1,868.00   \$ 3,807.00     General Operating Expenses   \$ 165,668.85   \$ 147,883.36     Officers and Committee Expenses   \$ 13,024.25   \$ 13,677.41     Actuarial/Accounting Expense   \$ 58,065.00   \$ 61,446.44     Investment Mgt. Fee   \$ 7,160.20   \$ 9,515.04     Official Publications   \$ 44,197.37   \$ 30,658.33     Travel Expense   \$ 43,59.47   \$ 3,334.57     Bureau and Association Dues   \$ 920.00   \$ 1,240.00     Donations   \$ 15,890.00   \$ 3,910.00     Scholarships   \$ (500.00)   \$ (200.00)     Fraternal Activities   \$ 5,453.86   \$ 3,160.85     Insurance Taxes, Licenses & Fees   \$ 18,095.00   \$ 17,875.00     Sub Total   \$ 656,828.00   \$ 510,825.00     Net Gain/Loss From Operations   \$ (97,399.00)   \$ 9,553.00     Net Realized Capital Gain (Loss)   \$ 25,819.00					
Cash Surrenders   \$ 37,912.00   \$ 46,695.00     Dividends   \$ -   \$ -     Increase in aggregate reserves   \$ 94,000.00   \$ 45,000.00     Commissions (new and renewals)   \$ 1,868.00   \$ 3,807.00     General Operating Expenses   \$ 165,668.85   \$ 147,883.36     Officers and Committee Expenses   \$ 165,668.85   \$ 147,883.36     Officers and Committee Expenses   \$ 13,024.25   \$ 13,677.41     Actuarial/Accounting Expense   \$ 58,065.00   \$ 61,446.44     Investment Mgt. Fee   \$ 7,160.20   \$ 9,515.04     Official Publications   \$ 44,197.37   \$ 30,658.33     Travel Expense   \$ 43,59.47   \$ 3,334.57     Bureau and Association Dues   \$ 920.00   \$ 1,240.00     Donations   \$ 15,890.00   \$ 3,910.00     Scholarships   \$ (500.00)   \$ (200.00)     Fraternal Activities   \$ 5,453.86   \$ 3,160.85     Insurance Taxes, Licenses & Fees   \$ 18,095.00   \$ 17,875.00     Sub Total   \$ 656,828.00   \$ 510,825.00     Net Gain/Loss From Operations   \$ (97,399.00)   \$ 9,553.00     Net Realized Capital Gain (Loss)   <	Expenses	2n	d Quarter 2012	21	nd Quarter 2011
Dividends   \$ -   \$ -   \$ -     Increase in aggregate reserves   \$ 94,000.00   \$ 45,000.00     Commissions (new and renewals)   \$ 1,868.00   \$ 3,807.00     General Operating Expenses   \$ 165,668.85   \$ 147,883.36     Officers and Committee Expenses   \$ 13,024.25   \$ 13,677.41     Actuarial/Accounting Expense   \$ 58,065.00   \$ 61,446.44     Investment Mgt. Fee   \$ 7,160.20   \$ 9,515.04     Official Publications   \$ 44,197.37   \$ 30,658.33     Travel Expense   \$ 43,59.47   \$ 3,334.57     Bureau and Association Dues   \$ 920.00   \$ 1,240.00     Donations   \$ 15,890.00   \$ 3,910.00     Scholarships   \$ (500.00)   \$ (200.00)     Fraternal Activities   \$ 5,453.86   \$ 3,160.85     Insurance Taxes, Licenses & Fees   \$ 18,095.00   \$ 17,875.00     Sub Total   \$ 656,828.00   \$ 510,825.00     Net Gain/Loss From Operations   \$ (97,399.00)   \$ 9,553.00     Net Realized Capital Gain (Loss)   \$ 25,819.00   \$ 9,842.00	•				
Increase in aggregate reserves   \$ 94,000.00   \$ 45,000.00     Commissions (new and renewals)   \$ 1,868.00   \$ 3,807.00     General Operating Expenses   \$ 165,668.85   \$ 147,883.36     Officers and Committee Expenses   \$ 13,024.25   \$ 13,677.41     Actuarial/Accounting Expense   \$ 58,065.00   \$ 61,446.44     Investment Mgt. Fee   \$ 7,160.20   \$ 9,515.04     Official Publications   \$ 44,197.37   \$ 30,658.33     Travel Expense   \$ 43,59.47   \$ 3,334.57     Bureau and Association Dues   \$ 920.00   \$ 1,240.00     Donations   \$ 15,890.00   \$ 3,910.00     Scholarships   \$ (500.00)   \$ (200.00)     Fraternal Activities   \$ 5,453.86   \$ 3,160.85     Insurance Taxes, Licenses & Fees   \$ 18,095.00   \$ 17,875.00     Sub Total   \$ 656,828.00   \$ 510,825.00     Net Gain/Loss From Operations   \$ (97,399.00)   \$ 9,553.00     Net Realized Capital Gain (Loss)   \$ 25,819.00   \$ 9,842.00	Death Claims	. \$	182,789.00	\$	114,647.00
Commissions (new and renewals)   \$ 1,868.00   \$ 3,807.00     General Operating Expenses   \$ 165,668.85   \$ 147,883.36     Officers and Committee Expenses   \$ 13,024.25   \$ 13,677.41     Actuarial/Accounting Expense   \$ 58,065.00   \$ 61,446.44     Investment Mgt. Fee   \$ 7,160.20   \$ 9,515.04     Official Publications   \$ 44,197.37   \$ 30,658.33     Travel Expense   \$ 4,359.47   \$ 3,334.57     Bureau and Association Dues   \$ 920.00   \$ 1,240.00     Donations   \$ 15,890.00   \$ 3,910.00     Scholarships   \$ (500.00)   \$ (200.00)     Fraternal Activities   \$ 5,453.86   \$ 3,160.85     Insurance Taxes, Licenses & Fees   \$ 18,095.00   \$ 17,875.00     Sub Total   \$ 656,828.00   \$ 510,825.00     Net Gain/Loss From Operations   \$ (97,399.00)   \$ 9,553.00     Net Realized Capital Gain (Loss)   \$ 25,819.00   \$ 9,842.00	Death Claims Endowments	\$ \$	182,789.00 7,925.00	\$ \$	114,647.00 8,175.00
General Operating Expenses   \$ 165,668.85   \$ 147,883.36     Officers and Committee Expenses   \$ 13,024.25   \$ 13,677.41     Actuarial/Accounting Expense   \$ 58,065.00   \$ 61,446.44     Investment Mgt. Fee   \$ 7,160.20   \$ 9,515.04     Official Publications   \$ 44,197.37   \$ 30,658.33     Travel Expense   \$ 4,359.47   \$ 3,334.57     Bureau and Association Dues   \$ 920.00   \$ 1,240.00     Donations   \$ 15,890.00   \$ 3,910.00     Scholarships   \$ (500.00)   \$ (200.00)     Fraternal Activities   \$ 5,453.86   \$ 3,160.85     Insurance Taxes, Licenses & Fees   \$ 18,095.00   \$ 17,875.00     Sub Total   \$ 656,828.00   \$ 510,825.00     Net Gain/Loss From Operations   \$ (97,399.00)   \$ 9,553.00     Net Realized Capital Gain (Loss)   \$ 25,819.00   \$ 9,842.00	Death Claims Endowments Cash Surrenders	\$ \$ \$	182,789.00 7,925.00	\$ \$ \$ \$	114,647.00 8,175.00
Officers and Committee Expenses   \$ 13,024.25   \$ 13,677.41     Actuarial/Accounting Expense   \$ 58,065.00   \$ 61,446.44     Investment Mgt. Fee   \$ 7,160.20   \$ 9,515.04     Official Publications   \$ 44,197.37   \$ 30,658.33     Travel Expense   \$ 4,359.47   \$ 3,334.57     Bureau and Association Dues   \$ 920.00   \$ 1,240.00     Donations   \$ 15,890.00   \$ 3,910.00     Scholarships   \$ (500.00)   \$ (200.00)     Fraternal Activities   \$ 5,453.86   \$ 3,160.85     Insurance Taxes, Licenses & Fees   \$ 18,095.00   \$ 17,875.00     Sub Total   \$ 656,828.00   \$ 510,825.00     Net Gain/Loss From Operations   \$ (97,399.00)   \$ 9,553.00     Net Realized Capital Gain (Loss)   \$ 25,819.00   \$ 9,842.00	Death Claims Endowments Cash Surrenders Dividends	\$ \$ \$ \$	182,789.00 7,925.00 37,912.00	\$ \$ \$ \$	114,647.00 8,175.00 46,695.00
Actuarial/Accounting Expense   \$ 58,065.00   \$ 61,446.44     Investment Mgt. Fee   \$ 7,160.20   \$ 9,515.04     Official Publications   \$ 44,197.37   \$ 30,658.33     Travel Expense   \$ 4,359.47   \$ 3,334.57     Bureau and Association Dues   \$ 920.00   \$ 1,240.00     Donations   \$ 15,890.00   \$ 3,910.00     Scholarships   \$ (500.00)   \$ (200.00)     Fraternal Activities   \$ 5,453.86   \$ 3,160.85     Insurance Taxes, Licenses & Fees   \$ 18,095.00   \$ 17,875.00     Sub Total   \$ 656,828.00   \$ 510,825.00     Net Gain/Loss From Operations   \$ (97,399.00)   \$ 9,553.00     Net Realized Capital Gain (Loss)   \$ 25,819.00   \$ 9,842.00	Death Claims Endowments Cash Surrenders Dividends Increase in aggregate reserves	\$ \$ \$ \$ \$	182,789.00 7,925.00 37,912.00 - 94,000.00	\$ \$ \$ \$	114,647.00 8,175.00 46,695.00 - 45,000.00
Investment Mgt. Fee   \$ 7,160.20   \$ 9,515.04     Official Publications   \$ 44,197.37   \$ 30,658.33     Travel Expense   \$ 4,359.47   \$ 3,334.57     Bureau and Association Dues   \$ 920.00   \$ 1,240.00     Donations   \$ 15,890.00   \$ 3,910.00     Scholarships   \$ (500.00)   \$ (200.00)     Fraternal Activities   \$ 5,453.86   \$ 3,160.85     Insurance Taxes, Licenses & Fees   \$ 18,095.00   \$ 17,875.00     Sub Total   \$ 656,828.00   \$ 510,825.00     Net Gain/Loss From Operations   \$ (97,399.00)   \$ 9,553.00     Net Realized Capital Gain (Loss)   \$ 25,819.00   \$ 9,842.00	Death Claims Endowments Cash Surrenders Dividends Increase in aggregate reserves Commissions (new and renewals)	\$ \$ \$ \$ \$ \$	182,789.00 7,925.00 37,912.00 - 94,000.00 1,868.00	\$ \$ \$ \$ \$ \$	114,647.00 8,175.00 46,695.00 - 45,000.00 3,807.00
Official Publications   \$ 44,197.37   \$ 30,658.33     Travel Expense   \$ 4,359.47   \$ 3,334.57     Bureau and Association Dues   \$ 920.00   \$ 1,240.00     Donations   \$ 15,890.00   \$ 3,910.00     Scholarships   \$ (500.00)   \$ (200.00)     Fraternal Activities   \$ 5,453.86   \$ 3,160.85     Insurance Taxes, Licenses & Fees   \$ 18,095.00   \$ 17,875.00     Sub Total   \$ 656,828.00   \$ 510,825.00     Net Gain/Loss From Operations   \$ (97,399.00)   \$ 9,553.00     Net Realized Capital Gain (Loss)   \$ 25,819.00   \$ 9,842.00	Death Claims Endowments Cash Surrenders Dividends Increase in aggregate reserves Commissions (new and renewals) General Operating Expenses	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	182,789.00 7,925.00 37,912.00 - 94,000.00 1,868.00 165,668.85	\$ \$ \$ \$ \$ \$ \$ \$ \$	114,647.00 8,175.00 46,695.00 - 45,000.00 3,807.00 147,883.36
Travel Expense   \$ 4,359.47   \$ 3,334.57     Bureau and Association Dues   \$ 920.00   \$ 1,240.00     Donations   \$ 15,890.00   \$ 3,910.00     Scholarships   \$ (500.00)   \$ (200.00)     Fraternal Activities   \$ 5,453.86   \$ 3,160.85     Insurance Taxes, Licenses & Fees   \$ 18,095.00   \$ 17,875.00     Sub Total   \$ 656,828.00   \$ 510,825.00     Net Gain/Loss From Operations   \$ (97,399.00)   \$ 9,553.00     Net Realized Capital Gain (Loss)   \$ 25,819.00   \$ 9,842.00	Death Claims Endowments Cash Surrenders Dividends Increase in aggregate reserves Commissions (new and renewals) General Operating Expenses Officers and Committee Expenses	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	182,789.00 7,925.00 37,912.00 - 94,000.00 1,868.00 165,668.85 13,024.25	\$ \$ \$ \$ \$ \$ \$	114,647.00 8,175.00 46,695.00 - 45,000.00 3,807.00 147,883.36 13,677.41
Bureau and Association Dues   \$ 920.00   \$ 1,240.00     Donations   \$ 15,890.00   \$ 3,910.00     Scholarships   \$ (500.00)   \$ (200.00)     Fraternal Activities   \$ 5,453.86   \$ 3,160.85     Insurance Taxes, Licenses & Fees   \$ 18,095.00   \$ 17,875.00     Sub Total   \$ 656,828.00   \$ 510,825.00     Net Gain/Loss From Operations   \$ (97,399.00)   \$ 9,553.00     Net Realized Capital Gain (Loss)   \$ 25,819.00   \$ 9,842.00	Death Claims Endowments Cash Surrenders Dividends Increase in aggregate reserves Commissions (new and renewals) General Operating Expenses Officers and Committee Expenses Actuarial/Accounting Expense	\$ \$ \$ \$ \$ \$ \$ \$	182,789.00 7,925.00 37,912.00 - 94,000.00 1,868.00 165,668.85 13,024.25 58,065.00	\$ \$ \$ \$ \$ \$ \$ \$ \$	114,647.00 8,175.00 46,695.00 - 45,000.00 3,807.00 147,883.36 13,677.41 61,446.44
Donations   \$ 15,890.00   \$ 3,910.00     Scholarships   \$ (500.00)   \$ (200.00)     Fraternal Activities   \$ 5,453.86   \$ 3,160.85     Insurance Taxes, Licenses & Fees   \$ 18,095.00   \$ 17,875.00     Sub Total   \$ 656,828.00   \$ 510,825.00     Net Gain/Loss From Operations   \$ (97,399.00)   \$ 9,553.00     Net Realized Capital Gain (Loss)   \$ 25,819.00   \$ 9,842.00	Death Claims Endowments Cash Surrenders Dividends Increase in aggregate reserves Commissions (new and renewals) General Operating Expenses Officers and Committee Expenses Actuarial/Accounting Expense Investment Mgt. Fee	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	182,789.00 7,925.00 37,912.00 - 94,000.00 1,868.00 165,668.85 13,024.25 58,065.00 7,160.20	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$	114,647.00 8,175.00 46,695.00 - 45,000.00 3,807.00 147,883.36 13,677.41 61,446.44 9,515.04
Scholarships   \$ (500.00)   \$ (200.00)     Fraternal Activities   \$ 5,453.86   \$ 3,160.85     Insurance Taxes, Licenses & Fees   \$ 18,095.00   \$ 17,875.00     Sub Total   \$ 656,828.00   \$ 510,825.00     Net Gain/Loss From Operations   \$ (97,399.00)   \$ 9,553.00     Net Realized Capital Gain (Loss)   \$ 25,819.00   \$ 9,842.00	Death Claims Endowments Cash Surrenders Dividends Increase in aggregate reserves Commissions (new and renewals) General Operating Expenses Officers and Committee Expenses Actuarial/Accounting Expense Investment Mgt. Fee Official Publications	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	182,789.00 7,925.00 37,912.00 - 94,000.00 1,868.00 165,668.85 13,024.25 58,065.00 7,160.20 44,197.37	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	114,647.00 8,175.00 46,695.00 - 45,000.00 3,807.00 147,883.36 13,677.41 61,446.44 9,515.04 30,658.33
Scholarships   \$ (500.00)   \$ (200.00)     Fraternal Activities   \$ 5,453.86   \$ 3,160.85     Insurance Taxes, Licenses & Fees   \$ 18,095.00   \$ 17,875.00     Sub Total   \$ 656,828.00   \$ 510,825.00     Net Gain/Loss From Operations   \$ (97,399.00)   \$ 9,553.00     Net Realized Capital Gain (Loss)   \$ 25,819.00   \$ 9,842.00	Death Claims Endowments Cash Surrenders Dividends Increase in aggregate reserves Commissions (new and renewals) General Operating Expenses Officers and Committee Expenses Actuarial/Accounting Expense Investment Mgt. Fee Official Publications Travel Expense	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	182,789.00 7,925.00 37,912.00 - 94,000.00 1,868.00 165,668.85 13,024.25 58,065.00 7,160.20 44,197.37 4,359.47	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	114,647.00 8,175.00 46,695.00 - 45,000.00 3,807.00 147,883.36 13,677.41 61,446.44 9,515.04 30,658.33 3,334.57
Fraternal Activities   \$ 5,453.86   \$ 3,160.85     Insurance Taxes, Licenses & Fees   \$ 18,095.00   \$ 17,875.00     Sub Total   \$ 656,828.00   \$ 510,825.00     Net Gain/Loss From Operations   \$ (97,399.00)   \$ 9,553.00     Net Realized Capital Gain (Loss)   \$ 25,819.00   \$ 9,842.00	Death Claims Endowments Cash Surrenders Dividends Increase in aggregate reserves Commissions (new and renewals) General Operating Expenses Officers and Committee Expenses Actuarial/Accounting Expense Investment Mgt. Fee Official Publications Travel Expense Bureau and Association Dues	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	182,789.00 7,925.00 37,912.00 - 94,000.00 1,868.00 165,668.85 13,024.25 58,065.00 7,160.20 44,197.37 4,359.47 920.00	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	$\begin{array}{c} 114,647.00\\ 8,175.00\\ 46,695.00\\ \hline \\ 45,000.00\\ 3,807.00\\ 147,883.36\\ 13,677.41\\ 61,446.44\\ 9,515.04\\ 30,658.33\\ 3,334.57\\ 1,240.00\\ \end{array}$
Insurance Taxes, Licenses & Fees   \$ 18,095.00   \$ 17,875.00     Sub Total   \$ 656,828.00   \$ 510,825.00     Net Gain/Loss From Operations   \$ (97,399.00)   \$ 9,553.00     Net Realized Capital Gain (Loss)   \$ 25,819.00   \$ 9,842.00	Death Claims Endowments	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	182,789.00 7,925.00 37,912.00 - 94,000.00 1,868.00 165,668.85 13,024.25 58,065.00 7,160.20 44,197.37 4,359.47 920.00 15,890.00	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	$\begin{array}{c} 114,647.00\\ 8,175.00\\ 46,695.00\\ \hline \\ 45,000.00\\ 3,807.00\\ 147,883.36\\ 13,677.41\\ 61,446.44\\ 9,515.04\\ 30,658.33\\ 3,334.57\\ 1,240.00\\ 3,910.00\\ \end{array}$
Sub Total     \$     656,828.00     \$     510,825.00       Net Gain/Loss From Operations     \$     (97,399.00)     \$     9,553.00       Net Realized Capital Gain (Loss)     \$     25,819.00     \$     9,842.00	Death Claims Endowments	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	182,789.00 7,925.00 37,912.00 - 94,000.00 1,868.00 165,668.85 13,024.25 58,065.00 7,160.20 44,197.37 4,359.47 920.00 15,890.00 (500.00)	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	$\begin{array}{c} 114,647.00\\ 8,175.00\\ 46,695.00\\ \hline \\ 45,000.00\\ 3,807.00\\ 147,883.36\\ 13,677.41\\ 61,446.44\\ 9,515.04\\ 30,658.33\\ 3,334.57\\ 1,240.00\\ 3,910.00\\ (200.00)\\ \end{array}$
Net Gain/Loss From Operations     \$ (97,399.00)     \$ 9,553.00       Net Realized Capital Gain (Loss)     \$ 25,819.00     \$ 9,842.00	Death Claims	\$\$\$\$\$\$\$\$\$\$\$	182,789.00 7,925.00 37,912.00 - 94,000.00 1,868.00 165,668.85 13,024.25 58,065.00 7,160.20 44,197.37 4,359.47 920.00 15,890.00 (500.00) 5,453.86	* * * * * * * * * * * * * * * * *	114,647.00 8,175.00 46,695.00 - 45,000.00 3,807.00 147,883.36 13,677.41 61,446.44 9,515.04 30,658.33 3,334.57 1,240.00 3,910.00 (200.00) 3,160.85
Net Realized Capital Gain (Loss)     \$ 25,819.00     \$ 9,842.00	Death Claims	\$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$	182,789.00 7,925.00 37,912.00 94,000.00 1,868.00 165,668.85 13,024.25 58,065.00 7,160.20 44,197.37 4,359.47 920.00 15,890.00 (500.00) 5,453.86 18,095.00	* * * * * * * * * * * * * * * * * *	114,647.00 8,175.00 46,695.00 - 45,000.00 3,807.00 147,883.36 13,677.41 61,446.44 9,515.04 30,658.33 3,334.57 1,240.00 3,910.00 (200.00) 3,160.85 17,875.00
	Death Claims	\$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$	182,789.00 7,925.00 37,912.00 94,000.00 1,868.00 165,668.85 13,024.25 58,065.00 7,160.20 44,197.37 4,359.47 920.00 15,890.00 (500.00) 5,453.86 18,095.00	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	114,647.00 8,175.00 46,695.00 - 45,000.00 3,807.00 147,883.36 13,677.41 61,446.44 9,515.04 30,658.33 3,334.57 1,240.00 3,910.00 (200.00) 3,160.85 17,875.00
<b>Totals</b> \$ (71,580.00) \$ 19,395.00	Death Claims	\$\$\$\$\$\$\$\$\$\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	182,789.00 7,925.00 37,912.00 94,000.00 1,868.00 165,668.85 13,024.25 58,065.00 7,160.20 44,197.37 4,359.47 920.00 15,890.00 (500.00) 5,453.86 18,095.00 656,828.00	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	$\begin{array}{c} 114,647.00\\ 8,175.00\\ 46,695.00\\ \hline \\ 45,000.00\\ 3,807.00\\ 147,883.36\\ 13,677.41\\ 61,446.44\\ 9,515.04\\ 30,658.33\\ 3,334.57\\ 1,240.00\\ 3,910.00\\ (200.00)\\ 3,160.85\\ 17,875.00\\ 510,825.00\\ \end{array}$
	Death Claims	\$\$\$\$\$\$\$\$\$\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	182,789.00 7,925.00 37,912.00 94,000.00 1,868.00 165,668.85 13,024.25 58,065.00 7,160.20 44,197.37 4,359.47 920.00 15,890.00 (500.00) 5,453.86 18,095.00 656,828.00 (97,399.00)	************	114,647.00 8,175.00 46,695.00 - 45,000.00 3,807.00 147,883.36 13,677.41 61,446.44 9,515.04 30,658.33 3,334.57 1,240.00 3,910.00 (200.00) 3,160.85 17,875.00 510,825.00

## Honorary Slovak Consul Retires

On May 14, 2012, Thomas Klimek Ward retired after three consecutive 5year terms as the Honorary Consul of the Slovak Republic in Chicago with jurisdiction over the State of Illinois. He was awarded the Gold Medal of Merit of the Slovak Ministry of Foreign Affairs by H.E. Miroslav Lajcak, deputy prime minister and foreign minister of the Slovak Republic. The medal was awarded in recognition of Honorary Consul Ward's personal contribution to Slovak-American relations and for his activities as Honorary Consul of the Slovak Republic.

Mr. Ward is a member of LPSCU Branch 28 in Joliet, Illinois. The LPSCU congratulates Honorary Consul Thomas Klimek Ward on being awarded the Gold Medal of Merit and congratulates him as well on his 15 years of service as a Slovak Honorary Consul.

## Midwest Slovak Pastoral Seminar

The annual Midwest Slovak Pastoral Seminar, under the auspices of the Slovak Catholic Federation, will take place on Sunday, September 23, 2012, at the Motherhouse of the Sisters of St. Casimir, 2601 W. Marquette Road, Chicago, Illinios.

Speaker Eva Bustamante will discuss the history of Our Lady of Sorrows Slovak Catholic Cemetery in the Archdiocese of Chicago, which was founded in 1923. This talk will be of particular interest to people doing geneological research. Afterwards she will answer questions and distribute booklets.

Registration for the seminar will start at 1:00 p.m. Ms. Bustamante will be welcomed at 1:45 p.m. A buffet dinner will be served at 3:00 p.m., following the presentation.

The offering for this event is \$15.00. Prepaid registration can be arranged through John Jurcenko at 773-763-0810. For more information, call Geraldine Hletko at 708-387-7812.

**Robert Tapak Magruder** Seminar Publicity Committee

## Slovak Memorabilia Fills Member's Home

Ann Krohmaly, a member of LPSCU Branch 42, takes her Slovak heritage to heart. In the game room of her home, Ann has an area completely filled with Czechoslovakian memorabilia. Slovak dolls of all sizes fill a china closet. Ann said she never had a store-bought doll as a child. She would take a stick and wrap it in flax to form a doll head, then use whatever material was available to make a dress.

Ann was born in Czechoslovakia and came to America when she was 17 years old with her mother, Susan Borcak Kosco, and brother, John, where they rejoined her father. Five years later, Ann met and married Arnold, her husband of 56 years.

In addition to the items in Ann's Slovak room, she also has hundreds of beautiful Czechoslovakian crystal and china pieces on display in curio cabinets throughout her home.



Ann's collection of old children's story books (bottom left) show wear and tear after reading them to her sons and, years later, to her grandchildren. Portraits of gypsy women, needlepointed by Arnold's sister, hang on the wall above.



The manikin is covered with authentic Czechoslovakian embroidered clothes. Pictured in the background is a painting of the village where Arnold grew up in Saris.

## Jankola Library Offers Christmas Oplatky

*Oplatky*, the traditional Slovak Christmas wafers, will be available this holiday season from Jankola Library. Orders will be accepted from October 22 until December 19, 2012. The *oplatky* – five per pack – are thermal-sealed and can be purchased for \$3.00 per pack.

In addition, the minimum cost of shipping and handling is \$5.75 and upwards (depending on the number of packets ordered and the subsequent cost of priority mailing). Customized requests can be filled to meet individual needs. Payments (made payable to Jankoka Library) must be received before shipment.

For more information or to place an order, contact Sister Catherine Laboure 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.



Ann shows the dolls displayed in her china cabinet.



Slovenske *cepce* (hats) adorn another wall.

### Photograph Notice

When submitting photos electronically for publication in *Zornicka*, please save them as **separate files** sent with your text copy as **attachments**, not as part of the text copy itself. For best results, photos should be saved in **jpg** format.

## **Minutes of the Annual Board Meeting**

### March 9-11, 2012 - Wilkes-Barre, Pennsylvania

#### Friday March 9, 2012

#### Call to Order — Pledge

President Theresa Kluchinski called the meeting to order at 8:30 a.m., followed by the Pledge of Allegiance.

#### **Roll Call**

All were present except for Spiritual Advisor Rev. Philip Altavilla, who will be late. Trustee Margaret Jollimore was excused.

#### Submission of Insurance Applications

Secretary-Treasurer Mary Jo Savidge reported applications were received from Anita Gregory and Margaret Ferri.

#### **Submission of Conflict of Interest Forms**

Secretary-Treasurer Savidge reported that nine were received. She will get Rev. Altavilla's later today and Trustee Margaret Jollimore's at the Board Meeting on Saturday.

#### Welcome/Remarks

President Kluchinski welcomed the Board to the Annual Meeting. The Board will hear from our accountant, Robert Kopec; Sam Urda of CPS Actuaries; Senior and Second Vice President of Morgan Stanley Smith Barney, Ellen Bush and Karen Natishan; and our Legal Council, Attorney Jeffery Malak.

#### **Approval of Agenda/Minutes**

The agenda for this meeting was approved, along with the Minutes from the December 3, 2011, Board Conference Call.

#### **Correspondence/Requests**

Secretary-Treasurer Savidge read all correspondence received since the previous meeting. The following requests were approved:

- Slovak Catholic Federation
- Jankola Library
- Church of SS. Cyril and Methodius, Hazleton, Pennsylvania
- The Conference of Slovak Clergy

#### **Resolutions**

The following resolutions were reaffirmed:

- Golden Age Benefit Resolution
- 80 Year Age Resolution
- Certificate Loan Resolution
- MBA (Minor Beneficiary) Rate Resolution

#### **Appointments**

The following appointments were reaffirmed:

- Mr. Robert Kopec, Certified Public Accountant
- Mr. Sam Urda; Mr. Allan Ferrone, Actuary, CPS Actuaries
- Dr. Robert Czwalina, Medical Examiner
- Ms. Ellen Bush and Ms. Karen Natishan, Financial Consultants
- Attorney Jeffrey Malak, Legal Counsel

#### Prayer

Spiritual Advisor Rev. Philip Altavilla arrived and offered a prayer service.

#### **Presentations**

President Kluchinski introduced Mr. Robert Kopec, CPA, who reviewed the annual statement, premium income, and investment income. Questions asked were answered. President Kluchinski introduced Ellen Bush and Karen Natishan from Morgan Stanley Smith Barney, who provided the Board with the LPSCU Capital Market Overview and Employees Pension Report, 4th Quarter 2011 through February 29, 2012.

Presentation of an overview on the following:

- Asset Allocation
- Market Value
- Maturity Distribution Graph
- Top Holdings by Market Value

#### **LPSCU Employee Pension**

- Asset Allocation
- Top Holdings by Market Value
- Questions asked were answered.

President Kluchinski introduced Attorney Jeffrey Malak of Chariton, Schwager and Malak who spoke about responsibilities of Boards of Directors. Questions asked were answered.

President Kluchinski introduced Sam Urda of CPS Actuaries, Inc. Mr. Urda reviewed the Management's Discussion and Analysis Report. Questions asked were answered.

#### Financial Report

Board members were provided and reviewed the following information:

- 2011 Annual Statement
- Balance Sheet/Revenue and Expenses 2011
- Budget
- Anne Cichy and Bishop Grutka Accounts
- First Eagle and PIMCO Fund
- Employee Retirement Plan 2011
- Transaction Summary Report 2011 and January 2012
- Secretary Prompt Pay Report
- Actuarial Memorandum
- Management's Discussion and Analysis Report

#### **Officers' Reports**

The Board was provided and reviewed the following reports:

- President's Report
- Secretary-Treasurer's Report
- Fraternal Activities Director's Report
- Public Relations Director's Report
- District Reports
- Chairperson of Trustees' Report

#### Home Office Report

Secretary-Treasurer Savidge informed the Board that the following items were covered in the Secretary-Treasurer's Annual Report:

- Building Improvements
- Membership
- Hardware/Software
- Home Office Projects
- Financials
- Scanning Project

#### Convention

President Kluchinski updated the Board on the following for the Convention:

- Liturgy
- Program Book
- Officers' Reports
- By-Laws Review
- Transportation
- Entertainment
- Committees
- Gifts

• Delegate information and guest invitations The meeting was adjourned.

#### Saturday, March 10, 2012

President Kluchinski offered a prayer. Spiritual Advisor Rev. Philip Altavilla was excused.

#### **Unfinished Business**

- The Board reviewed the following:
- Tree of Life Memorial
- Life and Health Foundation
- Marsh Affinity Program
- Purchase of LPSCU shirts
- United Slovak Fraternals Sports Tournament Update
- Office Max

#### **Branches**

President Kluchinski gave an update on the following:

- Branch Consolidation
- Branch Procedures/Policies
- Matching Funds Program
- Branch Deposit Program

#### Strategic Plan

The Board reviewed and updated the strategic plan.

#### New Business

The following was discussed:

- Meeting with the Pennsylvania Insurance Department and the upcoming examination
- Annuity Rate
- Rate on Monies Held on Deposit
- Personnel Manual
- Disaster Recovery
- American Fraternal Alliance Consumer Research on Fraternals
- Dividends Unpaid Prior to 2004
- Compliance of Board of Directors

#### **Standing Committees**

The Board was provided and reviewed the following reports:

- Fraternalist of the Year
- Campaign Committee
- Youth Achievement Award
- Ann (Shinal) Cichy Award
- College Award

#### **Meeting Dates**

The Board was provided a list of meeting dates. The meeting was adjourned.

#### Sunday, March 11, 2012

President Kluchinski offered a prayer. Spiritual Advisor Rev. Philip Altavilla was excused. The Board reviewed the college applications received. A discussion occurred on the committees and whether they should be dissolved. It was decided to continue with the committees.

#### **Committee Reports**

The following committees provided a report:

- Fraternal Activities
- Campaign Committee

A discussion occurred on the various Convention Committees. A discussion occurred on increasing the Matching Funds or offering it more than one time a year.

The meeting was adjourned.

Respectfully submitted,

Mary Jo Savidge National Secretary-Treasurer

## Slovak League Hosts Congress in Bridgeport

Delegates from the five member Slovak fraternals, local Assemblies, and other Slovak cultural and civic groups gathered in Bridgeport, Connecticut, recently for the 55th Congress of the Slovak League of America. The Slovak League, a civic and cultural organization, was founded in Cleveland, Ohio, in 1907 and has enjoyed a rich history of collaboration with the people of Slovakia. Since Slovakia's independence on January 1, 1993, the Slovak League has enjoyed a renewed sense of purpose as it participates and supports various cultural and exchange programs between the United States of America and Slovakia.

Representatives from the LPSCU attending the Congress were National President Theresa A. Kluchinski and National Trustee Dolores M. Evanko. Pictured below are President Kluchinski (right) and Trustee Evanko (left) with newly elected Slovak League President Daniel Tanzone and Secretary-Treasurer Nina Holy. Both President Tanzone and Secretary-Treasuer Holy are members of the LPSCU.

On behalf of the members of the Ladies Pennsylvania Slovak Catholic Union, we extend our congratulations to the newly elected officers of the League and wish them continued success!



## LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION

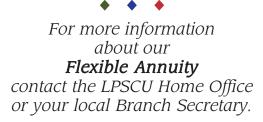
## FLEXIBLE ANNUITY 1 st Year's Interest Rate is 5%

- The LPSCU Flexible Annuity is a flexiblepremium, 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.



71 South Washington Street Wilkes-Barre, PA 18701

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

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

Minutes of the Executive Finance Committee

## May 16, 2012 – Home Office, Wilkes-Barre, Pennsylvania

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

The committee reviewed and accepted the Minutes from the March 21, 2012, Executive Finance Committee meeting with one correction.

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

- Slovak League of America requesting an ad for the 55th Congress program book. Approved \$100.00.
- New Jersey-New York Fraternal Alliance requesting an ad in the 79th Annual Convention program book. Approved \$100.00 ad.

#### **Financial Statement**

The committee was provided and reviewed the March 31, 2012, Quarterly Statement. The committee also reviewed the following checking accounts as of March 31-April 30, 2012: M&T Bank – General Operating Account, M&T Bank – Home Office Checking Account and Smith Barney Checking Account.

#### **Bonds/Stocks/Pension Portfolio**

The committee was provided copies of all reports from March 31-April 30, 2012, reviewing all activity, including CDs, Common Stocks, Preferred Stocks, Bonds, and International Investments. The Employee Retirement Plan was also reviewed.

#### **Home Office**

Secretary-Treasurer Savidge provided the committee with information on a new server, new computers, and the lease of a new copier.

#### **Convention**

The committee was provided information on and reviewed the following items for the Convention: Convention Committees, Daily Program, and Transportation.

#### **Budget**

The committee was provided and reviewed the budget for April 2012.

Next	Insurance	COUDA
1011		177000

Branch	Branch Representative	Mar/Apr 2012	Year-to-Date Total
83	Mary Ann Ackerman	\$52,000.00	\$ 57,000.00
124	Dolores Evanko	\$11,000.00	\$ 11,000.00
40	Cecilia Gaughan	\$ 2,000.00	\$ 57,000.00
*197	Maureen Grohowski	\$ 1,000.00	\$ 1,000.00
213	Theresa Kluchinski	\$40,000.00	\$ 47,000.00
42	Dolores Sakal	\$ 4,000.00	\$ 39,000.00
213	Mary Jo Savidge	\$15,000.00	\$ 43,000.00
64	Elva Silay	\$ 2,000.00	\$ 7,000.00
		\$127,000.00	\$ 262,000.00

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

#### SEPTEMBER/OCTOBER 2012

#### **Other Business**

The committee performed a random drawing from among the qualified applicants for the Ann (Shinal) Cichy Award. The recipient chosen was Kaylee Macko.

#### **Meeting Dates**

The next meeting is July 18. There being no further business, the EFC adjourned.

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

## New Member is Baptized in Maryland

On Mother's Day, May 13, 2012, Carmella Nicole San Severino was baptized by Deacon John Manley at St. John the Evangelist Catholic Church in Frederick, Maryland. Carmella's

godparents are

her aunt from

Frederick, Mary-

land, and Anthony

Angelina K. Ferri,

Carmella Nicole San Severino is shown with her godparents, Anthony San Severino and Angelina K. Ferri, on her Christening Day.

San Severino, her uncle from Myerstown, Pennsylvania, who is a seminarian at St. Charles Borromeo Seminary in Wynnewood, Pennsylvania.

After the baptism, Deacon Manley blessed a child's bible that Carmella had received as a gift and a white rosary that she received from the LPSCU upon becoming a member.

Carmella was born on December 6, 2011, at Frederick General Hospital. She is the daughter of Domenic San Severino and Nicole Marie Ferri of New Market, Maryland. She is the granddaughter of John A. and Christie Ferri of New Market, and Richard and Gabriella San Severino of Myerstown. Her great-grandparents are Frank and Millie San Severino of Long Island, New York, and John and Margaret A. Ferri of Bethlehem, Pennsylvania.

Carmella is the newest member of LPSCU Branch 130 in Bethlehem. Her mother, godmother, paternal grandparents, and paternal great-grandparents are all members of LPSCU Branches 83 and 130.

Following the Baptism, a reception was held for 70 relatives and friends at Pinecliff Park Indoor Pavilion in Frederick.

## **Dear Junior Members**,

It's back to school time for most of you. As you begin another year in classrooms that perhaps offer calculators, computers, and other high tech gadgets, have you ever wondered what school was like two centuries ago?

In the early 1800s, most children attended school in one-room schoolhouses. A single teacher taught every subject on every grade level. A teacher from England came up with an idea that made it possible for one teacher to teach subjects on different grade levels at the same time and it spread to this country. He divided students into groups. A monitor – usually an older student trained by the teacher – was in charge of each group. To save paper, lessons were written on posters stuck up on the walls. Each group, led by the monitor, stood around the lesson and read the same text.

The customs of the time had a great deal to do with what went on in the classroom. A century ago, teachers had to follow very strict rules. In the early 1900s, a female teacher might have signed a contract agreeing to...

- Wear at least two petticoats.
- Never to wear dresses that were more than two inches above the ankles.
- Wear dark colored clothes.
- Never dye her hair.
- Never smoke cigarettes.
- Be home from 8 o'clock at night until 6 o'clock in the morning, unless she was at a school meeting.
- Get a good night's sleep every night and not to stay downtown in ice cream parlors too long.
- Not go out with men.
- Never get married.
- Sweep the schoolroom floor every day and to scrub the schoolroom floor weekly.
- Start a fire in the schoolhouse every morning so the room would be warm when the children arrived.

Today, you may have some friends who don't leave home to go to school. They are taught in their own home by one or both of their parents. Home schooling is becoming more popular. Some parents choose this method because they want to set their own schedules. They also want to teach kids to learn at their own pace and they want to share learning with the entire family. Each state has its own rules about home-schooling. Parents who do this must spend a lot of time planning and teaching.

Some children go to school year-round. Fast-growing areas such as Las Vegas have so many kids that schools are very crowded. At any given time during the year, some of the children are on vacation, while others are in school. All the kids get the same number of vacation days, but at different times.

Some experts feel that kids lose a lot of what they learn during the year during the long summer vacation. By giving shorter vacations that are spaced throughout the year, students might not forget as much. Others disagree and say that kids need the three months off in the summer to relax. We're sure most of you would agree with that!

Enjoy your school year. The time goes by so quickly!

Cecilia B. Gaughan, Fraternal Activities Director

## Back-to-School Safety Quiz

How many of these rules do you know the answer to? **Bus Safety** 

- 1. Cross the street at least \_\_\_\_ feet in front of the bus.
- 2. Stay in your seat and keep the \_\_\_\_ clear.
- 3. Exit from the \_\_\_\_ of the bus.
- 4. When getting on or off the bus, use the \_\_\_ to avoid falls.

#### Walking Safety

- 5. Obey all traffic
- 6. Look in all \_\_\_\_\_ before crossing the street.



- 7. Do not enter the street from between parked \_\_\_\_.
- 8. Cross the street at a \_\_\_.

#### **Car Safety**

- 9. Enter and leave a car on the \_\_\_\_\_ side.
- 10. Fasten your \_\_\_.
- 11. Don't \_\_ the driver.
- 12. Keep your \_\_ inside the windows.

#### Bike Safety

- 13. Always wear a \_\_\_.
- 14. Keep your hands on the \_\_\_.
- 15. Ride in \_\_ file.
- 16. Ride facing in the same direction as \_\_\_\_.

Answers on page 24

## Why's Your State Special?

**Hawaii** – Hawaiians live, on average, five years longer than residents in any other state!

**Idaho** is the nation's #1 producer of potatoes (bet you guessed that!) but also of trout, Austrian winter peas, and lentils.

**Illinois** – The world's first skyscraper was built in Chicago in 1885.

**Indiana** – Santa Claus, Indiana, receives over one half million letters and requests at Christmas time. And historic Parke County has 32 covered bridges, making it the Covered Bridge Capital of the world.

**Iowa** – Quaker Oats, in Cedar Rapids, is the largest cereal company in the world.

**Kansas** – A ball of twine in Cawker City measures over 38 feet in circumference and weighs more than 16,750 pounds – and is still growing.

**Kentucky** – Mammoth Cave is the world's longest cave and was first promoted in 1816, making it the second oldest tourist attraction in the United States. (Niagara Falls, New York is first.)

**Louisiana** is the only state in the union that does not have counties. Its political subdivisions are called parishes. It also boasts the tallest state capitol building in the country.

**Maine** is so big that it covers as many square miles as the other five New England states combined. It is also the only state in the U.S. whose name has only one syllable.







## **Healthy Bones**

Childhood and adolescence are prime years for increasing bone density, provided that kids – especially girls – are encouraged to take part in high-energy play.

It's important to engage in 40 minutes of strenuous stopand-go play daily – the type of activity that makes you breathe harder, like tag, kickball or soccer, and jumping rope. This accelerates your bone development.

Mom and Dad: The best way to promote vigorous activity is to let kids be kids. Encourage them to do activities that require running, jumping, skipping, and hopping. As they get older, add weight-bearing activities like strength training and sports such as basketball, volleyball, and gymnastics. These,



along with a healthy diet, are excellent for building and maintaining strong bones.

## **Slovak Lesson**

#### **RODINA** — THE FAMILY

Dobré deti milujú svojich rodičov. Good children love their parents.

Dobré deti poslúchajú svojich rodičov. *Good children obey their parents.* 

Naši predkovia boli dobrí Slováci. *Our forefathers were good Slovaks.* 

Tvoji rodičia boli veľmi pobožní. *Your parents were very devout.* 

Tvoja stryná je otcova sestra. *Your aunt is your father's sister.* 

Moja ujčiná je matkina sestra. *My aunt is my mother's sister.* 

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# Kids in the Kitchen

#### HEAD START BREAKFAST

The school bus will soon be there but before you head out the door, be sure to start your day with a good breakfast that includes apple juice, whole wheat toast with peanut butter, an 8 oz. glass of low fat milk, and oatmeal sweetened with honey.

To prepare oatmeal, you will need:

- 3 cups of water
- ½ teaspoon salt
- 1<sup>1</sup>/3 cups oatmeal

Add salt to water and bring to a boil. Add oatmeal and cook for five minutes over medium heat, stirring constantly. Remove from heat, cool slightly, and pour into a bowl. Sweeten to taste with honey. Pour on a little low fat milk and enjoy!

- 🔀 CLIP AND SAVE -

## **Drink to Your Health!**

It is back to school time and that means back to playing organized sports also. Keep in mind that healthy food isn't

the only key to having athletic success. When you are playing sports or perspiring heavily during exercise, you can easily become overheated or dehydrated. Especially in hot, humid weather, which could continue through September, you should drink plenty of water before, during, and after practice or a game.

According to the website HumanKinetics.com, "proper hydration improves the quality of your workout, reduces fatigue, reduces recovery time,



and increases your level of satisfaction." Drinking water will also help maintain your energy level throughout your game or workout.

Here are some recommendations to keep you hydrated during and after physical activity:

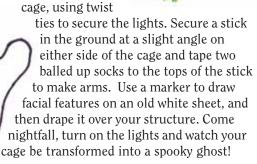
- One or two hours before practice or a game, drink 10 to 12 ounces of water.
- Drink 8 to 10 more ounces 15 minutes before practice or a game.
- While you are practicing or playing in a game, drink 8 ounces of water every 15 minutes; more if you're perspiring heavily or if it's a very hot, humid day.
- Never wait until you feel thirsty. Your body requires fluids long before you feel thirsty.
- Continue to hydrate with water even after you're done with your physical activity.
- Avoid caffeinated drinks such as soda, coffee and tea. Stick with water.

## Arts and Crafts

#### **SPOOK YOUR TRICK OR TREATERS**

Here's a great use for your old tomato cages before you pack them away in the shed for the winter. Come Halloween, they can haunt your porch or front door as glowing ghosts.

To make one, set up the cage. Thread clear mini lights through the



#### SEPTEMBER/OCTOBER 2012

### PERIODICAL

Faithful Citizenship

poverty, pursue the common good, and care for creation, with full respect for religious groups and their right to address social needs in accord with their basic moral convictions.

9. Establish and comply with moral limits on the use of military force—examining for what purposes it may be used, under what authority, and at what human cost.

10. Join with others around the world to pursue peace, protect human rights and religious liberty, and advance economic justice and care for creation.

"Lord God, as the election approaches, we seek to better understand the issues and concerns that confront our city/ state/country, and how the Gospel compels us to respond as faithful citizens in our community. We ask for eyes that are free from blindness so that we might see each other as brothers and sisters, one and equal in dignity, especially those who are victims of abuse and violence, deceit and poverty. We ask for ears that will hear the cries of children unborn and those abandoned, men and women oppressed because of race or creed, religion or gender. We ask for minds and hearts that are open to hearing the voice of leaders who will bring us closer to your Kingdom. We pray for discernment so that we may choose leaders who hear your Word, live your love, and keep in the ways of your truth as they follow in the steps of Jesus and his Apostles and guide us to your Kingdom of justice and peace. We ask this in the name of your Son Jesus Christ and through the power of the Holy Spirit. Amen." May God inspire us to choose wisely and well!

Rev. Philip A. Altavilla, V.G.



continued from page 2

"LPSCU Matching Fund" Themed Gift Basket Raffle to benefit the Allentown Diocesan Soup Kitchen will be held following the luncheon. Contact Marge Ferri (610-866-8945) or Ceil Gaughan (610-433-4610) for more information.

9 — Pittsburgh District Christmas Party at Westwood Golf Club, West Mifflin, Pennsylvania, beginning at 1:00 p.m.

Answers to Back-to-School Safety Quiz — 1. ten, 2. aisle, 3. front, 4. handrails, 5. signals, 6. directions, 7. vehicles, 8. corner/crosswalk, 9. curb, 10. seatbelt, 11. distract, 12. hands/arms, 13. helmet, 14. handlebars, 15. single, 16. motor vehicles

## LPSCU Attends PFA Legislative Luncheon

The Pennsylvania Fraternal Alliance held its annual Legislative Luncheon at the Capitol Building in Harrisburg, Pennsylvania, on May 22, 2012. Fraternal leaders and over 100 legislators attended the affair. The atmosphere was informal with the lunch set up outside the Lt. Governor's Office on the second floor of the Capitol. This function allows fraternal representatives an opportunity to meet with legislators as they exit from their morning session.

LPSCU National Secretary-Treasurer Mary Jo Savidge is serving as a first term director of the Pennsylvania Fraternal Alliance.

Local representatives from Northeastern Pennsylvania are pictured below with the 2011-2012 President and Secretary-Treasurer of the PFA.



L-R: LPSCU National Secretary-Treasurer Mary Jo Savidge, LPSCU National President Theresa A. Kluchinski, PFA President Robert Lawrence, PFA Secretary-Treasurer Bernard Golubiewski, and Polish Union of U.S.A. CEO Charlotte L. Androckitis.



LPSCU National Secretary-Treasurer Mary Jo Savidge (6th from left) is pictured with other Pennsylvania Fraternal Alliance Directors.