

Fraternal
Benefit
Insurance

LCA Voice

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MACK RE-ELECTED PRESIDENT

Delegates to the 73rd Convention of LCA, re-elected Thomas E. Mack, Esq., president, a post he has held since first being elected in 1972.

Other officers elected are: Mrs. Rosalie Kizis, Pittston, PA, vice-president; Mrs. Leocadia Donarovich, Landsdowne, PA, secretary/treasurer; George Sadauckas, Scranton, PA, director; Charles Liscosky, Wilkes-Barre, PA, director and DR. Joseph Stankaitis, Honeoye Falls, NY, medical examiner.

Monsignor Frank L. Yashkas serves as spiritual director of the organization.

The 2-day convention opened with Mass at Holy Trinity Church, East South St., Wilkes-Barre. Reverend Theodore L. Obaza was celebrant.

Following Mass, the delegates gathered at the Home Office on

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Thomas E. Mack, Esq.



Rosalie Kizis



Leocadia Donarovich



Joseph A. Stankaitis, M.D.

Happy Thanksgiving

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S. Washington St. , Wilkes-Barre, PA for coffee and danish. They then proceeded to the board room where all sessions of the convention were held.

In the absence of the Spiritual Director, invocation was offered by vice-president John Pocius. The delegates were welcomed by president Mack who then called on the acting secretary, Leocadia Donarovich for roll call.

The credentials committee reported 27 delegates and 1 guest were seated. Mack then called for election of convention officers with the following elected by acclamation:

Charles Mack, Florida, chairman; Dr. Joseph Stankaitis, Honeoye Falls, NY, vice-chairman; Leocadia Donarovich, Lansdowne, PA, secretary; and Anne Lenkaitis, West Pittston, PA, assistant secretary.

President Mack made the following appointments: Michael Baranosky and John Williams, marshalls; Charles Liscosky and Anthony Snipas, resolutions; Edwin Sites and Florence Eckert, press; Anna Davaia, Verna Sadauckas, Frances Shoppel and Mary Sites, hospitality.

The officers of the board relinquished their seats to the convention officers and chairman Charles Mack called for the president's report.

Attorney Mack touched on several areas of concern such as the continued decrease in premium income and the need to reduce operating expenses. He noted we have begun to take steps in cost reductions with one of the first being the demise of GARSAS as a newspaper.

Resolutions to be introduced at this meeting call for downsizing the board of directors as another cost reduction and an increase in the cost of the Single Premium Policy will be discussed.

Our rate of solvency is above the average of 20 similar societies doing business with our actuary and this promotes a feeling of strength and solidity for our members.

The Home Office suffered smoke and other damage when fire gutted the building next door. A claim was filed and a settlement negotiated. the building was raised and the owner put it up for sale. We were approached but have not taken any action.

Our secretary /executive director Charles Liscosky who served LCA and the community for many years has retired and receives our best wishes for the rest amd relaxation he deserves.

In closing the president noted that all in all the past three years was a good period and we are in fair financial condition.

Reports of the other officers were presented to the board as were reports from the actuary and the C.P. A..

The March 1995 report of the actuary was published in the June issue of Garsas . It is the recommendation of the actuary that we consider increasing our S.P.L. rates in view of the 1995 and 1996 reserve strengthening to a 4 1/2 % basis.

Two resolutions were introduced and approved. The first combined the 2 offices of secretary and treasurer into one and the second resolution

eliminated the two trustee positions.

Following a lunch break, the second session opened with an address by our accountant Mr. Robert Kopec. He alerted the delegates to the drop in income and noted it is imperative to cut expenses.

He pointed out that the drop in membership is not unique to LCA. This is a problem being experienced by many other fraternal.

Several ideas were discussed such as selling the building and renting smaller office space. Another was to hire a broker for better returns.

Before leaving, Mr. Kopec spent some time answering questions from the floor.

The Chairman introduced another resolution that was advertised in the Garsas but had not been decided. the resolution called for limiting the number of directors on the board to 2 instead of 3. Following some discussion the motion was approved.

Due to the seriousness of our financial situation, a motion was introduced and approved stating there would be no dividends issued this year.

Alena Miskinis asked to be relieved of her duties as Acting Office Manager as of September 1, 1995. there was a discussion regarding replacement and Alena agreed to remain for two months while the board seeks a replacement.

The meeting adjourned for the day to reconvene at 9:30 the following morning.

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Monsignor Frank L. Yashkas,



George F. Sadauckas



Charles A. Liscosky

Twenty six delegates were present for the third session with one guest.

A motion was approved that salaries and expenses of board members remain the same.

Chairman Mack called for election of officers.

Attorney Thomas E. Mack was unopposed for the office of president and was elected to that position for another three year term. He has held that post since being elected in 1972.

Nominees for vice-president were John Pocius and Rosalie Kizis with Rosalie receiving the position.

The newly created position of secretary/treasurer received only one nominee, Leocadia Donarovitch who was elected to that post.

The two positions for directors received 6 nominees, namely, Edwin Sites, Charles Liscosky, George Sadauckas, Michael Baranosky Charles Mack and John Pocius. George Sadauckas and Charles Liscosky were the two successful candidates.

Dr. Joseph Stankaitis was unanimously elected to the office of medical examiner.

Rev. Kenneth M. Seegar, assistant pastor St. Mary of the Immaculate Conception Church, Wilkes-Barre administered the oath to the newly elected officers.

A motion was approved to donate the sum of

\$100 to Father William Wolcovich to be used toward publishing his book on the history of Lithuanian parishes.

A motion was approved to have Anna Stranch and Anthony Snipas continue as members of the Constitution and By-Laws committee and Mary Kozerski and John Kozerski to continue as members of the Grievances and Appeals committee.

Marlena Mack and Joseph Liscosky were elected to serve on the Youth Committee and Florence Eckert to the Press Committee

.Frances Shoppel, Anna Davala and Verna Sadauckas were elected to the Benevolent Committee.

Attorney Mack appointed Rosalie Kizis and George Sadauckas to select and head the committee for the next convention. Charles Liscosky was named to act as consultant to the secretary/treasurer and the acting office manager Alena Miskinis.

In his closing remarks to the delegates, president Mack firmly assured the delegates that all mortgages are safe and policies are solvent. He announced the recipient of the St. Casimir's Medallion which was blessed by Pope Paul II will be awarded to Msgr. Frank L. Yashkas.

Mack then invited the delegates to attend the Convention Banquet which would be held at Kozy K Lounge on the Ashley By-Pass.

Principal speaker at the banquet was Colonel Eugene J. Klimash who spent six months in

Lithuania where he headed a four-man team of military men assigned as part of President Clinton's "Partnership for Peace" program. His presentation was well received and the delegates were especially pleased when he offered to take questions from the audience.

The banquet closed with the singing of the Lithuanian National Anthem led by Leocadia Donarovich.

CONVENTION ATTENDANCE

BOARD MEMBERS

- Thomas E. Mack President
- John J. Pocius Vice-President
- Leocadia B. DonarovichTreasurer
- George F. Sadauckas Trustee
- Rosalie T. Kizis Trustee
- Joseph A. Stankaitis, M.D. Medical Examiner
- Edwin A. Sites..... Director
- Charles J. Mack Director

DELEGATES

- Lodge 1Joan & Michael Baranosky
- Lodge 7..... Mary Sites, John Williams, Anna Davala
- Lodge 17 Anthony Snipas Anna Stranch
- Lodge 28 Robert Machnist
- Lodge 30 Frank Donarovich
- Lodge 57 Frances Shoppel
- Lodge 155 Verna Sadauckas
- Lodge 183 Anne Lenkaitis
- Lodge 212 John & Mary Kozerski
- Lodge 222... Alena Miskinis, Dolores & Charles Liscosky, Florence Eckert & Patricia Weiksner.

JOHN ELVIS OUTLIVES TABLE OF MORTALITY

Mr. John Elvis celebrated his 97th birthday, February 17, of this year at which time he joined the ranks of LCA members who have outlived the Table of Mortality on which whole life insurance is computed.

Born in Wanamie, PA, he is the son of the late Agota and Joseph Paul Elvis. He is the oldest of 9 children. His brother Joseph, 86 years old lives in Fleminton, NJ and his youngest brother Peter lives in Morganville, NJ. All the other children are deceased.

The family returned to Lithuania in 1913 and John came back to America in 1926. Three years later, he married Ann M. Petrauskas and they had three daughters; Adeline, Bertha and Christine. His wife Ann died in 1985. His 3 daughters are married and he has five grandchildren.

As a supporter of the Maloney strike he lost his job and home and turned to operating a tavern in Ashley, PA. Later he became a partner with his father-in-law in a tavern which he eventually owned and operated until his retirement in 1967.

John resides on Vaughn Street in Luzerne. When his health began to fail, his daughter Christine Stankevicz and her late husband John moved in to look after him. He has been bedridden since 1994.

Mr. Elvis originally enrolled LCA in 1928 and following a period of re-rating, his enrollment date was changed to July of 1934. Originally a member of Lodge 28, he was transferred to Lodge 222 in 1962. He is a member of St. Ann's Church in Luzerne.

NEW MEMBERS

ABIGAIL KUDRICH of Scranton, PA was accepted into Lodge 155. She was enrolled by her grandfather, Daniel Swetz and sponsored by George Sadauckas.

JONATHAN BONIN of Scranton sponsored by John Pocius and accepted into Lodge 155. He was enrolled by his mother, Jo-Anne E. Bonin

GWENDOLYN ROSE KNAPP, Fairlawn, NJ enrolled by her grandmother, Arlene McGill and accepted into Lodge 155.

JOHN JOSEPH GAVIN, III, Throop, PA enrolled by George Sadauckas and accepted into Lodge 155.

JON PAUL MIKELONIS, Baltimore, MD enrolled by Charles J. Mack, great uncle and grandson of the late Leonard Mikelonis. He was accepted into Lodge 183.

Happy Thanksgiving

NEW INSURANCE PLANS

All plans available in following sums:

\$2000 - \$3000 - \$4000 - \$5000 - \$7500 - \$10,000

Plan	Without Waiver of Premium	With Waiver of Premium
Life paid up at age 80	Ages 0-70	Ages 16-55
Twenty payment life	Ages 0-60	Ages 16-55
Twenty year endowment	Ages 0-60	Ages 16-55
Single Premium	No waiver of premium available Ages 0-70	

Non-Medical: Ages 0 to 55 - If under \$5,000

Over \$5,000 - medical application required

Medical: Ages 55 to 70 regardless of amount of coverage.



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