

TORNICKA Vol. 78, No. 868

Vol. 78, No. 865 March-April 2019

NEW MEMBER BENEFIT COMING SOON:

COLLEGE SAVINGS PLAN



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Calendar of Events

MARCH

- 10 Pittsburgh District Meeting at St. Maximilian Kolbe Church, Homestead, Pennsylvania, beginning at 1:00 p.m. Contact your Branch President or Secretary if you plan to attend.
- 13-14 LPSCU Internal Audit
- **15-16** LPSCU Annual Meeting, Holiday Inn East Mountain Inn, Wilkes-Barre, Pennsylvania, beginning at 8:30 a.m.
- **18** Msgr. Beeda District Meeting at 6:00 p.m. at Perkins Restaurant, Route 93, West Hazleton, Pennsylvania. Anyone interested in attending should contact Anita Gregory (570-788-3263) by March 13th.
- 20 Deadline to submit articles for May/June Zornicka.

APRII

- 1 Deadline to nominate an LPSCU member as our 2019 Fraternalist of the Year. *See page 12 for details*.
- 1-2 Slovak Catholic Federation Meeting, Passaic, New Jersey
- **28** Rev. Dianiska District Meeting at the North End Slovak Club, North Main Street, Wilkes-Barre, Pennsylvania, at 1:00 p.m. Branch 213 will host.
- **30** Deadline to apply for a 2019 LPSCU College Award. See page 14 for details.

MAY

- 1 Summer Hours begin for LPSCU Home Office.
- 20 Deadline to submit articles for July/August Zornicka.

JUNE

- **1** Deadline to nominate a young member for the LPSCU Youth Achievement Award. *See page 4 for details.*
- **7** LPSCU Branch 213 hosting Flag Day at the Ballpark at Scranton/Wilkes-Barre Railriders Stadium. Reservations must be made by May 1. *See page 11 for details*.
- **7** The Fraternal Societies of Northeast Pennsylvania hosting Flag Day at the Ballpark at Scranton/Wilkes-Barre Railriders Stadium. Reservations must be paid by May 1. *See page 14 for details*.
- 8 LPSCU Mid-Year Meeting (Telephone Conference) at 10:00 a.m.
- **30** Deadline to apply for a 2019 LPSCU Catholic Grade School Award. *See page 24 for details*.
- **30** Deadline to apply for a 2019 LPSCU Catholic High School Award. See this page for details
- **30** Deadline to apply for the Bishop Andrew Grutka Memorial Award. *See page 13 for details.*continued on page 9

LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION

Morning Starzornička



(USPS 699-520)

ZORNICKA (Morning Star), a bi-monthly magazine, is the official publication of the Ladies Pennsylvania Slovak

Catholic Union, National Headquarters, 71 South Washington Street, Wilkes-Barre, PA 18701.

Send articles for publication to the LPSCU Home Office, marked "Attention: *Zornicka*" or email them to <u>zornicka@lpscu.org</u>.

Articles must be received by the 20th of the month, 5½ weeks prior to the issue date.

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

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

Subscription Rate: Members — free; Non-members — \$25.00 per year.

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

OFFICE HOURS AT NATIONAL HEADQUARTERS

Monday through Friday:
November 1 — April 30
7:00 a.m. to 4:30 p.m.
May 1 — October 31
7:00 a.m. to 3:30 p.m.
Phone: 570/823-3513
Toll Free 888/834-6614
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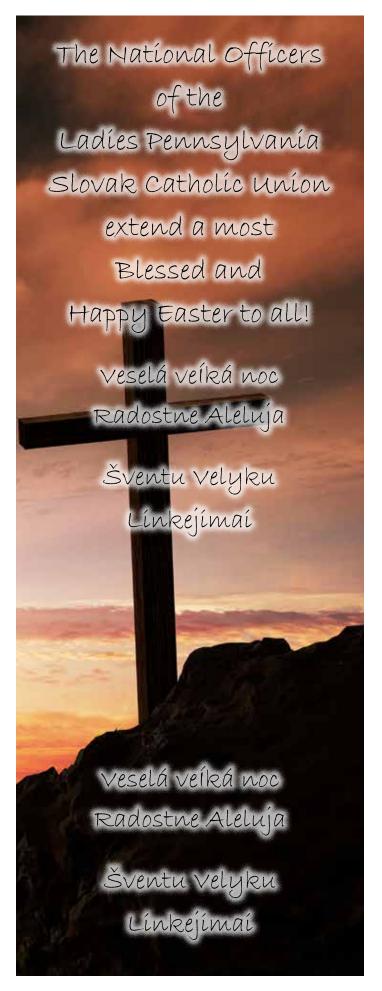
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A Message from Our National Spiritual Advisor

THE LENTEN JOURNEY BEGINS

As the Lenten season approaches, we are given the op-

portunity to recognize our need to reform and to renew our lives. The Holy Season of Lent is a time of penitence, prayer, and almsgiving, a season that offers us a new beginning as the Lord seeks the heart of every person and in turn, we are drawn ever closer to him.

As the Sacred Scriptures are proclaimed throughout the Lenten Season, the invitation is extended to everyone to walk the journey



Rev. Robert L. Seeman

with Christ, to Jerusalem, Calvary, and to the glory of the Resurrection. It is a season of deep reflection and spiritual growth.

During these forty days, may you draw closer to the Lord

Works of Tour Days

through prayer, attending special Lenten devotions, Stations of the Cross, Bible studies, and most importantly, receiving Christ in the Eucharist and experiencing His mercy in the Sacrament of Reconciliation. "Even now, says the Lord, return to me with your whole heart..." (Joel 2:12)

May the faithful observance of Lent lead you to fully experience the

presence of God's love in your life. May your walk with the Lord through his Passion, Death, and Resurrection strengthen you to be a true disciple, loving and serving as Jesus.

May your spiritual journey from Ash Wednesday through the 40 days of Lent lead you to the glory of Easter.

A PRAYER FOR LENTEN GRACE

During the sacred season of Lent, bring me closer to you.

Prepare a place in my home and heart for silence and solitude so that I may rediscover the grace of a prayer-full life.

Help me to fast from those things that threaten the well-being of body and soul and remind me of the grace of simplicity.

Enlarge my heart so that I give to those in need and, in so doing, rediscover the grace of gratitude and generosity.

May this season be a grace-filled time to rekindle my love for and faith in you. Amen.

Lent and Easter blessings, Father Bob

Remember to notify the Home Office if your address changes!

Branch 83 Members Attend Seniors Christmas Party

On December 5, 2018, John and Margaret Ferri, members of LPSCU Branch 83, Bethlehem, Pennsylvania, attended a Christmas party hosted by the Senior Group of Incarnation of Our Lord Parish in Bethlehem. The event began at noon with an Invocation offered by Sister Francine, O.S.F. Approximately 30 Senior Group members and guests attended. A delicious luncheon buffet supplied by Diane's Catering was served. Following the luncheon, social games were played and everyone won a prize. All received a poinsettia plant as a favor. Everyone enjoyed this festive event.

Incarnation of Our Lord Parish was created in 2008 from five merged ethnic South Bethlehem parishes, of which SS. Cyril and Methodius Parish was one. LPSCU Branch 83 and Branch 130 originated from SS. Cyril and Methodius Parish in January of 1899. Members from both Branches remain active within Incarnation of Our Lord Parish.



LPSCU Branch 83 members John and Margaret Ferri are pictured with the Senior Group members of Incarnation of Our Lord Parish at their recent Christmas Party. John is seated at left and Margaret is seated second from the right.

Mid-Year Meeting of LPSCU Board Announced

This announcement is made to all members of the LPSCU that the Mid-Year Phone Conference Meeting of the Board of Directors will convene on Saturday, June 8, 2019, at 10:00 a.m. and continue until all business has been completed.

Members wishing to submit matters for the Board of Directors to consider at this meeting are directed to send them to the attention of Theresa Kluchinski at the LPSCU National Headquarters, 71 South Washington Street, Wilkes-Barre, PA 18701 or P.O. Box 32, Wilkes-Barre, PA 18703. All correspondence relative to this meeting should be received **no later than May 8, 2019**.



is June 1, 2019

Our Lenten Journey 2019

A Reflection from Our Spiritual Protector

Lent is the Christian season of preparation for Easter!

At one time, you were alienated from me, separated because of your sin. But Jesus made peace between us by shedding his blood on the cross. Because of his death, you have been reconciled to me. You are holy in my sight, without blemish. No one can accuse you. There is no condemnation. You have been pardoned.

~ Colossians 1:20-22



Every year as we travel on our journey to Heaven, we experience the season of Lent. Lent is a season of forty days, which begins on Ash Wednesday and ends on Holy Saturday. Lent comes from the Anglo Saxon word *lencten*, which means "spring." The forty days, excluding Sundays, represents the time Jesus spent in the wilderness, enduring the temptation of Satan and preparing to begin his ministry.

Lent is a time that God's grace strengthens us in several aspects of our daily life: 1) It is the opportunity to unite ourselves with Jesus through fasting and prayer to make right the wrongs we have committed; 2) It also provides us an opportunity, along with Jesus, to prepare and deepen ourselves for our ministry and service to God and others through the sharing of our gifts and talents in bringing about the Kingdom of God; and 3) It provides us the time to ready

ourselves and make things right while on earth before we meet Christ on judgment day.

I have enclosed forty suggestions on helping each of us through our Lenten journey. If you are not able to achieve one of the day's suggestions, feel free to choose another one.

THINGS TO HELP US PREPARE FOR THE RISEN CHRIST

Day 1 - Fast (Age 18-59) and Abstinence (Age 14 and on)

Day 2 - Attend Mass

Day 3 - Almsgiving (donate to the St. Vincent De Paul box or society)

Day 4 - Fast from unkind words

Day 5 - Daily Rosary

Day 6 - Volunteer in a soup kitchen

Day 7 - Fast from gossiping

Day 8 - Pray the Stations of the Cross

Day 9 - Give someone a compliment

Day 10 - No cursing

Day 11 - Meditate on a Bible quote

Day 12 - Visit a nursing home or someone in jail

Day 13 - Fast from arguing

Day 14 - Pray to your patron saint to follow his/her example

Day 15 - Give to your favorite charity

Day 16 - Pray for the country's leaders

Day 17 - Light a candle in church for your grandparents

Day 18 - Pray for your family members

Day 19 - Give up watching TV today

Day 20 - Pick up trash in your neighborhood

Day 21 - Read the Bible for 15 minutes

Day 22 - Give up eating sweets today

Day 23 - Give up playing on the computer today

Day 24 - Volunteer to do someone else's chores today

Day 25 - Gather up all recycling in your house and take it to the recycling bins

Day 26 - Refrain from complaining

Day 27 - Pray for your priest and religious today

Day 28 - Pray a decade of the Rosary

Day 29 - Plant a tree in memory of someone

Day 30 - Make something for an elderly neighbor and deliver

Day 31 - Rice bowl

Day 32 - Pray for someone who has no one to pray for them

Day 33 - Meditate on the Crucifixion of Christ

Day 34 - Pray for your grandparents and godparents

Day 35 - Go to confession

Day 36 - Observe Holy Week services

Day 37 - Donate time and money to a homeless center

Day 38 - Pray for world peace

Day 39 - Have patience with your family members

Day 40 - Be not afraid to spread the Good News

Just the simplest things can lead us to the Risen Christ Alleluia!

Abbot Gary Hoover, OSB

MSGR. BEEDA DISTRICT

On Friday, December 7, 2018, the Msgr. Beeda District held its Christmas party at Booty's Restaurant, Route 309, Hazleton, Pennsylvania. Nineteen members and four guests attended the holiday event.

District President Anita Gregory welcomed everyone to the gathering and thanked them for coming. She read a Christmas Prayer before everyone enjoyed the delicious family-style meal that was served. Each attendee received a chocolate Santa as a favor. These were donated by one of our members.

District members were happy to have our National President, Theresa Kluchinski and Secretary-Treasurer, Mary Jo Savidge join them for the evening's festivities.

Twelve prizes were raffled off to lucky winners. Congratulations to all of them. We would also like to thank everyone who donated prizes for the raffle. We appreciate your generosity and support.

An enjoyable evening was had by all. Some of the members and guests who attended are pictured below.

The Msgr. Beeda District wishes a Happy, Healthy, and Blessed New Year to each and every one of our LPSCU members.





Msgr. Beeda District Announces Meeting

The Msgr. Beeda District will hold a meeting on Monday, March 18, 2019, at 6:00 p.m. at Perkins Restaurant, Route 93, West Hazleton, Pennsylvania. Plans will be discussed for the upcoming year.

Anyone interested in attending the meeting should contact Anita Gregory (570-788-3263) by March 13th.

REVEREND DIANISKA DISTRICT

The annual Christmas party of the Reverend Dianiska was held on Sunday December 2, 2018, at Genetti Hotel and Conference Center, Wilkes-Barre, Pennsylvania. Forty members attended the event which was co-hosted by Debbie Adamchak and Jean Kapral.

Debbie Adamchak welcomed members and guests. District President Mary Ann Ewasko welcomed everyone with Christmas greetings and a wish for health and happiness in the New Year. National President Theresa Kluchinski wished everyone a Merry Christmas and a Blessed New Year on behalf of the LPSCU. Jean Kapral offered the blessing and *oplatky* prayer. Everyone exchanged Christmas wishes by sharing their wafers.

Members and guests enjoyed a delicious buffet dinner, a dessert table, and a variety of beverages.

President Ewasko announced the District's/LPSCU 2018 College Scholarship Recipients: Zebulon Chisdock of Branch 6 and Klarissa Rinker of Branch 213. As Zebulon is attending Temple University in Philadelphia, Pennsylvania, Mary Ann presented his scholarship to his family members. Klarissa, a student at Wilkes University in Wilkes-Barre, Pennsylvania, was present to accept her scholarship from Theresa Kluchinski. Klarissa's family was in attendance.

Debbie Adamchak presented Bernie Walchek with a monetary gift for introducing new members to LPSCU. A check for \$600.00 was presented to Jane Artiz, a volunteer from Candy's Place, Kingston, Pennsylvania, from the Matching Fund Special Raffle held by the District. Members and guests also donated canned goods to the Holy Family Food Pantry in Luzerne, Pennsylvania.

Santa Claus stopped by for a visit. He presented the children with gifts and listened to their Christmas wishes.



LPSCU College Scholarship checks are presented to two members of the District with their families present.



Members and guests at the party.

He also visited members at their tables, assisted by junior members Gavin Jollimore, David Worth, and Abigail Worth, and presented everyone a gift of candy.

The Reverend Dianiska District wishes everyone at the LPSCU a Healthy and Happy New Year!



Junior members surround Santa.



Bernie Walcheck (left) receives a gift check from Debbie Adamchak.

ILLIANA DISTRICT

The Illiana District held a social on November 4, 2018, hosted by Branch 109 (Hammond, Indiana) and National Trustee Joan Hladek at the Center for Visual and Performing Arts Center in Munster, Indiana. Discussion took place regarding volunteers for delegates to the upcoming 2020 LPSCU Convention and information was given regarding LPSCU products.



Ann Dobias (left) and Emily Vallese at November's Illiana District social.



Jeff and Carol Burgan and a guest attend the Illiana District's meeting.

Attendees at the November social included Ann Dobias and Emily Vallese from Chicago Branches 194 and 198, Carol and Jeff Burgan from Branch 79 (Whiting, Indiana), and David Hladek and Marshall Nay from Branch 109.

The District held a business meeting on December 9, 2018, at White Fence Farm in Romeoville, Illinois. Members of Branch 28 (Joliet, Illinois), Hammond Branch 109, and guests met in a unique and eclectic atmosphere and enjoyed a very good dining experience. Many old acquaintances were rekindled.

Present at the December meeting were Thomas Klimek Ward from Branch 28, David and Marshall Nay, Patricia Stearney, and Lisa Nicolai, all from Branch 109.

LEHIGH VALLEY OKRES

The Lehigh Valley Okres held its annual Holiday Luncheon on Sunday, December 9, 2018, at the Lehigh Room of the Best Western Lehigh Valley Conference Center in Bethlehem, Pennsylvania. A punch reception commenced at noon, followed by the luncheon buffet at 12:45 p.m. Thirty-six adults, four children, and three honored guests attended this festive event.

Okres President Jean Kosalko extended a warm welcome to all present. Msgr. Robert F. Kozel offered a special prayer as all partook of *oplatky* distributed before the meal. Members donated twenty-two themed gift baskets for a Matching Fund raffle to benefit the Carmelite Monastery in Lanark, Pennsylvania.

At the conclusion of the luncheon, President Kosalko introduced the Okres and Branch officers and highlighted the various benefits and programs that the LPSCU offers to its members. She also introduced our honored guests, Msgr. Robert F. Kozel, pastor emeritus of St. John the Baptist Church in Allentown, Pennsylvania; Rev. David A. Kozak, administrator of Incarnation of Our Lord Parish in Bethlehem; and Sister M. Francine Garganta, O.S.F., of Monocacy Manor, Bethlehem.

Okres Treasurer Margaret A. Ferri recited an inspirational poem titled "The Christmas Card." Its author is unknown.

President Kosalko then called the children to the podium and asked them to sing some Christmas songs. As they were singing "Jingle Bells," Santa Claus entered the room ringing his sleigh bells and hollering, "Ho! Ho! The children were very excited to see Santa, who called each one

continued on page 8

by name and spoke with each of them. He then presented them with gifts and a large candy cane filled with Skittles candy. Santa also gave gifts to the Okres and Branch officers, committee members, and our honored guests. President Kosalko in turn presented Santa with a gift from the Okres.

Winners of the Holiday Raffle gift baskets were Tonie Kotran, Kaleigh Bobeck*, Elaine Molchany*, Mary Migas, Rita Marie Knecht, Patricia Kienzle, and Rosemarie Szczepanski*. (*Each of these lucky individuals won two raffle prizes, something that's never happened before.)

Each attendee received a bayberry candle as a favor from the Okres. Also, as a gift from the Okres, each woman present received a poinsettia plant and each man received a bottle of wine.

President Kosalko thanked everyone for attending the annual Holiday Luncheon and wished all a Merry Christmas and a Happy New Year. The festivities concluded with a prayer by Father Kozak. A delightful time was had by all.



Standing with Santa, L-R: Bernadine Kurzeja, Okres secretary; Anna Sopko, Branch 83 vice president; Elaine Molchany, Okres vice president; Margaret A. Ferri, Okres treasurer and Br. 130 secretary; Helen Bobeck, Branch 83 and Branch 130 secretary; Jean Kosalko, Okres president and Branch 196 secretary; and Marilyn Geiger, Branch 83 secretary.



Pictured with Santa are, from left, Cole Geiger, Kira Geiger (sitting on Santa's lap), and Benjamin and Alexandria Kosalko.

BRANCH 52, NORTH BRADDOCK, PA

Members of LPSCU Branch 52 gathered for their annual Christmas party on Sunday, December 2, 2018, at the Grandview Golf Club of North Braddock, Pennsylvania. The event was held in the club's newly remodeled Fairway Room. A crowd of 35 members and their families attended.

The beautiful weather helped to enhance the day. It was so mild, bright and sunny outside that golfers were on the course and the children at the party enjoyed outside games. As always, a tasty buffet brunch was served with a sufficient variety to satisfy everyone's palate. All the children and adults each received gifts from the Branch and numerous door prizes were awarded.

Another generous donation of groceries was collected from our attendees and delivered to a local food pantry the following week.

All attendees enjoyed a memorable time and are looking forward with anticipation to another great LPSCU year.













Rev. Dianiska District Announces Meeting

The Reverend Dianiska District of the Ladies Pennsylvania Slovak Catholic Union will hold its first meeting of the year on April 28, 2019, at 1:00 p.m. at the North End Slovak Club, North Main Street, Wilkes-Barre, Pennsylvania. Branch 213 will host. Please contact your Branch Secretary if you plan to attend.



The LPSCU is offering a Catholic High School Award Benefit, which is a \$300 one-time award to our members who are attending a Catholic High School during the 2019-2020 academic year. Members may only receive this award one time.

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

- Must be a member of the LPSCU for two (2) years with \$2,000 permanent reserve life insurance certificate (excludes term insurance).
- ** Must be a Catholic high school freshman, sophomore, junior, or senior in the fall of 2019.
- ***** Must provide a wallet-size color photo.

Applicants must meet all criteria and provide data indicated above to be eligible. Incomplete applications or those missing data

requirements will not be considered. All materials become the property of the LPSCU and will not be returned. Applications must be postmarked by June 30, 2019.

Applications are available from the LPSCU Home Office or its website. Return completed applications to:

LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION

ATTN: Catholic High School Award

P.O. Box 32, Wilkes-Barre, PA 18703 Phone: 570-823-3513

Phone: 57/0-823-3513
Toll free: 888-834-6614
Fax: 57/0-823-4464
E-mail: lpscu@lpscu.org
Website: www.lpscu.org



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JULY

- **1** Deadline to apply for the 2019 Anne (Shinal) Cichy Memorial Award. *See page 17 for details*.
- 20 Deadline to submit articles for September/October Zornicka.

SEPTEMBER

- **6-15** 2019 Slovakia Heritage Tour, a ten-day, small-group tour. Genealogical research and ancestral village and family visits available. For details contact Judith Northup-Bennett at 978-544-5144 or slovakiaheritagetours@gmail.com or visit www.slovakiaheritage.com.
- **13-14** LPSCU Semi-Annual Meeting, Washington, Pennsylvania
- 20 Deadline to submit articles for November/December *Zornicka*.
- **23-25** American Fraternal Alliance Executive Summit, Washington, D.C.
- **23-10/1** Pilgrimage to Poland with our Spiritual Advisor, Rev. Robert Seeman. *Go to www.pilgrimages.com/frseeman for details or see page 18.*

OCTOBER

- **20-22** Pennsylvania Fraternal Alliance Meeting, Hershey, Pennsylvania
- **27** Rev. Dianiska District meeting at the North End Slovak Club, North Main Street, Wilkes-Barre, Pennsylvania, at 1:00 p.m. Branch 19 will host. "Make a Difference Day" will be observed.
- 31 Summer Hours end for LPSCU Home Office.

NOVEMBER

20 - Deadline to submit articles for January/February 2020 Zornicka.

DECEMBER

- 1 Rev. Dianiska District Christmas party at Genetti Hotel and Conference Center, Market Street, Wilkes-Barre, Pennsylvania. Time to be announced. Branch 6 will host.
- **7** LPSCU Board Meeting (Telephone Conference)

LPSCU Seeking Independent Agents/Recommenders

The Ladies Pennsylvania Slovak Catholic Union is seeking licensed independent agents/ recommenders to represent the Society and market our Life Insurance and Annuity products. Interested individuals do not need to be a member of the Society. Currently we are licensed to sell in Pennsylvania, Ohio, New Jersey, Indiana, Illinois, Michigan, and Massachusetts.

Please call or e-mail President Theresa Kluchinski at 888-834-6614 or <u>Theresa@lpscu.org</u>.



for all members age 40 to 75

LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION

Minutes of the Board Conference Call Meeting

Wilkes-Barre, Pennsylvania . December 8, 2018

Call to Order - Prayer

President Theresa Kluchinski called the meeting to order at 10:00 a.m. Spiritual Advisor Rev. Robert Seeman offered a praver.

Welcome Remarks

President Kluchinski welcomed everyone to the meeting.

Approval of Agenda/Minutes

The agenda for this meeting was approved, along with the Minutes for the September 28, 2018 Board meeting.

Correspondence/Requests

Secretary-Treasurer Mary Jo Savidge read all correspondence received since the previous meeting. There were no requests.

Financial Report

Board members were provided and reviewed the following information:

- Quarterly Statement September 2018
- Month End Balance Sheet/Revenue & Expenses Ac-
- Summary Market Value 2018
- Budget 2018/2019
- Transaction Summary Report

Home Office Update

Since the Board receives the Minutes from the Executive Finance Committee meetings, Secretary-Treasurer Savidge reported that there was nothing new for the Home Office since the last Executive Finance Committee meeting.

President Kluchinski provided the Board with information on the following:

- Campaign
- Strategic Plan Masthead for the Zornicka
- Report from the Fraternal Activities Director, Susan Ondreico
- Public Relations Director applicants
- Meeting with the new Ambassador of Slovakia

Unfinished Business

Nothing for unfinished business.

New Business

The Board was provided and discussed the following:

- Annuity Rate
- Branch Deposit Program Rate

Officers' Reports

Reports were received from the following officers:

- Rev. Robert Seeman
- Vice President Anita Gregory
- Chairperson of Trustees Mary Ann Ewasko
- Trustee Dolores Evanko
- Trustee Joan Hladek

- Trustee Margaret Jollimore
- Trustee James Yocum

Compliance Update

The Board was provided information on the following compliance update:

Pennsylvania Senate Bill 1205 - Corporate Governance Annual Disclosure Model Act.

National/State Fraternal Alliance Meetings

Reports were received from the following:

- President Theresa Kluchinski provided a report from the American Fraternal Alliance meeting and the New Jersey-New York Fraternal Alliance annual meeting.
- Vice President Anita Gregory provided a report from the New Jersey-New York Fraternal Alliance meeting.
- Secretary-Treasurer Mary Jo Savidge provided a report from the American Fraternal Alliance meeting, the New Jersey-New York Fraternal Alliance and the Pennsylvania Fraternal Alliance annual meetings.
- Trustee Dolores Evanko provided a report from the New Jersey-New York Fraternal Alliance and the Pennsylvania Fraternal Alliance annual meetings.
- Trustee Joan Hladek provided a report from the Ohio Fraternal Alliance annual meeting.
- Trustee James Yocum provided a report from the New Jersey-New York Fraternal Alliance meeting.

President Kluchinski congratulated Mary Jo Savidge, president of the New Jersey-New York Fraternal Alliance for 2018, on a well-run meeting.

Calendar of Events

The Board was provided the Calendar of Events for 2019. Deadlines were provided to the Board members.

There being no further business, the meeting was adiourned.

> Respectfully submitted, Mary Jo Savidge National Secretary-Treasurer



Branch 213 to Host Flag Day at Ballpark

LPSCU Branch 213 will host its members to Flag Day at the Ballpark on

Friday, June 7, 2019, at the Scranton/Wilkes-Barre Railriders Stadium. Any member of LPSCU Branch 213 who wants to attend the game must contact Branch Secretary Theresa Kluchinski at 570-829-5410 or 570-817-4657. Tickets are limited so please call early. Reservations must be received by May 1st.

MARCH/APRIL 2019 11

LPSCU Branch 39 Holds Christmas Party and Matching Funds Event

LPSCU Branch 39 held a Christmas Party for Branch members on Saturday, December 1, 2018, at 6:00 p.m. at Grotto Pizza, 3445 Lakeside Drive, Harveys Lake, Pennsylvania. A Matching Funds Event was held during the party, with members raising \$100 and Branch 39 donating an additional \$100. The donations, along with a \$100 Matching Funds donation received from the LPSCU Home Office, were earmarked for Catholic Relief Services.

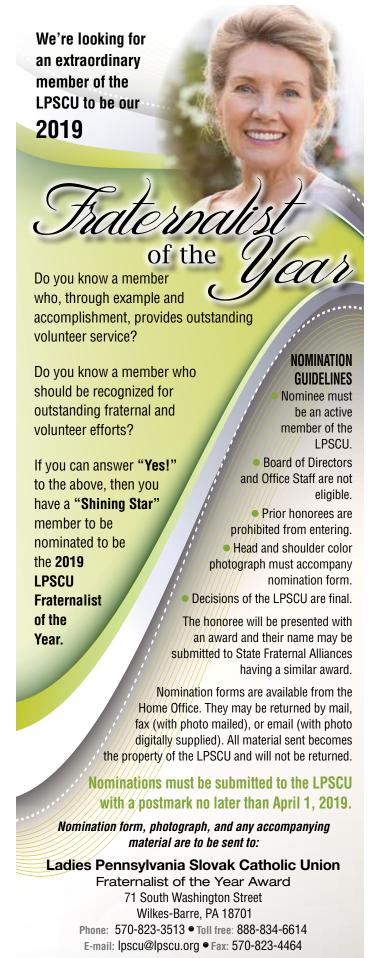
A check presentation was held at the Diocese of Scranton's Office of Parish Life. Catholic Relief Services is a humanitarian aid organization which helps the poor and vulnerable overseas by responding to major emergencies, fighting disease and poverty, and nurturing peaceful and just societies. Katy Windels, the diocesan Coordinator for Service and Social Justice, accepted the donation on behalf of CRS.



Branch 39 members enjoy themselves at their Christmas party.



Branch 39 members present a donation check to Catholic Relief Services.



BISHOP ANDREW G. GRUTKA MEMORIAL SCHOLARSHIP AWARD

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

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

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

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

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

Applications must be postmarked by June 30, 2019.

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

Ladies Pennsylvania Slovak Catholic Union ATTN: Bishop Grutka Award 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

Malcolm Bowman Graduates

In June 2018, Malcolm Bowman graduated from Shady Side Academy in Pittsburgh, Pennsylvania. He is currently a student at Penn State University studying aerospace engineering. Malcolm recently obtained the rank of Eagle Scout. He is a member a Boy Scout Troop 348 on the north side of Pittsburgh. Malcolm's Eagle project involved rebuilding spectator and player benches at a girls' softball field for Brighton Heights Athletic Association.

Malcolm and his family are members of LPSCU Branch 64.



Malcolm (wearing tie) is pictured at his graduation with, from left, his uncle Michael Kaylor, aunt Helen Lorinc, grandparents Tom and Mary Ann Kaylor, and his mother, Mary Ann Bowman.

Pittsburgh District Meeting

Members of the Pittsburgh District will be holding their Spring meeting on March 10, 2019, at St. Maximilian Kolbe Church in Homestead, Pennsylvania, beginning at 1:00 p.m. Please contact your Branch President or Secretary to advise if you will be able to attend.

Cooking Corner

RAISIN SCONES

 2 /3 cup golden seedless raisins 1 tsp. salt

2 cups sifted flour $^{1/3}$ cup shortening

½ cup granulated sugar 1 egg 3 tsp. baking powder Milk

Rinse raisins and drain. Sift together flour, sugar, baking powder, and salt. Cut in shortening. Add raisins. In a separate bowl, beat egg lightly and add milk to make

¾ cup. Stir into dry mixture. Divide dough in half. Pat each part into a circle ¾-inch thick. Cut each circle into six wedges. Place on greased baking sheet and brush with milk. Bake in 425 degree oven for about 20 minutes. Serve hot. Makes 12 scones.



2019 Slovakia Heritage Tour SEPTEMBER 6-15, 2019

Celebrate the fall harvest and the beautiful culture, history, and countryside of Slovakia up close and personal on the 10-day 2019 Slovakia Heritage small group tour. From September 6-15, we'll explore age-old cities, medieval towns, and historic sites as well as folk-life museums, the Tatry mountains, and picturesque villages. We'll join in the wine and harvest festivals that bring to life Slovakia's long music and craft traditions. Optional genealogical research and ancestral village and family visits are available.

For more details visit <u>www.slovakiaheritage.com</u> or contact Judith Northup-Bennett, Slovakia Heritage Tours at 978-544-5144 or by email at:

slovakiaheritagetours@gmail.com

Fraternal Societies of Northeastern Pennsylvania is hosting

FLAG DAY AT THE BALLPARK

Friday, June 7, 2019

Scranton/Wilkes-Barre RailRiders

Game Time \sim 7 p.m.



PRICE LPSCU Members - \$15.00 per person Non-members - \$35.00 per person

Includes:

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

Please make reservations by Wednesday, May 1, 2019 Ask for Theresa or Mary Jo:

570-823-3513 or 888-834-6614

RESERVATIONS MUST BE PAID FOR BY MAY 1, 2019

Make checks payable to LPSCU Seating is limited! Sign up now!

2019 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 2019-2020 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 2019-2020 academic year and must submit proof of acceptance for the Fall 2019 semester.
- Applicants must submit a brief essay (no more than 200 words) on the topic "Why is life insurance important?"
- Applicants must provide a walletsize 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, 2019.** Submit applications to:

Ladies Pennsylvania Slovak Catholic Union

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

There's No Time Like the Present to Update Your Insurance Information

It always seems that a crisis opens up eyes and minds to what I call "sins of omission" when it comes to making a huge and costly error in financial and personal matters. But if you take care of financial matters, the personal matters may take care of themselves.

In 2005 when my husband died suddenly, I had to come up with a \$3,000 deposit for the mortuary bill, which totaled close to \$7,000. Fortunately, I had the funds to cover the expense.

In Memoriam

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

- Matthew v.5

Name	Branch	Location
Alan S. Paluski	7	Exeter, PA
Sandra L. Sherrick*	7	Exeter, PA
JoAnn Thompson	24	Windber, PA
Vitalia Kemezya	32	Pana, IL
Joseph LaFisca	42	Pittsburgh, PA
Mary Sefcik	83	Bethlehem, PA
Jo Ann Krivan1	32	Campbell, OH
Shelley Simpson	132	Campbell, OH
Jean Janeczek	153	Perth Amboy, NJ
Eufrozina Kaunas	158	Chicago, IL
Nancy Banick	197	Wilkes-Barre, PA
Dorothy Canfield	197	Wilkes-Barre, PA
Sophie Horvat	197	Wilkes-Barre, PA
Eleanor Williams	197	Wilkes-Barre, PA
Alzbeta Zihala	197	Wilkes-Barre, PA
*Multiple certificates		

Lehigh Valley Okres Concludes Matching Fund Event

Members of the Lehigh Valley Okres held a Matching Fund event on December 9, 2018, where themed gift baskets were raffled off at their Holiday Luncheon for the benefit of the Carmelite Monastery in Lanark, Pennsylvania. The sum of \$200 was realized from the raffle.

On December 13, 2018, the Okres mailed a check to the Carmelite Monastery representing the \$200 raised from the holiday raffle. The LPSCU Home Office will be matching that amount and sending an additional check to the Monastery as part of its Matching Fund program. The Sisters at the Carmelite Monastery are a cloistered order and thus are never seen by the public. Therefore, the donation checks cannot be presented in person.

Today, the cost of a funeral is over \$8,000 with cremation costing \$4,000 or more depending on where the cremation services are held. I filed my husband's death claim with our commercial and fraternal carriers and I will attest that LPSCU was the first and fastest in paying the claim.

After graduating from college, I worked for the death claims department at a national insurance company. I frequently had to deal with survivors who found out that their spouses had let their insurance lapse or that beneficiaries had not been kept up to date and they were not entitled to the funds. This commonly occurred when a divorce was involved and the deceased spouse had not changed the ex-spouse as the beneficiary. A surviving spouse with children would be devastated to discover the financial harm that situation caused. In cases where the named beneficiary had died and a new one was not chosen, the funds reverted to the estate where they would then become taxable.

So, one of the first things you should be doing this year is to see if the beneficiaries in your will and on your financial documents are up to date. This review should be done at least once a year or whenever there is any sort of life change like a marriage, adding a new dependent like a child to the family, or a divorce.

Life insurance can also be used for financial planning like opening an endowment policy. When the endowment matures (usually 20 years) the policy owner has the option to take a portion in cash and leave a portion as insurance, or better yet, the matured funds can be rolled over to a higher face amount of insurance.

A life insurance policy can go far to protect your loved ones, but only if you make sure it's always kept up to date as your circumstances change.

Joan HladekNational Trustee

LPSCU Announces Summer Hours



Beginning May 1st and running through October 31st, LPSCU's hours of operation will be 7:00 a.m. to 3:30 p.m.

Zornicka Contributors: Send items to zornicka@lpscu.org

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 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, 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 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 unstable 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.

Annual

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

Issue	Annual		Monthly		
Age	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	

15506	Alliluai		Wichility			
Age	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		

An LPSCU Educational Benefit

THE 2019 ANNE (SHINAL) CICHY MEMORIAL AWARD

\$500 Award

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

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

- Must have a life insurance certificate with the LPSCU.
- Must attend an accredited college/university in the **fall of 2019** on a full time basis, pursuing a degree in the healthcare field. Proof of acceptance/attendance must be provided.
- Must provide a wallet-size color photo.

The recipient of the 2019 Anne (Shinal) Cichy Memorial Award will receive \$500.

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

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

Applications are available from the LPSCU Home Office or its website. **Applications must be postmarked by July 1, 2019.** Submit application to:

Ladies Pennsylvania Slovak Catholic Union ATTN: Anne (Shinal) Cichy Award P.O. Box 32 Wilkes-Barre, PA 18703

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

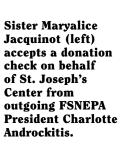
Fax: 570-823-4464 E-mail: <u>lpscu@lpscu.org</u> Website: <u>www.lpscu.org</u>

FSNEPA Holds Christmas Social

The Fraternal Societies of Northeast Pennsylvania held its annual Christmas Social at the Holiday Inn – East Mountain Inn, Wilkes-Barre, Pennsylvania, on December 12, 2018. There were fifty attendees from FSNEPA member societies.

After enjoying a buffet luncheon, a raffle was held and the proceeds were donated to St. Joseph's Center located in Scranton, Pennsylvania. The Center was begun by a group of volunteers 125 years ago and continues to honor the core values of Care, Concern, Compassion, and Commitment. As a result of the raffle, 2018 FSNEPA President Charlotte Androckitis presented Sister Maryalice Jacquinot, IHM, from St. Joseph's Center with a check for \$700.

Installation of the 2019 FSNEPA Officers was performed by LPSCU Vice President Anita Gregory. LPSCU National President Theresa Kluchinski is the incoming FSNEPA President and LPSCU Secretary-Treasurer Mary Jo Savidge is the incoming First Vice President.







From left, the 2019 FSNEPA Officers are Mary Jo Savidge and Theresa Kluchinski of the LPSCU, John Andrzejewski from PNU, and Martha Iskra and Charlotte Androckitis from FCSLA.

2019 SCF Appeal Update

Thank you to everyone who made a contribution, large or small, to the 2018 Saints Cyril and Methodius Appeal. Funds raised go to the Bishop Grutka Fund, which is used to support the Pontifical Slovak College of Saints Cyril and Methodius in Rome to assist with its day to day operations. The College is the residence of priests from Slovakia who are sent to Rome by their bishops for graduate studies. After receiving their degrees, these priests return to their dioceses to work as seminary teachers, Tribunal officials, and in other ministries.

Donations to the Appeal are received from leadership gifts from the four Slovak Catholic fraternal benefit societies (First Catholic Slovak Ladies Association, First Catholic Slovak Union, Slovak Catholic Sokol, and Ladies Pennsylvania Slovak Catholic Union), their districts and branches, clergy of Slovak heritage, collections from Slovak parishes, and individual gifts. Over \$2.5 million has been received in the 40-year history of the Appeal. The 2018 Appeal received \$32,698.81 from 181 donors. On behalf of the Pontifical College, thank you for your continued generosity and support.

A direct mailing for the 2019 Appeal is being prepared and will be sent to leaders of fraternal branches and districts, clergy of Slovak heritage, members of the Slovak Catholic Federation, and others who have made donations to the Appeal in the past. Donations to this year's Appeal may be made by filling out the information in the box at the bottom of this article and mailing it, along with your check payable to the Slovak Catholic Federation, to the address provided. All donors receive an acknowledgement for their gift. Thank you for your goodness and generosity. Donations received after November 30, 2019 will be credited toward the 2020 Appeal.

The Slovak Catholic Federation, founded in 1911, brings together under one banner both individuals of Slovak heritage as well as Catholic Slovak fraternal organizations for cultural, religious, and educational needs. Serving as Moderator is the Right Reverend Gary Hoover, O.S.B., abbot of St. Andrew Svorad Abbey, Cleveland, Ohio. National President is Reverend Andrew S. Hvozdovic, V.F., supreme chaplain of the Slovak Catholic Sokol and pastor of Epiphany Parish, Sayre, Pennsylvania. Reverend Thomas A. Nasta, national chaplain of the First Catholic Slovak Union and pastor of Sacred Heart Parish, Swedesburg, Pennsylvania, serves as First Vice President of the Federation and is the Appeal Coordinator.

2019 Annual SS.C.M. Appeal

Name	
Address	
City	State Zip
Amount \$	

Please make check payable to

Slovak Catholic Federation and mail to:

Rev. Thomas A. Nasta First Vice President, Slovak Catholic Federation Sacred Heart Catholic Church 120 Jefferson Street, Swedesburg, PA 19405

letters

Dear Mary Jo Savidge,

Thank you so much for your generous and thoughtful gift of \$500. It is greatly appreciated and I am glad to be a part of such a great organization!

Sincerely,

Kaitlyn Glenn

(Post Graduate Award recipient) Branch 130, Bethlehem, PA

Dear Ladies,

Thank you for the monetary scholarship. Your generous gift helped to offset some of my college expenses, which made my freshman year at Temple easier.

Sincerely,

Zeb Chisdock

Branch 6, Wilkes-Barre, PA

JOIN FR. BOB SEEMAN ON A PILGRIMAGE TO POLAND

"In the footsteps of St. John Paul II & St. Faustina"

Warsaw * Niepokalanow * Czestochowa Wadowice * Zakopane * Krakow

September 23 – October 1, 2019

\$3,799 from Pittsburgh (Price per person, double occupancy)

With Optional Post Tour to Rome and Assisi

October 1 - October 5, 2019

\$1,399 (per person, double occupancy)

To book or for more information visit <u>www.pilgrimages.com/frseeman</u>

Or contact 206 Tours at 1-800-206-TOUR (8687)

Ask for Cara: ext. 1229 or

e-mail: cara@206tours.com





Zornicka Contributors Please Note

Going forward, all articles, photos, meeting notices, calendar entries, and any other material to be published in *Zornicka* should be mailed to the Home Office, marked "ATTN: Zornicka" or sent to the following email address:

zornicka@lpscu.org

Tracing Your Family's Roots Can Be Challenging

While tracing my family tree on several of the most popular apps, I noticed a real problem. I started out with my U.S. family on both my mother's and father's side. The problem arose when I discovered that my aunts and uncles had several spellings of their name...Susan became Suzi, Souzi, Souza, Souci, and so on. The issue also appeared in the spellings of their last names.

There are four issues contributing to this problem. The first is that early records for the ancestry apps were transcribed from handwritten documents and some of the handwriting was difficult to transcribe.

The second issue was that in many cases, the individuals taking the immigrants' information sometimes used Americanized names for documents instead of the actual given name. For instance, Susanna or Suzanna in European dialect became Suzka or Souzi. Part of this, of course, was due to the fact that many immigrants could not read or write and thus could not provide the correct spelling of their names and so immigration officials just wrote them phonetically.

The third issue is cultural. For example, my baptismal certificate shows my name as Johanna but the rest of my legal documents list my name as Joan. This was most likely caused by my mother being American-born and educated and my dad being from Slovakia and I was baptized by a Slovak priest in a Slovak parish. Therefore, the name Johanna is another avenue I must consider when searching, adding further confusion.

Rev. Dianiska District Holds Matching Funds Event

On Sunday, December 2, 2018, at their annual Christmas party, members of the Reverend Dianiska District and their guests donated \$600 raised from a special raffle to Candy's Place in Kingston, Pennsylvania. The raffle fundraiser was held by the District as an LPSCU Matching Fund Project.



Pictured L-R are Jean Kapral, co-host of the event; Jane Artiz, volunteer representative of Candy's Place; and Debbie Adamchak, treasurer of the District and event co-host.

The final issue I came up against is one that appeared on the television show "Who Do You Think You Are?" In an episode featuring John Stamos, the actor went to Greece to search his roots and found a cousin to assist him. But he soon discovered that everyone in the village was named Stamos. He finally found a cousin who could help him determine which Stamos was his actual family. That is also true for Slovaks. When my daughter and I drove into Chlebnice in Slovakia, the town of my father's family, it was midnight. We asked two young men on the street where we could find the Cerven's home and they said the whole town was mostly made up of Cervens. Evidently, there were so many families in town named Cerven that the mother's maiden name was added to identify individual families. This only added to the confusion of registering immigrants at U.S. ports of entry.

Part of my father's family is named Cerven (as it should be) and part went by Mikuska (the mother's name). The proper name of my father's family should have been listed as Cerven-Mikuska. The problem was compounded because immigration officials didn't know the customs or origin of names of the foreigners arriving in the U.S. Furthermore, Cerven is pronounced Cherven (the C carrying the caron hacek sign over the C was a Ch sound in the Slovak dialect), so some of my father's U.S. friends were neighbors in Chlebnice and they were registered as Cherven instead of Cerven. In another example, a friend of mine said her family arriving from Poland through Ellis Island had been registered as Kiel, but part of her family were registered by their rightful family name of Kielbasa, again dependant on the capabilities of the immigration agent registering them.

My cousin's daughter hired an agent in Slovakia to trace my father's side of the family. He did an adequate though not thorough job. However, there was a surprise in that he found another branch of the family of which we were not aware.

So, if you too are tracing your ancestors from Europe, keep these points in mind and don't be afraid to explore different spellings of the names you think you know. With a little patience and diligence, you may discover a whole new branch of your family tree.

Joan Hladek
LPSCU Trustee

New Insurance Issued

Branch Branch Representative				Year-to-Date Total	
6	Mary Ann Ewasko	\$	25,000.00	\$	25,000.00
38*	Maureen Grohowski	\$	2,000.00	\$	2,000.00
52	James Tomasic	\$	40,000.00	\$	42,000.00
64	Susan Ondrejco	\$	2,000.00	\$	2,000.00
109	Joan Hladek	\$	5,000.00	\$	5,000.00
156*	Judith Rinker	\$	2,000.00	\$	2,000.00
213	Mary Jo Savidge	\$	5,000.00	\$	55,000.00
213	Theresa Kluchinski	\$	10,000.00	\$	20,000.00
		\$	91,000.00	\$	153,000.00

*Sold through Home Office, not included in Campaign

LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION

- 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, semiannually 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.

FLEXIBLE ANNUITY

Annual Interest Rate is 3.5%*

*Effective April 1, 2018







For more information about the

LPSCU 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

LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION

71 S. Washington Street Wilkes-Barre, PA 18701

INFORMATION REQUEST FORM

If you would like information on any of our products or benefits, please complete the following information and mail the form to the address above:

Name:			
Address:			
City:			
State: Zip:			
Phone: (
Date:			
Email Address:			
Select how you would like to be ☐ Phone ☐ Email	contacted: □ Mail		
~ REQUESTED INF	ORMATION ~		
PRODUCT			
☐ Single Premium ☐ 3 Pay Life ☐ 5 Pay Life ☐ 10 Pay Life ☐ 15 Pay Life ☐ 20 Pay Life ☐ Whole Life ☐ 20 Year Endowment ☐ Juvenile Estate Term (Term to 25) ☐ Flexible Annuity			
FORMS Change of Address Change of Beneficiary Cash Value Cash Surrender	☐ Change of Name ☐ Direct Debit ☐ Certificate Loan ☐ Lost Certificate		
FRATERNAL BENEFITS			
☐ Fraternalist of the Year Award ☐ Youth Achievement Award ☐ Newborn Benefit	☐ Book Buy Program☐ Wedding Cross		
EDUCATION AWARDS			
☐ Catholic Grade School ☐ College ☐ Ann (Shinal) Cichy Memorial ☐ St. John Vianney ☐ St. Andre Bessette, C.S.C. ☐ St. Theresa	 □ Catholic High School □ Post Graduate □ Bishop Grutka □ Lynda (Posivak) Mohlenhoff Memorial □ Margaret Sabol 		
Comments:			

Member Hunts for Trolls at Illinois Arboretum

Marshall Nay of LPSCU Branch 109 recently hunted down the trolls that were hidden on the grounds of Morton Arboretum in Lisle, Illinois. Marshall, his dad, David, and mom, Victoria, spent January 5, 2019, enjoying 50-degree weather as they tracked down Danish artist Thomas Dambo's creation of "Six Forgotten Giants." The trolls range from 15- to 30-feet-tall and are made up of hundreds of pieces of reclaimed wood—battered boards, fallen trees and branches, and the remains of pallets and packing crates. They each have humorous names such as "Sneaky Socks Alexa" and "Furry Ema," to name a couple.

It was a fun day for the family. As they only found three of the trolls, they're planning another trip back to the Arboretum to find the remaining three.

The Morton Arboretum was founded by Joy Morton of the Morton Salt Company which is headquartered in Chicago, Illinois.



Marshall Nay is pictured on the hill with "Joe the Guardian" (who sometimes during the summer sports sunglasses).

Our Scholarship Recipients Explain

The Importance of Life Insurance

It would be fair to say I was raised with life insurance. Some of my earlier memories are of attending LPSCU events and Jednota skating parties with my baba, Mary Lorinc, my grandmother, Mary Ann Kaylor, and my mother, Mary Ann Bowman. At these luncheons and socials, life insurance was always part of the discussion. My baba purchased policies for my sister and me; when I was younger, I did not understand why we had to "wait" to "use" these presents. My grandmother took the time to explain the purpose of life insurance and how it could help a family in the time of need. I also learned that in life, people need to take the time and plan ahead. Money cannot always be spent on unnecessary things but rather used for a better purpose. My mother is a single parent and knowing that she has life insurance for my sister and me really took a burden off my mind, especially when I was younger. I would often wonder what would happen to us if she were to die.

Malcolm Alexander BowmanBranch 64, Pittsburgh, PA



Junior Branch Journal

Announcing the Winners of the 2018 LPSCU Coloring Contest

Ages 4-6



(Photo not available)

Emma Baer Windber, PA First Place



Savannah Myers
East Berlin, PA
Second Place



Cara Zemelman Woodbridge, VA Third Place

Honorable Mention

Emily Landmesser
Henry Banks
Logan Collins
Elijah Saniatan
Niko Barisic
Malanya Armstrong
Jax Cleary
Evangeline Willis
Ava Collins
Preston Gibbons

Charlotte Sauers
Daniel Zemelman
Jack Gibbons
Alexis Shipton
Gavin Sauers
Franklin Shinal
Lilli Cerny
Sophia Baer
John Palcsey

Ages 7-9



David Olson Thornhurst, PA First Place



Abigail Myers East Berlin, PA Second Place



(Photo not available)

Rylee Baer Windber, PA Third Place

Honorable Mention

Belle Foremny Tyler Frantz Lily Lutheran Cole Collins Annabella Gibbons Gabriel Selena Natalie Banks Annalise Good Matthew Mursch Damian Lazaro Alayna Caris Olivia Selena Anthony Willis

Ages 10-12



Alyssa Porambo Tamaqua, PA First Place



(Photo not available)

JR Bedard Warne, NC Second Place



(Photo not available)

Giada Ward Dallas, PA Third Place

Honorable Mention

Shaun Christ Lucas Caris Justin Sarno Maura Mulherin McKenna Shovlin Emily Lapp Evan Christ Justin Wetterling Isabel Frantz Brendan Lewis

Junior Branch Journal



Good Friday ~ Veľký Piatok



From the beginning of the universal church, Good Friday was a day of sadness, mourning, strict fasting, and prayer. Mirrors were covered as a reminder of mourning. The day was spent in quiet prayer until it was time to attend Good Friday services in church. People usually did not plant or sow, as the earth was not to be disturbed on this day.

Good Friday is the only

day in the Roman Catholic Church year that a Mass is not celebrated. At the end of the service, the Slovaks incorporated a special rite known as The Burial of Our Lord. This was a custom derived in the early Church in Jerusalem, where the faithful kept vigil at the tomb of the Lord from the evening of Good Friday until the start of the Easter services. The Blessed Sacrament is carried in a solemn procession to a side altar, which is transformed into the tomb of Our Lord.





Nitra Castle

One of the most interesting historic sites in Western Slovakia is Nitra. It is said that Nitra looks like the eternal city of Rome because it was founded on seven hills. Nitra was the home to many famous rulers such as Prince Pribina, Prince Rastislav, and Svätopluk. It was in Nitra in 863 that Saints Cyril and Methodius came to begin their work among the Slavic nations. Needless to say, it is a city with a rich history and many beautiful monuments dating back to the 6th century.

The Father's Warning

In a splendid bedroom of his castle in Nitra, old King Svätopluk lay near death. His eyes were growing dim and he felt his strength deserting him. He ordered his servant to summon his three sons, Mojmir, Svätopluk, and Predslav, to his bedside.

The sons came quickly and stood around their father, waiting for him to speak. "My sons, the candle of my life is burning low. Before I leave, hear my fatherly advice and plant it deep within your hearts."

With trembling hands, he picked up a bundle of sticks which were lying near the bed. First, he gave them to Mojmir and told him to break the sticks over his knee, but he could not. Svätopluk and Predslav were also unsuccessful at breaking the bundle of sticks. The three bewildered sons looked at their father. He told them not to be troubled and untied the bundle, giving each son one stick. "Now break the stick in your hands." The sons snapped the sticks in two easily.

Svätopluk smiled. "Come closer," he ordered them and said, "Learn from this example. Just as the sticks tied together remained whole, so will the kingdom remain strong if you stay united. However, if you argue and fight among yourselves, your enemies will defeat you."

PERIODICAL

GRADE SCHOOL AWARD

\$150 One-Time Award

The LPSCU is proud to announce that it is offering a Catholic Grade School Award Benefit, which is a \$150 one-time award to our members who are attending a Catholic Grade School during the 2019-2020 academic year. Members may only receive this award one time

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

- * Must be a member of the LPSCU for two (2) years with \$2,000 permanent reserve life insurance certificate (excludes term insurance).
- * Must be enrolled in a Catholic grade school in kindergarten, or in Grades 1 through 8 in the fall of 2019.
- * Must provide a wallet-size color photo.

Applicants must meet all criteria and provide data indicated above to be eligible. Incomplete applications or those missing data requirements will not be considered. All materials become the property of the LPSCU and will not be returned. Applications must be postmarked by June 30, 2019.

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

LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION ATTN: Catholic Grade School Award

P.O. Box 32, Wilkes-Barre, PA 18703
P. 570-823-3513 * TF. 888-834-6614 * F. 570-823-4464
E: lpscu@lpscu.org * W: www.lpscu.org



Slovak Embassy Awards Woodrow Wilson Medals

In 2018, Slovakia celebrated two important anniversaries: One hundred years since the establishment of Czechoslovakia, and twenty-five years of the existence of the Slovak Republic and of the establishment of strong and cooperation-based Slovak-American relations.

Both of these historic milestones are connected to a strong and friendly relationship between the Slovaks and Americans. The contribution of the Slovak-Americans, as well as American compatriots including former U.S. President Woodrow Wilson to the creation of Czechoslovakia in 1918, remains remembered and appreciated.

To mark this occasion, Ivan Korcok, the Ambassador of the Slovak Republic to the United States, awarded distinguished personalities and organizations with a commemorative medal bearing the name of the 28th President of the United States, Woodrow Wilson, for outstanding contributions to the development of Slovak-American relations.

LPSCU Branch 42 member and honorary Slovak Consul Joseph Senko of Pittsburgh, Pennsylvania, was one of the recipients of these special medals. The LPSCU congratulates Joseph on receiving this honor.



L-R: Slovak Ambassador Ivan Korcok, honoree Joseph Senko, and honoree Ted Russell, former U.S. Ambassador to Slovakia.