

ZORNIČKA

MORNING STAR

Ladies
Pennsylvania
Slovak
Catholic
Union



Vol. 74, No. 840

January-February 2015

The Eisenhower Complex

site of our

41st National Convention

June 23-26, 2016



2634 Emmitsburg Road
Gettysburg, Pennsylvania



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Calendar of Events

JANUARY

- 20** — **Deadline to submit articles for March/April 2015 Zornicka.**
- 22** — Annual March for Life in Washington, D.C. *See page 13 for details.*

FEBRUARY

- 15** — Deadline to apply for a Slovak Gardens Scholarship Award. *See page 13 for details.*

MARCH

- 2-3** — Slovak Catholic Federation Meeting, Lehigh Valley, Pennsylvania
- 13** — Deadline to submit correspondence for the Board to discuss at its Annual Meeting. *See page 6 for meeting announcement.*
- 16** — Msgr. Beeda District Meeting at Perkin's Restaurant, Route 93, West Hazleton, Pennsylvania, beginning at 6:30 p.m. Any District member who plans to attend must contact Anita Gregory at 570-788-3263 by March 9.
- 20** — **Deadline to submit articles for May/June 2015 Zornicka.**

APRIL

- 1** — Deadline to nominate a member as our 2015 Fraternalist of the Year. *See page 5 for details.*
- 16** — LPSCU Internal Audit
- 17-18** — LPSCU Annual Meeting, Wilkes-Barre, Pennsylvania. *See page 6 for details.*
- 19-20** — American Fraternal Alliance Mid-Year Meeting, Washington, D.C.
- 26** — Rev. Dianiska District Meeting at North End Slovak Club, North Main Street, Wilkes-Barre, Pennsylvania, beginning at 1:00 p.m. Branch 19 will host.
- 30** — Deadline to apply for a 2015 LPSCU College Award. *See page 6 for details.*

MAY

- 20** — **Deadline to submit articles for July/August 2015 Zornicka.**

JUNE

- 1** — Deadline to nominate a young member for our 2015 Youth Achievement Award.
- 13** — LPSCU Mid-Year Meeting (Telephone Conference)
- 30** — Deadline to submit a family recipe for our LPSCU 2016 Convention Cookbook.

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Part II: The Seasons of the Church Year

The Seasons of the Church Year reflect the beauty and complexity of the way the Church has prayed through the centuries. Some of the basic concepts shared here can be found in the “General Instruction of the Roman Missal” and the “Introduction to the Lectionary.” One source that is commonly used in many parishes and which is reflected here is the “Sourcebook: For Sundays, Seasons and Weekdays” published by Liturgical Training Publications.

A simple outline of the Church Year looks like this:

- Advent
- Christmas and Christmas Season
- Ordinary Time
- Lent
- Easter and Easter Season
- Ordinary Time

The heart and core of the Church Year is the annual Easter celebration of the Lord’s life death and resurrection and its weekly celebration on the first day of the week, Sunday, the Lord’s Day. I hope that this reflection on the Seasons of the Church Year will reinforce the central importance of the Lord’s Day as envisioned in the encyclical of Pope John Paul II in “The Day of The Lord.”

The Church Year begins at Advent, or more particularly with Evening Prayer I on the vigil of the First Sunday of Advent. In 2006, when I was in Rome, Advent that year began in a very memorable way. It was with several thousand people in St. Peter’s Basilica with Pope Benedict that we celebrated Evening Prayer I on Saturday Evening. As with all beginnings, it was a time of grace and blessing to look back on the past year and to look forward to the New Year with great hope and trust in the Lord. That Advent was truly a new beginning and renewal that I remember to this day.

What is Advent all about? It is a period of anticipation that invites us to number our days aright, to pray and reflect on our journey of faith. It is a time of preparation for Christmas, but also a time to reflect on beginning a new year where we grow in our relationship with Jesus and deepen our participation in Christ’s life and teaching.

On the First Sunday of Advent, I usually welcome the people before Mass and wish them a “Happy New Year.” It works every time! I’ve got their attention. Then I ask, “What will this new year be for you as a person of faith?”

The word *advent* means coming. We are invited to prepare for the coming of the Lord. St. Bernard of Clairvaux describes three comings that are the focus of Advent: the Lord’s first coming, his final coming at the end of time, and the middle coming here and now when the Lord gives humanity rest and comfort.

Advent helps us to recount the first coming through the promises that preceded the Lord’s arrival as recorded in Scripture. We hear from the prophets about the promised coming of the Messiah. Next we reflect on the final coming of the Lord at the end of time and prayerfully reflect on all the necessary preparedness to welcome the Lord when he comes as judge. Probably the most enjoyable part of Advent is that we are encouraged to prepare for his present coming – the best of all gifts at Christmas, Emmanuel, God with us.

One of the symbols of the season, the Advent wreath, is relatively new. It is a clear reflection of marking time and paying attention to who is coming. With the coming of the new Church year, let us long for and look for the light of Christ in a world often clouded in darkness.

It is harder now to preserve the true meaning of Advent in today’s culture because there is so much celebration of “Christmas” before Christmas. It might be helpful if we moved some of our celebrations of Christmas back into the Christmas season – which is why there is a Christmas Season. It might lighten the load of activities and give us the luxury of prayer and reflection in Advent.

The celebration of Jesus’s birth on December 25 was a transformation of a pagan celebration of light that began in the late third century into a celebration of the true light of the world. There was also a celebration of the Lord being shown to the world called Epiphany that recounted the coming of the Magi from the East, the Baptism of Jesus, and his miracle at the Wedding Feast of Cana. The season celebrates who has come, why he has come, and what he gives to us in his coming. As important as it might be to show our love and affection to family and friends during this season by giving gifts, how much more important is it to receive the gifts the Lord bestows on us?

The entire week following Christmas is called the Octave of Christmas. Those eight days are solemn and joyful liturgies that celebrate Emmanuel, God with us. During the Christmas Season, there is a solemn celebration of the Holy Family, the Motherhood of Mary, Epiphany as well as the celebration of St. Stephen, St. John the Apostle, the Holy Innocents, St. Thomas Becket, SS. Basil and Gregory, St. Elizabeth Ann Seton, St. John Neumann, St. André Bessette, and St. Raymond Penafort.

The first part of Ordinary Time extends from Christmas Season to Ash Wednesday. The term Ordinary can be misleading. The better understanding of the term could be more accurately understood as Ordered Time. These weeks are a conscious journey of faith where on each Sunday we reflect on one Gospel (Matthew in Year A, Mark in Year B, and Luke in Year C) and sequentially hear the call to follow Jesus. In a sense, we journey with the disciples week to week in the company of Jesus in his ministry. We hear him teaching, see him healing and he continually calls us to follow him and become his disciples. The Season of Ordinary Time is broken by the period of Lent and Easter. The second part of Ordinary Time extends from Pentecost to Advent.



Msgr. Robert Siffrin

continued on page 28

PITTSBURGH DISTRICT

Members of the Pittsburgh District attended the District's annual Card Party on October 12, 2014, at St. Maximilian Kolbe Church in Homestead, Pennsylvania. Some members even got into the swing of the Halloween season by coming to the event dressed in costume. Members enjoyed refreshments, playing various games of cards, and socializing during the fun-filled afternoon.



REVEREND DIANISKA DISTRICT

The Reverend Dianiska District of the LPSCU met on October 19, 2014. The highlight of the meeting was the arrival of Sister Catherine McGroarty from the Catherine McCawley House. For several years, the District has celebrated "Make a Difference Day" by collecting cleaning supplies and personal care items for the shelter. This year was no different, and Sister thanked all present for their generosity, and spoke of the growing need in our area for facilities such as theirs.

Other items on the agenda were election of officers, with Mary Ann Ewasko, Hope Napkora, Debbie Adamchak, Marge Zinkavich, and Sue Worth accepting offices. National President Theresa Kluchinski told those present about new programs and services available through the LPSCU, as well as updated them on plans for the upcoming convention.

Plans were made for the December 7th Christmas Party, which will include a Matching Fund project to benefit cancer patient Ava Kurilla. The three District members who were awarded LPSCU College Scholarship Awards are also being invited to the Christmas Party.

Barbara Kalish

ZORNICKA

Notice of Vacancy

LPSCU Fraternal Activities Director

In compliance with Article VIII Section 2(u) of the LPSCU Bylaws, notice of a vacancy in the office of Fraternal Activities Director is hereby published in our official publication.

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

- Must be at least 21 years of age, an active member with participation in LPSCU Branch or District activities for at least five years, and
- No two immediate family members can serve during the same term of office.

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

- Abide by the Constitution and Bylaws of the LPSCU.
- Chair or is a member of a standing committee.
- Represent the LPSCU at functions as requested (e.g., seminars, local socials, meetings, etc.).
- Submit written report of actions at each Board Meeting and to the delegates at the National Convention.
- Responsible for the publication of the Junior Section in the official publication of the LPSCU.
- Responsible for all fraternal activities.
- Work with Branches/Districts regarding activities/programs and the reporting of activities/programs.
- Responsible for providing an annual report to the Board of Directors on the LPSCU Districts.
- Responsible for the development/maintenance of Fraternal Activities Manual.
- Coordinate reimbursement of LPSCU Branch/District functions.

REQUIREMENTS: Background in communications helpful, especially various forms of social media. Use of Microsoft Office programs, such as Word, Excel, and Power Point; as well as excellent organizational and writing/communication skills. Travel is required.

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

Any member wishing to be considered for this position should send a resume to the attention of the LPSCU President, P.O. Box 32, Wilkes-Barre, PA 18703-0032 **postmarked no later than February 2, 2015.**

New Insurance Issued

Branch	Branch Representative	SEPT/OCT 2014	Year-to-Date Total
37	Joan Evan	\$ 5,000.00	\$ 5,000.00
79	Renee Hladek	\$ 10,000.00	\$ 30,000.00
130	Margaret Ferri	\$ 5,000.00	\$ 45,000.00
213	Theresa Kluchinski	\$ 15,000.00	\$ 23,000.00
213	Mary Jo Savidge	\$ 37,000.00	\$ 39,000.00
		\$ 72,000.00	\$ 142,000.00

*We're Looking for a Shining Star
in the LPSCU*

to be our

2015

FRATERNALIST of the YEAR

Do you know a member who, through example and accomplishment, provides outstanding volunteer services?



Sylvia Goda
2014 Fraternalist
of the Year

Do you know a member who should be recognized for outstanding fraternal and volunteer efforts?



Who Will It Be?

If you can answer "Yes" to the above, then you have a "Shining Star" member to be nominated to be our 2015 LPSCU Fraternalist of the Year!

To receive a Nomination Form, contact the Home Office at:

570-823-3513

or toll free 888-834-6614

e-mail lpscu@lpscu.org

or visit our website

www.lpscu.org.

Hurry!

The Postmark Deadline

for Nominations is

April 1, 2015.

Miss Czech-Slovak U.S. Pageant Winner Named

The 2014-15 Miss Czech-Slovak U.S. Pageant was a wonderful success. The 28th pageant was held on Saturday, August 2, and Sunday, August 3, 2014, during the Wilber Czech Festival in Wilber, Nebraska, Czech Capital of the U.S. Eleven contestants took part in the contest. Eight received their state crown through official state pageants and three through an at-large program.

The contestants competed in four categories: Private Interview, Onstage Interview, Kroj Presentation, and Talent Competition. The performances were outstanding.

The official results of the 2014 pageant: Morgan McMichen of Kansas City, Missouri, representing her home state, was crowned the 2014-15 Miss Czech-Slovak U.S. Queen. She is the first Missouri queen to wear the national crown. She also was awarded the Authentic Kroj and Oratory and received a special educational scholarship donated by Dr. Cecelia Rokusek, Slovak Honorary Consul of Florida. Dr. Rokusek dedicates this scholarship to her parents, John and Alicia (Fiala) Rokusek.

For more information and pictures of all the contestants, please visit www.missczechslovakus.com or www.facebook.com/missczechslovakus.com.




The Miss Czech-Slovak U.S. pageant contestants surround the winner, Morgan McMichen of Kansas City, Missouri.

LPSCU Board of Directors Annual Meeting Announced

This announcement is made to all members of the LPSCU that the Annual Meeting of the Board of Directors will convene on Friday, April 17, 2015, at 8:30 a.m. at Genetti's Hotel, East Market Street, Wilkes-Barre, Pennsylvania. Subsequent sessions will be held on Saturday, April 18.

Members wishing to submit matters for the Board of Directors to consider at this meeting are directed to send them to the attention of Theresa Kluchinski at the LPSCU National Headquarters, 71 South Washington Street, Wilkes-Barre, PA 18701 or P.O. Box 32, Wilkes-Barre, PA 18703. All correspondence relative to this Annual Meeting should be **received no later than March 13, 2015.**



LPSCU EDUCATIONAL BENEFIT

2015 COLLEGE AWARD

\$500 One-Time Award

The LPSCU is offering a \$500, one-time College Award to our members who will be attending college during the 2015-2016 academic year. A total of 25 College Awards will be granted.

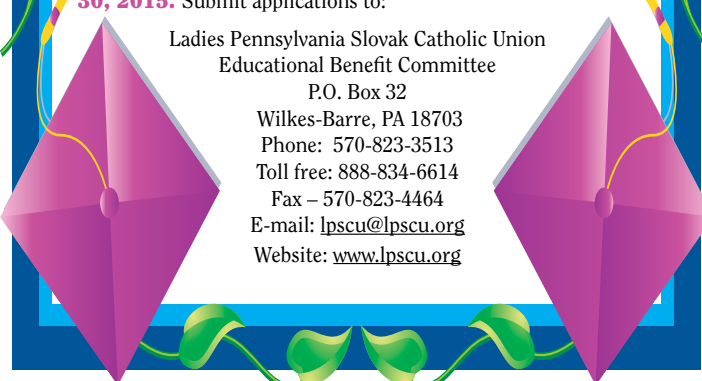
These are the guidelines for those applying for this award:

- Applicants must be a member of the LPSCU for two (2) years with at least a \$2,000 permanent reserve life insurance plan (excludes term insurance).
- Applicants must be a high school senior or college freshman, sophomore, or junior.
- High school seniors must provide a letter of recommendation from a school representative (ex: teacher, guidance counselor, or principal).
- High school applicants must submit an official transcript from their school that includes test scores; College students must submit documentation indicating latest overall GPA.
- Applicants must provide a detailed list of extracurricular activities, honors, and awards.
- Applicants must provide a detailed list of church, community, volunteer, and work activities including honors and awards, with reference(s) included.
- Applicants must be attending an accredited college/university on a full time basis for the 2015-2016 academic year and must submit proof of acceptance for the Fall 2015 semester.
- Applicants must submit a brief essay (no more than 200 words) on the topic "Why is life insurance important?"
- Applicants must provide a wallet-size color photo.

In order for an applicant to be eligible, all criteria outlined above must be met and all requested data provided. Applications with incomplete data or missing requirements will not be considered. All submitted materials become the property of the LPSCU and will not be returned. The LPSCU reserves the right to publish the applicant's entire essay or excerpts thereof, at its own discretion, in its official publication, *Zornicka*.

Applications are available from the LPSCU Home Office or its website. **Applications must be postmarked by April 30, 2015.** Submit applications to:

Ladies Pennsylvania Slovak Catholic Union
Educational Benefit Committee
P.O. Box 32
Wilkes-Barre, PA 18703
Phone: 570-823-3513
Toll free: 888-834-6614
Fax - 570-823-4464
E-mail: lpscu@lpscu.org
Website: www.lpscu.org



Retired Bishop Creates Mysteries

What does a Bishop do in retirement—besides being about his priestly duties? The Most Reverend Joseph V. Adamec, Bishop Emeritus of Altoona-Johnstown and Episcopal Protector of the Ladies Pennsylvania Slovak Catholic Union, writes and publishes mystery novels. He has just published his second book, titled *Heir Non-Apparent*.

This second novel, as well as his first (*Flight of the Beetle*), is based on one of the nine dinner mysteries that he had written and produced while still in service as Diocesan Bishop. In writing the novels, he draws upon his experiences as a young boy growing up in a small town in the state of Michigan. There are references to such things as wash day at the home as well as how the Sunday chicken soup came about—from egg to pot. Also included are descriptions of telephones, cars, and grocery stores of his time. But while the settings are real, the plots are fictitious.

“This is as close as I am going to get to writing an autobiography,” the Bishop said.

Writing has been an interest of Bishop Adamec for most of his life. He wrote for his high school newspaper and then studied journalism at Michigan State University, where he also served as co-editor of the dormitory paper. As a seminarian in Rome, he wrote articles for newspapers in both English and Slovak. Even as an active bishop, his hobby was to write dinner mysteries, which took place at the Bishop’s residence and served to chase away the winter doldrums for the Chancery staff and others. Upon his retirement, the Bishop decided to try his hand at writing and publishing books.

“However, I was feeling guilty writing mystery novels as an ordained clergyman when I should be doing something for the Church,” explained the Bishop.

Bishop Joseph solved his dilemma by donating the books to the diocesan Catholic Charities. At \$25.00 per book, the income generates much needed funds with which to help the poor of the Allegheny Mountains in Central Pennsylvania, according to the Charities’ Director, Mrs. Jean Johnstone. She welcomes inquiries about the books’ availability at the Catholic Charities’ address: P.O. Box 1349, Altoona PA 16603.

“Donating the books to Catholic Charities eases my conscience,” the Bishop said. “This way, I get to do what I have always enjoyed doing and am able to help God’s poor in the process. And the books make excellent gifts for both youth and adults.”

The hard-cover books are self-published works of about 295 pages each. The plot of *Flight of the Beetle* revolves around a missing brooch, an heirloom of the Tahftnut family. That of *Heir Non-Apparent* has to do with the settlement of a missing person’s estate.

Bishop Adamec served as National President of the Slovak Catholic Federation for a number of years. Currently, he is its Episcopal Moderator. He was the co-founder and chairman of the Conference of Slovak Clergy. Today, he is its vice-chairman. He was ordained as Bishop of Altoona-Johnstown by Cardinal Jozef Tomko on May 20, 1987. He retired from that office in April of 2011.

CALLING ALL MEMBERS!

Information About LPSCU Districts

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

Our six LPSCU Districts and their general locations are:

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

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

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

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

WE HOPE TO SEE YOU AT A DISTRICT EVENT SOON!



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

HAVE YOU?

We are providing our loved ones with added protection!



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

GUARANTEED ISSUE

for all members age 25-43

Letters

LPSCU Educational Benefit Committee,

Thank you very much for my Scholarship Award. I appreciate your generous gift of support toward my education.

Sincerely,

Katelyn M. Donohue

Branch 130, Bethlehem, PA

Dear Mary Jo and Board of Directors,

I am writing to thank you for your generous \$300 award for my attainment of my Master's degree. I was honored and appreciative to learn that I was selected to receive this award.

I recently moved south to Daphne, Alabama, where I am again furthering my education. I am working as a teaching assistant at the U.S. Sport Academy

while I study for my Ed.D. in Sports Administration.

Thanks to your contribution, some of the financial burdens of moving were decreased. I hope that upon completion of this degree, I will be able to assist other students as you have helped me.

Sincerely,

James Mattern

Branch 24, Windber, PA

To the Officers of the LPSCU:

I was deeply saddened recently when I heard of the passing of Cecilia Gaughan. What a wonderful lady!

I am a Senior Citizen (who) enjoyed every one of the articles she wrote, I'm sure as much the Junior Branch did. She

had to do a lot of research to write those wonderful articles. Cecilia will be missed by LPSCU and her Branch.

May she rest in peace!

A Branch 6 Member

Wilkes-Barre, PA

Dear Ladies Pennsylvania Slovak Catholic Union,

I want to thank you for the Catholic High School Award of \$300 toward my schooling at Bethlehem Catholic High School. I appreciate it very much.

Sincerely,

Anthony Craig Baggett

Branch 130, Bethlehem, PA

Dear Ladies of the LPSCU,

What a timely and delightful surprise! Your Golden Age check of \$25 arrived just before I was about to leave for vacation. So, I enjoyed a little extra traveling money.

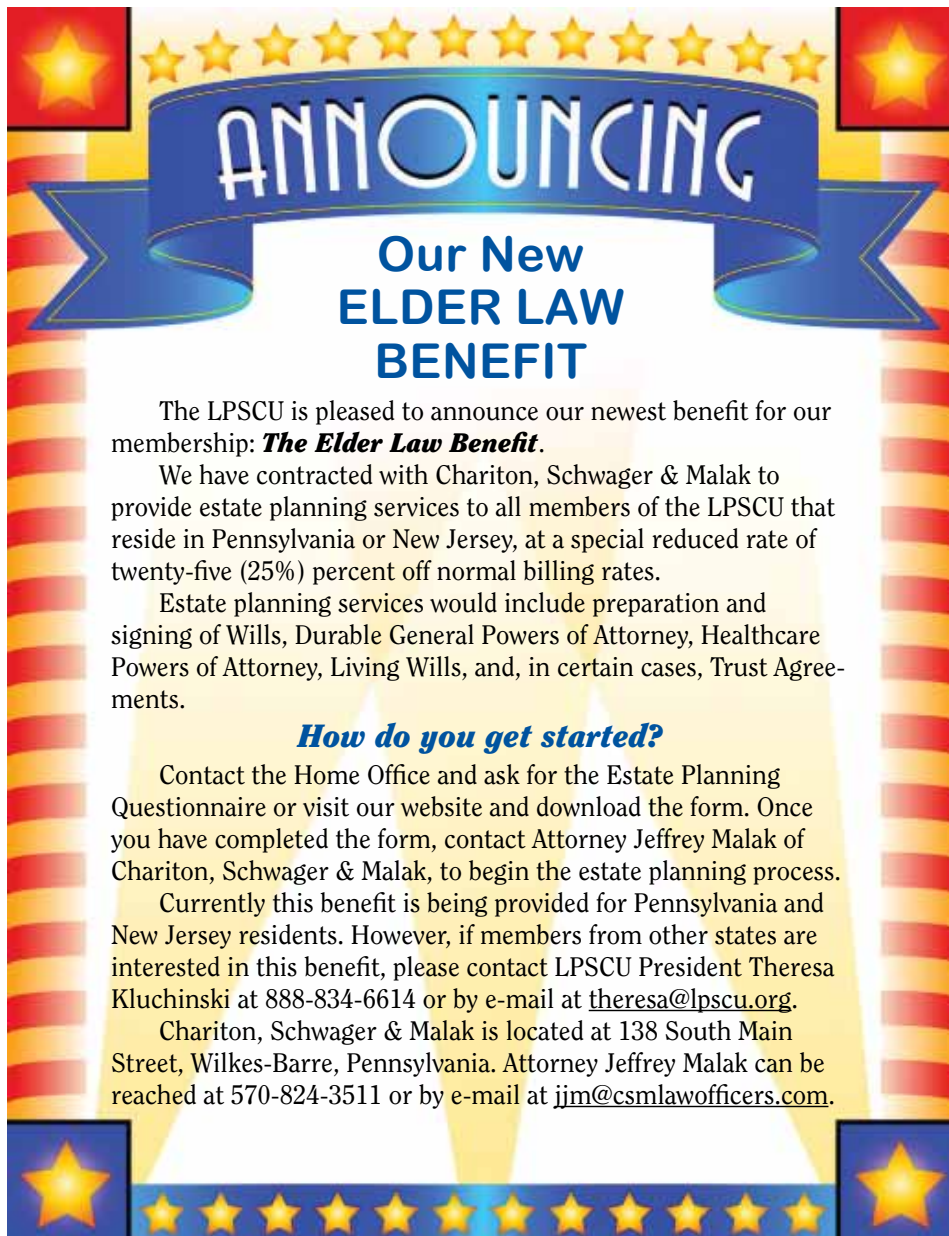
Thank you so much for your kindness and generosity. I am proud to be a member of this outstanding fraternal organization. May God bless you all!

Sincerely,

Lorraine Kerr

Branch 21, West Lake, MA

More Letters on page 11



ANNOUNCING

**Our New
ELDER LAW
BENEFIT**

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

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

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

How do you get started?

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

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

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

Slovakia Heritage Tour Set for Sept. 11-20, 2015

Experience Slovak culture, history, and life in Slovakia today, up close and personal on the 2015 Slovakia Heritage 10-day, small group tour. From September 11-20, we'll explore important cities and historic sites as well as folk-life museums, mountain resort towns, beautiful countryside, and the mix of medieval towns to Soviet-era remnants that make Slovakia such an interesting small country to visit today. Optional genealogical research and ancestral village visits will be available.

For more information: Visit www.slovakiaheritage.com or contact Judith Northup-Bennett, Slovakia Heritage Tours, 978-544-5144 or at connectionswork4u@hotmail.com.

Let the Battle Begin!
**CONVENTION 2016
CAMPAIGN**

Issue Dates:
JANUARY 1, 2015 – JUNE 1, 2016



PRIZES

1st PRIZE - \$500.00
2nd PRIZE - \$400.00
3rd PRIZE - \$300.00
4th PRIZE - \$200.00

QUARTERLY BONUSES

\$100.00 to the person with the highest points for the quarter
(In the event of a tie, all prizes will be split)

EXCLUSIONS

- ❖ Face value certificates less than \$5,000
- ❖ Term to 25
- ❖ Annuities
- ❖ Special Programs
- ❖ Home Office Sales

Campaign Committee

National Trustee Dolores M. Evanko, Chair
National Vice President Anita Gregory
National Chairperson of Trustees Mary Ann Ewasko
National Secretary-Treasurer Mary Jo Savidge



Letters

Dear Board of Directors,

It is with deep appreciation to the Ladies Pennsylvania Slovak Catholic Union for choosing me as a recipient of the 2014 Scholarship Award. As a Junior at Temple University, I will utilize the award to help defray the cost of my education and living expenses. I recognize this award not only as an honor but also a way to help my mom and siblings ease a financial burden. A special thank you to my grandma, Marie Homentosky, for all her love, continued support, and

devotion to our educational endeavors.

Thank you, Mrs. Kluchinski, and the Ladies Pennsylvania Slovak Catholic Union for making this award opportunity possible and selecting me as a recipient.

Respectfully,
Cal Batzel
 Branch 8, Jessup, PA

Dear President Kluchinski and LPSCU,

Thank you very much for honoring me with the post graduate award. It was very generous and greatly appreciated.

I am very grateful to be a part of such a great organization. Your monetary gift will be helpful as I embark on my new career.

Sincerely,
Christine Marley
 Branch 214, Duryea, PA

Dear Ms. Savidge,

Thank you for the 2014 scholarship award. I will use this award at the Rochester Institute of Technology where I am a sophomore studying Media Design. I hope to eventually have a career in graphic design and marketing.

I am very appreciative that the Ladies Pennsylvania Slovak Catholic Union is so generously supporting my education.

Thank you and God bless,
Rebecca (Becky) Drexler
 Branch 8, Jessup, PA

Dear Mrs. Savidge,

I am sincerely honored to have been selected for the Catholic High School grant. Thank you for the generosity which has allowed me to continue my Catholic school education. I'm truly grateful for the assistance that I have received through your gift. Catholic education is a very important part of my life and I am lucky to have support from an organization like yours. Thank you again for the generous grant you have awarded me.

I'm truly grateful for your consideration.

Sincerely,
Ashley Robinson
 Branch 90, Johnstown, PA

Dear Ms. Savidge,

Thank you for selecting me as a recipient of the Ladies Pennsylvania Slovak Catholic Union scholarship. I have started my freshman year at Penn State—Wilkes-Barre. This scholarship money will definitely be put to good use towards books and other expenses.

I appreciate the consideration and time you took in reviewing my application and selecting me as one of the recipients. I am grateful that the LPSCU takes such a caring interest in helping members with their college education.

Sincerely,
Alison Rowski
 Branch 213, Dallas, PA

LPSCU 3rd Quarter Report

Assets	3rd Quarter 2014	3rd Quarter 2013
Investments.....	\$ 15,325,825.00	\$ 14,650,709.00
Certificate of Deposit.....	\$ 96,000.00	\$ 96,000.00
Cash on Deposit.....	\$ 162,773.00	\$ 431,573.00
Mortgage Loans.....	\$ -	\$ -
Real Estate Owned.....	\$ 129,413.00	\$ 128,732.00
Other Assets.....	\$ 51,131.00	\$ 59,289.00
Totals	\$ 15,765,142.00	\$ 15,366,303.00
Liabilities & Fund Balance	3rd Quarter 2014	3rd Quarter 2013
Fund Balance.....	\$ 4,166,969.00	\$ 3,886,522.00
Interest Maintenance Reserve.....	\$ 148,806.00	\$ 189,873.00
Amt. Retained as Trustee.....	\$ 125,634.00	\$ 111,788.00
Aggregate Reserve-Life Certificates.....	\$ 10,863,022.00	\$ 10,656,978.00
Other Liabilities.....	\$ 460,712.00	\$ 521,142.00
Totals	\$ 15,765,143.00	\$ 15,366,303.00
Revenues	3rd Quarter 2014	3rd Quarter 2013
Premium Income.....	\$ 232,255.00	\$ 153,540.00
Investment Income.....	\$ 553,214.00	\$ 572,511.00
Income - Other.....	\$ 32,765.00	\$ 32,385.00
Totals	\$ 818,234.00	\$ 758,436.00
Expenses	3rd Quarter 2014	3rd Quarter 2013
Death Claims.....	\$ 227,834.00	\$ 222,519.00
Endowments.....	\$ 11,248.00	\$ 8,163.00
Cash Surrenders.....	\$ 61,779.00	\$ 54,709.00
Dividends.....	\$ -	\$ -
Increase in aggregate reserves.....	\$ 165,000.00	\$ 115,000.00
Commissions (new and renewals).....	\$ 3,386.00	\$ 8,039.00
General Operating Expenses.....	\$ 248,490.30	\$ 264,945.17
Officers and Committee Expenses.....	\$ 25,165.59	\$ 17,299.19
Actuarial/Accounting Expense.....	\$ 57,880.00	\$ 61,450.00
Investment Mgt. Fee.....	\$ 20,928.52	\$ 20,410.80
Official Publications.....	\$ 44,247.98	\$ 55,852.97
Travel Expense.....	\$ 5,327.03	\$ 5,141.93
Bureau and Association Dues.....	\$ 5,035.00	\$ 3,825.00
Donations.....	\$ 7,030.00	\$ 4,850.00
Scholarships.....	\$ 10,561.02	\$ 5,860.00
Fraternal Activities.....	\$ 13,231.56	\$ 10,105.94
Insurance Taxes, Licenses & Fees.....	\$ 15,095.00	\$ 26,996.00
Sub Total	\$ 922,239.00	\$ 885,167.00
Net Gain/Loss From Operations.....	\$ (104,005.00)	\$ (126,731.00)
Net Realized Capital Gain (Loss).....	\$ 31,091.00	\$ 83,663.00
Totals	\$ (72,914.00)	\$ (43,068.00)

John Ferri Honored with Battle of Normandy Commemorative Medal

On Veterans Day, November 11, 2014, the Chester County Council Boy Scouts of America hosted a Veterans Day Recognition Breakfast at the Wyndham Garden Hotel in Exton, Pennsylvania, for all veterans of the United States Armed Forces. Special recognition was given



Patricia Kienzle (left) looks on as her father, John Ferri (right) receives congratulations and a Normandy Commemorative Medal from Ambassador Francois-Xavier Deniau (center).

to 15 veterans who fought in the Battle of Normandy. Each of those veterans was presented with the 70th Anniversary Battle of Normandy Commemorative Medal by Ambassador Francois-Xavier Deniau, general secretary to the French Delegation to the United Nations 69th General Assembly.

John Ferri of Bethlehem, Pennsylvania, was one of the recipients of the Commemorative Medal. He was invited to the event as a guest of Lee Johnson, a sponsor of the Veterans Recognition Breakfast. John was accompanied by his daughter, Patricia Kienzle, who resides in Chester County and whose neighbor, Lawrence Borger, proposed John as a recipient of the Medal.

John was inducted into the U.S. Navy in mid-February 1944. He trained at Camp Sampson near Seneca Lake in New York and was then sent to the Brooklyn Navy Yard. On Easter Sunday, April 9, 1944, he boarded the *Queen Mary* bound for Glasgow, Scotland. He was eventually sent to Harwich, England, where he boarded *LST 175* for the Normandy Invasion set for June 5, 1944. John was a radioman aboard the LST. He took supplies to all the beachheads and brought wounded troops back to the base. He was honorably discharged on May 15, 1946, with the rank of Radioman 3rd Class.

Also honored at the breakfast were some 55 veterans of various branches of the United States Armed Forces. In all, approximately 200 people attended the event.

John is a member of LPSCU Branch 83, Bethlehem. His wife, children, grandchildren, and great-grandchildren are all members of LPSCU Branches 83 and 130 in Bethlehem.

The LPSCU congratulates John Ferri on being awarded the 70th Anniversary Battle of Normandy Commemorative Medal. We thank him for his military service and thank all veterans for their service to our country.

Our Scholarship Recipients Explain

The Importance of Life Insurance

The value of protecting one's life is more often overlooked than considered. Who will be there for you when your loved ones cannot help as much as they desire? The vitality of life insurance is something that should be instilled in each young person's mind as it has been in mine. My first life insurance plan was purchased for me when I was born by my Aunt Rita, outstanding member and past president of the Ladies Pennsylvania Slovak Catholic Union. The sincerity of this act had not occurred to me until now. The plan I lovingly acquired was a gesture that ensured the comfort and safety needed when life takes a turn for the worst for me and my family. Life insurance will be there no matter the circumstances. It is putting your faith in a trustworthy company with your life for the sake of those who care about you as well as those you care about.

Margaret Ragan

Branch 7, Exeter, Pennsylvania

Meg Ragan Receives NJNY Fraternal Alliance Youth Leadership Award

The LPSCU is pleased to announce that Margaret (Meg) Ragan of Wall, New Jersey, is the recipient of the New Jersey New York Fraternal Alliance Youth Leadership Award. She is a member of LPSCU Branch 7, Exeter, Pennsylvania.

Meg, 18, graduated from Marine Academy of Science and Technology in Highlands, New Jersey, and is attending Brookdale Community College in Middletown, New Jersey.

Meg and her mother, Andrea, attended the luncheon held at the Golden Nugget in Atlantic City, New Jersey, where the award was presented.

The announcement and presentation of the Youth Leadership Award has been a highlight of the NJNY Fraternal Alliance conventions for many years. It is a way to acknowledge and salute young leaders of our fraternal societies for the good they do and the future they offer. Meg received an award of \$500 and a matching check from the Recreation Farm Society for the charity of her choice. Meg selected Covenant House as her charity.

The LPSCU is proud of Meg's outstanding achievements and accomplishments. Congratulations, Meg! Wishing you continued success!



Pictured L-R are Andrea Ragan, LPSCU President Theresa Kluchinski, Margaret (Meg) Ragan, and LPSCU Secretary-Treasurer Mary Jo Savidge.

42ND ANNUAL MARCH FOR LIFE

Thursday, January 22, 2015 ❖ Washington, D.C.

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

Wilkes-Barre/Hazleton Area

On Thursday, January 22, 2015, a bus will leave Wilkes-Barre, Pennsylvania at 7:00 a.m. bound for Washington. Local Branches and Districts may sponsor the cost of members who want to attend. Anyone interested in attending can call Theresa Kluchinski at 888-834-6614 or 570-823-3515 for more information. Cost is \$55; this includes bus transportation, snack on the bus, and dinner buffet on the way home.

Slovak Garden Offers Annual Scholarship Award

The Slovak Garden, Inc., a 501 (c) (3) tax-exempt not-for-profit corporation, has established a scholarship fund. Those eligible for participation must be:

- A high school or college student, and
- A member of The Slovak Garden or have a parent/parents who is/are members of The Slovak Garden

To be considered, the applicant must submit an essay of approximately 750-1,000 words (double-spaced, typewritten, single sheets of paper) on one of the following subjects:

- The History of The Slovak Garden
- Slovaks Living in Florida
- Slovak Immigration to the U.S.

The essay must contain a bibliography. The applicant's name may appear only on the cover sheet. The original and two copies of the essay must be submitted.

The essay must be submitted to The Slovak Garden Scholarship Committee **before February 15, 2015**. Send applications to:

The Slovak Garden, Inc.
Scholarship Committee
3110 Howell Branch Road #100
Winter Park, FL 32792

Information on The Slovak Garden, Inc. and membership requirements can be found on their website:

www.theslovakgarden.org.

Donate to the LPSCU Scholarship Program

Would you like to help our young members who are facing ever increasing tuition expenses? You can by donating now to our LPSCU Scholarship Program!

Send your check payable to:

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

Include your name, address, phone number, and e-mail address. And be sure you remember to tell us it's a donation to fund our scholarship program! It's such a rewarding feeling to know you've helped our young members pursue and achieve their educational goals through our LPSCU Scholarship Awards.

Donations of any amount are gratefully accepted and donors will be recognized in the *Zornicka!*

**And, donations of
\$100 to \$499 will receive a Leaf
and \$500 or more will receive a Stone
on our Tree of Life**

See page 18 for more information
on the LPSCU Tree of Life

INSURANCE POLICY CHECKLIST

- ✓ **Beneficiary:**
Is my named beneficiary living?
- ✓ **Address:**
Is my current address on file with the Home Office?

It is **very important** that this information be correct and up-to-date. Please contact the Home Office or your Branch Secretary concerning these matters.



Enjoy exclusive savings on Liberty Mutual Auto and Home Insurance.



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

Discounts to Save You Money¹

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

Service When & Where You Need It

- **Round the Clock:** 24-Hour Claims Assistance, 24-Hour Roadside Assistance,² and Emergency Home Repair
- **Business Your Way:** Online, by phone, with your mobile device, or at one of more than 350 local offices
- **Convenient Payment Methods:** Automatic withdrawal from your bank account, recurring credit card payments³ and Direct Billing

Valuable Protection You Can Trust

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

Contact me today for a free quote.



Candice Cilvik
Liberty Mutual Insurance
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Moosic, PA 18507
(570) 825-3528 Ext. 54136
Candice.Cilvik@LibertyMutual.com



AUTO | HOME

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

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

©2013 Liberty Mutual Insurance



In Memoriam

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

Name	Branch	Location
Josephine M. Royer	6	Wilkes-Barre, PA
Joseph Yenchick	9	Mahanoy City, PA
Anna H. Paluski	14	Port Griffith, PA
Helen B. Hritzak	19	Swoyersville, PA
Danute Valodka	21	West Lake, MA
* Cecilia B. Gaughan	38 & 40	Whitehall & Allentown, PA
* Arnold Krohmaly	42	Pittsburgh, PA
Ann M. Tapp	64	Pittsburgh, PA
* K. Elaine Claudio	65	Munhall, PA
Edward A. Bakos	79	Whiting, IN
Joseph J. Zurenda	90	Johnstown, PA
Mary Beazzo	124	Hazleton, PA

Name	Branch	Location
Dorothy Getch	132	Campbell, OH
Olga Strmen	132	Campbell, OH
* Agnes Pollock	156	Coaldale, PA
Vyto Sasnauskas	158	Chicago, IL
George J. Talkevich	197	Wilkes-Barre, PA
* Agnes Stavish	197	Wilkes-Barre, PA

*Multiple certificates

Slovak President Visits U.S.

Andrej Kiska, president of the Slovak Republic since June 15, 2014, visited New York last fall to participate in official meetings at the United Nations. On September 25, the second day of the sessions, President Kiska addressed the 69th General Assembly. He was also welcomed to the U.S. at a private reception hosted by Frantisek Ruzicka, permanent representative of Slovakia to the United Nations. Attending the reception were Miroslav



Joseph Senko (left), honorary consul for Pennsylvania, with Slovak President Andrej Kiska.

Photo courtesy of Paul Martinka

Lajcak, deputy prime minister and minister of foreign and European affairs of the Slovak Republic; Peter Kmec, Slovak ambassador to the United States; Jana Trnovacova, consul general of the Slovak Republic in New York; Martin Butora, former Slovak ambassador to the U.S.; Joseph Senko, honorary consul for Pennsylvania (and member of LPSCU Pittsburgh Branch 42); and active members of several Slovak organizations.

Kiska was born in Poprad in 1963 and graduated from the Faculty of Electrical Engineering of the Slovak Technical University of Bratislava. In 1990, he moved to the U.S., where he worked at various jobs for 18 months before returning to Slovakia to pursue a business career, beginning with jewelry imports.

In 1996, Kiska co-founded Triangle and Quatro, the first consumer lending firms to appear on the Slovak market. In recognition of his business activities, Kiska won the 2006 Manager of the Year award from the economic weekly *Trend*. He sold his shares in those businesses in 2005 and afterwards turned to philanthropy. In 2006, he co-founded the charitable organization *Dobry Anjel* (Good Angel) which helps financially strapped families in Slovakia and the Czech Republic whose children suffer from serious health conditions. Kiska received the Slovak Crystal Wing award in 2011 for his philanthropic achievements.

FSNEPA Donates to Domestic Violence Service Center

As part of their “Make a Difference Day” project, the Fraternal Societies of Northeast Pennsylvania presented a donation to the Domestic Violence Service Center (DVSC) at their October meeting held at the Ladies Pennsylvania Slovak Catholic Union Home Office in Wilkes-Barre, Pennsylvania. The donation included assorted household items, bed linens, towels, baby products, clothing, and health and hygiene products. All of the donated items will be used by the residents of DVSC’s emergency shelter and transitional housing unit.

The Fraternal Societies of Northeast Pennsylvania, a not-for-profit trade association, unites local leaders of fraternal benefit societies of Northeastern Pennsylvania. Member organizations include the First Catholic Slovak Ladies Association, Greek Catholic Union of the USA, Ladies Pennsylvania Slovak Catholic Union, National Slovak Society, Polish National Union of America, Polish Union of the U.S. of N.A., Polish Women’s Alliance of America, Slovene National Benefit Society, and CPS Actuaries.



Pictured at the donation presentation are, from left, Charlotte L. Androckitis, Bernie Regis, Ann Dougher, Martha Iskra, Felicia Perlick, Bernard Kolodziej, Domestic Violence Service Center Outreach Supervisor Tammy Rodgers, Maureen Grohowski, Magdalen Iskra, Mary Jo Savidge, and Theresa Kluchinski.

Slovak Heritage Society Holds Annual Picnic

The Slovak Heritage Society of Northeastern Pennsylvania held its annual picnic this past fall in the Nuangola Park of St. Matthew's Lutheran Church in Wilkes-Barre, Pennsylvania.

A highlight of the event is always the menu of homemade "Slovak-style" culinary creations. This time they included goulash with ground caraway seed, halupki, halushki with bacon and dill, "Pirohi Surprises," mushroom, sauerkraut and bacon, sweet cabbage, farmer's cheese, and farmer's cheese with golden raisins plus almond flavoring. In addition, the menu featured hot dogs, hamburgers, cheeseburgers, and corn-on-the-cob. A variety of delicious homemade baked goods was also available. Celebrated chef was SHS board member Michael Stretanski of Kingston, Pennsylvania.

Society members and guests participated in a variety of guessing games at each table and enjoyed receiving door prizes offered by Society board members.

A good time was had by all in attendance.



Society Chair Philip R. Tuhy of Wilkes-Barre (second from right) confers with Chef Michael Stretanski of Kingston (at right). From the left are Peter Kmec of Slovakia, now a senior at King's College and member of the Slovak Heritage Society, and SHS Board member Andrew Sofranko of Wilkes-Barre.



Members and guests of the Slovak Heritage Society gather behind a Slovak flag being held by Board members Ann Hudock of Wilkes-Barre (at left) and Magdalen M. Benish of Plains, Pennsylvania (at right).



From left, Board members Ann Hudock of Wilkes-Barre, Magdalen Benish of Plains, and Bernadette Yencha of Wilkes-Barre prepare to distribute door prizes to the lucky winners.

Msgr. Beeda District Makes a Difference

The LPSCU's Msgr. Beeda District collected school supplies for their 2014 "Make a Difference Day" project. The supplies were gathered for a few weeks in October at Sts. Cyril and Methodius Parish in Hazleton, Pennsylvania. The items were then given to Catholic Social Services to be distributed to needy children in the community.

Members of the District are grateful to Father Michael Piccola and the parishioners of the church for their generosity and continued support.

If everyone would just open their hearts to those in need, the world would be a better place and we could all "Make a Difference" in the lives of others!



Pictured L-R are Lee Ann Lywiski, Mary Ann Litchock, Angela Yocum, and James Yocum.

Minutes of the Executive Finance Committee

October 30, 2014 – Home Office, Wilkes-Barre, Pennsylvania

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

Notice of Vacancy LPSCU Spiritual Advisor

In compliance with Article VIII Section 2(u) of the LPSCU Bylaws, notice of a vacancy in the office of Spiritual Advisor is hereby published in our official publication.

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

- Must be at least 21 years of age, an active member with participation in LPSCU Branch or District activities for at least five years, and
- No two immediate family members can serve during the same term of office.

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

- Abide by the Constitution and Bylaws of the LPSCU.
- Decide any dispute regarding ecclesiastical questions of the LPSCU, whose decisions are final.
- Contribute to the LPSCU official publication educational articles of a spiritual nature.
- Submit written report of actions to the delegates at the National Convention.
- Represent the LPSCU on the Executive Board of the Slovak Catholic Federation.
- Represent the LPSCU at other functions as requested (e.g., seminars, local socials, other Slovak Catholic fraternal societies' conventions, etc.)
- Submit a written report of actions at each Board Meeting.

REQUIREMENTS:

Must be a Catholic priest in good standing with his diocese and/or religious community, either of the Latin Rite or one of the Eastern Rites.

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

Any member wishing to be considered for this position should send a resume to the attention of the LPSCU President, P.O. Box 32, Wilkes-Barre, PA 18703-0032 **postmarked no later than February 2, 2015.**

The committee reviewed and accepted the Minutes from the July 24, 2014, Executive Finance Committee meeting.

Correspondence/Requests

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

- ❖ Polish Union of the USA requesting an ad in the 36th Anniversary Souvenir Debutante Ball Booklet. *Approved \$100.00 ad.*
- ❖ Pennsylvania Fraternal Alliance requesting a donation for the PFA Scholarship Program. *Approved \$50.00.*
- ❖ Western Pennsylvania Slovak Radio Hour requesting ad and tickets for the 32nd Annual Dinner Dance. *Approved \$100.00 ad and 6 tickets.*
- ❖ Gift for the Abbatial Blessing for The Right Reverend Gary Alan Hoover, the Seventh Abbot of St. Andrew Abbey. *Approved a monetary gift.*
- ❖ School Sisters of St. Francis requesting a donation. *Approved \$50.00.*
- ❖ Ohio Fraternal Alliance requesting donation for the Little Sisters of the Poor and the OFA Scholarship Fund. *Approved \$50.00 for each.*
- ❖ St. Andrew's Abbey requesting donation for Mass intentions. *Approved \$25.00.*
- ❖ Friends of Slovakia requesting an ad for the Friends of Slovakia Gala Dinner. *Approved \$250.00 for half page ad.*
- ❖ FSGP requesting donation to the annual Children's Hospital Drive. *Approved \$100.00.*

Financial Statement

The committee reviewed the following checking accounts for July, August, and September 2014: M&T Bank – General Operating Account, Morgan Stanley Smith Barney Checking Account and Home Office – Branch Deposit Account.

The committee reviewed the Profit & Loss/Balance Sheet for July, August, and September 2014.

Bond/Stock/Pension Portfolio

The committee was provided and reviewed all activity from of July, August, and September 2014 including CDs, Common Stocks, Preferred Stocks, and International Bonds. The Employee Retirement Plan was also reviewed.

Home Office

Secretary-Treasurer Savidge reported on the following: New e-mail spam and virus filter, scanning project, and unknown addresses.

Budget

The budget for the remainder of 2014 and for 2015 was provided and reviewed.

Meeting Dates

The next meeting will be held Thursday, January 29, 2015. There being no further business, the EFC adjourned.

Respectfully submitted,
Mary Jo Savidge
National Secretary-Treasurer

Member Elizabeth Cerra Wins Skating Gold

It may not be “Frozen,” but it is really cool! Williamsville, New York native Claire Elizabeth Cerra recently accomplished her Gold Level for Moves in the Field in synchronized figure skating. Claire has been skating since she was three and taking private lessons since she was 8. She was introduced to synchronized skating in middle school and found “her sport.” Because the Amherst Skating Club did not have enough skaters to have a team her senior year, Claire focused on her academic studies, theater at school and locally, and completing her test levels. The gold level eluded her 5 times!

Upon graduating 52nd in a class of 375 from Williamsville North High School, Claire enrolled at SUNY College at Oswego New York to major in English, minor in Spanish, and continue skating on the Oswego Ice Effects Synchronized Skating team. This year, her senior, she is captain of the team. The last two years the team qualified to skate at the Synchronized Nationals. This year, however, the team does not have enough skaters to qualify, but they can skate at the Eastern Synchronized competition.

Claire is a member of LPSCU Branch 52, and is the daughter of Dawn Polansky Cerra and the granddaughter of Marie Fabyanic Polansky.

Congratulations, Claire, on your accomplishments both on and off the ice!



Claire Elizabeth Cerra

Do you need a very special gift?

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

TREE OF LIFE

RESERVATION FORM

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

Your contribution can be paid in one installment or several. However, we will not bill you for any remaining portion. It is your responsibility to monitor your payments.

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

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

*All proceeds received
fund our
Scholarship Program.*

Name _____

Phone _____

Address _____

City/State/Zip _____

Enclosed is (please check one):

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

LEAF INSCRIPTION

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

STONE INSCRIPTION

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

PLEASE ENGRAVE MY FRATERNAL LEAF OR STONE AS FOLLOWS:

PLEASE PRINT CLEARLY



UTILIZATION REPORT

	For Oct. 2014	Year-to-Date 2014
Prescriptions Filled:	10	135
Normal Retail Pricing:	\$ 421.73	\$ 7,583.15
Discount Program Pricing:	\$ 226.05	\$ 3,589.58
Total Dollars Saved		
by LPSCU Cardholders:	\$ 195.68	\$ 3,993.57
Average Saved per		
Discounted Prescription:	\$ 21.74	\$ 36.06
Overall LPSCU Discounted		
Prescription Savings:	49.20%	57.45%

October 2014 was an excellent savings month for our ScriptSave® card members. Our group's discounted prescription savings for the month amounted to 49.20%. With our group's year-to-date 2014 discounted prescription savings averaging 57.45%, or \$36.06 per discounted prescription, it's easy to see how our members benefit from the program every day. During these tough economic times, a ScriptSave® card will provide savings to you on your prescriptions.

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

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

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

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

Branch 213 Holds Matching Fund Project for Matthew Mursch Foundation

On November 6, 2014, a group of individuals, both LPSCU members and non-members, attended an LPSCU Branch 213 Matching Fund project at Art 'n' Vino in Wilkes-Barre, Pennsylvania. The event was sponsored by LPSCU Branch 213 to benefit Matthew Mursch, Jr. Prior to his birth, Matthew was diagnosed with Hypoplastic Left Heart Syndrome (HLHS), which is a rare congenital heart defect requiring multiple surgeries and extensive medical care.

Matthew has endured three open heart surgeries, ten cardiac catheterizations, three PICC line placements, five swallow studies, and many other procedures – all before his third birthday! As you can image, medical bills are very high. LPSCU Branch 213 decided to hold this fundraiser in an effort to help Matthew's family. Participants got together for an evening of painting and fun and in turn raised a total of \$850, which includes a Matching Fund donation of \$100 from the Ladies Pennsylvania Slovak Catholic Union Home Office in Wilkes-Barre.

The family would like to thank everyone for their love, support, and prayers. They appreciate everything and say they feel so lucky to have such amazing people surrounding them.

We wish Matthew and his family the best!



The group of artists display their paintings from the evening's fundraiser.



Pictured are Matthew's dad, Matthew Mursch, Sr.; Matthew, Jr., being held by his mother, Lynn; and behind them, Matthew's grandfather, Mark Maros. Presenting the check is LPSCU National President Theresa Kluchinski, who is secretary-treasurer of Branch 213, with LPSCU National Secretary-Treasurer Mary Jo Savidge.

FLEXIBLE ANNUITY

1st Year's Interest Rate is 3.5%



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

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

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



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

71 South Washington Street
Wilkes-Barre, PA 18701

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

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

JET Plan \$1.00 First Year Premium Extended

The LPSCU Board of Directors announces that the \$1.00 first year annual premium on the Juvenile Estate Term (Term-to-25) plan of insurance has been extended for the year 2015. **This offer is limited to certificates with an issue date in the year 2015.** After the first year, premiums will be billed at the rate of \$16.00 for \$10,000 of term life insurance and \$9.50 for \$5,000 of term life insurance.

The LPSCU's Juvenile Estate Term Plan, commonly referred to as JET Term-to-25, is an ideal insurance solution for students and is available to anyone less than 22 years of age. The plan provides full life insurance protection from date of issue to age 25.

11th Consular Tour to Slovakia Announced

August 23-September 2, 2015

Slovak Honorary Consul Joseph Senko has visited Slovakia 25 times since 1995, including ten tours which he has arranged and escorted. His wife, Albina, was born and raised there. Over 270 people from the United States have enjoyed these tours with Joe and Albina.

With this experience, the Senkos have created a customized tour for 2015 which will take participants across Slovakia with stays in first class hotels each night.

In addition to touring many historic towns in Slovakia, famous historic sites in neighboring Vienna, Austria and Budapest, Hungary will also be visited. The Senkos' tour of Slovakia will take participants from west to east through Bratislava, the Slovak capital; Trnava, known as the "Little Rome" of the country; Modra, where guests will see a demonstration at a ceramics factory; the world famous spa town of Piešťany, historic Banská Bystrica, the High Tatras, the famous town of Levoča; Bardejov, which is included on the list of UNESCO World Heritage sites; Presov, the sister city of Pittsburgh; and Kocise, the second largest city in Slovakia.

In addition to visiting several famous castles and museums, participants will enjoy listening to live folk music, touring many historic churches, and dining in several typical Slovak restaurants.

Unique to this tour is: receiving a spa treatment; attending a mock Slovak wedding; rafting on the Dunajec River; several wine tastings; and meeting with several Slovak dignitaries.

As the group travels through the various regions of Slovakia, arrangements can also be made for participants to visit relatives or family towns and villages. (This is at an additional cost.)

These are just some of the highlights of the tour. The 11 days promise to be both enjoyable and educational. Visitors will be pleasantly surprised at what Slovakia has to offer.

For a detailed itinerary and payment schedule, contact Joe Senko at 412-956-6000 or jtsenko@aol.com. Also contact Joe for a list of hotels, flight schedules, payment schedule, and restrictions.

A medical exam is not required to apply. However, the LPSCU reserves the right to require a medical exam on any applicant should it be deemed necessary.

Once the JET insurance certificate is issued, coverage remains in full force and effect through the maturity date of the certificate, provided premium payments are current. This plan matures when the insured's certificate reaches the anniversary of issue date closest to his/her 25th birthday. **When the certificate expires, the insured will be given an option to convert his/her current coverage amount to a legal reserve plan (permanent insurance) with no evidence of insurability being required. This is a guaranteed provision within the JET contract.**

In the event of the death of the insured prior to reaching 25 years of age, the face amount of the policy is paid to the named beneficiary/ies.

The new legal reserve certificate may provide a death benefit equal to or less than the face amount of the expired JET policy. The policy date of issue will be the expiry date of the JET policy. The policy premium on the new certificate will be based on the member's age on the date of exchange and on the Society's premium rates then in effect. The first premium on the new certificate must be paid prior to the expiry date of the JET policy. Written request for exchange will be required.

JET Term-to-25 is an excellent, affordable plan providing protection for your children from infancy on through their school years, including college. Now the JET Term-to-25 is even more affordable with the first year's premium costing just \$1.00. This offer is good for certificates with an issue date in the year 2015.

Call your Branch Secretary today for an application for this economical term insurance plan for the young, or contact the LPSCU Home Office at 888-834-6614 or 570-823-3513. You can also e-mail the Home Office at lpscu@lpscu.org.

Slovak Seminar Held

The annual Midwest Slovak Pastoral Seminar took place on Sunday, September 21, 2014, at the Calumet College of St. Joseph in Whiting, Indiana. Msgr. Joseph Semancik, former head of Catholic Charities in the Diocese of Gary, Indiana, spoke about the challenges Bishop Andrew G. Grutka faced as he created the new Diocese of Gary and co-founded the Slovak Institute of Sts. Cyril and Methodius in Rome. Attendees first enjoyed a catered luncheon, followed by Msgr. Semancik's lecture. Afterwards, they toured the Bishop Grutka Museum, which is housed at the college.

Robert Tapak Magruder, Seminar Publicist



The LPSCU 3 Payment Life Plan

The 3 Payment Life Insurance Plan offered by the LPSCU is an economical and beneficial plan for anyone from age 0 to 85. Under this plan, there is a minimum purchase of life insurance. For ages 0-70, the minimum purchase is \$5,000; for ages 71-85, the minimum purchase is \$2,000. Premiums are payable for three (3) years from issue date. If the insured dies within the 3-year period following the issue date, no additional premiums are due and payable, and the face amount of the certificate is paid to the named beneficiary/ies, except as provided within the contract regarding Suicide and Contestability.

The plan allows for premium payments to be made monthly, quarterly, semiannually, or annually. The certificate becomes fully paid at the end of three (3) years, and coverage remains in full force and effect for the entire life of the insured without any additional premium payments required. Upon the death of the insured, the face amount of the certificate is paid to the insured's named beneficiary/ies.

A member with a 3 Payment Life Plan is entitled to all fraternal

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

The 3 Payment Life Plan is perfect for both youth and adults – especially anyone who prefers to have their life insurance paid within three years.

During these uncertain economic times, the 3 Payment Life Plan offered by the LPSCU is economical and beneficial for estate planning and can especially help with the high cost of funeral expenses.

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

Listed below are the Annual and Monthly Premium Schedules for the 3 Payment Life Insurance Plan. The premiums listed are based on \$1,000 of life insurance coverage. Semi-annual and Quarterly premium rates are also available by contacting your Branch Secretary or the Home Office.

3 PAYMENT LIFE ANNUAL AND MONTHLY PREMIUM RATES PER \$1,000 Based on 2001 CSO Male and Female Mortality Tables — Based on Age at Last Birthday

Issue Age	Annual		Monthly	
	Male	Female	Male	Female
0	31.00	27.00	2.79	2.43
1	32.00	28.00	2.88	2.52
2	33.00	29.00	2.97	2.61
3	34.00	30.00	3.06	2.70
4	35.00	30.00	3.15	2.70
5	37.00	32.00	3.33	2.88
6	38.00	33.00	3.42	2.97
7	39.00	34.00	3.51	3.06
8	40.00	35.00	3.60	3.15
9	42.00	36.00	3.78	3.24
10	43.00	37.00	3.87	3.33
11	45.00	38.00	4.05	3.42
12	46.00	40.00	4.14	3.60
13	48.00	41.00	4.32	3.69
14	49.00	42.00	4.41	3.78
15	51.00	44.00	4.59	3.96
16	52.00	45.00	4.68	4.05
17	54.00	47.00	4.86	4.23
18	56.00	48.00	5.04	4.32
19	57.00	50.00	5.13	4.50
20	59.00	51.00	5.31	4.59
21	60.00	53.00	5.40	4.77
22	62.00	54.00	5.58	4.86
23	64.00	56.00	5.76	5.04
24	66.00	58.00	5.94	5.22
25	68.00	60.00	6.12	5.40
26	70.00	62.00	6.30	5.58
27	72.00	64.00	6.48	5.76
28	74.00	66.00	6.66	5.94
29	76.00	68.00	6.84	6.12
30	79.00	70.00	7.11	6.30
31	81.00	72.00	7.29	6.48
32	84.00	75.00	7.56	6.75
33	86.00	77.00	7.74	6.93
34	89.00	79.00	8.01	7.11
35	92.00	82.00	8.28	7.38
36	95.00	84.00	8.55	7.56
37	97.00	87.00	8.73	7.83
38	101.00	90.00	9.09	8.10
39	104.00	93.00	9.36	8.37
40	107.00	95.00	9.63	8.55
41	110.00	98.00	9.90	8.82
42	113.00	102.00	10.17	9.18

Issue Age	Annual		Monthly	
	Male	Female	Male	Female
43	117.00	105.00	10.53	9.45
44	121.00	108.00	10.89	9.72
45	124.00	111.00	11.16	9.99
46	128.00	115.00	11.52	10.35
47	132.00	118.00	11.88	10.62
48	135.00	122.00	12.15	10.98
49	139.00	125.00	12.51	11.25
50	143.00	129.00	12.87	11.61
51	148.00	133.00	13.32	11.97
52	152.00	137.00	13.68	12.33
53	157.00	141.00	14.13	12.69
54	161.00	145.00	14.49	13.05
55	166.00	149.00	14.94	13.41
56	171.00	153.00	15.39	13.77
57	175.00	157.00	15.75	14.13
58	180.00	162.00	16.20	14.58
59	185.00	166.00	16.65	14.94
60	190.00	171.00	17.10	15.39
61	196.00	175.00	17.64	15.75
62	201.00	180.00	18.09	16.20
63	206.00	185.00	18.54	16.65
64	212.00	190.00	19.08	17.10
65	217.00	194.00	19.53	17.46
66	223.00	200.00	20.07	18.00
67	228.00	205.00	20.52	18.45
68	234.00	210.00	21.06	18.90
69	240.00	215.00	21.60	19.35
70	246.00	221.00	22.14	19.89
71	252.00	226.00	22.68	20.34
72	258.00	232.00	23.22	20.88
73	265.00	238.00	23.85	21.42
74	272.00	244.00	24.48	21.96
75	278.00	250.00	25.02	22.50
76	286.00	256.00	25.74	23.04
77	293.00	262.00	26.37	23.58
78	301.00	269.00	27.09	24.21
79	309.00	276.00	27.81	24.84
80	318.00	283.00	28.62	25.47
81	327.00	291.00	29.43	26.19
82	336.00	298.00	30.24	26.82
83	346.00	306.00	31.14	27.54
84	356.00	314.00	32.04	28.26
85	368.00	323.00	33.12	29.07

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

The LPSCU is Planning a Cookbook for our 2016 Convention



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

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

LPSCU Cookbook
Margaret A. Ferri
428 East Frankford Street
Bethlehem, PA 18018-2915
or you can email them to
cookbook2016@outlook.com.

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

Your name will be published with your recipe.

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

IMPORTANT!

We will not accept copyrighted recipes nor recipes
taken from another recipe book.

We need your family-tested recipes in order to
authenticate our own LPSCU recipe book.

**Recipes will now be accepted
until June 30, 2015**

Rev. Dianiska District Makes a Difference

At the October 2014 meeting of the Rev. Dianiska District of the Ladies Pennsylvania Slovak Catholic Union, members participated in "Make a Difference Day" by collecting cleaning supplies which were then donated to the Catherine McCauley House in Plymouth, Pennsylvania. Sister Catherine McGroarty, RSM, director of the facility, was in attendance at the meeting to accept the donation.



Standing, from left: Eleanor Kluchinski, Catherine Haddock, Patricia Weiksner, Gavin Jollimore, Margaret Jollimore, Janet Marley, District Financial Secretary Margaret Zinkavich, District Secretary Barbara Kalish, District Treasurer Debbie Adamchak, and Jean Kapral. Seated are Sister Catherine McGroarty, RSM (left) and District President Mary Ann Ewasko. LPSCU National President Theresa Kluchinski took the photo.

Cooking Corner

BANANA CHOCOLATE CHIP BREAD

1 cup sugar	2 eggs
½ cup milk	1 tsp. vanilla
1 stick butter or margarine, softened	
1½ cups mashed, ripe bananas (3 or 4 medium)	
2 cups flour	2 tsp. baking soda
1 tsp. salt	1 cup semi-sweet chocolate chips

In large bowl, cream butter; add sugar and mix until fluffy. Add eggs, bananas, milk, and vanilla. Beat with mixer on medium speed until smooth. Add flour, baking soda, salt, and chocolate chips; mix on low speed. Grease bottoms of two 8" x 4" loaf pans. Pour batter into pans and bake at 350 degrees for 40 minutes. Cool for 10 minutes. Loosen sides of loaves from pans. Remove from pans to cooling rack. Cool about 1 hour before slicing.

(This recipe can also be made as muffins. Pour batter into lined muffin pans and bake at 350 degrees for 15-20 minutes.)



LPSCU Introduces New Insurance Riders

The Ladies Pennsylvania Slovak Catholic Union has three new insurance riders:

- **Accidental Death Benefit**
- **Waiver of Premium**
- **Payor Death or Disability Waiver of Premium**

ACCIDENTAL DEATH BENEFIT

The Accidental Death Benefit can be attached to the Whole Life Plan and the 10, 15, and 20 Pay Life Plans, including the 20 Year Endowment, where the age of the insured is age 0 to 55. Premiums are payable to age 70 or to the end of the premium-paying period, if earlier. Benefits are in force until age 70. If the policy to which the rider is attached goes on a non-forfeiture option, then this rider will terminate without value. If the death of the member while the rider is in force is by accident, then the face amount of the rider is paid in addition to the face amount of the policy. The rider face amount can be any amount that is less than or equal to the policy face amount.

Premiums are based on the type of life insurance plan and the age of the insured at date of issue.

- Whole Life Plan - \$1.00 per \$1,000
- 10 Pay Life Plan - \$1.20 to \$1.60 per \$1,000
- 15 Pay Life Plan - \$1.15 to \$1.40 per \$1,000
- 20 Pay Life Plan - \$1.00 to \$1.20 per \$1,000
- 20 Year Endowment - \$1.00 per \$1,000

For example, if you are age 50 and purchase a 20 Pay Life Plan with a face value of \$20,000, you can add the Accidental Death Benefit Rider for \$20,000 at an annual cost of \$24.00 ($\1.20×20).

WAIVER OF PREMIUM

The Waiver of Premium can be attached to the Whole Life Plan and the 10, 15, and 20 Pay Life Plans, including the 20 Year Endowment, where the age of the insured is age 16 to 55. Premiums are payable to age 65 or to the end of the premium-paying period, if earlier. If the member is disabled while this rider is in force prior to age 65, then the premium is waived during the period of disability (even after age 65). If the member is not disabled at age 65, then the rider terminates without value. If the policy to which the rider is attached goes on a non-forfeiture option, then this rider will terminate without value.

Premiums are based on the type of life insurance plan and the age of the insured at date of issue.

- Whole Life Plan - \$.25 to \$2.75 per \$1,000
- 10 Pay Life Plan - \$.10 to \$2.55 per \$1,000
- 15 Pay Life Plan - \$.10 to \$2.60 per \$1,000
- 20 Pay Life Plan - \$.15 to \$2.65 per \$1,000
- 20 Year Endowment - \$.20 to \$2.85 per \$1,000

For example, if you are age 30 and purchase a 20 Pay Life Plan with a face value of \$20,000, you can add the Waiver of Premium Rider for \$20,000 at an annual cost of \$6.00 ($\$.30 \times 20$).

PAYOR DEATH OR DISABILITY WAIVER OF PREMIUM

The Payor Death or Disability Waiver of Premium can be attached to the Whole Life Plan and the 10, 15, and 20 Pay Life Plans, including the 20 Year Endowment. The rider is attached to a juvenile member's policy, and covers the premium on that policy if the payor (applicant) dies or becomes disabled. Premiums are payable until the earliest of (a) the payor reaches age 65, (b) the juvenile reaches age 21, or (c) the end of the premium period on the policy to which the rider is attached. If the payor dies or is disabled while this rider is in force, then the premiums for the juvenile's policy are waived until the juvenile reaches age 21. If the payor does not die or is not disabled prior to the end of the rider period, then the rider terminates without value. If the policy to which the rider is attached goes on a non-forfeiture option, then this rider will terminate without value.

Premiums are based on the type of life insurance plan and the age of the payor (applicant) at date of issue.

- Whole Life Plan - \$.25 to \$2.75 per \$1,000
- 10 Pay Life Plan - \$.10 to \$2.55 per \$1,000
- 15 Pay Life Plan - \$.10 to \$2.60 per \$1,000
- 20 Pay Life Plan - \$.15 to \$2.65 per \$1,000
- 20 Year Endowment - \$.20 to \$2.85 per \$1,000

For example, if you are age 30 and purchase a 20 Pay Life Plan with a face value of \$20,000 for a juvenile, you can add the Payor Death or Disability Waiver of Premium for \$20,000 at an annual cost of \$6.00 ($\$.30 \times 20$).

All riders are available on new life insurance issues only. They cannot be applied to an existing life insurance certificate.

Ask your branch representative for more details or call the Home Office!

SS.C.M. Servant Leadership Awards Presented in Danville

On October 26, 2014, the Sisters of Saints Cyril and Methodius in Danville, Pennsylvania, awarded the Servant Leadership Award to 43 outstanding high school juniors and seniors from the dioceses of Harrisburg, Pennsylvania, and Scranton, Pennsylvania. The ceremony took place at the Basilica of Saints Cyril and Methodius in Danville.

Over the past 12 years, the Sisters of Saints Cyril and Methodius have honored over 800 teens in the dioceses of Bridgeport (CT), Charleston (SC), Chicago (IL), Gary (IN), Harrisburg (PA), Milwaukee (WI), Pittsburgh (PA), St. Louis (MO), Scranton (PA), and Syracuse (NY) with this award.

The Servant Leadership Award recognizes distinguished high school juniors and seniors who are joyful witnesses, compassionate proclaimers, and enthusiastic builders of the Kingdom of God. The focus of the award is on teens who remain active in their faith and parish beyond Confirmation, and who actively serve in their parish, school, and community.

Each teen was given the opportunity to select one person as a mentor who has encouraged them to generously use their time and talents as a follower of Jesus. The mentors included parents, grandparents, teachers, coaches, youth ministers, scout leaders, religious sisters and priests who have been role models for the teens. Mentors selected by the teens have made a difference in their lives by modeling servant leadership as a way of life in their family, parish, and community.

At the ceremony, the Sisters of Saints Cyril and Methodius also honored four adults with the Father Jankola Lifetime Servant Leadership Award in the ministries of evangelization, education, elder care, and ecumenism. Father Jankola was a priest from the Diocese of Scranton who was instrumental in recognizing the need for religious sisters to educate children and thus founded the Sisters of Saints Cyril and Methodius in 1909.

The 2014 Father Jankola Lifetime Servant Leadership Awards went to the following:

Evangelization: Dr. Martha Carlough from Chapel Hill, North Carolina, was recognized for her many years of medical missionary work in Nepal, and for her leadership in training young physicians in maternal and infant health through her work at the University of North Carolina, where she currently teaches.



Student recipients of the 2014 Servant Leadership Award presented by the Sisters of Saints Cyril and Methodius.



Father Jankola Award recipient Rita Sekulski (second from left) and Carol Carlough (second from right, accepting the award on behalf of her daughter, Martha Carlough) are pictured with Father Gerard Heintzelman (left), rector of the Basilica of Saints Cyril and Methodius, and Sister Michael Ann Orlik, SS.C.M. (right), general superior of the Sisters of Saints Cyril and Methodius.

Education: Sister Mary Paul Kurator, SS.C.M. from Merrillville, Indiana, was recognized for her 40 years of service as a Latin teacher at Andean High School in Merrillville. Sister has received numerous academic awards and has guided many students to receive merit awards in Latin. More importantly, she inspires a love for learning in her students. She continues to moderate a service club at the high school, mentoring students in the importance of service to others.

Elder Care: Rita Sekulski from Danville was recognized for her years of service as a nurse, particularly her years at Maria Joseph Manor in Danville where her cheerful demeanor and loving care for the residents was always evident. Rita was also active in many civic organizations and volunteered for hospice, care which she found to be very rewarding, saying that she felt that she received more than she gave.

Ecumenism: Janet Stefano from Michigan City, Indiana, was recognized for her dedication to expanding understanding of other faiths to the high school students she teaches. As a teacher of World Religions at Marquette High School in Michigan City and at Andean High School in Merrillville, Indiana, she has helped students gain insights into other faiths to bring about a greater understanding of others. This knowledge allows people of different faith traditions to work peacefully together.

All of the 2014 recipients of the Father Jankola Lifetime Servant Leadership Awards are graduates of Saint Cyril Academy in Danville. The Sisters of Saints Cyril and Methodius sponsored and staffed the high school for girls from 1922-1999. All of the award recipients acknowledged the contributions of the Sisters of Saints Cyril and Methodius in helping form them to become women of leadership and service.

The ceremony ended with a reception at Maria Hall.

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

Dear Junior Members,

Back in our May/June 2014 issue, we talked a little about rock collecting. This follow-up article will give you a better knowledge of rocks and minerals.

Rocks and minerals are all around us – from the soil in your yard to the salt on your table to the lead in your pencil. When you walk into a jewelry store and look at the precious stones, do you realize that they are all made up of minerals?

If you study a handful of soil under a magnifying glass, you will find that it is made up of tiny grains of different minerals. How does this come about? The soil is made up of fragments of larger rocks and minerals that have been broken down over time by wind, rain, ice, and running water.

Like everything else in the world, minerals are made up of the chemical substances we call elements. Sometimes a mineral contains only one element all by itself. Examples of this are sulfur, gold, and silver. Most minerals, however, are compounds, meaning that they are formed by two or more elements. A good example of this is table salt, which is a compound containing two elements: sodium and chlorine.

Scientists who specialize in studying minerals are called mineralogists. They have recorded more than 2,000 different minerals that are found in the earth's rocky crust. Each mineral contains something special that helps identify it. For example, a diamond is the hardest mineral known and talc is the softest. Graphite is soft and leaves a black mark. Because of this, it is an ideal mineral to use in making pencil lead. Color, hardness, and crystal form are some of the other properties which make it possible to distinguish one mineral from another.

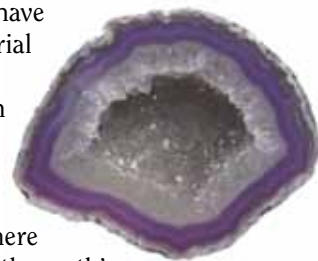
A few special kinds of minerals are valuable because of the chemicals they contain. Lead and iron are obtained by mining ores found in special places in the earth. An ore is a mixture of rocks and minerals. Most ore must be removed from the rock that contains it and must be given special treatment before it can be used. Iron is often found in the reddish stuff called iron oxide. It can be changed to metallic iron by heating it with carbon in a blast furnace.

Some valuable minerals can be used without having to be chemically changed. Gold, silver, and platinum are often found in almost pure form. But, they still have to be removed from the substance in which they are found. Halite (rock salt), gypsum, and sulfur are widely used in almost the same form in which they were mined.

Now let's take a look at rocks. Most people think of rocks only as hard, compact substances such as marble, granite, or limestone. But to the geologist, loose rock material such as sand and gravel are also considered to be rocks. Each rock tells the story of how it was made. In fact, geologists have named various rocks according to the major earth processes that formed them.



Igneous rocks are rocks that have been made from melted rock material that has cooled and hardened. The word "igneous" comes from a Latin word that means fire, so it's a good name for rock having such a fiery beginning. This molten rock originates deep within the earth where it is called **magma**. Once it breaks the earth's crust and begins to flow on the surface, it is called **lava**. You'll recognize this from stories and pictures you have seen about erupting volcanoes. Lava flows have helped make many of our volcanic mountains such as Mount Rainier and Mount Shasta, and the flow and subsequent cooling from the active volcano Mauna Loa has helped to form the island of Hawaii.



But not all igneous rocks are associated with volcanoes. Some are formed within the earth's crust. When the magma begins to cool, crystals of minerals begin to form. If the cooling takes place slowly, the crystals become larger and finally grow together to form a solid mass. This is how **granite** is formed and why pieces of granite come in so many different colors.

As you begin to study rocks and learn more about them, you'll discover that even that plain old ordinary rock in your driveway or garden tells a story about the long history of our earth. These rocks and minerals are our earth's treasures and young rock collectors very soon learn just how fascinating they are.

(The late) **Cecilia B. Gaughan**, Fraternal Activities Director

A Tribute to Cecilia B. Gaughan

Editor, Junior Branch Journal

It is with a heavy heart that we have to say "farewell" to our beloved fraternalist, Cecilia B. Gaughan, who is now in Heaven with Our Lord.

The LPSCU dedicates this issue's Junior Branch Journal section to Ceil, who compiled the material for these pages last summer, prior to becoming ill.

Ceil loved to work on the Junior Journal. For weeks prior to an issue, she would search for interesting and informative subjects and stories, kid-friendly recipes, and fun-filled crafts to compile the Junior Journal for our young members. She was proud and so pleased to have our youth participate in various contests that she initiated. Whatever knowledge our young members gained from reading the Junior Branch Journal is now a fond tribute to Ceil.

Ceil was a true professional. She never viewed her work as a task, but always referred to it as a "labor of love." She wanted the best for our youth and was extremely proud of their accomplishments.

In the future, when asked to remember someone who helped you while you were growing up, it may be Ceil that you recall and some knowledge or insight she shared through the pages of the *Zornicka's* Junior Branch Journal.

May she Rest in Peace.

The Board of Directors

ZORNICKA

Big Slovak Word Search

N A Z R A R D H R A V B M I E
 M N E O O T U H V D R T A F E
 P B K D T B S K A A J X S S O
 C U I I Y E U U T L A P L S K
 H N A C Q R C R P P U B O Y Y
 A J K I C M A V M A I P Y N R
 W H T A Z N T V A Z K V K R T
 H Z A B E I L H C L J Q O Y S
 U X M C J K A K H S U B A B G
 G H D A B D H D X A R E C D T
 V Y T R E B R A T T S M O E U
 T G B T K A N N O T G B T G G
 B D I S P Q U N Y N R A M D G
 V P Y E M S E E H Y I B H W P
 L K V S W I P O L I E V K A T

Find the Slovak words hidden in the letters above. They will be horizontal, vertical, or diagonal, and can even be upside down or backwards. Circle each word as you find it. Can you find them all?

- | | |
|---------------------------|-------------------|
| BABUSKA (head scarf) | MATKA (mother) |
| BRAT (brother) | OTEC (father) |
| BRATRANEC (cousin) | PIVO (beer) |
| CHLIEB (bread) | POLIEVKA (soup) |
| DCERA (daughter) | RODICIA (parents) |
| DETI (children) | RODINA (family) |
| DOBRY (good) | RYBA (fish) |
| HUBY (mushrooms) | SESTRA (sister) |
| HALUPKY (stuffed cabbage) | STRYKO (uncle) |
| KAPUSTA (cabbage) | SYN (son) |
| KURCA (chicken) | TETA (aunt) |
| MASLO (butter) | VINO (wine) |

Kids in the Kitchen

PEANUT BUTTER CHEWIES

- ½ cup crunchy or plain peanut butter
- ¾ cup graham cracker crumbs
- 3 Tbsp. honey
- 3 Tbsp. confectioner's sugar
- 1 tsp. vanilla
- ½ cup raisins (optional)
- ½ cup finely chopped peanuts

Mix all the ingredients except the peanuts. Shape into 1 inch balls and roll each ball in peanuts. Serve.



Arts and Crafts

LET'S MAKE A SNOWMAN

January and February are usually snowy months when children like to play outdoors and make a snowman. But you can also craft your own indoor snowman by following the instructions below.

Here's what you'll need: A clean white crew sock; a colored or patterned knee sock; rubber bands; scissors; a bag of rice; straight pins; pearls or beads; small buttons; fabric glue.



Step 1. Cut the leg part off of a white crew sock. Turn the leg part inside out and twist a rubber band around the top part of the sock as many times as you can to close off that end. Turn the sock right side out again so the rubber band is now inside the sock. This part will form the bottom of the snowman.

Step 2. Pour rice into a tall glass; put the open end of the sock over the top of the glass and flip the glass over so the rice falls into the sock. Fill the sock up with rice, pressing the rice down until the sock is filled out nicely; you want the bottom to be round and plump.

Step 3. Squish the rice around until the sock takes the shape of a gourd. Then use a rubber band to secure the top as close to the end as you can. If necessary, trim off any excess above the rubber band so there is not too much material sticking up. Take another rubber band and twist it around about one-third of the way down from the top to separate the head from the body of the snowman.

Step 4. Now you are ready to dress up your snowman. You can use stick-on pearls or beads for the eyes and nose or you can use straight pins with beads on the end. To make a scarf, cut a long piece off of the colored sock and tie it around the snowman's neck. Trim the edges for a frayed look. Use a straight pin or fabric glue to secure the scarf so it doesn't fall off or come untied. Glue two or three buttons down the front of the snowman.

Step 5. To make a cap, cut off the foot part of the colored knee sock. Turn the top part of the sock inside out and rubber band the bottom part as tight as you can. Then turn the sock right side out so the rubber band does not show. Roll up the edges of the top and place the cap on the snowman's head. If you want to, you can use twigs or pipe cleaners to give your snowman arms. Dab some glue on one end and poke it into the sock body on each side.

Are All Snowflakes Unique?

Snowflakes form in a wide variety of intricate shapes, leading to the popular expression that "no two are alike." Although possible, it's highly unlikely. However, scientists estimate the chances of two snowflakes being exactly alike are about 1 in 1 million trillion – that's a 1 followed by 18 zeros! Wilson Alwyn Bentley attempted to find identical snowflakes by photographing thousands of them with a microscope from 1885 onward. His research found the wide variety of snowflakes we know about today.

PERIODICAL

Part II: The Seasons of the Church Year

continued from page 3

The Season of Lent begins with Ash Wednesday. “Repent and believe in the Gospel.” “Remember that you are dust, and to dust you shall return.” For many of us, Ash Wednesday has a powerful tug on our hearts to turn back to God. For people of faith and for those who are seeking the truth and the purpose of life, repentance from what is wrong and sinful is an authentic echo of God’s voice in the human heart. As people created by God, there is a constitutive component of our makeup that calls us back to God; to His truth, love, and forgiveness.

The days and weeks of Lent call us to prayer, fasting, and works of mercy. We are urged to reflect on our relationship with Jesus and to be renewed in our life in the Church. The forty days of Lent invite us to a prayerful time with Jesus. Most parishes provide abundant opportunities for prayer, reflection, and time for the Sacrament of Penance. I always encourage prayer and study of the Passion accounts and meditation on the Stations of the Cross.

If there are people in your parish preparing for Baptism, please pray for them and recount the privileges and responsibilities of being a baptized person – a disciple of Christ. Particularly in the Year A cycle, the Gospels give us profound lessons in discipleship: The temptation of Jesus in the desert, the Transfiguration of Jesus, the Samaritan Woman, the cure of the man born blind, the raising of Lazarus, and the triumphal entrance of Jesus into Jerusalem. The last week of Lent is Holy Week. Everyone who participates in the days of Holy Week enters into a sacred journey and pilgrimage of faith, especially in the Triduum: Holy Thursday, Good Friday, and Holy Saturday – the Easter Vigil.

The very heart and core of our Church Year is Easter Sunday. So central to our faith is the Risen Lord that we celebrate his Resurrection each Sunday. But to emphasize the importance and centrality of the resurrection of Jesus, we celebrate for fifty days. The first eight days, the Octave of Easter, are especially joyful and solemn.

The Sundays of the Easter Season celebrate the Risen Lord as our Redeemer and Good Shepherd. We also recount the powerful and grace filled growth of the early Church under the guidance of the Holy Spirit. The Ascension of the Lord celebrates the reign of Jesus as King and it celebrates our eternal home where Jesus has prepared a place for us. The Season of Easter reaches a climax at Pentecost where we celebrate the work and grace of the Holy Spirit who leads and guides us on our journey of faith.

Now we return to Ordinary Time. The second and longer part of Ordinary time extends through summer and fall. This longer part truly feels like a journey. Sunday by Sunday, we journey with Jesus and the disciples through a given Gospel. If we truly invest ourselves in the journey, the Word of the Lord can invite and encourage us to follow him, to know him, to be transformed by him. This journey will be more intense if we also pray daily and, if possible, participate in the daily Mass.

The first part of this article focused on the Saints. Echoing back to the lives of the Saints in Part I, there are many celebrations of them disbursed throughout Ordinary Time. We are invited to celebrate the saints for three reasons: To praise God for the success of his grace in the men and women called saints; To emulate their faithful lives as shown in their history, their example, their teaching, and holy lives; To be comforted and protected by their prayer for us and their friendship with us in Christ.

May the celebration of the Seasons of the Church Year find us each year closer to Christ, the Church, and closer to our eternal home.

Monsignor Robert Siffrin

Calendar of Events

continued from page 2

JULY

20 — Deadline to submit articles for September/October 2015 Zornicka.

30-8/4 — Slovak Catholic Sokol Convention, Pittsburgh, Pennsylvania

AUGUST

23-9/2 — 11th Consular Tour to Slovakia with stops in Vienna and Budapest. Lead by Joseph and Albina Senko. *See page 21 for details.*

SEPTEMBER

10-11 — Slovak Catholic Federation Meeting, Washington, D.C.

10-12 — American Fraternal Alliance Meeting, Indianapolis, Indiana

11-20 — 2015 Slovakia Heritage Tour, a 10-day, small group tour from Slovakia Heritage Tours. *See page 9 for details.*