



LPSCU Life

Security, Peace of Mind

# Morning Star

ZORNIČKA

Vol. 82, No. 891  
July-August 2023

## 43rd National Convention

June 29-30, 2024



**Hershey Lodge and  
Convention Center**

**HERSHEY, PENNSYLVANIA**



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## Calendar of Events

At the time Morning Star went to press, the events listed on this calendar and in this issue were correct to the best of our knowledge. We recommend that members check the LPSCU's website ([www.LPSCU.org](http://www.LPSCU.org)) or Facebook page (LPSCU Life) or contact their Branch representative closer to each event in case any changes or cancellations had to be made.

### ❖ 2023 ❖

**1/1-12/31** – The LPSCU will be celebrating its 125th Anniversary Year throughout 2023.

#### JULY

- 1** – Deadline to apply for the 2023 Anne (Shinal) Cichy Memorial Award.
- 8** – Summer Festival hosted by the Sisters of SS. Cyril and Methodius from 10:30 a.m. to 5:00 p.m. at Villa Sacred Heart in Danville, Pennsylvania. Mass at 5:00 p.m. in the Basilica.
- 16** – Rev. Dianiska District's breakfast buffet in honor of the LPSCU's 125th Anniversary at 11:00 a.m. at the Holiday Inn East Mountain Inn, Wilkes-Barre, Pennsylvania. Reservations must be made by July 5. *See page 7 for more details.*
- 20** – Centennial celebration of Slovak Day at Kennywood Park, West Mifflin, Pennsylvania. *See page 9 for details and ticket information.*
- 20** – **Deadline to submit articles for September/October 2023 Morning Star.**
- 23-30** – Polish Falcons of America National Youth Camp at SNPJ Recreation Center, Enon Valley, Pennsylvania.

#### AUGUST

- 15** – Deadline to apply for the Lynda (Posivak) Mohlenhoff Memorial Scholarship Award. *See notice on page 20.*
- 15** – Deadline to apply for the Margaret Sabol Scholarship Award. *See notice on page 16.*
- 31** – Deadline to apply for a 2023 LPSCU Religious Award. *See notice on page 20.*
- TBD** – Indiana Fraternal Alliance Meeting

#### SEPTEMBER

- 1** – Deadline to nominate an LPSCU member in New Jersey or New York for the NJ/NY Fraternal Alliance's 2023 Fraternalist of the Year Award. *See page 14 for details.*
- 6** – Msgr. Beeda District's Fall Meeting at Vesuvio's Restaurant, 366 West Butler Drive, Drums, Pennsylvania.

*continued on page 9*

LADIES PENNSYLVANIA  
SLOVAK CATHOLIC UNION

# Morning Star

ZORNIČKA

(USPS 699-520)



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#### 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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## A Message from Our Spiritual Advisor

### THE BLESSINGS OF INDEPENDENCE DAY

As our nation celebrates the 4th of July, it is a good time for us to reflect on the importance of this day in the life of every citizen. It is a good time for us to read the *Declaration of Independence* as individuals or as a family.

The Founding Fathers of this awesome nation recognized that our Rights are given to us by God:

“We hold these truths to be self-evident, that all men are created equal, that they are endowed by their Creator with certain unalienable Rights, that among these are Life, Liberty and the pursuit of Happiness.”

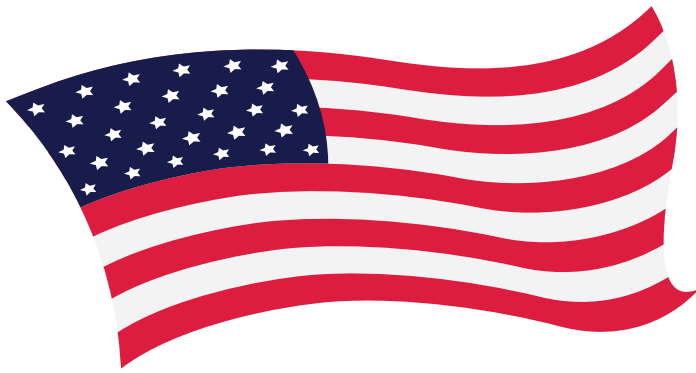
As we celebrate our nation’s Independence Day, let us turn to God in prayer with gratitude for the many blessings received in this amazing country. Let this day serve as a reminder in word and deed, that we are “One Nation under God.”

*May God continue to bless and protect  
the United States of America.*



Rev. Robert L. Seeman

Blessings,  
Father Bob



*Father of all nations and ages,  
We recall the day when our country claimed  
its place among the family of nations;  
for what has been achieved we give you thanks,  
for the work that still remains, we ask your help,  
and as you have called us from many peoples  
to be one nation, grant that, under your providence,  
our country may share your blessings  
with all the peoples of the earth.  
Through our Lord Jesus Christ, your Son,  
who lives and reigns with you  
in the unity of the Holy Spirit,  
one God, for ever and ever. Amen.*

(Roman Missal)

## Board of Directors Semi-Annual Meeting

This announcement is made to all members of the LPSCU that the Semi-Annual Meeting of the Board of Directors will convene on Friday, September 29, 2023, at 8:30 a.m. at the Hershey Lodge, 325 University Drive, Hershey, Pennsylvania, and continue until all Semi-Annual Meeting 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 Semi-Annual Meeting should be received no later than August 9, 2023.**



LPSCU Life

Security, Peace of Mind

### Introducing LPSCU Life's Irrevocable Life Insurance Burial Trust

LPSCU Life's Irrevocable Life Insurance Burial Trust is a legal document by which a person sets aside a specific amount of money to be used for a certain purpose. In this case, that purpose is to pay for funeral expenses.

The LPSCU Life Irrevocable Life Insurance Burial Trust is available on any new or existing LPSCU Life Whole Life Plan. However, the insured must be between ages 50 and 85 to apply for coverage. Minimum and maximum face amounts apply.

This Burial Trust is available to residents in Illinois, Indiana, New Jersey, Ohio, and Pennsylvania.

For more information on the LPSCU Life's Irrevocable Life Insurance Burial Trust, contact your local branch representative or the Home Office.

## EDITORIAL NOTICE

The editor reserves the right to edit submissions to *Morning Star* in order to correct grammatical or spelling errors, delete repetitions, clarify ideas, or reduce the amount of copy and/or photos to fit available space.

**PITTSBURGH DISTRICT**

Members of the Pittsburgh District held their annual Spring meeting at St. Maximillian Kolbe in Homestead, Pennsylvania, on March 19, 2023. It was a beautiful spring-like day to gather for some fraternization. The ladies of the church served a picnic-style lunch with hamburgers, chicken, salads, and fruit. A delicious cake was offered for dessert.

Approximately 20 members and a few guests were in attendance. District President Susan Ondrejco called the meeting to order. The Treasurer's Report was read by Gerry Kallay and accepted. New business and upcoming events were discussed and voted on.

The 100th Anniversary of Slovak Day will be held on July 20th at Kennywood Park. Looking to get the word out so that there will be a big turnout. The District's annual picnic will be held sometime in July or August dependent upon the availability of the grove. It was voted that another bingo will be held in the Fall. Please reach out to your branch officers for more information regarding the above events.

A Chinese raffle was held with gifts donated by the respective Branches. One lucky winner won a free lunch.



**Members and guests who attended the Spring meeting of the Pittsburgh District.**

**Slovakia Heritage Tour Returns!**

*Dobry den.* After a three-year break due to the pandemic, the Slovakia Heritage Tour is back! From September 8-17, 2023, a small group tour will connect Slovak-Americans with their traditions and roots. Explore the history of Slovakia from when our ancestors left this beautiful land to the thriving democracy it is today. Personalized day trips are also available and offer opportunities to visit families and ancestral villages. Trip organizer Judy Northup-Bennett shares that the goal of the tour is to immerse people in Slovak culture with special music, language, and craft programs to rekindle the customs many remember from their childhood.

For more information and/or details, visit [www.slovakiaheritage.com](http://www.slovakiaheritage.com) or contact Judy Northup-Bennett either by phone (978-544-5144) or e-mail ([slovakiaheritagetours@gmail.com](mailto:slovakiaheritagetours@gmail.com)).

**YOUR OPINION IS NEEDED!**

**LPSCU 2024 National Convention  
Hershey, Pennsylvania**

The National Officers and Board of Directors are in the process of planning the 2024 National Convention. The Convention will be held at the Hershey Lodge in Hershey, Pennsylvania. Delegates will arrive on Friday, June 28, 2024. Sessions/Meetings will be held on Saturday, June 29. A Liturgy and Banquet will be held on Sunday, June 30, with the delegates departing on Monday after breakfast.

**WE WANT YOUR OPINION!**

We want our delegates to experience the Hershey area at some point during their stay. We want to increase participation at this Convention. We want to make it easy for families to attend the Convention. This all takes planning and we want your input.

As a delegate, the LPSCU pays for your lodging (based on double occupancy). That means we would pay for Friday, Saturday, and Sunday nights. We provided most, if not all, of your meals while at the Convention, including breakfast on the day of check-out.

Convention room rates are available the day before (Thursday) and the day after (Monday).

- Are you thinking about attending the Convention in 2024?
- Would you bring your family?
- What are the ages of your children?
- If we plan activities for the children, would you consider attending as a delegate?
- Would you prefer to have the Sessions/Meetings, Liturgy and Banquet on Saturday, providing a free day on Sunday?

**With your free day would you:**

- Go to Hershey Park
- Go to the Hollywood Casino
- Stay and relax at the Lodge by the pool
- Other: \_\_\_\_\_

Please let us know your thoughts and ideas **no later than September 30, 2023**, so we can make the best decisions possible when planning our 2024 Convention in Hershey, Pennsylvania, *The Sweetest Place on Earth!* You can mail your suggestions to LPSCU, ATTN: Convention Ideas, P.O. Box 32, Wilkes-Barre, PA 18703 or email them to [lpscu@lpscu.org](mailto:lpscu@lpscu.org).



# Msgr. Beeda District Celebrates LPSCU's 125th Anniversary

On Sunday, April 16, 2023, the Msgr. Beeda District celebrated the 125th Anniversary of the Ladies Pennsylvania Slovak Catholic Union. The celebration began with a beautiful Mass at Sts. Cyril and Methodius Church in Hazleton, Pennsylvania, at 8:00 a.m., with Father Michael Piccola as the celebrant. Father Piccola acknowledged the group and congratulated those in attendance on the LPSCU's 125th year milestone. He prayed for the society's continued success throughout the Mass.

Following the Mass, twenty-four members and ten guests enjoyed a delicious breakfast buffet at Rocco's Restaurant in Hazleton. The meal included cheesy scrambled eggs, scrambled eggs with ham and peppers, breakfast potatoes, ham, sausage, French toast, assorted toast, orange juice, assorted Danish, mini cheesecakes and cookies, and assorted beverages.

District President Anita Gregory welcomed the group and thanked them for all their support throughout the years. She then introduced Melina Gregory, who gave a brief history of the LPSCU and then introduced all the District and Branch officers who were present. Following Melina's presentation, Emma Gregory led the group with Grace Before Meals. After everyone had eaten, President Gregory put everyone's name into a container and pulled out several lucky winners who received door prizes.

In the weeks leading up to the breakfast, President Gregory had asked each person who planned to attend to bring a box of pasta and a jar of sauce to be given to the Valley Food Pantry. The pantry is located in Conyngham United Methodist Church on Main Street in Conyngham, Pennsylvania. Each week the food pantry serves around sixty families, providing them nutritious food for their families as well as



**District President Anita Gregory**

fresh produce from local farms. The pantry is always in need of food to help feed the community. We were lucky enough to donate two shopping carts full of food to this worthy cause.

We would also like to thank Hazleton Mayor Jeff Cusat and his wife, Trinity, who own Rocco's Restaurant, for their hospitality, cooking our breakfast, talking with our members, and also for their donation of a case of dinner rolls for our food collection.

President Gregory would also like to thank everyone who participated in and attended this milestone celebration for LPSCU.



**Left: Melina Gregory shares the rich history of the LPSCU. Right: Emma Gregory offers Grace Before Meals.**



**Attendees at the District's LPSCU 125th Anniversary Celebration. District officers are seated in front.**

LPSCU PRESENTS

## ACTIVITY CAMPAIGN

All God's Children

HOST AN ACTIVITY\* WHERE YOU SUPPORT GOD'S CHILDREN  
(young or old, two-legged or four-legged)

Take a picture with the official LPSCU "All God's Children" sign, fill out and submit an LPSCU Activity Form

All qualifying activities receive a Bonus of 300 Branch Points or \$100 District Stipend

\*Simple Monetary participation does not qualify.

# Minutes of the Annual Board Meeting

## MARCH 24, 2023 ❖ WILKES-BARRE, PENNSYLVANIA

Friday March 24, 2023

### **Call to Order – Prayer – Pledge**

President Theresa Kluchinski called the meeting to order at 8:30 a.m. Spiritual Advisor Rev. Robert Seeman offered a prayer.

### **Roll Call**

President Kluchinski called upon Secretary-Treasurer Mary Jo Savidge for roll call. All were present.

### **Submission of Insurance Applications**

There were no applications received.

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

The Board members were provided and submitted the Conflict of Interest forms. All were received.

### **Welcome/Remarks**

President Kluchinski welcomed the Board to the Annual Meeting. There is a full schedule, with presenters starting at 9:30 a.m.

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

The agenda for this meeting, along with the Minutes from the December 10, 2022, Board meeting, were approved with one correction to the Minutes.

### **Correspondence/Requests**

Secretary-Treasurer Savidge reported that there was no correspondence received.

The following request was approved:

- ❖ Annual donation to the Conference of Slovak Clergy

### **Resolutions**

A motion was made and seconded for the following resolutions:

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

### **Appointments**

A motion was made and seconded for the following appointments:

- ❖ Accountant – Kohanski & Company, PC
- ❖ Actuary – Allan Ferrone, CPS Actuaries, Inc.
- ❖ Medical Examiner – Dr. Michelle Balas, M.D.
- ❖ Legal Counsel – Attorney Jeffrey Malak
- ❖ Financial Consultant – Ellen Bush and Karen Natishan (Morgan Stanley Wealth Management)

### **Financial Report**

Board members were provided and reviewed the following information:

- ❖ 2022 Annual Statement
- ❖ Balance Sheet/Revenue and Expenses
- ❖ Pension
- ❖ Budget
- ❖ Market Value 2021/2022
- ❖ Transaction Summary December 2022 and February 2023
- ❖ Branch Support

- ❖ MD&A (Management Discussion and Analysis)
- ❖ CPS Actuarial Memorandum

### **Presentations**

The first presenter was Allan Ferrone, CPS Actuaries. Mr. Ferrone reviewed results from the annual statement and provided the Board with a report on the financial and membership results for 2022, the Management's Discussion and Analysis (MD&A), and the Actuarial Memorandum. Questions asked were answered.

The next presenter was Scott McCoy with the Tribeca Group Fixed Income Management with Morgan Stanley. Mr. McCoy reviewed the bond portfolio which was provided to the Board. Questions asked were answered.

Ellen Bush and Karen Natishan with Morgan Stanley Wealth Management provided the Board with the LPSCU Capital Market Overview and Employees' Pension Report, 4th Quarter 2022. They presented an overview on the following: Asset Allocation; Jenn Global and Clearbridge Tactical; Ann (Shinal) Cichy Scholarship; Bishop Grutka Award; and the LPSCU Employee Pension. Questions asked were answered.

### **Home Office Reports**

The Board was provided and reviewed the Home Office Report from Secretary-Treasurer Savidge. The following items were covered in the Secretary-Treasurer's Annual Report:

- ❖ Building Improvements
- ❖ Membership
- ❖ Hardware/Software
- ❖ Home Office Projects
- ❖ Financials
- ❖ Educational Awards

The Board was provided and reviewed the following Home Office Report from President Kluchinski:

- ❖ MSSB Market Updates
- ❖ American Fraternal Alliance Webinars/Seminars
- ❖ New Benefit – Epoq
- ❖ Procedure Manuals
- ❖ Branches
- ❖ E-app for LPSCU

The Board entered an Executive Session to discuss the position of Secretary-Treasurer.

- ❖ Intern Program
- ❖ Public Relations Director and Fraternal Activities Director
- ❖ Director Commitment Form

### **Convention 2024**

The Board was provided and reviewed the following items for the 2024 Convention which will be held June 29-30, 2024, at the Hershey Lodge, Hershey, Pennsylvania:

- ❖ Budget
- ❖ Church
- ❖ Entertainment
- ❖ Photographer
- ❖ Court Stenographer
- ❖ Constitution Changes



- ❖ Compensation Committee
- ❖ Incentives
- ❖ Convention Committee Guidelines
- ❖ Survey
- ❖ Hotel
- ❖ Convention Book/Patron Listing

### **Unfinished Business**

The following were discussed:

- ❖ 125th Anniversary (2023)
- ❖ Activity Campaign
- ❖ Irrevocable Burial Trust
- ❖ Crisis Business Continuity and Disaster Recovery Plan
- ❖ Website
- ❖ Zip Code Mapping
- ❖ Advertising/Marketing
- ❖ Direct Advertising – Target Audience
- ❖ Mission Statement
- ❖ Vision Statement

### **New Business**

The following were discussed:

- ❖ Annuity Rate
- ❖ Branch Deposit Program
- ❖ Health Care Compensation
- ❖ Guaranteed Issue

### **Compliance Update**

The Board was provided information on compliance updates for Principles-Based Reserve (PBR) and Corporate Governance Annual Disclosure (CGAD).

### **Officers Reports**

The following reports were provided and reviewed:

- ❖ President – Theresa Kluchinski
- ❖ Secretary-Treasurer – Mary Jo Savidge

The following quarterly reports were provided and reviewed:

- ❖ Spiritual Advisor – Rev. Robert Seeman
- ❖ Vice President – Anita Gregory
- ❖ Chairperson of Trustees – James Yocum
- ❖ Trustees – Dolores Evanko, Joan Hladek, and Janice Mathews

### **2022 Internal Audit Report**

The Board was provided and reviewed the 2022 Internal Audit Report which was submitted by Chairperson of Trustees James Yocum. All questions that were asked during the day were responded to efficiently.

### **District Reports**

Fraternal Activities Director Susan Ondrejco provided the Board with the 2022 District reports.

### **Strategic Plan**

The Board was provided and reviewed the Strategic Plan. Zoom training for employees and Branch officers will begin in April for the Irrevocable Life Insurance Burial Trust.

The Board was emailed and discussed the study done by the American Fraternal Alliance which included the following: election of Board of Directors; direct elections vs. elections at conventions; convention structure; compensation of Board members; technology for Board communication; term limits; hiring of the President; succession plan for the President; and governance challenges.

### **Local/State/National Alliance Meetings**

There were no reports.

### **Good of the Order**

Trustee Hladek brought up the Illiana District, which is a combination of Branches in Illinois and Indiana. After discussion, Trustee Hladek, who is an officer of the District and an officer of several Branches, will work on contacting members in the Branches associated with the District to see what they would like to do with the District.

### **Calendar of Events**

The Board was provided and reviewed the Calendar of Events for 2023 and 2024.

The next Board meeting will be held on June 17, 2023.

There being no further business, the meeting was adjourned.

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

## **Rev. Dianiska District to Celebrate LPSCU's 125th Anniversary**

*All LPSCU Members are Invited!*

The Rev. Dianiska District invites **all members** of the LPSCU to be our guest at a breakfast buffet on Sunday, July 16, 2023, in honor of the 125th Anniversary of our beloved Ladies Pennsylvania Slovak Catholic Union. The event will be held at 11:00 a.m. at the Holiday Inn East Mountain Inn, 600 Wildflower Drive, Wilkes-Barre, Pennsylvania.

Reservations are required and can be made by calling District President Mary Ann Ewasko at 570-823-6432. **Deadline to RSVP is July 5, 2023.** We look forward to seeing everyone as we celebrate this monumental milestone.

## **Financial Check-Up**

We go to our doctor for an annual check-up to make sure we're doing alright physically. When was the last time you gave your insurance portfolio a check-up? Have you retired? Marital status changed? Have a new addition to your family? Bought a house? Moved? Take time to look over your insurance coverage to determine if your family will be able to continue their current lifestyle should something happen to you.

Notify the Home Office when you move so your address can be updated accordingly.

Contact your local Branch representative or call the Home Office toll-free (888-834-6614) with any questions.

# Rev. Dianiska District Celebrates 80th Anniversary

On April 16, 2023, members of the Rev. Dianiska District held their Spring meeting at North End Slovak Club in Wilkes-Barre, Pennsylvania. The District's 80th Anniversary was also celebrated at this time. Those present enjoyed a delicious luncheon, complete with an anniversary cake for dessert. Special gifts and door prizes that were donated by members were won by lucky attendees. A 50/50 raffle was also held. Everyone took home a paper tablet as a thank you for attending.

Fourteen members and one guest were in attendance. Attendees included: Debbie Adamchak, Mary Ann Ewasko,



Luncheon attendees.



A special 80th Anniversary cake marked the occasion.

## Our Scholarship Recipients Explain

### The Importance of Life Insurance

Life insurance is one of the most important items that everyone needs, but it is also the most undervalued. Life insurance can save your family from troubling financial situations if you were to unexpectedly pass away. Having that safety net, even if it is a small amount of money, allows everyone in the family to relax. It also helps your family in the event you do pass away to not have another stress on their plate of how they are going to pay for the funeral or other bills.

**Emily Banks**  
Branch 213, Dallas, PA

Catherine Haddock, Lorraine Harmanos, Louise Hvozdovic, Magdeline Iskra, Martha Iskra, Diane Jason, Margaret Jollimore, Jean Kapral, Theresa Kluchinski, Carol Royer, Bernie Walchek, Patricia Weiksner, and guest, LPSCU Public Relations Director Debby McKinley.



District Officers, L-R: Vice-President/Secretary Margaret Jollimore, President Mary Ann Ewasko, and Treasurer/Financial Secretary Debbie Adamchak.

## Cooking Corner

### WHITE COCONUT CAKE

Cream together:

½ cup Crisco oil

2 cups sugar

Add:

4 egg yolks (save egg whites for step below)

1 can coconut (set some aside to sprinkle on top)

2 tsp. baking powder

1 cup milk

2 cups flour

Beat the 4 egg whites and fold in last. Pour into a 9x13 baking dish. Bake at 350 degrees for 45 minutes.

After the cake has cooled, add icing of your choosing and sprinkle remaining coconut on top.



Get involved in the LPSCU – Meet new friends!  
Attend Branch & Okres meetings!  
Sign up a new member!





## Slovak Day at Kennywood to Celebrate Its Centennial

The Slovaks of Western Pennsylvania have long been coming together annually to celebrate Slovak tradition, family, and faith at Kennywood Park in West Mifflin, Pennsylvania. July 20th of this year marks the 100th anniversary of this tradition and everyone is looking forward to enjoying colorful displays, authentic costumes, a Slovak liturgy, spectacular folk dance performances, and, of course, much loved, delicious Slovak food. This celebration of Slovak culture and tradition has been held for 100 consecutive years, weathering the Depression, World War II, and even the pandemic!

This centennial celebration will welcome special guests, including the Slovak Ambassador to the United States, Radvan Javorcik, the Most Reverend David Zubik, bishop of Pittsburgh, and the Most Reverend Larry Kulick, bishop of the Diocese of Greensburg, Pennsylvania. The bishops will be the main celebrants of a Slovak liturgy at 4:00 p.m. in the Main Pavilion directly behind The Old Mill. Con-celebrating will be a number of priests from the Pittsburgh, Greensburg, and Altoona-Johnstown dioceses. Immediately following the liturgy will be a sing along and the vibrant repertoire of Slovak music, songs, and dances presented by the PAS (Pittsburgh Area Slovak Folk Ensemble) and the Pittsburgh Slovaks.

A Centennial Party, complete with a centennial birthday cake, will be held from 2:00 to 4:00 p.m. at the Main Stage. This will feature music for dancing by the Rusynsky Bet'are (Rusyn Rascals) and a meet and greet with Ambassador Javorcik. The Main Stage program will begin at 3:00 p.m. with a parade of dignitaries from Slovakia and the Slovak fraternal. Ambassador Javorcik will address the assembly at this time.

Slovak Day attendees can tantalize their tastebuds at the Slovak Kitchen, which opens at 12:30 p.m. in Pavilion #4. There'll be something for everyone, including holubky, haluski, pirohy, and kolbasy. Your sweet tooth can be satisfied with homemade favorites – ceregi and paska. Food will be served from 12:30 p.m. until it's sold out and may be purchased as a full dinner or a la carte. Strolling musicians playing Slovak favorites will serenade diners while they enjoy their meal.

Pavilion #3 will host an exhibition of Slovak "kroj" prepared by the Pittsburgh Area Slovak Folk Ensemble. The exhibit will include heirlooms of folk treasures that show the incredible skill and artistry found in the Slovak villages. The Slovak fraternal organizations will have Slovak cultural displays in Pavilion #5. Also in Pavilion #5 will be Slovak vendors selling goods from Slovakia.

A special youth area will feature activities just for children. The program begins at 12:30 p.m. by the Main Pavilion. It will include games and treats for every child participating.

A special event ticket price of \$25 (ages 4 and up) is available from the Slovak Day Committee and is good for July 20th only. To purchase tickets, contact Mary Lou (412-462-1957) or Sue (412-421-1204).

Slovak Day has evolved since that first celebration 100 years ago when the first generation of Slovak immigrants came together to freely speak their language and express their culture. Though the Slovak churches and priests that promoted Slovak heritage have greatly diminished, the spirit of the day continues, and pride in our Slovak heritage and belief in the American dream still prevails. We look forward to celebrating the 100th anniversary of Slovak Day on July 20, 2023, at Kennywood Park. We hope you'll join us!

## Calendar of Events

*continued from page 2*

- 12-14** – American Fraternal Alliance Executive Summit, Oak Brook, Illinois
- 17-18** – Slovak Catholic Federation Fall Meeting, Independence, Ohio
- 20** – **Deadline to submit articles for November/December 2023 Morning Star.**
- 29** – LPSCU Semi-Annual Board Meeting at Hershey Lodge, Hershey, Pennsylvania, beginning at 8:30 a.m. Please submit any matters for the Board to consider by August 9, 2023. *See announcement on page 3.*
- 30** – Deadline to submit ideas and suggestions for the LPSCU's 2024 National Convention in Hershey, Pennsylvania. *See page 4 for details.*
- 30** – Deadline to apply for a 2023 LPSCU Post Graduate Award. *See notice on page 14.*

### OCTOBER

- 5-6** – New Jersey/New York Fraternal Alliance Meeting, Atlantic City, New Jersey
- 22** – Rev. Dianiska District meeting at 1:00 p.m. at the North End Slovak Club, North Main Street, Wilkes-Barre, Pennsylvania. "Make a Difference Day" will be observed.
- 22-24** – Pennsylvania Fraternal Alliance Meeting, Erie, Pennsylvania
- TBD** – Ohio Fraternal Alliance Meeting

### NOVEMBER

- 19** – Deadline to order a wreath for Branch 213's Christmas Fundraiser benefitting St. Andrew Parish in Wilkes-Barre, Pennsylvania. *See page 24 for details.*
- 20** – **Deadline to submit articles for January/February 2024 Morning Star.**

### DECEMBER

- 1** – Msgr. Beeda District's Christmas Party at 6:00 p.m. at Rocco's Restaurant, 245 Muir Avenue, Hazleton, Pennsylvania.
- 9** – LPSCU Board Meeting, Zoom teleconference beginning at 9:00 a.m. EST.



We just enrolled in the  
LPSCU Guaranteed Issue Program.

**HAVE YOU?**

We are providing our loved ones with added protection!

- Guaranteed Issue Program is for all members age 40-75.
- Guaranteed lifetime coverage of \$5,000 or \$10,000 through our 3-pay plan.
- No medical questions will be asked.
- Details will arrive in the mail near your certificate's anniversary date. No member will ever be refused.
- This is a limited time offer!

**GUARANTEED ISSUE**

for all members age 40 to 75



# Minutes of the Executive Finance Committee

May 17, 2023 ❖ Home Office, Wilkes-Barre, Pennsylvania

President Theresa Kluchinski called the meeting to order and offered a prayer. Present were President Theresa Kluchinski, Vice President Anita Gregory, Secretary-Treasurer Mary Jo Savidge, and Chairperson of Trustees James Yocum.

The committee reviewed and accepted the Minutes from February 22, 2023, Executive Finance Committee meeting.

## Correspondence/Requests

The committee acknowledged the correspondence read and approved the following:

- ❖ Slovak Catholic Federation requesting a donation to the Sts. Cyril and Methodius Annual Appeal. *Approved \$500.00.*
- ❖ Western Pennsylvania Slovak Day Association requesting an ad and tickets for the 100th Annual Slovak Day. *Approved a \$125.00 ad and four tickets.*
- ❖ St. Francis Center for Renewal requesting an ad in the 13th Annual Gala. *Approved \$200.00 ad.*
- ❖ Fraternal Societies of Greater Pittsburgh requesting a donation to the 50th Annual Golf Outing. *Approved \$100.00 donation.*
- ❖ Pennsylvania Fraternal Alliance requesting a donation for the scholarship fund. *Approved \$100.00.*
- ❖ Pennsylvania Fraternal Alliance requesting a donation for the charitable project, Grace Leadership Institute. *Approved \$100.00.*

## Financial Statement

The committee reviewed the following checking accounts: M&T Bank – General Operating Account – The Outstanding Checklist for the M&T General Operating Account for February, March, and April 2023; the Morgan Stanley Smith Barney Checking Account for February, March, and April 2023; and the Home Office – Branch Deposit Account.

The committee reviewed the March 31, 2023, Quarterly Statement and the Profit & Loss/Balance Sheet for January, February, March, and April 2023.

## In Memoriam

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

Name	Branch	Location
Frank M. Kapalka	19	Swoyersville, PA
Dorothy Pries	28	Joliet, IL
Joseph Strednak	52	North Braddock, PA
Julia Skurla	60	West Hazleton, PA
David P. Curl	65	Munhall, PA
Helen Stefanko	65	Munhall, PA
Theresa Boring	132	Campbell, OH
Roberta Klimovich	172	Pittsburgh, PA
Bernadette Hurlburt	197	Wilkes-Barre, PA
Mary Ann Kubert	197	Wilkes-Barre, PA

## Bond/Stock/Pension Portfolio

The committee was provided and reviewed all activity from February, March, and April 2023, along with Common Stocks, Preferred Stocks, and Bonds. The Employee Retirement Plan was also reviewed.

## Home Office

Secretary-Treasurer Savidge reported the following:

- ❖ Unclaimed Property was processed on April 6, 2023, in the amount of \$10,364.94.
- ❖ There was a problem with the internet in the Home Office for several days. Service Electric determined it was a bad modem and replaced it.
- ❖ The examination with the Pennsylvania Insurance Department is ongoing.

## Budget

A budget was not provided.

## Meeting Dates

The next meeting will be August 23, 2023.

There being no further business, the EFC adjourned.

Respectfully submitted,

**Mary Jo Savidge**

National Secretary-Treasurer

## LPSCU Donates to Conference of Slovak Clergy

The LPSCU Board of Directors approved a \$2,000 donation to the Conference of Slovak Clergy for a partial grant toward helping priests prepare for church ministry in the various dioceses of Slovakia. Presentation of the donation check took place at the Spring Meeting of the Slovak Catholic Federation held in Wilkes-Barre, Pennsylvania, at the Holiday Inn East Mountain Inn.



From left, LPSCU President Theresa Kluchinski, Monsignor Robert Siffrin, chairman of the Conference of Slovak Clergy, and LPSCU Secretary-Treasurer Mary Jo Savidge.

Ladies Pennsylvania Slovak Catholic Union

# 43<sup>rd</sup> National Convention

June 29-30, 2024

## CONVENTION BOOKLET



LPSCU Life

Security, Peace of Mind

### PATRONS

Platinum	\$100.00
Diamond	\$ 75.00
Gold	\$ 50.00
Silver	\$ 25.00
Bronze	\$ 10.00
Memorials	\$ 20.00

### RATE SCHEDULE

### EXAMPLES OF PATRONS

#### **Platinum / Diamond / Gold / Silver / Bronze:**

Ladies Pennsylvania Slovak Catholic Union Branch ##  
City, State

John and Mary Smith, LPSCU Branch ##  
City, State

#### **Memorial Patron:**

John and Mary Smith by daughter, Ann (Smith) Jones  
LPSCU Branch ##, City, State

### PATRON ORDER FORM

(PLEASE TYPE OR PRINT)

Patron's Name \_\_\_\_\_

City, State \_\_\_\_\_

Phone Number \_\_\_\_\_ Email \_\_\_\_\_

Type of Patron \_\_\_\_\_ Amount enclosed \$ \_\_\_\_\_

Memorial is from \_\_\_\_\_

PLEASE MAKE CHECK PAYABLE TO: LPSCU

Send form and payment to:

Ladies Pennsylvania Slovak Catholic Union

ATTN: President Theresa Kluchinski

PO Box 32

Wilkes-Barre, PA 18703-0032

**DEADLINE IS JANUARY 15, 2024**

NATIONAL  
CZECH &  
SLOVAK  
MUSEUM &  
LIBRARY

### Beautiful Garnets on Display

Stefanie Kohn, curator of The National Czech & Slovak Museum & Library in Cedar Rapids, Iowa, is excited to announce a new exhibit, *Brilliant Bohemian Garnets*. The exhibit opened on June 17, 2023, and will run until January 14, 2024. The display is divided into six themes: Mining, Natural Motifs, Folk Jewelry, Sports, Personal Life, and Religion.

Bohemian garnets are called *pyrope*, which is derived from the Greek words "pyr" for fire and "ops" for eye. The gems are found in Central Bohemia. Bohemian garnets are known for a high degree of clarity and light refractivity, which gives the gemstone its sparkle and glow.

This will most likely be the last time these spectacular garnets will be in the United States. Many of the garnets being showcased in the Brilliant Bohemian Garnets collection will become part of a permanent exhibition that the National Museum in Prague is planning.

The National Czech & Slovak Museum & Library is located at 1400 Inspiration Place SW, Cedar Rapids. Check out their website, [www.ncsml.org](http://www.ncsml.org), for more information about this and other exhibits. If you plan to be close to Cedar Rapids this summer or fall, be sure to make the trip to see this spectacular exhibit!



One of the stunning pieces on display.



# Congratulations to Our 2023 LPSCU College Scholarship Recipients



**EMILY BANKS**  
San Antonio, Texas  
*Texas A&M University*  
*College Station, Texas*  
Branch 213  
Dallas, Pennsylvania



**JOHN C. GEORGE, JR.**  
Malvern, Pennsylvania  
*Temple University*  
*Philadelphia, Pennsylvania*  
Branch 6  
Wilkes-Barre, Pennsylvania



**CAMERON GREGORY**  
Drums, Pennsylvania  
*Penn State University*  
*University Park, Pennsylvania*  
Branch 60  
West Hazleton, Pennsylvania



**LANEY SCHULZ**  
Hanover Township, Pennsylvania  
*The Catholic University of America*  
*Washington, DC*  
Branch 6  
Wilkes-Barre, Pennsylvania



**TYLER SHAFFER**  
Monroeville, Pennsylvania  
*Duquesne University*  
*Pittsburgh, Pennsylvania*  
Branch 52  
North Braddock, Pennsylvania



**KATELIN VOSS**  
Tuxedo Park, New York  
*Dominican University*  
*Orangeburg, New York*  
Branch 19  
Swoyersville, Pennsylvania



## LPSCU 2023 POST GRADUATE AWARD

The LPSCU is offering a Post Graduate Award Benefit to our members who are awarded a Master's or Doctorate degree during the period running from July 1, 2022, to August 30, 2023. Applicants must have a minimum of \$5,000 of insurance through the LPSCU in order to apply for the \$500 award. Applicants can increase their current face amount to meet the \$5,000 requirement.

Members who qualify may receive this award one time upon receiving their Master's degree and one time upon receiving their Doctorate. (Members must apply separately and provide all the required criteria if they wish to apply for both the Master's and Doctorate Post Graduate Awards.)

Following are the guidelines for applying for the Post Graduate Award. All applicants must:

- Be a member of the LPSCU for at least five (5) years with a \$5,000 permanent reserve life insurance certificate. (Term insurance is excluded.)
- Provide a photocopy of the Master's and/or Doctorate degree received.
- Provide documentation that the degree was awarded between July 1, 2022 and August 30, 2023.
- Provide a wallet-size or digital color photo.

Applicants must meet all criteria outlined and provide data indicated in order to be eligible. Applications missing data or with incomplete requirements will not be considered. All 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 September 30, 2023.** Submit applications to:

Ladies Pennsylvania Slovak Catholic Union  
ATTN: Post Graduate 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](mailto:lpscu@lpscu.org) ♦ Website: [www.lpscu.org](http://www.lpscu.org)

## NJ/NY FRATERNAL ALLIANCE IS SEEKING FOTY NOMINEES



NOMINATIONS ARE CURRENTLY BEING ACCEPTED FOR THE NEW JERSEY/NEW YORK FRATERNAL ALLIANCE FRATERNALIST OF THE YEAR AWARD

### **Can you answer YES to the following questions?**

- Do you know an LPSCU member residing in New Jersey/New York who, through example and accomplishment, provides outstanding volunteer service?
- Would you like your member to be honored at the 2023 New Jersey/New York Fraternal Alliance Annual Meeting, scheduled for October 5, 2023?
- Would you like the LPSCU to be recognized for the outstanding fraternal and volunteer efforts of its members?

If you answered yes to the above, please read the guidelines in the web link provided, choose the member you would like to nominate, and complete the forms. **Nominations must be submitted no later than September 1, 2023.**

The members of the New Jersey/New York Fraternal Alliance 2023 "Fraternalist of the Year" Award Committee – Fred Durso, Charlotte Androckitis, and Jennifer Stockdale – would like to thank you in advance for taking the time to recognize someone in the LPSCU as a nominee for this celebrated award.

Please enter the link below to access the nomination form. You can download the form by clicking the download arrow in the top left corner of the screen. The application is fillable, and you can fill it out and save it to email your nomination. You can also print and mail it if you prefer. Please see the information on the last page of the application for email and mailing instructions.

[https://issuu.com/gbulife/docs/2023\\_foty\\_documents\\_njny\\_fillable?fr=sMGZhNjYwODU1MjU](https://issuu.com/gbulife/docs/2023_foty_documents_njny_fillable?fr=sMGZhNjYwODU1MjU)

**We look forward to seeing your LPSCU nominee!**



# CAN YOU HELP US LOCATE THESE MEMBERS?

***We are looking for the following members. Their last known place of residence is listed below.***

Amreihn, Kenneth – Essexville, MI  
Beeda, Michaela – Port Lucie, FL  
Blair, Stacy – Hickory, NC  
Bridzius, Andrius R. – El Paso, TX or San Antonio, TX  
Brinker, Regina – Livermore, CA  
Burrier, Ryan – Scranton, PA  
Campbell, Scott – Pittsburgh, PA  
Cavanagh, Agnes – Campos, IL  
Cavenas, Keri L. – Mahanoy City, PA  
Chvostal, John – Long Beach, CA  
Chvostal, Paul – Cypress, CA  
Clifford, Stephanie – Scranton, PA  
Clifford, Brian – Scranton, PA  
Colello, Christopher – Georgetown, KY  
Craig, Thomas – Wilkes-Barre, PA  
Doran, James – Hesperia, CA  
Fink, Carly – Reading, PA  
Fink, Thomas – Coopersburg, PA  
Flegel, Mirella – Daufuskie Island, SC  
Flummer, Lisa – Monroeville, PA  
Golby, Raeleen – Johnstown, PA  
Gunther, Amanda – Chicago, IL  
Hodge, Michael – N. Catasauqua, PA  
Hoobler, Mary – Sewickley, PA  
Horman, Susan M. – Chandler, AZ  
Jones, Jeffrey – Youngstown, OH or Struthers, OH  
Kinsey, Ann Marie – Taylor, PA  
Kniess, Denise M. – Butler, PA  
Lovasko, Emelie – Whiting, IN  
Lowrie, Deborah – Dalton, PA  
McBeth, Ryan – Hellertown, PA  
McKenzie, Gary – Hazleton, PA  
McMahon, Arianna – Duryea, PA or Avoca, PA  
McTague, Robert – Scranton, PA  
Matuza, William R. – Hazlet Twp., NJ or West Keansburg, NJ  
Mikulaj, Angela – Lake Station, IN  
Mikulaj, Brian M. – Lafayette, IN  
Miller, Richard – Luta, FL  
Mitrakos, Deborah – Naperville, IL or Aurora, IL  
Moskal, Justin – St. Charles, IL

Murzyn, Stanley – Flint Hill, VA or Front Royal, VA  
Parisi, Allison – Seminole, FL  
Pecchioli, Allan – Cinnaminson, NJ  
Renaud, Lauren – San Jose, CA  
Rihn, Adrienne – Pittsburgh, PA  
Rodick, Amanda – Mahanoy City, PA  
Sabol, Jean – Morrisville, PA  
Saravitz, Eugene – Taylor, PA  
Sgambati, Jacob M. – Warren, OH  
Sharrow, Roxanne – Youngstown, OH  
Shook, Alexandra – Hoboken, NJ  
Stinavage, Judy – Binghamton, NY  
Streisel, Elissa – Tamaqua, PA  
Stumpf, Kelly – Blandon, PA  
Suchy, Mary – Chicago, IL  
Susoreny, James – Richardson, TX  
Swetz, Edward – Scranton, PA  
Tomanio, Terri – Port Charlotte, FL  
Vizza, Daniel – Chicago, IL  
Votral, Gregory – Springfield, MA  
Vrabel, Susan – Orlando, FL  
Wateski, Jessica – Exeter, PA  
Watson, Michael – Hubbard, OH  
Weinreich, Sarah – Shenandoah, PA  
Weldner, Robert – Orefield, PA  
Westhafer, Corinne – Harrisburg, PA  
Whitaker, Kimberly – Emmaus, PA  
Wisniewski, Edward – Waymart, PA or Rockaway, NJ  
Ziomkowski, Stanley – Wilkes-Barre, PA



***If you have any information regarding any of these members or their relatives, please contact the Home Office as soon as possible at 570-823-3513, toll free at 888-834-6614, or via email at [lpacu@lpacu.org](mailto:lpacu@lpacu.org). Your assistance is greatly appreciated.***

# SS.C.M. Appeal Update

The Saints Cyril and Methodius Appeal is in its 45th year raising money to assist the Pontifical Slovak College of Saints Cyril and Methodius in Rome with its day-to-day operations. The Appeal relies upon the generosity of individual donors in addition to collections taken up in individual parishes of Slovak ancestry. A direct mailing asking for donations was sent in January to local District and Branch leaders from the four Slovak Catholic fraternal organizations, members of the Slovak Catholic Federation, clergy with Slovak ancestry, and previous donors.

**As of May 18th, the 2023 Appeal has received \$21,068.51 from 166 donors.** Among the 52 donations received from the Slovak Catholic fraternal branches and districts, Branch 19, Branch 90, Branch 213, and the Rev. Dianiska District of the LPSCU have donated a total of \$100. Donations to date have also been received from 6 parishes, 27 clergy and religious, and 81 individuals. On behalf of the Pontifical College, thank you for your continued generosity and support.

Anyone wishing to contribute to the 2023 Appeal is asked to fill out the information in the box at the bottom of this article and mail it, along with your check payable to the Slovak Catholic Federation, to the address provided. Donations in any amount are deeply appreciated and are acknowledged. Any gifts received after November 30, 2023, will be credited toward the 2024 Appeal. Thank you again for your goodness and generosity.

*The Slovak Catholic Federation was founded in 1911 by Rev. Joseph Murgas, founding pastor of Sacred Heart of Jesus Slovak Church, Wilkes-Barre, Pennsylvania. The Federation brings together under one banner both individuals of Slovak heritage as well as Catholic Slovak fraternal organizations for cultural, religious, and educational purposes. 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. Hvozdivic, V.F., supreme chaplain of the Slovak Catholic Sokol and pastor of Our Lady of Victory Parish, Harvey's Lake, Pennsylvania and Gate of Heaven Parish, Dallas, Pennsylvania. Reverend Thomas A. Nasta, national chaplain of the First Catholic Slovak Union and parochial vicar with senior priest status at Our Lady of Grace Parish, Pennndel, Pennsylvania, serves as First Vice President of the Federation and is the Appeal Coordinator.*

## 45th 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  
Our Lady of Grace Church  
225 Bellevue Avenue, Pennndel, PA 19047-4052



## THE 2023 MARGARET SABOL SCHOLARSHIP AWARD

### \$1,000 ANNUAL AWARD

The LPSCU is proud to offer this award to full time students pursuing a Medical or Science degree, including STEM programs. This award is given in memory of Margaret Sabol, who was a member of LPSCU Branch 42 in Pittsburgh, Pennsylvania. It is funded entirely through the generosity of Margaret's daughter, who is also a member of Branch 42.

Any LPSCU member may apply, regardless of the amount or type of life insurance they have, but applicants must meet the following criteria to be eligible for this memorial award:

- Attend an accredited college/university in the fall of 2023 on a full-time basis pursuing a degree in Medicine or Science (including STEM programs). Proof of acceptance/attendance is required.
- Provide a wallet-size or digital color photo.
- Provide two letters of recommendation from a teacher, friend, or religious affiliation.
- Submit a one-page essay on "Why this degree is important to me."

The recipient of the Margaret Sabol Scholarship Award will receive \$1,000. No individual shall be eligible to receive the scholarship more than two times. The recipient will be selected by Margaret Sabol's daughter from among all the qualified applicants.

**Applications must be postmarked by August 15, 2023.** Request an application by contacting one of the choices listed below. Send completed applications to:

Ladies Pennsylvania Slovak Catholic Union

ATTN: Margaret Sabol 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](mailto:lpscu@lpscu.org) • Website: [www.lpscu.org](http://www.lpscu.org)



# LPSCU 3 PAYMENT LIFE PLAN

The 3 Payment Life Insurance Plan offered by the LPSCU is both 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/ies, except as provided within the contract regarding Suicide and Contestability.

Premium payments can be made monthly, quarterly, semi-annually, 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 benefit, 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 cost-effective and advantageous for estate planning and can be especially helpful with the cost of funeral expenses.

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

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

## 3 PAYMENT LIFE ANNUAL AND MONTHLY PREMIUM RATES PER \$1,000 Based on 2017 CSO Male and Female Mortality Tables / Based on Age at Last Birthday

Issue Age	Annual		Monthly	
	Male	Female	Male	Female
0	\$39.00	\$34.00	\$3.51	\$3.06
1	40.00	35.00	3.60	3.15
2	41.00	36.00	3.69	3.24
3	42.00	37.00	3.78	3.33
4	43.00	38.00	3.87	3.42
5	44.00	39.00	3.96	3.51
6	46.00	41.00	4.14	3.69
7	47.00	42.00	4.23	3.78
8	48.00	43.00	4.32	3.87
9	50.00	44.00	4.50	3.96
10	51.00	46.00	4.59	4.14
11	53.00	47.00	4.77	4.23
12	54.00	48.00	4.86	4.32
13	56.00	50.00	5.04	4.50
14	58.00	51.00	5.22	4.59
15	59.00	53.00	5.31	4.77
16	61.00	54.00	5.49	4.86
17	63.00	56.00	5.67	5.04
18	64.00	57.00	5.76	5.13
19	66.00	59.00	5.94	5.31
20	68.00	61.00	6.12	5.49
21	69.00	62.00	6.21	5.58
22	71.00	64.00	6.39	5.76
23	73.00	66.00	6.5	5.94
24	75.00	68.00	6.75	6.12
25	77.00	70.00	6.93	6.30
26	79.00	72.00	7.11	6.48
27	81.00	74.00	7.29	6.66
28	83.00	76.00	7.47	6.84
29	86.00	78.00	7.74	7.02
30	88.00	80.00	7.92	7.20
31	90.00	83.00	8.10	7.47
32	93.00	85.00	8.37	7.65
33	95.00	87.00	8.55	7.83
34	98.00	90.00	8.82	8.10
35	100.00	92.00	9.00	8.28
36	103.00	95.00	9.27	8.55
37	106.00	97.00	9.54	8.73
38	109.00	100.00	9.81	9.00
39	111.00	103.00	9.99	9.27
40	114.00	106.00	10.26	9.54
41	117.00	109.00	10.53	9.81
42	120.00	112.00	10.80	10.08

Issue Age	Annual		Monthly	
	Male	Female	Male	Female
43	\$123.00	\$115.00	\$11.07	\$10.35
44	126.00	118.00	11.34	10.62
45	129.00	121.00	11.61	10.89
46	133.00	124.00	11.97	11.16
47	136.00	128.00	12.24	11.52
48	140.00	131.00	12.60	11.79
49	143.00	135.00	12.87	12.15
50	147.00	138.00	13.23	12.42
51	151.00	142.00	13.59	12.78
52	155.00	146.00	13.95	13.14
53	159.00	150.00	14.31	13.50
54	163.00	154.00	14.67	13.86
55	167.00	158.00	15.03	14.22
56	171.00	162.00	15.39	14.58
57	176.00	166.00	15.84	14.94
58	180.00	171.00	16.20	15.39
59	185.00	175.00	16.65	15.75
60	190.00	180.00	17.10	16.20
61	196.00	184.00	17.64	16.56
62	201.00	189.00	18.09	17.01
63	206.00	194.00	18.54	17.46
64	212.00	199.00	19.08	17.91
65	217.00	204.00	19.53	18.36
66	223.00	209.00	20.07	18.81
67	228.00	214.00	20.52	19.26
68	234.00	219.00	21.06	19.71
69	240.00	224.00	21.60	20.16
70	246.00	230.00	22.14	20.70
71	252.00	235.00	22.68	21.15
72	258.00	241.00	23.22	21.69
73	265.00	246.00	23.85	22.14
74	272.00	252.00	24.48	22.68
75	278.00	258.00	25.02	23.22
76	286.00	264.00	25.74	23.76
77	293.00	271.00	26.37	24.39
78	301.00	277.00	27.09	24.93
79	309.00	284.00	27.81	25.56
80	318.00	291.00	28.62	26.19
81	327.00	299.00	29.43	26.91
82	336.00	307.00	30.24	27.63
83	346.00	315.00	31.14	28.35
84	356.00	324.00	32.04	29.16
85	368.00	333.00	33.12	29.97



LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION

# FLEXIBLE ANNUITY

**ANNUAL INTEREST RATE IS 3½%\***

\*EFFECTIVE FEBRUARY 1, 2023

- 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
- 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

*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 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](mailto:lpscu@lpscu.org) | [www.lpscu.org](http://www.lpscu.org)



# Focusing on National Awareness Month

Deborah McKinley, LPSCU Public Relations Director

## JULY

### Social Wellness Month

July is designated as Social Wellness Month. Just what exactly is “social wellness”? It is a person’s ability to successfully and productively interact with those around them and build a strong support system around themselves. Your support system can include friends, family members, co-workers, neighbors, or all of the above. It’s pretty safe to say that to have a strong sense of social wellness, we need to have *some* sort of support system around us.

Why is social wellness important? First and foremost, research shows that people who have a strong social network have a tendency to live longer. At this point you might be asking yourself why that is. Well, people with a strong social network usually respond better to stress and have a healthier cardiovascular system. Additionally, research indicates that people with a strong social network have a better immune system that helps fight off infectious diseases. If that doesn’t motivate you to get out and meet people, I don’t know what will.

I know in my own life that because I had the help and the support system I had built around me, I was able to meet and face head on challenges that were put in front of me. I’m reminded of the phrase, *No man is an island*. That is so true when it comes to our social wellness or social well-being.

The recent Covid-19 pandemic brought challenges to many people. Pre-pandemic, there were a few people who I would have classified as “acquaintances” of mine. But once the pandemic hit, I was concerned for their well-being due to the isolation that Covid brought to all of us. I started texting them daily, mainly to do “wellness checks.” I have to say, these have blossomed into very strong friendships and sources of strength to me when I needed it after my mom passed last year. Through these texts, we laughed, we celebrated the silly things in life (how many steps we logged just walking around the house during the day, for example), we cheered each other on, and we encouraged each other to do just a little bit more each day.

So, pick up the phone and connect with a family member or friend. Smile and talk to your neighbor. The benefits that will come back to you will be immeasurable.

## AUGUST

### National Immunization Awareness Month

August is recognized as National Immunization Awareness Month. The purpose of the awareness month is to highlight the importance of vaccination for people of all ages.

Vaccination is the act of introducing a substance into the body to produce protection from a specific disease. Immunization is defined as the process by which a person becomes protected against a disease through vaccination. Consequently, the terms immunization and vaccination are often used interchangeably.

The Centers for Disease Control and Prevention (CDC) has vaccines that are recommended from a month before a woman becomes pregnant. After the birth of a child occurs, there are guidelines for vaccines for infant and toddlers, pre-school and elementary school age children, pre-teens and teenagers, and continuing through adulthood.

Some immunizations only need to be administered a few times to infants and toddlers. Others are suggested to be given annually (flu vaccine) or every ten years once you’ve hit adulthood (tetanus vaccine). For some vaccines, after the initial dose(s), booster vaccines are recommended (Covid).

As with most things, there are risks involved, but the benefits of being vaccinated usually far outweigh many of the risk factors. How effective are vaccines? To break it down by the numbers, the CDC estimates that *4 million* deaths worldwide are prevented by childhood vaccinations every year! The CDC also estimates that by 2030, the measles vaccination will save almost *19 million* lives.

Over the years, there have been catchy vaccination slogans. Some of these are: *Don’t Wait, Vaccinate – Vaccination is Your Best Shot – Don’t Hesitate ~ Vaccinate*. Whatever the slogan, the message is the same: that vaccinations are in your best interest. For more information on the CDC guidelines of suggested vaccinations at each age/stage of life, visit [www.cdc.gov/vaccines](http://www.cdc.gov/vaccines).

*The purpose of these monthly awareness articles is to bring to the forefront issues that people deal with every day but probably don’t think about on a daily basis. The better informed we are, the better we can react to situations when needed.*

## Rev. Dianiska District Plans to “Make a Difference”

Members of the Reverend Dianiska District will observe “Make a Difference Day” at their Fall meeting on Sunday, October 22, 2023. The meeting will be held at 1:00 p.m. at the North End Slovak Club, North Main Street, Wilkes-Barre, Pennsylvania. Wilkes-Barre Branch 6 will host.

The Catherine McAuley Center will be the benefactor of the District’s Make a Difference Day project. Members will be donating cleaning supplies for the Center. This event will be held in conjunction with the LPSCU’s Matching Fund Program.

## Welcoming a Newborn Into Your Family?

If at least one parent is an LPSCU member in good standing, an infant (10 days to 6 months of age) can receive a benefit of \$2,000 life insurance. There is no cost to the family. The benefit will begin once the Home Office receives notification of the birth and expires when the infant reaches six months of age.





## The Lynda (Posivak) Mohlenhoff Memorial Award

This LPSCU scholarship award is for students pursuing a degree in or relating to the fields of Math, Science, or Technology. It is given in memory of Lynda (Posivak) Mohlenhoff through the generosity of her parents, Peggy and Frank Posivak. All were/are members of LPSCU Branch 83 in Bethlehem, Pennsylvania.

One lucky qualified applicant will be chosen for the \$500 award. The winner will be selected by a random drawing from among all qualified applicants. (Note: No individual shall be eligible to receive the scholarship more than two times.)

Any LPSCU member may apply, regardless of the amount or type of life insurance they have, but they must meet the following criteria to be eligible for this memorial award:

- Applicants must be accepted to attend (or already be attending) an accredited college/university as a full-time student pursuing a degree in or relating to the fields of Math, Science, or Technology. Proof of acceptance/attendance is required.
- Applicants must provide a wallet-size or digital color photo.
- Applicants must provide two letters of recommendation from a teacher, friend, or religious affiliation.

To be eligible to receive this year's award, **applications must be postmarked by August 15, 2023.** For an application, please call the LPSCU Home Office at 888-834-6614 (toll free) or 570-823-3513; fax 570-823-4464; e-mail [lpscu@lpscu.org](mailto:lpscu@lpscu.org); or visit our website at [www.lpscu.org](http://www.lpscu.org).

## LPSCU 2023 RELIGIOUS AWARDS

**FOR MEMBERS ENTERING RELIGIOUS LIFE**

❖ **St. John Vianney**

❖ **St. Theresa of the Little Flower**

❖ **St. André Bessette**

**\$300 ANNUALLY**

The LPSCU is offering three separate Religious Awards for members entering religious life. They are:

❖ **The St. John Vianney Award**

This award is offered to any male member of the LPSCU aspiring to the priesthood. The member may apply for the \$300 Award upon entrance into an approved program of priestly formation. The award may be renewed for each successive year until ordination, provided the member re-applies for said award each year.

❖ **The St. Theresa of the Little Flower Award**

This award is offered to any female member of the LPSCU aspiring to religious life. The member may apply for the \$300 award upon completion of her first year of Novitiate. The award may be renewed annually until the member is professed as a religious nun, provided she re-applies for said award each year.

❖ **The St. André Bessette Award**

This award is offered to a male member of the LPSCU aspiring to religious life as a brother in a religious congregation. He may apply for the \$300 award upon entrance into an approved program for religious brother formation. The award may be renewed annually for each successive year until completion of the program, provided the member re-applies for said award each year.

**Following are the guidelines for applying for each of the Religious Awards. All applicants must:**

- ❖ Be a member of the LPSCU for two (2) years with a minimum \$2,000 permanent reserve life insurance certificate (excludes term insurance).
- ❖ Provide a wallet-size or digital color photo.
- ❖ Re-apply each year while attending/completing studies for Religious Life in order to receive the award each year of his/her religious training.

Applicants must meet all criteria outlined and provide data indicated 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 are available from the LPSCU Home Office or its website. **Applications for the 2023 awards must be postmarked by August 31, 2023.**

Submit applications to:

Ladies Pennsylvania Slovak Catholic Union

ATTN: Religious Awards

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](mailto:lpscu@lpscu.org) ❖ Website: [www.lpscu.org](http://www.lpscu.org)

# New Insurance Issued

Branch	Branch Representative	Mar./April 2022	Year-to-Date Total
24*	Mary Jo Savidge	\$ 10,000.00	\$ 10,000.00
42	Dolores Sakal	\$ 5,000.00	\$ 5,000.00
65	Janice Mathews	\$ 30,000.00	\$ 30,000.00
90	Theresa Kluchinski	\$ 10,000.00	\$ 14,000.00
213	Theresa Kluchinski	\$ 20,000.00	\$ 20,000.00
		\$ 75,000.00	\$ 79,000.00

\*Sold through Home Office. Not included in campaign.

## LPSCU Branches Donate to SS.C.M. Appeal

LPSCU Branch 90, Johnstown, Pennsylvania, and Branch 213, Dallas, Pennsylvania, recently donated to the 2023 Slovak Catholic Federation Saints Cyril and Methodius Appeal. Branch 90 and 213 Secretary-Treasurer Theresa Kluchinski presented the donation check at the Federation's Spring Meeting.



**Theresa Kluchinski (left) presents the donation check to Rev. Thomas Nasta, SCF first vice president and SS.C.M. Appeal coordinator.**

## Ladies Pennsylvania Slovak Catholic Union 1st Quarter Report

Assets	1st Quarter 2023	1st Quarter 2022
Investments.....	\$ 15,798,037.00	\$ 16,055,324.00
Cash on Deposit .....	\$ 104,336.00	\$ 317,428.00
Real Estate Owned .....	\$ 95,770.00	\$ 101,154.00
Other Assets .....	\$ 54,905.00	\$ 57,463.00
<b>Totals</b> .....	\$ 16,053,048.00	\$ 16,531,369.00
Liabilities & Fund Balance	1st Quarter 2023	1st Quarter 2022
Fund Balance.....	\$ 3,176,585.00	\$ 3,624,728.00
Interest Maintenance Reserve .....	\$ 136,392.00	\$ 173,070.00
Asset Valuation Reserve .....	\$ 316,093.00	\$ 442,511.00
Amt. Retained as Trustee.....	\$ 91,608.00	\$ 96,520.00
Aggregate Reserve-Life Certificates.....	\$ 12,133,929.00	\$ 12,004,419.00
Other Liabilities .....	\$ 198,441.00	\$ 190,121.00
<b>Totals</b> .....	\$ 16,053,048.00	\$ 16,531,369.00
Revenues	1st Quarter 2023	1st Quarter 2022
Premium Income .....	\$ 44,110.00	\$ 41,310.00
Investment Income.....	\$ 147,708.00	\$ 145,389.00
Income - Other .....	\$ 5,874.00	\$ 6,815.00
<b>Totals</b> .....	\$ 197,692.00	\$ 193,514.00
Expenses	1st Quarter 2023	1st Quarter 2022
Death Claims .....	\$ 77,580.00	\$ 75,940.00
Endowments .....	\$ 7,562.00	\$ 2,692.00
Cash Surrenders.....	\$ 21,859.00	\$ 13,211.00
Annuity Benefits.....	\$ 21,173.00	\$ 11,836.00
Dividends .....	\$ -	\$ -
Increase in Aggregate Reserves .....	\$ 4,000.00	\$ 26,000.00
Branch Support/Commissions .....	\$ 218.00	\$ 62.00
General Operating Expenses .....	\$ 78,026.66	\$ 86,357.82
Officers and Committee Expenses .....	\$ 3,968.70	\$ 2,058.71
Actuarial/Accounting Expense.....	\$ 48,750.24	\$ 17,900.00
Investment Mgt. Fee .....	\$ 22,179.33	\$ 25,452.21
Official Publications.....	\$ 16,680.24	\$ 16,264.08
Travel Expense .....	\$ 1,859.83	\$ 1,586.18
Bureau and Association Dues .....	\$ 3,250.00	\$ 5,485.00
Donations.....	\$ 970.00	\$ 1,700.00
Scholarships .....	\$ (250.00)	\$ -
Fraternal Activities.....	\$ 3,574.00	\$ 3,349.00
Insurance Taxes, Licenses & Fees.....	\$ 10,932.00	\$ 10,420.00
<b>Sub Total</b> .....	\$ 322,333.00	\$ 300,314.00
Net Gain/Loss From Operations.....	\$ (124,641.00)	\$ (106,800.00)
Net Realized Capital Gain (Loss).....	\$ (2,306.00)	\$ 786.00
<b>Total</b> .....	\$ (126,947.00)	\$ (106,014.00)



**LPSCU Life**

Security, Peace of Mind

### Our Mission...

*Provide affordable insurance and annuity products while embracing our Catholic faith, ethnic culture, heritage and fraternalism, through our programs and benefits.*



# Junior Branch Journal

## The Dog Days of Summer

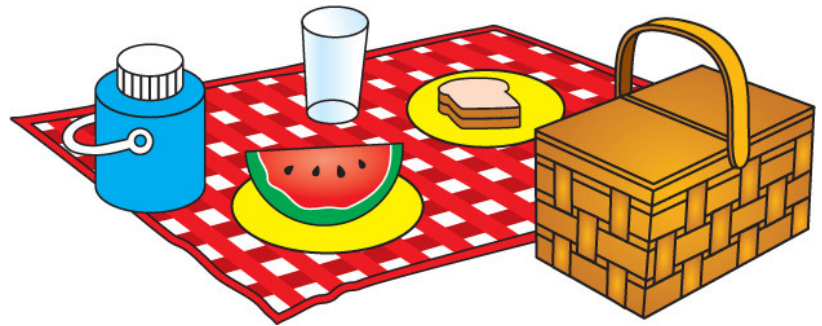
The Dog Days of Summer are celebrated from July 3 to August 11. It's hot and muggy. The thermometer is edging toward triple digits. If you are feeling the effect of hot, muggy, sultry, "weather that you can wear", you can be certain that you are in the Dog Days of Summer. It is also a period of drought and occasional strong thunderstorms.



By definition, the Dog Days of Summer are the hottest and steamiest part of summer. Typically, this is the period when Sirius, the Dog Star, rises at the same time as the sun.

Don't spend all of your time indoors, in air conditioned comfort. Rather, get out and enjoy the hot weather while it is here. After all, the days are already growing shorter. Here are some ideas to help keep you cool:

- Take a dip in the pool
- Go to the beach
- Go to a water park
- Laze under a shady tree



## World Emoji Day—July 17

Emojis were first used in Japan in the late 1990s on mobile phones. As a result, their popularity and use has grown exponentially. Today, you couldn't imagine a world without emojis.

Emojis have their roots in the yellow smiley of the 1960s and 1970s. Harvey Ball, a commercial artist from Worcester, Massachusetts, created the smiley face in 1963. Harvey's smiley also gained world-wide popularity. Jeremy Burge created Emojipedia in 2013. He followed that up by creating *World Emoji Day* in 2014.

It is very easy to participate in the special day. Get on your smart phone and add an emoji to all of the texts you send today.



## Watermelons



A cold and refreshing summer treat, watermelons are at their peak harvest in July.

Watermelon is grown in rows and in raised beds composed of well drained sandy soils. The crop is ready to harvest within 3 months.

All watermelon is handpicked and cut from the vine. Pickers look for a pale or buttery yellow spot on the bottom of the watermelon, indicating ripeness.

Pitching crews follow the cutters and pitch watermelon hand-to-hand to load into trucks. At the packing shed, watermelon is inspected for quality, washed, and separated according to size.

Watermelons can grow quite large and can weigh hundreds of pounds each. The world record heaviest watermelon weighed in at 350.5 pounds in 2013. It was grown by Chris Kent of Sevierville, Tennessee.





# Junior Branch Journal

## Trenčín Castle



The Trenčín Castle is by far the most impressive of all the castles in the Váh Valley. The Trenčín Castle history goes back to the age of the Roman Empire, shown in an inscription describing the victory of the Second Roman legion at *Laugaricio* (the Latin name of Trenčín) in 179 AD. Sheer cliffs make up 3 sides of the castle. This made it impossible for enemies to access it.



Trenčín castle is surrounded also by a rich mythology. For example, the courtyard of the castle contains a "well of love," which according to legend, was built by a certain Omar, whose beloved Fatima had been taken captive by Stefan Zapola, the cruel lord of the castle. "I will give you silver, gold, jewelry, precious Persian carpets...anything you desire," pleaded Omar. "Only set my Fatima free!" "Everything you offer, we already have," sneered Zapola. "What does Your Highness not possess?" begged Omar. "Water. Ordinary water," came the reply. Omar and his 300 Turkish cohorts immediately set to work, hewing at the rock. After three long years they finally struck water about 80 meters (approx. 240 ft.) down. Zapola was delighted, for the discovery meant that his castle could now withstand even the longest sieges, and Fatima was thus set free to rejoin her lover.

Omar's well of love has stood in the courtyard of Trenčín castle for five centuries since, a silent testimony to the (possible) truth of this story. Year round, couples in love still come hand in hand to

toss a coin down the 80 meter deep well for luck, and to pay homage to the legend of Omar and Fatima's enduring affection.

Everyone in Slovakia knows about this legend and it is even taught to primary school children. These days visitors from all over the world, including many from Turkey, stop to visit the site of this famous legend.

## PERIODICAL

A Matching Fund Project

### LPSCU Branch 213 Christmas Fundraiser

All proceeds benefit St. Andrew Parish  
Wilkes-Barre, Pennsylvania



- ❖ 24" Wreath - Mixed Greens..... \$17.00
- ❖ Stand ..... \$ 4.00

#### *With Choice of Bow:*

Red Velvet ❖ Burgundy Velvet ❖ Red & Green Plaid  
Fundraiser is being held in conjunction with  
Decker Florist, Wilkes-Barre, Pennsylvania

#### *Two Pick-up Dates:*

- ❖ December 3rd -  
St. Andrew Parish in Wilkes-Barre (after 10 a.m. Mass)
- ❖ December 4th -  
LPSCU Home Office in Wilkes-Barre

Delivery of items can be arranged  
with LPSCU Branch 213 Secretary/Treasurer.

Anyone interested in ordering should contact  
Branch 213 Secretary/Treasurer Theresa Kluchinski  
at 570-829-5410 or 570-817-4657 (call or text).

*Payment must accompany order.*

Orders are due by November 19th.

*Still Available!*

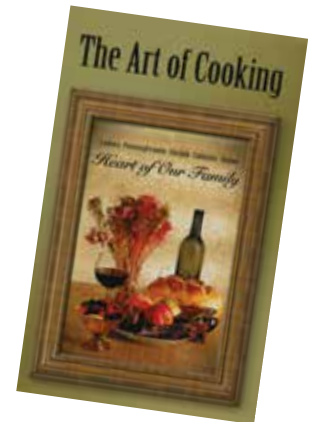
### The LPSCU Cookbook

*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

*Get one before they're gone!*

**SIGN UP A NEW MEMBER  
TODAY!**