

ZORNICKA

MORNING STAR

Ladies
Pennsylvania
Slovak
Catholic
Union



Vol. 75, No. 850

September-October 2016

LPSCU Holds Successful 41st National Convention



National officers, clergy, delegates, and guests gather in St. Francis Xavier Catholic Church, Gettysburg, Pennsylvania, at the conclusion of the Convention Liturgy on Sunday, June 26, 2016.

See story and more photos inside

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Calendar of Events

SEPTEMBER

- 5** — Home Office closed for Labor Day.
- 6** — The Western Pennsylvania Slovak Cultural Association's Slovak Language Classes for Intermediate and Advanced Students. Every Tuesday through October 25. *See page 15 for location, time and other details.*
- 20** — **Deadline to submit articles for November/December Zornicka.**
- 24** — "Septemberfest" at the National Slovak Society Heritage Museum, McMurray, Pennsylvania, from 11 a.m.-4 p.m. Free. *See page 14.*
- 25** — The Western Pennsylvania Slovak Radio Hour's 34th Annual Dinner-Dance at Westwood Golf Club, West Mifflin, Pennsylvania. *See page 14 for details.*
- 25** — United Slovak Societies will hold its annual Chicken Paprikash Dinner from 1:00-4:00 p.m. at the American Slovak Club, 2915 Broadway Avenue, Lorain, Ohio. *See page 7 for details.*

OCTOBER

- 2** — A Mass for the Living and Deceased Members of the Msgr. Beeda District will be held at the Church of St. Joseph at SS. Cyril and Methodius Parish, Hazleton, Pennsylvania, at 8:15 a.m. A breakfast buffet will immediately follow at Genetti's Catering, Route 309, Hazle Township, Pennsylvania. Please contact Anita Gregory (570-788-3263) by September 20 to make a reservation.
- 3** — Western Pennsylvania Slovak Cultural Association's Autumn Slovak Heritage Program – "Discovering Your Slovak Roots." *See page 17 for location and time.*
- 5** — First meeting of the newly-formed Northeast Pennsylvania Chapter of the Slovak Catholic Federation at the LPSCU Home Office, 71 South Washington Street, Wilkes-Barre, Pennsylvania, beginning at 6:00 p.m.
- 10** — Home Office closed for Columbus Day.
- 16** — Reverend Dianiska District Meeting at the North End Slovak Club, North Main Street, Wilkes-Barre, Pennsylvania, beginning at 1:00 p.m. Branch 214 will host. This meeting will feature a "Make a Difference Day" event. Members are asked to bring cleaning supplies for The Catherine McCauley House in Plymouth, Pennsylvania. Election of District Officers will also be held. Nominations must be made in advance and will be accepted until October 1, 2016. Call Ragina Kapral (570-287-1328) to place a name in nomination. Call your Branch Secretary to make a reservation to attend the meeting.

continued on page 4



(USPS 699-520)

ZORNICKA (Morning Star),

a bi-monthly magazine, is the official publication of the Ladies Pennsylvania Slovak Catholic Union, National Headquarters, 71 South Washington Street, Wilkes-Barre, PA 18701.

Send articles for publication to Margaret A. Ferri, Public Relations Director, 428 E. Frankford Street, Bethlehem, PA 18018. Articles must be received by the 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 — \$15.00 per year.

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

OFFICE HOURS AT NATIONAL HEADQUARTERS

Monday through Friday:

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.

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MSGR. BEEDA DISTRICT

The Msgr. Beeda District's Christmas party will be held on Friday, December 9, 2016, beginning at 6:00 p.m. at Booty's Restaurant, Route 309, Hazleton, Pennsylvania. Any LPSCU member planning to attend should contact Anita Gregory at 570-788-3263 by November 25 to make a reservation.

LEHIGH VALLEY OKRES

The Lehigh Valley Okres will hold a Holiday Luncheon on December 4, 2016, at the Best Western Lehigh Valley Conference Center, Routes 22 and 512, Bethlehem, Pennsylvania. A punch reception will begin at noon, followed by a luncheon at 12:30 p.m. A Matching Fund Raffle for themed gift baskets will be held at this event for the benefit of the Carmelite Monastery in Coopersburg, Pennsylvania. We ask our members to donate a themed gift basket for the raffle.

We will also participate in the "Toys for Tots" Program sponsored by the Marine Corps. We would appreciate if you could bring an unwrapped toy to the luncheon for donation to this worthwhile cause.

This festive event is open to all LPSCU members. For reservations, please call Marge Ferri at 610-866-8945 before November 25.

REVEREND DIANISKA DISTRICT

The annual Christmas party of the Reverend Dianiska District of the Ladies Pennsylvania Slovak Catholic Union will be held on Sunday, December 4, 2016, beginning at 1:00 p.m. at Genetti Hotel and Conference Center, Market Street, Wilkes-Barre, Pennsylvania. Branches 7, 58, and 94 will host. Please call your Branch Secretary to make a reservation to attend.

Susan Worth

**Slovak Catholic Federation
Forms Northeast PA Chapter,
Schedules First Meeting**

Northeast Pennsylvania's newly formed Slovak Catholic Federation Chapter – Mary, Our Mother of Sorrow – is looking for individuals to become members. The first meeting is scheduled for October 5, 2016, at 6:00 p.m. and will be held at the Home Office of the LPSCU, 71 South Washington Street in Wilkes-Barre, Pennsylvania. Anyone from the surrounding Wilkes-Barre area – including but not limited to Scranton, Hazleton, and Danville – is welcome to attend.

The Federation's purpose is to promote the Slovak Catholic heritage and its awareness among Slovak Catholics in the United States as well as to establish and maintain the bonds of fraternal cooperation among Slovak Catholic societies and Slovak Catholics in the United States and to foster such bonds by the promotion and sponsorship of religious and social activities.

Current officers of this new Chapter are: Rev. Andrew Hvozdovic, spiritual advisor; Theresa Kluchinski, president; Michael Horvath, vice president; Dolores Evanko, secretary; and James Yocum, treasurer.

Anyone interested in attending this meeting should call or e-mail Theresa Kluchinski by September 30th at 570-823-3513 or Theresa@lpescu.org.

Introducing
The LPSCU Cookbook
The Art of Cooking – Heart of Our Family

Our brand new cookbook is chockfull of over 400 cherished family recipes submitted by our members, in addition to helpful tips, hints, and measurements to aid you while cooking and baking these delicious favorites.

The spiral bound book is divided into sections which include:

- *Appetizers & Beverages*
- *Breads & Rolls*
- *Soups, Salads & Sauces*
- *Main Dishes*
- *Miscellaneous – Crock-Pot*
- *Ethnic Foods*
- *Vegetables*
- *Desserts*



The cost is just \$10.00, plus \$5.00 shipping and handling per copy. Send your check and order information to:

LPSCU Cookbook
P.O. Box 32
Wilkes-Barre, PA 18702-0032

Hurry before they're gone!

Cooking Corner

EASY BREAKFAST QUICHE

- | | |
|-----------------------------------|----------------|
| ¼ lb. bacon, crisp and crumbled | ½ cup Bisquick |
| 1 cup shredded Swiss cheese | 4 eggs |
| ⅓ cup finely chopped onion | ¼ tsp. salt |
| ½ cup finely chopped green pepper | ¼ tsp pepper |
| 2 cups milk | |

Preheat oven to 350 degrees. Lightly grease a 10-inch pie pan. Sprinkle bacon, cheese, onion, and green pepper evenly over bottom of pie pan. Put milk, Bisquick, eggs, salt and pepper in blender. Blend on high one minute. Pour mixture into pie pan. Bake for 50 to 55 minutes until golden brown and knife comes out clean.



NOVEMBER

- 7** — Western Pennsylvania Slovak Cultural Association's Autumn Slovak Heritage Program – "Show-n-Tell." *See page 17 for location and time.*
- 20** — **Deadline to submit articles for January/February 2017 Zornicka.**
- 24-25** — Home Office closed for Thanksgiving holiday.

DECEMBER

- 4** — Reverend Dianiska District's annual Christmas party at Genetti Hotel and Conference Center, Market Street, Wilkes-Barre, Pennsylvania, at 1:00 p.m. Branches 7, 58, and 94 will host. Attendees are asked to bring non-perishable food items to be donated to a local food pantry. A Matching Fund Special Gifts Raffle will also be held. Call your Branch Secretary to make a reservation.
- 4** — The Lehigh Valley Okres Holiday Luncheon and Matching Fund gift basket raffle in the Lehigh Room, Best Western Conference Center of the Lehigh Valley, Routes 22 and 512, Bethlehem, Pennsylvania. Punch reception at noon; buffet at 12:30 p.m. Please bring along a Toys for Tots donation.

- Call Marge Ferri (610-866-8945) before November 25 to make a reservation.
- 5** — Western Pennsylvania Slovak Cultural Association's Autumn Slovak Heritage Program – "Slovak Christmas Customs." *See page 17 for location and time.*
- 9** — The Msgr. Beeda District's Christmas party at Booty's Restaurant, Route 309, Hazleton, Pennsylvania, beginning at 6:00 p.m. Contact Anita Gregory (570-788-3263) by November 25 to make a reservation.
- 23-26** — Home Office closed for Christmas holiday.
- 30** — Home Office closing at noon for New Year's Eve holiday.

JANUARY 2017

- 2** — Home Office closed for New Year's Day holiday.
- 20** — **Deadline to submit articles for March/April 2017 Zornicka.**
- 27** — 44th Annual March for Life, Washington, D.C. *See details below.*

MARCH

- 20** — **Deadline to submit articles for May/June 2017 Zornicka.**

Rev. Dianiska District Schedules Election of Officers

Members of the Reverend Dianiska District will hold an election of officers at their October 16, 2016, meeting. Nominations for all offices will be accepted until October 1, 2016. To place a name in nomination, please contact Regina Kapral at 570-287-1328. No nominations will be taken from the floor.

44th Annual March for Life Friday, January 27, 2017 ❖ Washington, D.C.

For many years, members of the LPSCU have been invited to participate in the annual March for Life in Washington, D.C. The LPSCU joins other Slovak/Catholic fraternal organizations (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

For the 2017 March, a bus will leave Wilkes-Barre, Pennsylvania, at 7:00 a.m. from the Park-and-Ride located on Route 309 in Wilkes-Barre Township. A second pick-up will be at St. John's Bosco Church on Route 93 leaving Hazleton, Pennsylvania, at approximately 7:30 a.m. Local Branches and Districts may sponsor the cost of members who wish to attend. Anyone interested in attending can call Theresa Kluchinski at 888-834-6614 or 570-823-3515 or e-mail Theresa@lpescu.org for more information. The cost is \$55. This includes bus transportation, a snack on the bus, and a dinner buffet at the Mountain Gate Restaurant on the way home.

Lauren Salkiewicz Awarded Slovak Societies Scholarship

The United Slovak Societies at the American Slovak Club in Lorain, Ohio, is pleased to announce that Lauren Salkiewicz of Amherst, Ohio, a member of LPSCU Branch 77, is a recipient of a college scholarship for the 2016 school year.

Recipients must meet grade point average and be a five-year member in good standing of one of the five local fraternal lodges that make up United States Societies.

Lauren is a graduate of Firelands High School and will attend Lorain Community College and Bowling Green University. She is the daughter of Trisha and Christopher Radman.



From left, United Slovak Societies Scholarship Coordinator Michele Mager, Lauren Salkiewicz, Sarah Kozma, and USS President Len Zilko.

Abbot Gary Hoover Appointed LPSCU's Spiritual Protector

The Ladies Pennsylvania Slovak Catholic Union is pleased to announce that Abbot Gary Hoover, O.S.B., of St. Andrew Svorad Benedictine Abbey, Cleveland, Ohio, has been named the Spiritual Protector of the LPSCU, effective June 26, 2016.

Abbot Gary was elected the 7th abbot of St. Andrew Abbey on August 6, 2014, during an election held at the monastery. Abbot Hugh Anderson, O.S.B., the abbot president of the American-Cassinense Congregation of Benedictine monasteries, presided over the election. Abbot Gary assumed immediate jurisdiction over the community of 30 monks that sponsors Benedictine High School. Monks from the abbey also staff Assumption Parish in Broadview Heights, Ohio, and the monastic community also sponsors Loyola Retreat House in Clinton, Ohio. The Benedictine monks came to Cleveland in 1922 from St. Procopius Abbey in Lisle, Illinois. Other apostolic works of Saint Andrew Abbey include weekend parish assistance in the diocese of Cleveland and maintaining the Slovak Cultural Institute located at the abbey.

Abbot Gary attended Elmwood Elementary School in Garfield Heights, Ohio, and graduated from Benedictine High School in 1974. He professed vows as a Benedictine monk in 1977 and was ordained a priest in 1983. He earned a bachelor's degree in Sociology from John Carroll University in 1979 and a master's degree in Non-Profit Business Administration from the University of Notre Dame in 1984.

Joining the faculty of Benedictine High School in 1980, Abbot Gary has taught Theology and Sociology. From 1989-1994 he served as treasurer of Saint Andrew Abbey. In 1996 he assumed the duties of school chaplain, a position that later developed under the title of Director of Spiritual Life. For 18 years, Abbot Gary ministered to Benedictine athletic teams and worked extensively with the student retreat program. During the last two decades he has also assisted on weekends at St. Ambrose and St. Colette's parishes in Brunswick, Ohio.



Abbot Gary Hoover

He was appointed prior, or second superior, of Saint Andrew Abbey in 2008 by former Abbot Christopher Schwartz, O.S.B. In July of 2013, he was named administrator of the monastic community following the resignation of Abbot Christopher for health reasons.

Abbot Gary is the son of Ray and Dorothy Hoover of Garfield Heights. He has one brother, Mark, of Bay Village, Ohio, who graduated from BHS in 1975.

Abbot Gary's first introduction as our new Spiritual Protector came at our recent National Convention in Gettysburg, Pennsylvania, where he was one of the concelebrants of our Convention Liturgy and gave the Invocation at our Convention Banquet. We warmly welcome him in his new role as Spiritual Protector of our Society.

New Insurance Issued

Branch	Branch Representative	MAY/JUNE 2016	Year-to-Date Total
7	Margaret Jollimore	\$ 10,000.00	\$ 10,000.00
52	James Tomasic	\$ 20,000.00	\$ 20,000.00
62*	Mary Jo Savidge	\$ 10,000.00	\$ 10,000.00
213	Mary Jo Savidge	\$ 7,000.00	\$ 7,000.00
		\$ 47,000.00	\$ 47,000.00

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

IMPORTANT NOTICE For Future Post Graduate Award Applicants

At the Mid-Year Board of Directors Meeting held on June 24, 2016, in Gettysburg, Pennsylvania, a motion was made, seconded, and passed that the Post Graduate Award be changed from \$300 to \$500 and the amount of permanent life insurance required to be eligible for the award be changed from \$2,000 to a minimum of \$5,000. (This excludes term insurance.)

The Board further stipulated that an applicant with a \$2,000 certificate in effect for five years will be honored with a \$300 award up to August 31, 2021. An applicant who already has a \$5,000 or higher certificate in effect for five years will receive an award of \$500.

As of September 1, 2021, the Post Graduate Award will require an applicant to have a minimum of \$5,000 of LPSCU permanent life insurance in effect for five years. This Notice gives future applicants of the Post Graduate Award the opportunity to increase their current amount of life insurance to maintain the required \$5,000 life insurance coverage. For example, if a member currently has \$2,000 of permanent life insurance in effect for five years, that member can apply for an additional life insurance certificate of \$3,000 and in the year 2021, the required \$5,000 life insurance amount will be met.

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

Branch 213 Celebrates Flag Day at the Ballgame

On Friday, June 17, 2016, LPSCU Branch 213 hosted a group of 18 members and one guest at a Scranton/Wilkes-Barre Railriders baseball game in Moosic, Pennsylvania. The Scranton/Wilkes-Barre Railriders, an affiliate of the New York Yankees, played the Gwinnett Braves at 7:05 p.m. It was a great day for a ballgame, even though the Railriders lost to the Braves, 7-1. The evening ended with a beautiful fireworks display.

LPSCU Branch 213 member Jacob Seymour threw out a first pitch while his parents (Kevin and Kelly) and brother (Alex) cheered him on. Great job, Jacob!



Jacob Seymour throws out the first pitch.

*Thank You
for Donation*

The LPSCU would like to thank Patricia Crews, daughter of the late Ethel Daurelle, Branch 60, West Hazleton, Pennsylvania, for donating the proceeds from the death benefit in honor of her mother, Ethel, to the LPSCU Scholarship Fund.

Minutes of the Executive Finance Committee

July 21, 2016 ❖ Home Office, Wilkes-Barre, Pennsylvania

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

The committee reviewed and accepted the Minutes from April 21, 2016, Executive Finance Committee meeting with one change.

Correspondence/Requests

The committee acknowledged the correspondence read and approved the following:

- ❖ Polish Falcons of America requesting an ad in the 41st Quadrennial National Convention Program Book. *Approved \$125.00 ad.*
- ❖ St. Jude's Parish, Mountaintop, Pennsylvania, requesting an ad in the program book for Fr. Joseph Evanko's 25th Anniversary in the Priesthood. *Approved \$200.00 ad.*
- ❖ Polish Union of the USA requesting an ad in the 38th Anniversary Souvenir Debutante Ball Booklet. *Approved \$100.00 ad.*
- ❖ New Jersey-New York Fraternal Alliance requesting an ad for the 83rd Annual Convention Program Book. *Approved \$100.00 ad.*
- ❖ Western Pennsylvania Slovak Day Association requesting an ad in the 93rd Annual Slovak Day Program Book and a donation for the Chinese auction. *Approved \$150.00 ad and two \$25.00 gift cards.*
- ❖ Pennsylvania Fraternal Alliance requesting a donation for the PFA Scholarship Program. *Approved \$50.00.*
- ❖ Pennsylvania Fraternal Alliance donation for the charitable project. *Approved \$100.00.*
- ❖ Gift for Rev. Daniel Richards, Master of Ceremonies for the Convention Mass. *Approved.*
- ❖ Gift for Sacristan John Hemler at the Convention Mass. *Approved.*

The following donations/gifts were approved by the committee through e-mail on June 28, 2016, regarding the Convention:

- ❖ Diocese of Harrisburg
- ❖ St. Francis Xavier Church
- ❖ Bishop Ronald W. Grainer
- ❖ Abbott Gary Hoover
- ❖ Rev. Andrew Hvozdovic
- ❖ Rev. Thomas Nasta
- ❖ Msgr. Peter Polando
- ❖ Msgr. Robert Siffrin

- ❖ Rev. Joseph Evanko
- ❖ Marissa Jason
- ❖ David Palcsey
- ❖ Pittsburgh Slovaks

Financial Statement

The committee reviewed the following checking accounts: M&T Bank – General Operating Account, Morgan Stanley Smith Barney Checking Account for April, May, and June 2016 and the Home Office – Branch Deposit Account. The committee reviewed the Profit & Loss/Balance Sheet for April, May, and June 2016.

Bond/Stock/Pension Portfolio

The committee was provided and reviewed all activity from April, May, and June 2016, including CDs, Common Stock, Preferred Stock, and International Bonds. The Employee Retirement Plan was also reviewed.

Home Office

Secretary-Treasurer Savidge reported on the renewal of the Crime Policy and provided the committee with a quote from CPS on the purchase of new computers for the Home Office. After discussion, the committee approved the purchase of new computers.

Budget

The committee was provided and reviewed two budgets as of June 2016; one that was approved by the Board of Directors at the December 2015 Board Meeting and the other in which adjustments were made after research of each item. The information provided on the adjusted budget will be used in preparing the 2017 budget later in the year.

Other Business

On May 10, 2016, an e-mail was sent to the members of the Executive Finance Committee regarding the Committee assignments for the Convention. The committee had agreed to the assignments.

Meeting Dates

The next meeting will be October 20, 2016.

There being no further business, the EFC adjourned.

Respectfully submitted,

Mary Jo Savidge

National Secretary-Treasurer

**SIGN UP A NEW MEMBER
TODAY!**

United Slovak Societies to Hold Annual Paprikash Dinner

The United Slovak Societies will host their annual Chicken Paprikash Dinner at the American Slovak Club, 2915 Broadway Avenue, Lorain, Ohio, on Sunday, September 25, 2016, from 1:00 to 4:00 p.m. Dinner tickets are \$12.00 and will include paprikash, cabbage rolls, salad, and dessert. A cash bar including Zlaty Bazant will be available. Tickets may be purchased in advance by contacting Len Zilko at 440-988-3236.

Percentage Increased to 15%!

LPSCU EDUCATIONAL BOOK BUY PROGRAM

Approaching its 10th year, the LPSCU Book Buy Program was introduced on January 1, 2007. A most worthwhile fraternal benefit, the Book Buy Program assists our members attending college by **reimbursing 15% of their college book expenses**. This percentage benefit was increased by the Board of Directors on June 24, 2016. This award is offered **in addition** to any other educational award members may have received from the LPSCU.



HOW TO QUALIFY

You need only to purchase a **new 20 Payment Life or Whole Life Policy** during the student's freshman, sophomore, junior, or senior years of college. Premiums must be paid on an annual, semiannual, or quarterly basis and must be current in order for the student member to be eligible for this program. **Student members can submit an LPSCU Educational Book Buy Program Application each school year and receive a 15% refund based on books purchased. (The refund cannot exceed the amount paid for the annual premium on the 20 Payment Life or Whole Life Policy.)**

Example: A 19-year-old female student purchases a \$10,000 20 Payment Life policy having an annual premium of \$99.70. (This does not include administration fee.) The student submits receipts totaling \$650.00 for book purchases. The benefit will reimburse the student \$97.50 (15% of the books purchased).

Example: A 19-year-old male student purchases a \$10,000 20 Payment Life policy having an annual premium of \$114.60. (This does not include administration fee.) The student submits receipts totaling \$750.00 for book purchases. The benefit will reimburse student \$112.50 (15% of the books purchased).

Student members may take advantage of this program for a maximum of four years. Each school year, simply complete the LPSCU Educational Book Buy Program Application and attach your book receipts. It's as simple as that! And, in addition to receiving this reimbursement, you are protected with valuable life insurance!

For a Book Buy Application, contact the Home Office at 570-823-3513, toll free at 888-834-6614, fax 570-823-4464, e-mail at lpscu@lpscu.org, or check our website at www.lpscu.org. For a Life Insurance Application, please contact your Branch Secretary or the Home Office.

2016 Catholic High School Award Recipients



Reece Gabriel Bolton
Sophomore
Salesianum School
Wilmington, Delaware
Branch 124
Hazleton, Pennsylvania



Rachel Marie Bowman
Freshman
Oakland Catholic High School
Pittsburgh, Pennsylvania
Branch 64
Pittsburgh, Pennsylvania



Marissa Elizabeth Jason
Freshman
Holy Redeemer High School
Wilkes-Barre, Pennsylvania
Branch 6
Wilkes-Barre, Pennsylvania

Randy L. Czankner, Jr. Receives 2016 Bishop Grutka Award

The LPSCU is pleased to announce that Randy Louis Czankner, Jr., of Northampton, Pennsylvania, is the recipient of the 2016 Bishop Andrew G. Grutka Memorial Award. He is a member of LPSCU Branch 197, Wilkes-Barre, Pennsylvania.

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

Randy is an active member of Immaculate Conception Church in Allentown, Pennsylvania. His pastor, Rev. John M. Gibbons, states that Randy is a faithful Altar Server and serves regularly for Sunday Masses, special events like Forty Hours, First Communion Mass, and for Confirmation Mass with the Bishop.

In a recommendation letter received from Immaculate Conception Church, Deacon Richard Benkovic states, "Randy has taken younger servers under his wing to show them the proper procedures and respect at the altar of Our Lord. As a young adult, Randy is now on a committee in our parish that plans all the parish liturgical and social activities." Deacon Benkovic further states, "Randy exemplifies the spirit of St. Francis in his willingness to give back his time and talents as well as to treat everyone he encounters in the parish with the same love of Christ."



Randy L. Czankner, Jr.

As an Eagle Scout, Randy is still active mentoring young scouts.

Randy's major at DeSales University is Communication – Public. He is currently a Junior and continues to excel in his academic studies, being named to the Dean's List.

Randy states that in order to preserve his Slovak heritage and culture, he observes the traditional Slovak Christmas Eve dinner of salmon, bobalky, mushroom soup, pirohy, oplatky, and kolachi. On Holy Saturday, he makes a traditional Slovak Easter basket with ham, kielbasa, red beets, horseradish, homemade cheese, and hardboiled eggs that get blessed. Randy says the Czankner family gets together for both holiday dinners and have done so for 80+ years. He attends the annual traditional Slovak picnic at St. John the Baptist Slovak Catholic Church in Allentown, Pennsylvania, and their Polka Mass, where the men and women dress in native Slovak attire.

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

In Memoriam

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

— Matthew v.5

Name	Branch	Location
Elizabeth Geffert	6	Wilkes-Barre, PA
Hope Napkora	6	Wilkes-Barre, PA
Edward R. Maleski	7	Exeter, PA
Arlene Coughlin	19	Swoyersville, PA
Francis Averka	21	West Lake, MA
Louise M. DeVitis	42	Pittsburgh, PA
George Joschak	42	Pittsburgh, PA
Ethel Daurelle	60	W. Hazleton, PA
Joseph Prusak	60	W. Hazleton, PA
George W. Hook	65	Munhall, PA
Anna Balog	83	Bethlehem, PA
Joanne Glenn*	83	Bethlehem, PA
Agnes Kuruc*	83	Bethlehem, PA
Rosemary Ondeck	124	Hazleton, PA
Erik McBeth*	130	Bethlehem, PA
Sophie McDevitt	131	Reading, PA
Melissa Ginnetti	132	Campbell, OH
Anna M. Telmanik	132	Campbell, OH
Edmund Zitkus	132	Campbell, OH
Valeria Zitkus	132	Campbell, OH
Regina Mikaila	153	Perth Amboy, NJ
Thomas Kosik	158	Chicago, IL
Eleanor Kerrick	197	Wilkes-Barre, PA
Joseph Knapik	167	Sterling Heights, MI
Rita Wentline	197	Wilkes-Barre, PA
John H. Williams	197	Wilkes-Barre, PA
Joseph Venonsky	209	Cleveland, OH

**Multiple certificates*

Lehigh Valley Okres to Hold Matching Fund Event

In conjunction with the LPSCU Matching Fund Program, members of the Lehigh Valley Okres will hold a themed gift basket raffle for the benefit of the Carmelite Monastery, 3551 Lanark Road, Coopersburg, Pennsylvania. Okres members will prepare themed gift baskets to be raffled off at their Holiday Luncheon, which will be held on Sunday, December 4, 2016, in the Lehigh Room of the Best Western Lehigh Valley Conference Center in Bethlehem, Pennsylvania.

We ask our Lehigh Valley area LPSCU members to support this worthwhile project by either donating a themed gift basket or by attending the Holiday Luncheon and purchasing raffle tickets towards a basket. For further information, call Marge Ferri at 610-866-8945.

LPSCU INSURANCE RIDERS

The Ladies Pennsylvania Slovak Catholic Union offers three 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!

Convention Liturgy Celebrated at St. Francis Xavier Catholic Church

An impressive Liturgy was celebrated at the 41st National Convention of the Ladies Pennsylvania Slovak Catholic Union on Sunday, June 26, 2016, at the historic St. Francis Xavier Catholic Church in Gettysburg, Pennsylvania. Approximately 150 officers, delegates, fraternalists, and guests traveled by chartered buses and private vehicles from the Aspire Hotel and Suites at the Eisenhower Hotel complex, the Convention site, to attend the 3:00 p.m. service.

The Most Rev. Ronald W. Gainer, DD, JCL, bishop of Harrisburg, was the principal celebrant. Concelebrants were Right Rev. Gary Hoover, OSB, abbot of St. Andrew Svorad Benedictine Abbey, Cleveland, Ohio; Rev. Msgr. Robert J. Siffrin, vicar general of the Diocese of Youngstown, Ohio, and chairman of the Conference of Slovak Clergy; Rev. Msgr. Peter M. Polando, JCL, chaplain of the First Catholic Slovak Ladies Association; Rev. Andrew S. Hvozdovic, supreme chaplain of the Slovak Catholic Sokol and national president of the Slovak Catholic Federation; and Rev. Thomas A. Nasta, chaplain of the First Catholic Slovak Union. Master of Ceremonies was Rev. Daniel K. Richards, assistant at St. Francis Xavier Church. David Palcsey and Marissa Jason, LPSCU members from Branches 76 and 6, respectively, served as acolytes. Altar servers and the sacristan, John Hemier, were from the church. Beautiful choir

singing was provided by James Yocum, LPSCU trustee, as Cantor, and members of the famous Pittsburgh Slovaks. Also from St. Francis Xavier Church were Mary Smith, director of music; Patrice Smith, organist; Karen Botterbusch, flutist; and Norman Nunamaker, violinist.

The opening hymn was "The God of all Grace" after which Bishop Gainer offered the Sign of the Cross and Greeting, followed by the Rite of Blessing and Sprinkling of Holy Water.

Readers at the Liturgy were LPSCU Trustees Dolores Evanko and Margaret Jollimore. The Gospel reading was proclaimed by Rev. Hvozdovic and an inspirational homily was offered by Abbot Hoover. The Presentation of the Gifts was offered by LPSCU National Officers, Theresa Kluchinski, president; Anita Gregory, vice president; Mary Jo Savidge, secretary-treasurer; and Mary Ann Ewasko, chair of trustees.

During the Offertory, the choir and congregation sang a favorite Slovak hymn, "O Maria Bolestiva," in honor of Our Mother of Sorrows, patroness of Slovakia. Another Slovak favorite, "Dusa Krestanska," was sung during Holy Communion. The recessional hymn, "The Spirit Sends Us Forth," concluded the beautiful liturgical service. Afterwards, everyone gathered in the church for a group photograph, which appears on the cover of this issue.



The Most Rev. Ronald W. Gainer, DD, JCL, Bishop of Harrisburg, Pennsylvania, and The Right Rev. Gary Hoover, OSB, of St. Andrew Svorad Abbey, Cleveland, Ohio, with members of the Board of Directors at St. Francis Xavier Church, Gettysburg.



Bishop Ronald W. Gainer (third from left) celebrates the Convention Mass along with Abbot Gary Hoover (fourth from right) and other members of the clergy.



Rev. Andrew Hvozdovic is flanked by acolytes Marissa Jason and David Palcsey at the Convention Mass.



L-R: National officers Theresa Kluchinski, Mary Jo Savidge, Mary Ann Ewasko, and Anita Gregory were gift bearers at the Convention Mass.

Scenes from Our 41st National Convention

Gettysburg, Pennsylvania



Bishop Gainer (third from right) with concelebrating clergy, from left, Rev. Thomas A. Nasta, Msgr. Peter M. Polando, Rev. Andrew Hvozdovic, Abbot Gary Hoover, and Msgr. Robert Siffrin.



Above left, Vice President Anita Gregory introduces the Board and banquet guests. Above right, Secretary-Treasurer Mary Jo Savidge welcomes everyone to the Convention banquet.



Members of the new LPSCU Board of Directors are sworn in at the Convention Banquet.



A dancer from The Pittsburgh Slovaks entertains the banquet crowd.



L-R: Eleanor Kluchinski, President Theresa Kluchinski holding her granddaughter Emily Landmesser, James and Mary Landmesser.



Winners of this year's Convention Campaign surround a clever Battle of Gettysburg-themed display.



From left, outgoing Supreme Court members Mary Ann Kaylor and Deborah Adamchak (with their respective spouses, Thomas and Stephen) and Bernadette Walchek.



L-R: Marissa and Diane Jason and Mary Ann Ewasko.



In the absence of Fraternalist of the Year recipient Patricia Stearney, Marge Ferri (left) presents the award to Renae Hladek, who accepted on Pat's behalf.



Above left, Trustee Margaret Jollimore offers Intercessions. Above right, Trustee James Yocum leads the assembly in the National Anthem.



Banquet attendees were treated to a lively performance by The Pittsburgh Slovaks.



The First Reading at the Mass was by Trustee Dolores Evanko.



Abbot Gary Hoover gives the Invocation at the banquet.



A Memorial Service was held on the first afternoon of the Convention.



The Pittsburgh Slovaks men entertain with a lively folksong and dance.



The efficient ladies who staffed the Registration Table.



Fraternal Activities Director Sue Ondrejco sings the Slovak National Anthem.



Young members who served as delegates included, L-R: Jonathan Gregory (Br. 60), Mary Landmesser (Br. 213), Diane Jason (Br. 6), Gina Yocum (Br. 39), and Charles Simalchik (Br. 7).



The Pittsburgh Slovaks served as the choir for the Convention Mass.



L-R: Trustee Joan Hladek with John Ferri and outgoing Public Relations Director Marge Ferri.



President Kluchinski welcomes everyone.



Delegates Chuck Simalchik (left) and Jonathan Gregory (right) aided Saturday evening's entertainer, Brian Rudo.



Members of the extended Tomasic family at the Convention banquet.

LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION
Minutes of the Mid-Year Board Meeting
JUNE 24, 2016 ❖ GETTYSBURG, PENNSYLVANIA

Call to Order – Prayer

President Theresa Kluchinski called the meeting to order at 9:00 a.m. and offered a prayer.

Roll Call

All were present.

Welcome Remarks

President Kluchinski welcomed everyone to the Mid-Year Board Meeting.

Approval of Agenda/Minutes

The agenda for this meeting was approved with two additions, along with the Minutes from the April 1-2, 2016 Board meeting.

Correspondence/Requests

The Board was provided with all correspondence received. There was one donation request that was acknowledged.

Financial Report

Board members were provided and reviewed the following information:

- ❖ Quarterly Statement, March 2016
- ❖ Month End Balance Sheet/Revenue and Expense Statement
- ❖ Summary Market Value 2016
- ❖ Budget
- ❖ Transaction Summary Report
- ❖ American Fraternal Alliance Comparison Analysis

Home Office

Secretary-Treasurer Mary Jo Savidge provided the Board with a report on the following:

- ❖ Purchase of new firewall
- ❖ Draintech annual maintenance
- ❖ Unclaimed property

Planning Committee

The Board was provided a report on items the Planning Committee has completed.

Colonial Supplemental Insurance

Cafeteria Plan Resolution

The Board was provided and accepted the Colonial Supplemental Insurance Cafeteria Plan Resolution.

Convention

The Board appointed the Planning Committee to review and summarize the Minutes of the LPSCU 41st National Convention.

Come to “Septemberfest”

Come discover culture, history, and tradition at the National Slovak Society Heritage Museum’s “Septemberfest” celebration on Saturday, September 24, 2016. The largest animated wood-carving in the United States is the most popular feature of the event. Septemberfest is free and open to the public from 11 a.m. to 4 p.m. The NSS Heritage Museum is located at 351 Valley Brook Road, McMurray, Pennsylvania, just off Rt. 19. For directions or more information visit www.nsslife.org/museum or call 1-800-488-1890.

New Business

The Board reviewed information on the following:

- ❖ Annuity Rate
- ❖ Branch Deposit Rate

Committee Reports

The Board was provided and reviewed the following reports:

- ❖ Campaign Committee – Chairperson Dolores Evanko
- ❖ Youth Achievement Award Committee – Chairperson Anita Gregory
- ❖ Educational Committee – Chairperson Joan Hladek

Officer Reports

The following quarterly reports were provided and reviewed:

- ❖ Vice President – Anita Gregory
- ❖ Chairperson of Trustees – Mary Ann Ewasko
- ❖ Trustees – Dolores Evanko, Margaret Jollimore, Joan Hladek, and James Yocum
- ❖ Fraternal Activities Director – Susan Ondrejco
- ❖ Public Relations Director – Margaret Ferri

Local/State/National Meetings

The Board was provided with reports from the following:

- ❖ President Theresa Kluchinski – Fraternal Societies of Northeast Pennsylvania Seminar.
- ❖ Secretary-Treasurer Mary Jo Savidge – Fraternal Societies of Northeast Pennsylvania Seminar.
- ❖ Chairperson of Trustees Mary Ann Ewasko – Fraternal Societies of Northeast Pennsylvania Seminar.
- ❖ Trustee Margaret Jollimore – Fraternal Societies of Northeast Pennsylvania Seminar.

Calendar of Events

The Board was provided and reviewed the calendar of events for the remainder of 2016 and for 2017.

There being no further business, the meeting was adjourned.

Respectfully submitted,
Mary Jo Savidge
National Secretary-Treasurer

**Slovak Radio Hour to Hold
Dinner-Dance**

The Western Pennsylvania Slovak Radio Hour’s 34th annual Dinner-Dance will be held September 25, 2016, at Westwood Golf Club, 825 Commonwealth Avenue, West Mifflin, Pennsylvania. Social Hour with a cash bar begins at 4:00 p.m. Dinner will be served at 5:00 p.m. The evening also includes Slovak music and dancing with “Kontakty” and a Slovak Auction. Donation: \$40. Make check payable to Western Pennsylvania Slovak Radio Hour and mail to 234 Ilion Street, Pittsburgh, PA 15207. **Reservation deadline is September 15.**

2016 Catholic Grade School Award Recipients



ALLISON BANKS
4th Grade
Augustinian Academy
Cartnage, NY
Branch 213
Dallas, PA

EMILY BANKS
6th Grade
Augustinian Academy
Cartnage, NY
Branch 213
Dallas, PA



NATALIE BANKS
Kindergarten
Augustinian Academy
Cartnage, NY
Branch 213
Dallas, PA

MAKAYLA ROSE CLEMENTE
4th Grade
Holy Trinity Regional
Westville, NJ
Branch 156
Coaldale, PA



Photo
Not
Available

JENNIFER GRACE PASSERI
3rd Grade
Good Shepherd Academy
Kingston, PA
Branch 6
Wilkes-Barre, PA

TAYLOR SHAFFER
Kindergarten
East Catholic School
Forest Hills, PA
Branch 52
North Braddock, PA



TYLER SHAFFER
6th Grade
East Catholic School
Forest Hills, PA
Branch 52
North Braddock, PA

WPSCA Names 2016 Scholarship Winner

Megan McKillop from Indiana University of Pennsylvania is this year's Western Pennsylvania Slovak Cultural Association scholarship winner. The \$2,500 scholarship is funded by the Stephanie Husck scholarship fund. Megan, a physics major, is from Sprankle Mills, Pennsylvania.

In applying for the scholarship, Megan said, "I want to travel to Slovakia because I want to be fully immersed in the culture from which my ancestors came. To fully experience this, I feel that you must be willing to leave the comfort of your home to really value where you have come from and to fully appreciate the difference in culture. With this cultural experience, I could bring back some of the experiences and traditions that have been forgotten."

Megan continued, "This program is of great importance to me because it will expose me to parts of my heritage that I have not yet been able to encounter. By participating in this program, I hope to expand my general knowledge of the world, while enabling me to increase my culture fluency. In this way, I could expand my future career goals and continue to enrich my education outside my current field. Outside of my academic gains, this program would give me the opportunity to experience the rich historical and cultural background found in Slovakia first hand rather than just through text."

WPSCA Schedules Slovak Language Classes

The Western Pennsylvania Slovak Cultural Association will hold Slovak language classes this fall for intermediate and advanced students only. Classes will be held every Tuesday from September 6 through October 25, from 7:00 to 8:30 p.m. at Brashear Association, 2005 Sarah Street, Pittsburgh, Pennsylvania; (412) 431-2236. The instructor will be Bozena Hilko.

For reservations, contact Joe Senko at jtsenko@aol.com or call 412-956-6000.

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

The Importance of Life Insurance

I never realized the importance of life insurance until now. It can provide financial security and peace of mind in times of unexpected need. The cost of a funeral is very expensive, along with prior medical and legal costs. Without life insurance, all of this could cause a financial burden for the family. The security granted by life insurance provides a way to take care of the remaining family after the loss of a loved one.

My grandmother has been selling life insurance through the Ladies Pennsylvania Slovak Catholic Union for as long as I can remember. She purchased life insurance for all of my family members and now I understand why. No one wants their family to feel burdened by them after they have passed away. A few dollars a month can provide security and a great gift to those who you love.

Leah Silay
Branch 64, Pittsburgh, PA

LPSCU Attends Legislative Luncheon

The Pennsylvania Fraternal Alliance held its annual Legislative Luncheon at the Capitol Building in Harrisburg on May 24, 2016. Attending the affair were 28 fraternal leaders and over one hundred legislators. The atmosphere was informal with lunch set up outside the Lt. Governor's Office on the second floor of the building. This allowed fraternal representatives the opportunity to meet with legislators as they exited from their morning session on lunch break.

President Theresa Kluchinski and Secretary-Treasurer Mary Jo Savidge represented the LPSCU at the Legislative Luncheon and took the opportunity to speak to several members of the House of Representatives.



Fraternal leaders at the PFA's Legislative Luncheon in Harrisburg. LPSCU Secretary-Treasurer Mary Jo Savidge and President Theresa Kluchinski are pictured third and fifth from the left, respectively.

Visit us on the web at
WWW.LPSCU.ORG

Letters

Ladies Pennsylvania Slovak Catholic Union,

Thank you for recognizing me with the College Award. It is an honor to be a recipient of the award and I will use it to help me when I begin my studies this fall at Ithaca College. I am very excited to start my college journey and will remember what opportunities the LPSCU has helped me capture.

Evan Jones
Branch 124, Hazleton, PA

Dear Members,

I wish to extend my sincere thanks for the \$500 scholarship. Your generosity is greatly appreciated.

Sincerely,
Ryan Kinney
Branch 6, Wilkes-Barre, PA

Rev. Dianiska District Plans to "Make a Difference" in October

Members of the Reverend Dianiska District plan to celebrate "Make a Difference Day" at their October 16, 2016, meeting by collecting cleaning supplies to be donated to The Catherine McCauley House in Plymouth, Pennsylvania. Attendees are asked to bring their supplies to the meeting, which will be held at the North End Slovak Club, Wilkes-Barre, Pennsylvania, beginning at 1:00 p.m. Branch 214 will host. Members are asked to make a reservation with their Branch Secretary if they're planning to attend.

WPSCA Plans Autumn Slovak Heritage Programs

The Western Pennsylvania Slovak Cultural Association will continue its Slovak Heritage Programs on the first Monday of each month beginning in October, 2016. The programs, which run from 7 to 9 p.m., are held at Mt. Lebanon Library located at 16 Castle Shannon Boulevard in Mt. Lebanon, Pennsylvania, and are free for both WPSCA members and the general public.

The fall schedule of programs is as follows:

October 3, 2016 – "Discovering Your Slovak Roots"

Lisa A. Alzo, a specialist in Eastern European genealogy, will show you how to discover your Slovak roots. She will discuss the best resources to consult and how to overcome the most common pitfalls and obstacles associated with tracing ancestors back to Central and Eastern Europe.

November 7, 2016 – "Show-N-Tell"

Because of the popularity of last year's Show-N-Tell program, WPSCA is again asking members and non-members to bring their memorabilia from Slovakia – photos, books, souvenirs, etc. This is an opportunity for everyone to participate.

December 5, 2016 – "Slovak Christmas Customs"

Joe Bielecki, a frequent presenter at the programs, will explain and display various Slovak holiday customs.

LPSCU WHOLE LIFE INSURANCE PLAN

If you are looking for a very economical insurance plan, check out the Whole Life Plan offered by the LPSCU. Premiums are considered to be low and affordable for any applicant's age. Why not take advantage of having substantial life insurance protection with low premium payments? This plan is offered from age 0 to 70 and premiums, which are paid during the life of the insured, can be paid on a monthly, quarterly, semiannual, or annual basis. Coverage remains in full force and effect for the entire life of the insured. Upon the insured's death, the face amount is payable to the insured's named beneficiary/ies, except as provided within the contract regarding Suicide and Contestability.

In addition to its low premiums, the Whole Life Plan offers the added fraternal benefits of educational awards, youth and adult activities, newborn benefits, prescription discount plan, official publication, and discount car rental.

During these unstable economic times, the Whole Life

Plan offered by the LPSCU is economical and beneficial for estate planning and can especially help with the high cost of funeral expenses.

For those who qualify, the Whole Life Plan also offers the "Paid Up at 80+" benefit. Any insured member with a Whole Life Certificate who turns 80 years of age and has 25 years of LPSCU membership while holding this plan will not have to pay any further premiums, as the certificate becomes paid up. (This member benefit is reviewed on an annual basis and is subject to change.) 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 Whole 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.

WHOLE 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	6.17	6.07	0.56	0.55
1	6.21	6.11	0.56	0.55
2	6.26	6.15	0.56	0.55
3	6.30	6.20	0.57	0.56
4	6.34	6.24	0.57	0.56
5	6.39	6.28	0.58	0.57
6	6.43	6.32	0.58	0.57
7	6.47	6.36	0.58	0.57
8	6.51	6.41	0.59	0.58
9	6.56	6.45	0.59	0.58
10	6.60	6.49	0.59	0.58
11	6.64	6.54	0.60	0.59
12	6.68	6.58	0.60	0.59
13	6.73	6.62	0.61	0.60
14	6.77	6.67	0.61	0.60
15	6.81	6.71	0.61	0.60
16	6.84	6.75	0.62	0.61
17	7.07	6.80	0.64	0.61
18	7.33	6.84	0.66	0.62
19	7.58	6.89	0.68	0.62
20	7.63	6.93	0.69	0.62
21	7.68	6.98	0.69	0.63
22	7.91	7.02	0.71	0.63
23	8.20	7.07	0.74	0.64
24	8.48	7.28	0.76	0.66
25	8.79	7.55	0.79	0.68
26	9.11	7.83	0.82	0.70
27	9.46	8.14	0.85	0.73
28	9.80	8.46	0.88	0.76
29	10.18	8.79	0.92	0.79
30	10.58	9.13	0.95	0.82
31	10.98	9.49	0.99	0.85
32	11.43	9.87	1.03	0.89
33	11.88	10.27	1.07	0.92
34	12.36	10.68	1.11	0.96
35	12.88	11.12	1.16	1.00

Issue Age	Annual		Monthly	
	Male	Female	Male	Female
36	13.41	11.55	1.21	1.04
37	13.99	12.03	1.26	1.08
38	14.58	12.52	1.31	1.13
39	15.19	13.04	1.37	1.17
40	15.85	13.59	1.43	1.22
41	16.54	14.15	1.49	1.27
42	17.28	14.76	1.56	1.33
43	18.04	15.39	1.62	1.39
44	18.83	16.06	1.69	1.45
45	19.69	16.76	1.77	1.51
46	20.57	17.49	1.85	1.57
47	21.51	18.27	1.94	1.64
48	22.50	19.09	2.03	1.72
49	23.55	19.94	2.12	1.79
50	24.67	20.84	2.22	1.88
51	25.89	21.81	2.33	1.96
52	27.13	22.77	2.44	2.05
53	28.43	23.78	2.56	2.14
54	29.82	24.84	2.68	2.24
55	31.28	25.96	2.82	2.34
56	32.82	27.13	2.95	2.44
57	34.45	28.36	3.10	2.55
58	36.17	29.66	3.26	2.67
59	38.03	31.03	3.42	2.79
60	40.01	32.47	3.60	2.92
61	42.11	33.99	3.79	3.06
62	44.34	35.62	3.99	3.21
63	46.70	37.34	4.20	3.36
64	49.20	39.17	4.43	3.53
65	51.85	41.13	4.67	3.70
66	54.69	43.22	4.92	3.89
67	57.73	45.45	5.20	4.09
68	61.01	47.83	5.49	4.30
69	64.55	50.39	5.81	4.54
70	68.48	53.20	6.16	4.79

JET Plan \$1.00 First Year Premium Extended

The LPSCU Board of Directors reminds everyone 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 2016. **This offer is limited to certificates with an issue date in the year 2016.** 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.

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 2016.

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. Visit our website: www.lpscu.org.

Remember to notify the Home Office
if your address changes!

Evan Jones is LPSCU's Youth Achievement Award Recipient



Evan Jones

Evan Jones has been selected by the Ladies Pennsylvania Slovak Catholic Union as the recipient of its 2016 Youth Achievement Award. Evan is a member of Branch 124 in Hazleton, Pennsylvania. He was nominated by his mother, Karen Jones.

Evan graduated from Pascack Valley High School in Hillsdale, New Jersey. His academic achievements are remarkable and he was well liked and respected by both his teachers and peers. Evan was a member of the National Honor Society, selected for his character, leadership, and service skills. He was chosen as a peer leader in a program designed to help freshmen transition into high school. He also volunteered for years tutoring his peers.

Evan wrote a number of articles for his school newspaper, "The Smoke Signal," about the high school's sports teams as well as other newsworthy pieces. He received both the "Best of Student Newspaper Online" Award and the "You are a Star" Award given to students who exemplify an outstanding attitude towards their education.

Throughout his high school years, Evan was involved in many extracurricular activities. He was chosen by his teammates as Captain of the cross country team and was also on the track and basketball teams.

Evan also held a leadership role in the Challenger/Navigator Sports League that helped children with special needs learn the basics of track, soccer, and basketball while developing their social skills.

Evan is a member of Our Lady of Mercy Catholic Church where he has worked for the past five summers as a Bible Camp volunteer. He also assisted the Youth Minister to lead groups of children in games and activities that taught them about their Catholic faith. When asked last summer, he agreed to help with renovations to the youth room.

He mentored children at Camp Have Some Fun, entertaining them through sports, games, and crafts while teaching them the importance of sportsmanship and safety. Evan also worked with children developing their skills in basketball at the Al Coleman Basketball Camp.

Evan is attending Ithaca College in Ithaca, New York, where he began his freshman year this fall.

The Ladies Pennsylvania Slovak Catholic Union is proud of Evan and would like to commend him on his many accomplishments. He is a fine young man and an inspiration to all. We wish him well in all his future endeavors.

It's a Risk You Don't Have to Take

Driving race cars for a living means going 200 miles an hour around a track with concrete walls. I know the risks, which is why I've had life insurance since the start of my career. But that's not the only reason I own it.

As teenagers, both my parents lost their fathers. Neither had life insurance. My mom was one of five kids, and remembers her mom having to sell off most of the family farm as a result. So my parents made sure they had coverage to take care of my sister and me in case something happened to them.

But so many people are taking an unnecessary risk by not protecting their families with that financial safety net. It means your loved ones would suffer financially if something happened to you.

It's time to protect your family's financial future. Get life insurance. It's affordable; it's doable and it's the right thing to do for your family. For help, go to www.lifehappens.org. Let's get it done.

—DANICA PATRICK
*professional race car driver
and spokesperson for
Life Insurance Awareness Month*



Danica Patrick is the national spokesperson for Life Insurance Awareness Month 2016, and her services were retained by Life Happens. © Life Happens 2016. All rights reserved.

King's College Students Thank LPSCU for Support

Recently, King's College Study Abroad Program to Poland, Slovakia, and the Czech Republic – entitled "Identity Place and Discovery in Eastern Europe" – received financial support from the LPSCU. The professor in charge of this program and the students who embarked on the trip sent the following thank you notes to the LPSCU on colorful, scenic postcards of Slovakia:

Dear Mrs. Kluchinski,

Thank you so much for your generous gift that allows our students to travel to Slovakia. We are in Bratislava now and learning a lot about Slovakia.

Sincerely,
Beth Rencebs Evan
King's College

Thank you for this incredible journey you have helped us participate in. Slovakia is a wonderful place with such rich culture. Thank you for the opportunity of a lifetime.

Sincerely,
Brynn

Thank you so much for helping me be able to go on this trip with King's. Everything is so beautiful! I love all of the architecture, the food is delicious, and I'm learning so much. Thank you again!

Joseph Leary

Slovakia is a country like no other, with unique history and beautiful landscapes. The memories I take away from visiting Bratislava will last a lifetime. Thank you for making this trip possible for me; it was an experience like no other.

Will Trowbridge

Thank you so much for supporting us for this amazing trip! Hope all is well.

Thanks again,
Charlotte

Thank you so much for giving us this opportunity of a lifetime. This is my first time traveling and Slovakia has been an amazing experience!

Brianne

This experience has been incredible and I am loving every minute. Thank you so much for this awesome opportunity. I will NEVER forget this!

Marissa

Thank you so much for helping me have an experience of a lifetime! Slovakia is so beautiful and I love it here. I am so grateful to you!

Caroline

Thank you for your generous gift to King's College. Being able to tour Central Europe and learn its rich history has shown me what my heritage truly means.

William Healy

Thank you for providing the opportunity for me to be able to visit this beautiful country. What I have learned there will stay with me forever. Thank you.

Kristi Naylor

Thank you so much for giving me the incredible opportunity to experience the rich culture and history of Slovakia. Just from the few short days that we've been here so far it's easy to see Slovakia is a country like no other and I'm grateful to be able to experience it and create lasting memories here.

Thank you,
Merisa Spatafore

Member's Family Pays a Visit



Florence Wackowski (second from right), a member of Pittsburgh Branch 42, recently enjoyed a visit from her grandson, Paul Wackowski (left), and great-granddaughters Riley and Holland. Paul and his family live in Jacksonville, Florida.

SS.C.M. Sisters Offering Christmas Oplatky

Oplatky, the traditional Slovak Christmas wafers, will be available this holiday season from Jankola Library. Orders will be accepted from October 24 until December 16, 2016.

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

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



Junior Branch Journal

September Celebrations

We don't just mark back-to-school and summer's end in September. Here are a few unusual things to celebrate this month:

September 3: National Skyscraper Day

You can honor the construction workers and engineers who built the world's modern architectural wonders. National Skyscraper Day is on September 3 because that is Louis H. Sullivan's birthday. He is considered the "father" of the American skyscraper. There is no official criteria for a building to be called a skyscraper, so any tall building in your hometown will do!

September 11: National Grandparents' Day

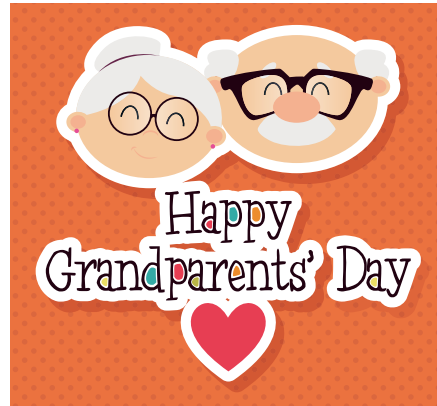
A special day that is set aside for grandchildren and grandparents. It was conceived by Marian McQuade of West Virginia, who sought to honor grandparents and to give them an opportunity to show love for their grandchildren, and to make children aware of how much wisdom and guidance their grandparents have to offer. It was officially recognized as a national holiday by President Jimmy Carter in 1978.

September 21: World Gratitude Day

In 1977, the United Nations Meditation Group established World Gratitude Day. It's a time to celebrate your existence, passions, local heroes, relatives, friends, and all the little things that bring joy into your everyday existence.

Hand-in-Hand

~ A Grandparents' Day Activity



Here's a fun art project for children and grandparents to share. On a piece of paper or poster board, trace around your grandparent's hand. Then place your hand inside the hand outline and trace your

own hand. You can make a refrigerator drawing, a framed keepsake, a placemat, etc.

Another idea is to use paint. Have your grandparent make a handprint with a bright color of finger paint. After it dries, overlap your own handprint using a different color finger paint. If you want to make matching T-shirts for you and your grandparent, use fabric paint, available in craft stores, to print your hands.

Any of these projects would make a special gift for Grandma or Grandpa for National Grandparents' Day, which this year falls on September 11.

Our Lady of Sorrows...

...the Sorrowful Mother... the Mother of Sorrows. These are all names by which the Blessed Virgin Mary is referred to in relation to the sorrows in her life. These Seven Sorrows are:

- 1) The Prophecy of Saint Simeon (Luke 2:34-35)
- 2) The Escape and Flight into Egypt (Matthew 2:13)
- 3) The Loss of the Child Jesus in the Temple of Jerusalem (Luke 2:43-45)
- 4) The Meeting of Mary and Jesus on the Via Dolorosa
- 5) The Crucifixion of Jesus on Mount Calvary (John 19:25)
- 6) The Piercing of the Side of Jesus, and His Descent from the Cross (Matthew 27:57-59)
- 7) The Burial of Jesus by Joseph of Arimathea (John 19:40-42)

Our Lady of Sorrows is the patroness of Slovakia. Her feast day is celebrated on September 15.



Junior Branch Journal



Slovak Personality: Anton Bernolák

Anton Bernolák was born on October 3, 1762, in Slanica, a village near Námestovo, Slovakia. He was a Slovak linguist and Catholic priest, and the author of the first Slovak language standard. He was born to a lower noble family in the Orava region.

Bernolák studied at a grammar school in Ružomberok, and later in Trnava and Vienna, and graduated from the seminary in 1787. In the very same year, he codified the first Slovak language standard, which he based on western Slovak dialects spoken around Trnava, with some elements from the central dialects. The language, called *berňolákovčina*, wasn't accepted as a national standard language, although it was a milestone on the way to the formation of the modern Slovak nation.

Bernolák's language was the basis for the activities of the Slovenské učené tovarišstvo (Slovak Educated Brotherhood), established in 1792 in Trnava, and also for the movement of his followers, which lasted three generations.



Columbus Day

Columbus Day is a national holiday which officially celebrates the anniversary of Christopher Columbus's arrival in and discovery of the Americas, which happened on October 12, 1492.

Columbus originally set sail from Spain on August 3, 1492. His objective was to find a direct water route west from Europe to Asia, where all sorts of trade riches awaited.

Although Columbus was an Italian, he could not find funding in Italy, so he turned to the rulers of Spain. King Ferdinand and Queen Isabella provided the money for his explorations.

He traveled with three ships: the *Nina*, the *Pinta*, and his flagship, the *Santa Maria*. These ships were powered by sail. Lack of wind forced Columbus to stop at the Canary Islands for a month until conditions became more favorable. The ships left the Canary Islands in September.

Although credited with "discovering America," Columbus did not land on what is today the U.S. mainland but instead landed on an island in the Bahama chain. He spent months exploring other islands in the Caribbean, in search of treasure to bring home to his patrons. In the years that followed, Columbus would make three more trips to the New World.

Slovak Olympic Trivia

Anna Karolína Schmiedlová was born on September 13, 1994, in Košice, Slovakia, and is a Slovak tennis player. She has won eleven singles titles in her career. On October 12, 2015, she reached her best singles ranking of world number 26. On June 15, 2015, she peaked at world number 213 in the doubles rankings.

Anna competed with the Olympic team from Slovakia in Rio de Janeiro, Brazil, this past August.

Slovakia had athletes participating in the following Olympic events in Rio:

- Archery
- Canoe Slalom
- Canoe Sprint
- Cycling
- Gymnastics
- Marathon Swimming
- Shooting
- Swimming
- Synchronized Swimming
- Table Tennis
- Tennis
- Track & Field
- Triathlon
- Weightlifting



PERIODICAL

LPSCU 2nd Quarter Report

Assets	2nd Quarter 2016	2nd Quarter 2015
Investments.....	\$ 15,460,251.00	\$ 15,182,889.00
Certificate of Deposit.....	\$ 96,000.00	\$ 96,000.00
Cash on Deposit	\$ 244,734.00	\$ 429,636.00
Mortgage Loans	\$ -	\$ -
Real Estate Owned	\$ 128,193.00	\$ 125,662.00
Other Assets	\$ 41,293.00	\$ 46,203.00
Totals	\$ 15,970,471.00	\$ 15,880,390.00
Liabilities & Fund Balance	2nd Quarter 2016	2nd Quarter 2015
Fund Balance.....	\$ 3,905,951.00	\$ 4,066,422.00
Interest Maintenance Reserve	\$ 118,813.00	\$ 144,306.00
Amt. Retained as Trustee.....	\$ 133,532.00	\$ 126,399.00
Aggregate Reserve-Life Certificates.....	\$ 11,185,377.00	\$ 10,985,719.00
Other Liabilities	\$ 626,798.00	\$ 461,544.00
Totals	\$ 15,970,471.00	\$ 15,784,390.00
Revenues	2nd Quarter 2016	2nd Quarter 2015
Premium Income	\$ 109,757.00	\$ 113,979.00
Investment Income.....	\$ 421,029.00	\$ 427,579.00
Income - Other	\$ 19,705.00	\$ 19,448.00
Totals	\$ 550,491.00	\$ 561,006.00
Expenses	2nd Quarter 2016	2nd Quarter 2015
Death Claims	\$ 159,746.00	\$ 132,156.00
Endowments	\$ 11,652.00	\$ 25,412.00
Cash Surrenders.....	\$ 32,135.00	\$ 18,040.00
Annuity Benefits	\$ -	\$ 30,193.00
Dividends	\$ -	\$ -
Increase in aggregate reserves.....	\$ 73,000.00	\$ 62,000.00
Commissions (new and renewals).....	\$ 555.00	\$ 1,479.00
General Operating Expenses	\$ 132,550.99	\$ 145,119.55
Officers and Committee Expenses	\$ 8,901.11	\$ 8,785.56
Actuarial/Accounting Expense.....	\$ 55,250.00	\$ 54,050.00
Investment Mgt. Fee	\$ 11,915.99	\$ 12,165.95
Official Publications.....	\$ 30,413.22	\$ 38,176.55
Travel Expense	\$ 2,865.80	\$ 1,975.51
Bureau and Association Dues	\$ 3,675.00	\$ 4,935.00
Donations.....	\$ 5,300.00	\$ 5,475.00
Scholarships	\$ (405.00)	\$ (100.00)
Fraternal Activities.....	\$ 7,966.89	\$ 4,568.88
Insurance Taxes, Licenses & Fees.....	\$ 18,914.00	\$ 19,314.00
Sub Total	\$ 554,436.00	\$ 563,746.00
Net Gain/Loss From Operations.....	\$ (3,945.00)	\$ (2,740.00)
Net Realized Capital Gain (Loss).....	\$ 12,023.00	\$ (3,711.00)
Totals	\$ 8,078.00	\$ (6,451.00)

Rev. Dianiska District Plans Matching Fund Event

In conjunction with the LPSCU Matching Fund Program, members of the Rev. Dianiska District will hold a Special Gifts Raffle at their Christmas party on December 4, 2016, at the Genetti Hotel and Convention Center, Wilkes-Barre, Pennsylvania.

The raffle will benefit the Commission on Economic Opportunity (CEO), 819 Hunter Highway, Tunkhannock, Pennsylvania. CEO operates a food pantry to assist families and also offers utility and housing assistance. In addition to the raffle, the District will also be collecting non-perishable food items to donate to the CEO food pantry.

We are asking our District members or any LPSCU member to support this worthwhile project by donating a gift, purchasing raffle tickets, or by attending the Christmas party. Hosts for this year's celebration are Branches 7, 58, and 94.

For further information, please contact Margaret Jollimore at 570-760-9790 (or email jollimore.lpscudistrict@gmail.com) or Helen Pirillo at 570-693-1306.

Get involved
in the LPSCU

Meet new friends!
Attend Branch
& Okres meetings!

Sign up
a new member!