



LPSCU Life

Security, Peace of Mind

Morning Star

ZORNIČKA

Vol. 80, No. 876
January-February 2021

The LPSCU Announces Our 2020 Post Graduate Award Recipients

**JONATHAN
PAUL
KAMOR**

BRANCH 197
Wilkes-Barre,
Pennsylvania



From Duryea, Pennsylvania
*Masters of Science in Education –
Technology*
WILKES UNIVERSITY
Wilkes-Barre, Pennsylvania

**MICHAEL
MOORE**

BRANCH 40
Allentown,
Pennsylvania



From Allentown, Pennsylvania
*Masters of Business Administration –
Corporate Entrepreneurship*
LEHIGH UNIVERSITY
Bethlehem, Pennsylvania

Congratulations!

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Calendar of Events

Because of the coronavirus pandemic, many events have been postponed, cancelled, or rescheduled. 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) or Facebook page (LPSCU Life) or contact their Branch representative closer to each event in case any changes or cancellations had to be made.

JANUARY

- 20** – Deadline to submit articles for March/April 2021 Morning Star.
- 29** – March for Life, Washington, D.C.

FEBRUARY

- 15** – Deadline to submit correspondence to be considered by the Board at its Annual Meeting on March 26.

MARCH

- 10** – Msgr. Beeda District Meeting at 6:00 p.m. at Vesuvio's Restaurant, Butler Drive, Drums, Pennsylvania. Anyone planning to attend should call Anita Gregory at 570-788-3263 by March 1.
- 20** – Deadline to submit articles for May/June 2021 Morning Star.
- 24-25** – LPSCU Internal Audit
- 26** – LPSCU Annual Meeting (conference call or virtual meeting)

APRIL

- 1** – Deadline to nominate a member as our 2021 Fraternalist of the Year. *Details on page 7.*
- 19-20** – Slovak Catholic Federation Meeting, Independence, Ohio
- 30** – Deadline to apply for a 2021 LPSCU College Award. *See notice on page 9.*

MAY

- TBD** – American Fraternal Alliance Spring Symposium
- 20** – Deadline to submit articles for July/August 2021 Morning Star.

JUNE

- 19** – LPSCU Mid-Year Meeting (conference call or virtual meeting)

JULY

- 20** – Deadline to submit articles for September/October 2021 Morning Star.

SEPTEMBER

- TBD** – American Fraternal Alliance Executive Summit
- 17-18** – LPSCU Semi-Annual Meeting, Lehigh Valley, Pennsylvania
- 20** – Deadline to submit articles for November/December 2021 Morning Star.
- 26-28** – Slovak Catholic Federation Convention, Danville, Pennsylvania

LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION

Morning Star ZORNICKA



(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.

Phone: 570/823-3513

Toll Free 888/834-6614

Fax: 570/823-4464

E-mail: lpscu@lpscu.org

Website: www.lpscu.org

BOARD OF DIRECTORS

SPIRITUAL ADVISOR

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PRESIDENT

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SECRETARY/TREASURER

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James Yocum, 1738 Evergreen Drive, Hazle Township, PA 18202; 570/436-6792; jpyocum@ptd.net

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Joan T. Hladek, 2138 Waterbury Lane E., Sycamore, IL 60178; 815/895-0431; jthladek@gmail.com

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A Message from Our National Spiritual Advisor

A New Year Centered in a Message of HOPE

As we begin a new year, I am sure that many of you, like me, are hoping for a good, healthy, and peace-filled 2021. We all would certainly agree that 2020 was a year filled with a lot of uncertainty and anxiety. Our lives pretty much came to a halt with the ever-threatening coronavirus that affected not only our work routines but totally disrupted our spiritual lives as well. But we never lost HOPE.



Rev. Robert L. Seeman

Our hearts and prayers are with those who fell ill to the virus and for those who lost a loved one. And a special prayer for all those who so heroically care for the needy among us.

Jesus has told us often to “be not afraid.” He calls us to have courage. Remember the scene when the disciples are out at sea and a storm arises? The disciples are fearful and Jesus calms the sea.

Jesus said, “In this world you will have many troubles, but take heart, and be of good cheer, for I have overcome the world.” – *John 16:33*

Every new year is a chance to begin again.

Every new year is a chance to make better and prudent decisions that promote a world that seeks peace, harmony, and goodness at home, in our society, and in our world.

As we celebrate the first day of the new year, we honor Mary, the Mother of God, for she brought forth from her womb Jesus, the Eternal Word, the one who makes all things new.

“Behold I make all things new.” – *Rev. 21:5*



Let yourself be embraced by the virtues of faith, hope, and charity and not fear in 2021.

May God bless you and protect you and your families throughout this new year.

Stastny Novy Rok!

Blessings,
Father Bob

LPSCU Board of Directors Annual Meeting Notice

This announcement is made to all members of the LPSCU that the Annual Meeting of the Board of Directors will convene on Friday, March 26, 2021, at 8:30 a.m. via telephone conference call or virtually.

Members wishing to submit matters for the Board of Directors to consider at this meeting are directed to send them to the attention of Theresa Kluchinski at the LPSCU National Headquarters, 71 South Washington Street, Wilkes-Barre, PA 18701 or P.O. Box 32, Wilkes-Barre, PA 18703. All correspondence relative to this Annual Meeting should be received no later than February 15, 2021.

42nd National Convention Held Virtually

On Saturday, November 21, 2020, the 42nd National Convention of the Ladies Pennsylvania Slovak Catholic Union made history when it was virtually held. Fifty-four delegates and one guest from seven states were online at one time through Zoom to conduct necessary business.

Test run-throughs were conducted throughout the week leading up to the actual convention to ensure participants were able to launch into a Zoom meeting as well as learn basic navigation and Zoom “etiquette.” The morning of the convention arrived and like clockwork, everyone logged on and launched into the meeting, all before the designated start time.

Specifics of the convention will be shared in a future issue.



Screen shots of National President Theresa Kluchinski (left) and National Secretary-Treasurer Mary Jo Savidge (right) taken during the virtually held 42nd National Convention of the LPSCU.

New Insurance Issued

Branch	Branch Representative	Sept./Oct. 2020	Year-to-Date Total
6	Mary Ann Ewasko	\$ 10,000.00	\$ 10,000.00
7	Margaret Jollimore	\$ 25,000.00	\$ 36,000.00
38*	Theresa Kluchinski	\$ 5,000.00	\$ 15,000.00
39	James Yocum	\$ 10,000.00	\$ 10,000.00
124	Dolores Evanko	\$ 10,000.00	\$ 10,000.00
213	Mary Jo Savidge	\$ 20,000.00	\$ 50,000.00
		\$ 80,000.00	\$ 131,000.00

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

LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION
Minutes of the Semi-Annual Board Meeting
September 26, 2020 ❖ Conference Call

Call to Order – Prayer – Pledge of Allegiance

President Theresa Kluchinski called the meeting to order at 9:00 a.m. Spiritual Advisor Rev. Robert Seeman offered a prayer, followed by the Pledge of Allegiance.

Roll Call

All Board of Directors members were present.

Submission of Insurance

President Kluchinski mentioned if anyone has an application for insurance to mail it into the Home Office.

Welcome Remarks

President Kluchinski welcomed everyone to the Semi-Annual Meeting.

Approval of Agenda/Minutes

The agenda for the meeting was approved, along with the Minutes from the June 27, 2020, Board meeting.

Correspondence/Requests

Secretary-Treasurer Mary Jo Savidge read the correspondence received. There were no requests.

Financial Report

Board members were provided and reviewed the following information:

- ❖ Quarterly Statement – June 30, 2020
- ❖ Month End Balance Sheet/Revenue and Expense Accounts for August 2020
- ❖ Minor Beneficiary Account Listing
- ❖ Summary Market Value 2020 Spreadsheet
- ❖ Budget
- ❖ Transaction Summary Report
- ❖ Statement of Investment Policy Objectives and Guidelines
- ❖ Employee Retirement Plan and Statement of Investment Policy Objectives and Guidelines

Home Office Report

Secretary-Treasurer Savidge provided the Board with the following information:

- ❖ Tables and phone jacks for the back room
- ❖ Lexmark printer repair
- ❖ Advertising
- ❖ Licensing

President Kluchinski provided a Home Office report on the following:

- ❖ Campaign
- ❖ Guaranteed Issue
- ❖ Dividend Checks
- ❖ American Fraternal Alliance
- ❖ Valuation Interest Rate Change
- ❖ New phones
- ❖ Updated WIFI

Convention

President Kluchinski provided the Board with information on the convention to be held in November 2020.

Unfinished Business

The Board was provided with information on “Families of the LPSCU” and the National Project.

Strategic Plan

President Kluchinski provided the Board with updates to the Strategic Plan. The Strategic Plan has been deferred until later in the meeting.

New Business

The Board was provided and discussed the following:

- ❖ Dividend Resolution
- ❖ Term to 25
- ❖ Annuity Rate
- ❖ Branch Deposit Program

Officer Reports

The Board was provided quarterly reports from the following:

- ❖ Spiritual Advisor Rev. Robert Seeman
- ❖ Vice President Anita Gregory
- ❖ Chairperson of Trustees Mary Ann Ewasko
- ❖ Trustees Dolores Evanko, Joan Hladek, Margaret Jolimore, and James Yocum

Compliance Update

The Board was provided an update on compliance on the Principles-Based Reserves and the Maximum Valuation Rates. The Board was informed that Deputy Commissioner Joseph DiMemmo with the Pennsylvania Insurance Department has retired. Melissa Greiner has accepted the position of acting Deputy Commissioner. President Kluchinski has notified the Pennsylvania Insurance Department of the LPSCU’s new accounting firm, Kohanski and Company.

Local/State and National Alliance Meetings

Because of COVID-19, all local, state, and national meetings were cancelled, so there were no reports.

Good of the Union

There was nothing for the Good of the Union.

Calendar of Events

The Board was provided with an updated Calendar of Events for 2021.

Strategic Plan

The Board reviewed updates to the Strategic Plan. There being no further business, meeting was adjourned.

Respectfully submitted,
Mary Jo Savidge
National Secretary-Treasurer

Family Keeps Busy During the Pandemic

The Landmesser family – James, Mary, Emily and Adam – has stayed busy during the coronavirus pandemic. Emily graduated from preschool in May 2020 and celebrated her fifth birthday in July, while Adam just turned one in October. Emily's birthday party had a visit from Ariel, the Little Mermaid, and Adam was a little Donald Duck for his birthday.

While staying close to home for the first few months, once the area started to open up, they made several trips to Knoebels Amusement Park in Elysburg, Pennsylvania. Safety being the top priority, masks were worn during each visit.

The best part of the past year was spending even more time with family. The Landmesser family are all members of LPSCU Branch 213, Dallas, Pennsylvania.



Adam Landmesser celebrates his first birthday as Donald Duck.



Emily Landmesser graduates from preschool.



The Landmesser family receives a visit from Ariel at Emily's birthday party.

Holiday Celebration or Not?

Boy, 2020 definitely proved to be a challenging year. It was bad enough when we couldn't gather for Easter and traditional celebrations like graduations, weddings, and even funerals, but for it to continue and even interrupt family traditions for Thanksgiving and Christmas too! Gave new meaning to the Grinch who stole Christmas. Indoor Thanksgiving and Christmas gatherings were discouraged, parties were canceled, plans were changed. However, people did get very creative.

I know of a few families where all the members were on a Zoom call and still "ate" their dinner "together," albeit in different physical locations. My own family was not able to celebrate via Zoom as some members do not have computers. Instead, we made do with phone calls wishing each other well and reminding ourselves that while 2020 was different, we still had a lot to be thankful for. Many of my cousins took time to call and wish my elderly parents well, probably something that would not have happened if we were busy celebrating the way we were used to.

While many things were not the same during 2020, maybe some new traditions were started as a result of the coronavirus. The year and its trials made people realize that we're more resilient than we probably ever thought. It even coined a new phrase – "social distancing" – and new common phrases – "stay safe" and "six feet apart." Celebrations or not, we are still in this together and together we will come out on the other side, stronger than ever!

I know I've encouraged members to let us know how you're doing and what you're doing during the pandemic. I also encourage everyone to let us know how you celebrated Thanksgiving, Christmas, or any other family gathering that had to be altered in how it took place. I look forward to many e-mails sent to me at dmckinley@lpsc.org.

May your 2021 have health and happiness aplenty, but from only six feet apart, because ten's too many!

Deborah McKinley
Public Relations Director

In Memoriam

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

— Matthew v.5

Name	Branch	Location
Joseph Surmick	39	Hazle Twp., PA
Elizabeth Lesko	52	N. Braddock, PA
Rose Chasarik	64	Pittsburgh, PA
Leonard Holoman*	65	Munhall, PA
Susan A. Reiss*	83	Bethlehem, PA
Evelyn Kysel	90	Johnstown, PA
Elizabeth Zondlo	131	Reading, PA
Ann P. Yarusavage	153	Perth Amboy, NJ
Pauline Papanek*	156	Coaldale, PA
Stanley Balzekas, Jr.	158	Chicago, IL
Lillian C. Henderson*	172	Pittsburgh, PA
Robert J. Bacha*	197	Wilkes-Barre, PA
Rose Sladick	197	Wilkes-Barre, PA

*Multiple certificates

LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION

FLEXIBLE ANNUITY

Annual Interest Rate is 3%*

*EFFECTIVE JANUARY 1, 2021

- ◆ 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 the

LPSCU FLEXIBLE ANNUITY

contact the LPSCU Home Office or your local Branch Secretary

71 South Washington Street | Wilkes-Barre, PA 18701

Phone 888-834-6614 | Fax 570-823-4464 | e-mail: lpscu@lpscu.org | www.lpscu.org

2021 SS.C.M. Appeal Begins

By the time this issue of the *Morning Star* reaches you, the 2020 Appeal will have concluded and the mailing for the 43rd Annual Saints Cyril and Methodius Appeal will have gone out to clergy of Slovak heritage, national and local leaders of our Slovak Catholic fraternal benefit societies, members of the Slovak Catholic Federation, previous donors, and individual parishes of Slovak ancestry. The Appeal raises money to assist the Pontifical Slovak College of Saints Cyril and Methodius in Rome with its day to day operations.

As of November 20, 2020, the 42nd Annual Appeal had raised \$27,763.50 from 192 donors. This includes donations from LPSCU Branches 6, 19, 24, 90, 203, and from the Reverend Dianiska District. On behalf of the Pontifical College, thank you everyone for your continued generosity and support.

Anyone wishing to contribute to the 2021 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. 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 needs. Serving as Moderator is the Right Reverend Gary Hoover, O.S.B., abbot of St. Andrew Svorad Abbey, Cleveland, Ohio. National President is Reverend Andrew S. Hvozdic, V.F., supreme chaplain of the Slovak Catholic Sokol and pastor of Epiphany Parish, Sayre, Pennsylvania. Reverend Thomas A. Nasta, national chaplain of the First Catholic Slovak Union and pastor of Sacred Heart Parish, Swedesburg, Pennsylvania, serves as First Vice President of the Federation and is the Appeal Coordinator.

43rd Annual SS.C.M. Appeal

Name _____

Address _____

City _____ State _____ Zip _____

Amount \$ _____

Please make check payable to

Slovak Catholic Federation and mail to:

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

Remember to notify the Home Office
if your address changes!

We're
looking
for a
shining star

in the LPSCU to be our

2021 Fraternalist of the Year

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

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

If you can answer "Yes!" to the above, then you have a "Shining Star" member to be nominated to be the 2021 LPSCU Fraternalist of the Year.

Nomination Guidelines

- ★ Nominee must be an active member of the LPSCU.
- ★ Board of Directors and Home Office staff are not eligible.
- ★ Prior honorees are prohibited from entering.
- ★ Head and shoulder color photograph must accompany nomination form.
- ★ Decisions of the LPSCU are final.

The honoree will be presented with an award and their name may be submitted to State Fraternal Alliances having a similar award.

Nomination forms are available from the Home Office. They may be returned by mail, fax (with photo mailed), or email (with photo digitally supplied). All material sent becomes the property of the LPSCU and will not be returned.

Nominations must be submitted to the LPSCU with a postmark no later than April 1, 2021.

Nomination form, photograph, and any accompanying material are to be sent to:

Ladies Pennsylvania Slovak Catholic Union
Fraternalist of the Year Award
71 South Washington Street
Wilkes-Barre, PA 18701

Phone: 570-823-3513 ★ Toll free: 888-834-6614
E-mail: lpescu@lpescu.org ★ Fax: 570-823-4464

Minutes of the Executive Finance Committee

November 18, 2020 ❖ Virtual Meeting

President Theresa Kluchinski called the meeting to order and offered a prayer. 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 the August 26, 2020, Executive Finance Committee meeting with no changes.

Correspondence/Requests

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

- ❖ Ad in the *Citizens Voice* newspaper for September.
- ❖ Ad in the *Times Leader* newspaper for September.
- ❖ Ad for Breast Cancer Awareness in the *Times Leader* newspaper for October.
- ❖ Ad in the *Citizens Voice* newspaper for Nutty November.
- ❖ A donation for the Slovak League of America for the publication *Slovakia*.
- ❖ A donation for the Slovak Catholic Federation for the annual donation towards the SS. Cyril and Methodius Annual Appeal.
- ❖ An ad for the 2021 Benedictine High School Blue & White Gala.
- ❖ Ad in the *Times Leader* newspaper 2021 calendar.

Financial Statement

The committee reviewed the following checking accounts: M&T Bank – General Operating Account – The Outstanding Check List for the M&T General Operating Account for August, September, and October 2020; the Morgan Stanley Smith

Our Scholarship Recipients Explain

The Importance of Life Insurance

While life insurance surely is not on the top of our minds, it is crucial that we take time to make arrangements in the case of our deaths. Without life insurance, one could leave their family members with burdensome funeral costs, loss of property ownership, or the transfer of costly debt. Even young adults should make such arrangements, as unforeseen circumstances and tragedy could lead to early deaths – take the coronavirus, for example! If I were to die anytime in the next few years, I would leave behind massive college debt for my parents to pay, on top of the expenses that they incur with four other children. On a grander scale, life insurance can save businesses in the event of a key employee's death. If a company heavily relies on this employee's intelligence and contributions, then a life insurance policy could keep the company afloat in the event of their death while the CEO earns back investor trust and stabilizes their stock value. With such said, all adults should be taking any steps possible to bolster up a life insurance plan.

Jacob Knotek
Branch 38, Whitehall, PA

Barney Checking Account for August, September, and October 2020; and the Home Office – Branch Deposit Account.

The committee reviewed the Quarterly Statement from September 30, 2020, and the Profit and Loss/Balance Sheet for August, September, and October 2020. The committee also reviewed graphs which provide a snapshot of the financial statement.

Home Office

Secretary-Treasurer Savidge reported on the following: Installation of phone jack in the back room; repair of the Lexmark printer; installation of a new WIFI system; and new phones.

Budget

The committee was provided and reviewed the current budget and the budget for 2021.

Meeting Dates

The next meeting will be February 17, 2021.

There being no further business, the EFC adjourned.

Respectfully submitted,
Mary Jo Savidge
National Secretary-Treasurer

IT'S OFFICIAL! Member Commits to Auburn

Shane Dever, a senior at Seminole High School in Pinellas County, Florida, has signed his letter of intent to play soccer at Auburn University, Montgomery, Alabama. Shane has been a 3-year starter in goal at Seminole and plans to study Criminology at Auburn. He is a member of LPSCU Branch 7, Exeter, Pennsylvania, and is the grandson of National Trustee Margaret Jollimore.



Pictured with Shane at the ceremonial signing are his parents, Brian and Christine Jollimore, and his father, Ron Dever.

Pandemic Happenings

So, what have YOU been doing since the pandemic shut-down hit the United States last March?

Are you considered an “essential” worker and things pretty much haven’t changed for you? Did you know you were “essential”? On the flip side, are you considered “non-essential” and didn’t know that either? My husband learned that his flooring and bathroom remodeling store was deemed “non-essential” and had to shut down for several weeks. Do you now work from home? Do you like working from home?

Do you have children that are now attending school virtually? Do you have children that are back for “in person” learning? Either way, how’s it going?

Have you started a new hobby, or gone back to one that you haven’t done in a while? What are your hobbies (either new or revisited ones)? Or have you done things around your home? I heard at various points that paint was a hot commodity at home centers as people were taking brush to wall and painting rooms in their homes. Did you use this time to reorganize your closets, pantry, garage, or even just a cabinet or two?

With so many gyms initially closed, people became creative in their workout routines. A couple of friends of mine told me they were using gallon jugs of water as weights. What have you done to keep your workout routines routine?

What about letter/note writing? In this day and age, the art of actual letter writing has fallen by the wayside. How have you kept in touch with family and friends? By phone calls, notes, emails, FaceTime, Zoom?

As we move through the winter months, many of the ways we adapted to the pandemic may need to be reassessed. For example, taking walks outdoors, swimming, and gardening may no longer be an option. I, personally, am going to have to rethink things as my pool is now closed and I can no longer do my daily laps.

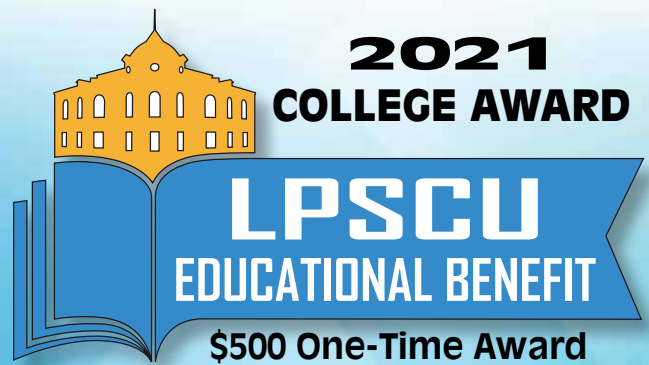
I encourage all members to share their thoughts with us. Besides letting us hear how you are doing, what you are doing may inspire someone else. Drop me a line at dmckinley@lpsc.org. It doesn’t have to be long, just a few sentences. If you don’t feel comfortable actually writing something for publication, still email me and I can talk to you to gather your information and write it for you. As always, a photo or two would be great. Whatever you do, please stay diligent, stay aware, and stay safe!

I look forward to hearing from many of you!

Deborah McKinley
Public Relations Director

Msgr. Beeda District to Meet in March

The Msgr. Beeda District will hold its first meeting of the year on March 10 at 6:00 p.m. at Vesuvio’s Restaurant, Butler Drive, Drums, Pennsylvania. Anyone planning to attend should call Anita Gregory (570-788-3263) by March 1st.



The LPSCU is offering a \$500, one-time College Award to our members who will be attending college during the 2021-2022 academic year. A total of up to 25 College Awards will be granted.

These are the guidelines for those applying for this award:

- ◆ Applicants must be a member of the LPSCU for two (2) years with at least a \$2,000 permanent reserve life insurance plan (excludes term insurance).
- ◆ Applicants must be a high school senior or college freshman, sophomore, or junior.
- ◆ High school seniors must provide a letter of recommendation from a school representative (ex: teacher, guidance counselor, or principal).
- ◆ High school applicants must submit an official transcript from their school that includes test scores; College students must submit documentation indicating latest overall GPA.
- ◆ Applicants must provide a detailed list of extracurricular activities, honors, and awards.
- ◆ Applicants must provide a detailed list of church, community, volunteer, and work activities including honors and awards, with reference(s) included.
- ◆ Applicants must be attending an accredited college/university on a full time basis for the 2021-2022 academic year and must submit proof of acceptance for the Fall 2021 semester.
- ◆ Applicants must submit a brief essay (no more than 200 words) on the topic “Why is life insurance important?”
- ◆ Applicants must provide a wallet-size color photo.

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

Applications are available from the LPSCU Home Office or its website. **Applications must be postmarked by April 30, 2021.** Submit applications to:

LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION

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

Phone: 570-823-3513 ♦ Toll free: 888-834-6614 ♦ Fax: 570-823-4464

E-mail: lpescu@lpescu.org ♦ Website: www.lpescu.org



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

HAVE YOU?

We are providing our loved ones with added protection!



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

GUARANTEED ISSUE

for all members age 25-43

Mother Nature, What Did You Get Me Into?



I ended my story in the November-December *Morning Star* with a teaser about ants. This past summer, before I had the bird issue, I had an ant issue. The white tiled floor of my foyer is between the living room and the den, where I have my office. I normally crossed the foyer floor without an issue, but one day I started for the den and found the floor of the foyer filled with ants. They had entered in a crack between the house and the stoop, which is located near my foyer. The interesting thing was that they were not headed toward the living room and the kitchen, but instead made a curve toward the den. I guess this was due to the ants' collective memory as two years earlier, due to the heavy rains, we experienced a horde of ants that got into the den through the windows. They were bothersome enough for me to call an exterminator. This time I tossed some baking soda on the foyer floor and stomped on the ants until my daughter came with a commercial, over-the-counter ant trap. It not only traps the ants but also contains an exterminating solution that any escaping ants take back to their nest.

This episode made me reminisce about my move from my home in urbanized Hammond in northwest Indiana to my current home, a ranch condo in an over-55 community called Somerset Farms, built on what was once a corn field in Sycamore, Illinois. The second and third year after I moved, my condo was inundated with "vermin" that looked like two-inch long pieces of thin black wire. I found out that they were centipedes. They would appear at night. When they were swatted, they would roll up into a coil. I spent many a summer night swatting the bugs. I finally had an exterminator come out to take care of the problem. Fortunately, I was spared from the

experience of one of my neighbors where the centipedes covered his entire screen door. It made me wonder what's in the corn that we eat because they were obviously nesting in the corn fields and were clearly being disturbed by building of 19 four-condo units.

Along with the centipedes, there was an occasional mouse in the house or a hawk that would accidentally drop a dead mouse on the driveway. On my first mouse experience, I was wakened at 2 in the morning and saw a couple of mice. It meant I had to make a 2:30 a.m. trip to Walmart to get mouse traps!

As more units continued to be built, there came a plague of Chinese lady bugs, followed by a cricket horde, and after that, giant grasshoppers. Oh, and did I forget to mention the coyotes? They hang around the retention pond on the side of my home.

I don't mind the huge, fat yellow jackets that hang around my flowerpots and planters. My stoop faces the south and gets really nice and warm, so I have to go out every couple of days to destroy the spider webs with the garden hose. Gophers exploded when I first moved here; now there is only one. There is a gopher living under my stoop. A trip to the store to get a remedy ended up in a reprieve for the gopher as I refused to pay \$16.99 for a kill solution, so I think the gopher can stay. It has moved the planter I put over its entry hole. It occasionally appears from the waist up with an elbow on the walk and a seed in its paw, staring nonchalantly at me while I stand at the door. We have become bosom buddies.

The skinny rabbit that used to hang around in the morning now roams the driveway and lawns at midnight, I suppose to avoid the dogs that have populated the community. However, this year there were no baby bunnies running around the lawns in the morning.

I have become acclimated to the throes of living in the country which, incidentally, is only 15 minutes east of a shopping center that has a Walmart, Kohl's, Target, and my favorite, TJMaxx. There's also a hospital, a plethora of medical clinics, restaurants, and a movie theater. (Thank God!)

What has become worrisome to me is the decline in the insects and wildlife that has occurred in my neighborhood over my 12 years of living here. There are no centipedes, mice, grasshoppers, moles, coyotes, or bunnies anymore. The corn field across from Somerset Farms has become an industrial complex with constant building. Facebook has built a large facility approximately five miles down the road. Ferrara Candy has built a factory. The snack food packaging company five minutes down the road has built an addition and across from that, Ignatius Press has added onto its new building constructed a year ago. Gone is the bucolic area I originally moved to.

At least if I want to see nature, I can go to the corner a half mile to the east where there are still corn and soybean fields. Hopefully I'll catch a glimpse of a mouse, grasshopper, cricket, or bunny!



Joan T. Hladek
LPSCU Trustee

Marissa Jason Receives PFA Scholarship



Marissa Jason

Marissa Jason has been named one of the recipients of a 2020 Pennsylvania Fraternal Alliance Scholarship. The Pennsylvania Fraternal Alliance awards scholarships for accomplishments in the areas of academics, fraternal, religious, and community.

Marissa is a student at Loyola University Maryland in Baltimore. She graduated this past year as the Salutatorian of Holy Redeemer High School in Wilkes-Barre, Pennsylvania. Marissa is a lifelong member of LPSCU Branch 6, Wilkes-Barre,

Pennsylvania, and she continues to be heavily involved in fraternal activities through the LPSCU.

Marissa is the granddaughter of Mary Ann Ewasko, who serves as National Chairperson of Trustees for the LPSCU. She is the daughter of Paul and Diane Jason and has a brother, Paul G. Jason.

The LPSCU congratulates Marissa on receiving this prestigious scholarship and wishes her continued success in her studies at Loyola.

Celebrating a Silver or Golden Wedding Anniversary?

If you are celebrating either your 25th or 50th wedding anniversary, LPSCU wants to hear from you! Drop us a line with information about your anniversary, which

one you're celebrating, any interesting tidbits you'd like to share, or how you celebrated. Of course, including a picture is always a welcome addition too! Once the Home Office receives the information, they will send you either a gold (for 50th) or silver (for 25th) wedding cross to commemorate your special day.

Kindly send information by e-mail to lpscu@lpscu.org or mail to LPSCU, 71 S. Washington Street, Wilkes-Barre, PA 18701. Please include a phone number in case we have any questions.



85 and Counting

This past November, Kathleen Korutz, a member of Branch 197, Wilkes-Barre, Pennsylvania, celebrated her 85th birthday. She even received festive wishes from President Trump on reaching this milestone. Due to Covid-19 restrictions and warnings about indoor gatherings, a full family celebration could not be held at that time. However, Kathleen did enjoy a celebratory lunch with her husband, Al, and daughter, Debby McKinley (also a member of Branch 197) a few days after her birthday. And while, again due to COVID-19, the restaurant couldn't have all of the servers come to the table to sing "Happy Birthday" to her, Kathleen was treated to a birthday dessert.



Kathleen Korutz is all smiles on her 85th birthday.

Cooking Corner

STUFFED PEPPER SOUP

1 lb. ground beef, browned and drained
 1 lb. ground pork, browned and drained
 2 large green peppers, chopped
 1 large onion, chopped
 1 large box (32 oz.) beef broth
 2 cans tomato soup
 1 package Spanish rice, made to package directions
 Garlic, salt and pepper to taste

Quick tip ~ You can brown meat in the microwave at about 4 minutes per pound on high; then let it stand for 2 minutes. Use any chopper to evenly chop the browned meat.

Mix all ingredients together in a large pot. Simmer. Enjoy!
 (For thicker consistency, add another can of tomato soup. For thinner soup, add more beef broth.)



LPSCU SINGLE PREMIUM LIFE PLAN

The Single Premium Life Plan offered by the LPSCU is a unique type of insurance option, providing the desired amount of life insurance with one premium payment. The greatest advantage to the Single Premium Life Plan is that the certificate is paid for the rest of the insured's life after just a single premium payment is made. The certificate remains in full force and effect for the life of the insured without the necessity of making any further premium payments after the single payment. Issue ages are from 0 to 85. The ages and limits of insurance coverage for Non-Medical Rates are: 0-40 (\$30,000), 41-60 (\$20,000), 61-70 (\$10,000), and 71-85 (\$5,000). However, the LPSCU reserves the right to require a medical examination on any applicant.

Upon the death of the insured, the face amount of the certificate is paid to the insured's named beneficiary/ies, except as provided within the contract regarding Suicide and Contestability.

A member with a Single Premium Life Plan is entitled to all fraternal benefits of the LPSCU including educational awards, youth and adult activities, newborn benefits, pre-

scription discount card, official publication, and discount car rental. Currently, dividends are not paid on the Single Premium Life Plan.

The Single Premium Life Plan is perfect for both youth and adults – especially anyone who prefers to have their life insurance paid in full with one premium payment. If you would like to give a special gift to anyone, consider a Single Premium Life Insurance certificate. This insurance plan would make an appropriate and thoughtful gift for anyone.

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

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

Listed below are the Single Premium Schedules for the Single Premium Life Insurance Plan. The premiums listed are based on \$1,000 of life insurance coverage. A Branch Administration Fee of \$10 must be added to the total premium.

SINGLE PREMIUM LIFE PREMIUM RATES PER \$1,000 Based on 2001 CSO Male and Female Mortality Tables

Issue Age	Single Premium Life	
	Male	Female
0	\$ 91.00	\$ 78.00
1	93.00	80.00
2	96.00	83.00
3	98.00	85.00
4	102.00	88.00
5	105.00	91.00
6	109.00	94.00
7	112.00	97.00
8	116.00	101.00
9	121.00	104.00
10	124.00	107.00
11	129.00	111.00
12	133.00	115.00
13	137.00	119.00
14	141.00	122.00
15	146.00	127.00
16	150.00	130.00
17	155.00	135.00
18	159.00	139.00
19	165.00	144.00
20	168.00	147.00
21	173.00	152.00
22	179.00	157.00
23	184.00	162.00
24	190.00	167.00
25	195.00	172.00
26	201.00	178.00
27	207.00	183.00
28	213.00	190.00

Issue Age	Single Premium Life	
	Male	Female
29	219.00	195.00
30	227.00	202.00
31	233.00	208.00
32	241.00	215.00
33	248.00	221.00
34	256.00	229.00
35	262.00	234.00
36	271.00	242.00
37	279.00	249.00
38	288.00	257.00
39	297.00	265.00
40	306.00	274.00
41	316.00	282.00
42	325.00	291.00
43	335.00	300.00
44	345.00	309.00
45	356.00	319.00
46	366.00	329.00
47	377.00	339.00
48	388.00	349.00
49	399.00	359.00
50	411.00	370.00
51	423.00	381.00
52	435.00	392.00
53	448.00	404.00
54	461.00	415.00
55	473.00	427.00
56	486.00	438.00
57	499.00	449.00

Issue Age	Single Premium Life	
	Male	Female
58	513.00	461.00
59	526.00	474.00
60	540.00	486.00
61	553.00	498.00
62	567.00	510.00
63	579.00	522.00
64	593.00	535.00
65	606.00	547.00
66	619.00	561.00
67	633.00	573.00
68	646.00	586.00
69	659.00	599.00
70	672.00	613.00
71	686.00	626.00
72	700.00	640.00
73	714.00	654.00
74	728.00	668.00
75	742.00	682.00
76	755.00	696.00
77	769.00	710.00
78	782.00	723.00
79	795.00	737.00
80	807.00	751.00
81	819.00	764.00
82	831.00	778.00
83	842.00	790.00
84	853.00	802.00
85	863.00	814.00



Enjoy exclusive savings on Liberty Mutual Auto and Home Insurance.



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

Discounts to Save You Money¹

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

Service When & Where You Need It

- **Round the Clock:** 24-Hour Claims Assistance, 24-Hour Roadside Assistance,² and Emergency Home Repair
- **Business Your Way:** Online, by phone, with your mobile device, or at one of more than 350 local offices
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Valuable Protection You Can Trust

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

Contact me today for a free quote.



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LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION

Minutes of the Board of Directors Meeting

November 23, 2020 ❖ Virtual Meeting

Call to Order – Prayer

President Theresa Kluchinski called the meeting to order at 9:00 a.m. Spiritual Advisor Rev. Robert Seeman offered a prayer. All Board members were present.

Welcome Remarks

President Kluchinski welcomed everyone to the meeting.

Approval of Agenda/Minutes

The agenda for this meeting was approved, along with the Minutes from the September, 26, 2020 Board meeting.

Correspondence/Requests

There was no correspondence or requests received.

Financial Report

Board members were provided and reviewed the following information:

- ❖ Quarterly Statement – September 2020
- ❖ Month End Balance Sheet/Revenue and Expenses Accounts
- ❖ Summary Market Value 2020
- ❖ Budget 2020/2021
- ❖ Transaction Summary Report

The Statement of Investment Policy Objectives and Guidelines and the Employee Retirement Plan Statement of Investment Policy Objectives and Guidelines were approved.

Home Office Update

Secretary-Treasurer Mary Jo Savidge reported on the following: Installation of phone jacks in the back room; repair of the Lexmark printer; installation of a new WIFI system; installation of new phones; and ads placed in the local newspapers.

President Kluchinski provided the Board with information on the following:

- ❖ Campaign
- ❖ Guaranteed Issue
- ❖ Dividend Checks
- ❖ American Fraternal Alliance (AFA) Webinars
- ❖ Valuation Interest Rate Change
- ❖ Public Relations Director and Fraternal Activities Director
- ❖ ADMIN System
- ❖ Profit-Sharing 401k Employee Plan

Contributors, Please Note...

When sending articles for publication, always provide the Public Relations Director a phone number or email address in case of questions.

Unfinished Business

President Kluchinski provided information on the following:

- ❖ National Project – Newman Center
- ❖ Stories from members during the pandemic
- ❖ Irrevocable Burial Trust
- ❖ Annuity Rollover
- ❖ E-mail Distribution List
- ❖ Pet Insurance
- ❖ Advertising/Marketing
- ❖ Direct Advertising, Target Audience

New Business

The Board was provided information and approved the following:

- ❖ Annuity Rate
- ❖ Branch Deposit Program Rate
- ❖ Appoint a Committee for Convention Minutes

Officers' Reports

The Board was provided and reviewed the report from Chairperson of Trustees Mary Ann Ewasko on the 2019 Internal Audit.

Officers' reports were received from the following officers:

- ❖ Spiritual Advisor Rev. Robert Seeman
- ❖ Vice President Anita Gregory
- ❖ Chairperson of Trustees Mary Ann Ewasko
- ❖ Trustee Dolores Evanko
- ❖ Trustee Margaret Jollimore
- ❖ Trustee James Yocum
- ❖ Trustee Joan Hladek

National/State Alliance Meetings

There were no reports since all national and state Alliance meetings were cancelled due to Covid-19.

Convention Recap

The LPSCU Convention was held virtually on Saturday, November 21, 2020. President Kluchinski ran a smooth and very organized convention.

Strategic Plan

Each Board member will be expected to perform tasks in order to accomplish objectives set forth in the Strategic Plan.

Good of the Union

There was nothing for the Good of the Union.

Calendar of Events

The Board was provided with the Calendar of Events for 2021.

Deadline for reports was provided to Board members.

There being no further business, the meeting was adjourned.

Respectfully submitted,
Mary Jo Savidge
National Secretary-Treasurer

CAN YOU HELP US?

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

- Kenneth Amreihn – Essexville, MI
- John Anthonson – Youngstown, OH
- James Badac – Vandergrift, PA
- Keri L. Cavenas – Mahanoy City, PA
- Thomas Costello, Jr. – Allentown, PA
- Robert J. Domanic – Joliet, IL
- Cynthia Fuss – Plymouth, PA
- Mark Giacobbe – Coplay, PA
- Raeleen Golby – Johnstown, PA
- Michael Hodge – N. Catasauqua, PA
- Karen Kadish – West Mifflin, PA
- Ann Marie Kinsey – Taylor, PA
- Deborah Lowrie – Dalton, PA
- Russell Mackiewicz – Riverside, CA
- Karen Markel – Whitehall, PA
- Gary McKenzie – Hazleton, PA
- Robert McTague – Scranton, PA
- Richard Miller – Luta, FL
- Justin Moskal – St. Charles, IL
- Richard Petak – Johnstown, PA
- Paula Rager – Edgewater, FL
- John M. Rebarchak – Exton, PA
- Scott Roth – Harborcreek, PA
- Judy Stinavage – Binghamton, NY
- Kelly Stumpf – Blandon, PA
- Mary Suchy – Chicago, IL
- James Susoreny – Richardson, TX
- Cathy Talianek – Allentown, PA
- Daniel Vizza – Chicago, IL
- Gregory Votral – Springfield, MA
- Susan Vrabel – Orlando, FL
- Sarah Weinreich – Shenandoah, PA
- Kimberly Whitaker – Emmaus, PA

If you have any information regarding any of these members or their relatives, please contact Secretary-Treasurer Mary Jo Savidge as soon as possible at 570-823-3513, toll free at 888-834-6614, or via email at lpescu@lpescu.org. Your assistance is greatly appreciated.

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.

Branches 213 and 90 Make Charitable Donations

On October 20, 2020, donations were sent to the Multiple Sclerosis Foundation and the Slovak Catholic Federation's SS. Cyril and Methodius Appeal on behalf of LPSCU Branch 213 and Branch 90. Branch 213 is located in Dallas and Branch 90 is in Johnstown, both in Pennsylvania. The Multiple Sclerosis Foundation received a donation of \$100 from Branch 213 and \$50 from Branch 90. The SS. Cyril and Methodius Appeal received a donation of \$50 from Branch 213 and \$25 from Branch 90. All donations were made in conjunction with the Matching Fund Program sponsored by the LPSCU Home Office. Due to COVID-19 restrictions, presenting the donations in person was not possible.

Ladies Pennsylvania Slovak Catholic Union 3rd Quarter Report

Assets	3rd Quarter 2020	3rd Quarter 2019
Investments.....	\$ 15,422,166.00	\$ 15,203,369.00
Cash on Deposit	\$ 401,073.00	\$ 685,340.00
Real Estate Owned	\$ 106,278.00	\$ 113,557.00
Other Assets	\$ 61,060.00	\$ 53,847.00
Totals	\$ 15,990,577.00	\$ 16,056,113.00
Liabilities & Fund Balance	3rd Quarter 2020	3rd Quarter 2019
Fund Balance.....	\$ 3,626,563.00	\$ 3,885,927.00
Interest Maintenance Reserve	\$ 28,158.00	\$ 47,373.00
Asset Valuation Reserve	\$ 349,619.00	\$ 391,211.00
Amt. Retained as Trustee.....	\$ 83,496.00	\$ 121,151.00
Aggregate Reserve-Life Certificates.....	\$ 11,716,976.00	\$ 11,450,642.00
Other Liabilities	\$ 185,765.00	\$ 159,809.00
Totals	\$ 15,990,577.00	\$ 16,056,113.00
Revenues	3rd Quarter 2020	3rd Quarter 2019
Premium Income	\$ 186,532.00	\$ 152,755.00
Investment Income	\$ 547,510.00	\$ 575,579.00
Income - Other	\$ 17,625.00	\$ 19,424.00
Totals	\$ 751,667.00	\$ 747,758.00
Expenses	3rd Quarter 2020	3rd Quarter 2019
Death Claims	\$ 228,733.00	\$ 258,776.00
Endowments	\$ 28,788.00	\$ 5,717.00
Cash Surrenders.....	\$ 26,947.00	\$ 66,919.00
Annuity Benefits	\$ 1,288.00	\$ 13,863.00
Dividends	\$ -	\$ -
Increase in aggregate reserves.....	\$ 106,000.00	\$ 74,000.00
Branch Support/Commissions	\$ 754.00	\$ 3,297.00
General Operating Expenses	\$ 201,143.31	\$ 281,678.33
Officers and Committee Expenses	\$ 1,500.36	\$ 19,113.11
Actuarial/Accounting Expense.....	\$ 60,500.00	\$ 66,435.00
Investment Mgt. Fee	\$ 63,319.15	\$ 52,569.00
Official Publications.....	\$ 43,354.08	\$ 43,245.62
Travel Expense	\$ 846.96	\$ 6,054.07
Bureau and Association Dues	\$ 6,810.00	\$ 5,850.00
Donations.....	\$ 5,170.00	\$ 6,085.80
Scholarships	\$ 1,650.00	\$ 4,950.00
Fraternal Activities.....	\$ 7,527.14	\$ 8,732.07
Insurance Taxes, Licenses & Fees.....	\$ 24,216.00	\$ 54,491.00
Sub Total	\$ 808,547.00	\$ 971,776.00
Net Gain/Loss From Operations.....	\$ (56,880.00)	\$ (224,018.00)
Net Realized Capital Gain (Loss).....	\$ (23,664.00)	\$ (45,737.00)
Totals	\$ (80,544.00)	\$ (269,755.00)

SS.C.M. Sisters Bestow Servant Leadership Awards

On October 25, 2020, the Sisters of Saints Cyril and Methodius in Danville, Pennsylvania, awarded the Servant Leadership Award to 27 outstanding high school seniors from the Diocese of Harrisburg, Pennsylvania. The virtual ceremony took place at the Basilica of Saints Cyril and Methodius in Danville. Over the past 18 years, the Sisters of Saints Cyril and Methodius have honored nearly 1,300 teens in the dioceses of Bridgeport, Connecticut, Charleston, South Carolina, Chicago, Illinois, Gary, Indiana, Milwaukee, Wisconsin, St. Louis, Missouri, Syracuse, New York, Trenton, New Jersey, and Harris-

burg, Pittsburgh, and Scranton, Pennsylvania, with the Servant Leadership Award.

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

Receiving the award in the virtual ceremony were: Lauren Ayres, Ralph Chip Baker, Matthew John Bowman, Nicholas William Dorkoski, Olivia Erickson, Hanna Farzin, Santina Rosa Fazio, Caroline Feese, Riley Patrick Hammond, Laura Hilkert, Miranda Keller, Paul Michael Killinger, Isabella Kubasek, Sarah Rose Mahoney, Johnathan Robert Manning, Andrew Jacob Marulanda-Rea, Kyra McKinnon, Ann Metrocavage, Julianne Miecckley, Dominic Morano, Thomas Rydzewski, Steven Sauer, Robert Lawrence Scalia, Claudia Marie Seidel, Andrew Thomas Snyder, Anna Marie Starvaggi, and Gavin John Yoder.

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

During the ceremony, the Sisters also honored four adults who each received a Father Matthew Jankola Lifetime Servant Leadership Award. The 2020 recipients are:

Evangelization: Sister Peg Spindler, CSA, who is a member of the Congregation of the Sisters of St. Agnes and is the executive director of Sojourner Truth House in Gary, Indiana.

Education: Rev. Ronald Rolheiser, OMI, a Roman Catholic priest and member of the Missionary Oblates of Mary Immaculate.

Eldercare: Susan Smith, RN, who maintains the hospice home at Maria Hall under LHC Corporation.

Ecumenism: Sister Seton Maria Connolly, SS.C.M., a board-certified chaplain.

Calendar of Events

continued from page 2

OCTOBER

TBD – New Jersey/New York Fraternal Alliance Meeting, Atlantic City, New Jersey

24-26 – Pennsylvania Fraternal Alliance Meeting, Pittsburgh, Pennsylvania

NOVEMBER

20 – **Deadline to submit articles for January/February 2022 Morning Star.**

DECEMBER

4 – LPSCU Board Meeting (conference call or virtual meeting)

First Catholic Slovak Ladies Association



24950 Chagrin Blvd., Beachwood, Ohio 44122-5634

Phone: (216) 464-8015
Toll Free: (800) 464-4642
Fax: (216) 464-9260
E-Mail: info@fcsia.org
www.fcsia.org

Cynthia M. Maleski
National President

Congratulations to the Ladies Pennsylvania Slovak Catholic Union

To our Friends, Officers,
Members of the Board of Directors,
and Members of the
Ladies Pennsylvania Slovak Catholic Union:

Pochvaleny Bud Pan Jezis Kristus!

On behalf of the officers, board of directors, and members of First Catholic Slovak Ladies Association, congratulations on your successful convention and the promise of a bright future of hope and joy in Slovak Catholic communities in Pennsylvania and throughout the United States.



We wish your National President, Theresa A. Klucinski, other officers, and members continued good health, prosperity, and joy as we all work together for the good of the communities where we live and work.

May God continue to bless you and all members of LPSCU Life!

Fraternally,
Cynthia M. Maleski
National President

Life Insurance and Annuities – Discover the Fraternal Advantage.



Junior Branch Journal

Establishment of the Slovak Republic



The end of Communist rule in Czechoslovakia in 1989 was followed by the country's dissolution into two successor states during the peaceful Velvet Revolution. In July 1992, Slovakia, led by Prime Minister Vladimír Mečiar, declared itself a sovereign state, meaning that its laws took precedence over those of the federal government. Throughout the autumn of 1992, Mečiar and Czech Prime Minister Václav Klaus negotiated the details for disbanding the federation. In November, the federal parliament voted to dissolve Czechoslovakia officially on December 31, 1992.

The Slovak Republic and the Czech Republic went their separate ways on January 1, 1993, an event sometimes called the Velvet Divorce. Slovakia has remained a close partner with the Czech Republic. Both countries cooperate with Hungary and Poland in the Visegrád Group. Slovakia became a member of NATO on March 29, 2004, and of the European Union on May 1, 2004. On January 1, 2009, Slovakia adopted the Euro as its national currency.



Fun Facts about Snow

Snow is clear, not white. Snowflakes are made from ice crystals, so when light passes through, it bends off each individual crystal. We see white snow because the entire spectrum of light is reflected back to our eyes.

Snowflakes always have six sides. The water molecules that snowflakes are made of can only fit together in a way that results in a six-sided ice crystal.

In 1988, Nancy Knight, a scientist at the National Center for Atmospheric Research in Colorado, found two identical snowflakes that came from a storm in Wisconsin.

The largest recorded snowflake was 15 inches wide and 8 inches thick. It fell in Fort Keogh, Montana, in January of 1887. There is no corroborating evidence that confirms this is true, but scientists don't doubt it could be.

The town of Capracotta in southern Italy holds the record for the city to get the most snow in one day. In March of 2015, more than 100 inches of snow accumulated in just 18 hours. That's about 5 inches of snow per hour!

The continental United States gets an average of 105 snow-producing storms each year, but the number of blizzards has doubled in the last 20 years. Between 1960 and 1994, there were about 9 blizzards per year. Since 1995, the average increased to 19 per year.

The difference between a snowstorm and a blizzard is the wind speeds and visibility. A blizzard must have large amounts of snow, winds blowing over 35 miles per hour, and visibility of less than a quarter mile.

Meet the January JBJ Star Daniel Zemelman

- ★ He is 6 years old and lives in Woodbridge, VA
- ★ The best vacation destination is El Salvador.
- ★ If he had one superpower, he would have the power to control ice.
- ★ He would rather live 100 years into the future.
- ★ His favorite color is blue.
- ★ If he swapped roles with his parents, he would play video games.



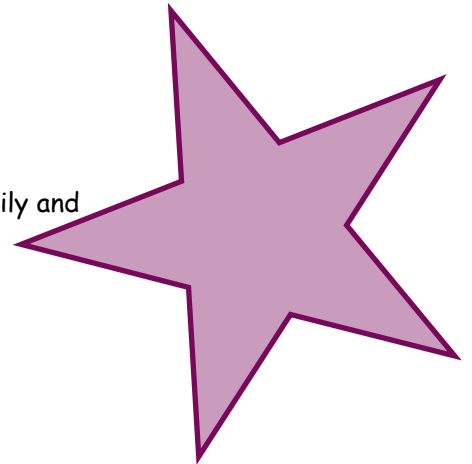


Junior Branch Journal

Meet the February JBJ Star

Evangeline Willis

- ★ She is 8 years old and lives in Savannah, GA
- ★ If she could be invisible for one day, she would like to hide from her family and friends. It would be so much fun and funny.
- ★ If a genie gave her three wishes, she would wish for a never-dying super cat, another brother, and a never-dying family (including her).
- ★ Her superpower would be to be a cat during the day and a girl at night.
- ★ She would rather live 100 years ago because of climate change.
- ★ Her favorite colors are blue, baby blue, and aqua.



American Heart Month

February is designated as American Heart Month. On the first Friday of February, the nation comes together, igniting a wave of red from coast to coast. This annual outpouring unites millions of people for a common goal: the elimination of heart disease and stroke.

American Heart Month is an ideal time to remind Americans to focus on their hearts and encourage them to get their families, friends, and communities involved. President Lyndon B. Johnson proclaimed the first American Heart Month in 1964. Congress, by joint resolution, requested the President to annually issue a proclamation designating February as American Heart Month. While American Heart Month is federally designated in the United States, it's important to realize that cardiovascular disease knows no borders.

G: Get your blood pressure and cholesterol checked.
O: Own your lifestyle.

R: Realize your risk
E: Educate your family.
D: Don't be silent.

Saints Cyril and Methodius

Cyril and Methodius were two Byzantine Greek brothers born in Thessaloniki in the 9th century who became missionaries of Christianity in Khazaria and Great Moravia.

They are credited with devising and spreading the Glagolitic alphabet, which was used for Slavonic manuscripts before the development of the Cyrillic, the alphabet derived from Glagolitic, that, with small modifications, is still used in a number of Slavic languages. Both brothers were glorified in Eastern Orthodoxy as "equal-to-apostles" and were canonized by the Roman Catholic Church. They became the patron saints of Europe in 1980.

The saints' feast day is celebrated by the Roman Catholic Church on February 14 as Saints Cyril and Methodius Day. In the Czech Republic and Slovakia, the two brothers were originally commemorated on March 9, but Pope Pius IX changed this date to July 5. Today, Sts. Cyril and Methodius Day is celebrated on the date believed to be the arrival of the two brothers to Great Moravia in 863 and is a national holiday both in the Czech Republic and Slovakia.



The Slovak Republic (1939-45) honored SS. Cyril and Methodius with a special silver coin.

PERIODICAL

Ladies Pennsylvania Slovak Catholic Union
71 S. Washington Street
Wilkes-Barre, PA 18701

INFORMATION REQUEST FORM

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

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TODAY!**