



LPSCU Life

Security, Peace of Mind

Morning Star

ZORNIČKA

Vol. 81, No. 882
January-February 2022

Congratulations

to Our LPSCU

Post Graduate Award Recipients

MEGAN BIGLEY

Exton, Pennsylvania

Master of Business Administration
Penn State University Great Valley
Malvern, Pennsylvania

Branch 153
Perth Amboy, New Jersey



Megan Bigley

ANDREW ROBINSON

Charlotte, North Carolina

Master of Science in Engineering
Mercer University
Macon, Georgia

Branch 90
Johnstown, Pennsylvania



Andrew Robinson

ALEC M. WOODS

Pittsburgh, Pennsylvania

Master of Science in Information Security
Policy and Management
Carnegie Mellon University
Pittsburgh, Pennsylvania

Branch 52
North Braddock, Pennsylvania



Alec C. Woods

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Calendar of Events

Because of the ongoing 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 Morning Star.

21 – March for Life, Washington, D.C.

MARCH

9 – Msgr. Beeda District Meeting at 6:00 p.m. at Tom's Restaurant, Route 93, Conyngham, Pennsylvania. Make a reservation with Anita Gregory (570-788-3263) by March 2.

20 – Deadline to submit articles for May/June Morning Star.

23-24 – LPSCU Internal Audit

25 – LPSCU Annual Meeting, Wilkes-Barre, Pennsylvania

APRIL

1 – Deadline to nominate a member as our 2022 LPSCU Fraternalist of the Year. See nomination guidelines on page 19.

4 – Slovak Catholic Federation Spring Meeting, Danville, Pennsylvania

25-27 – American Fraternal Alliance Spring Symposium, Indianapolis, Indiana

30 – Deadline to apply for a 2022 LPSCU College Award. See notice on page 13 for details.

MAY

20 – Deadline to submit articles for July/August Morning Star.

JUNE

25 – LPSCU Mid-Year Meeting (via Zoom)

JULY

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

SEPTEMBER

16-17 – LPSCU Semi-Annual Meeting, Pittsburgh or Cleveland

18 – 100th Anniversary Celebration of the Benedictine Order of Cleveland, Ohio

19 – Slovak Catholic Federation Fall Meeting, Cleveland, Ohio

20 – Deadline to submit articles for November/December Morning Star.

26-27 – American Fraternal Alliance Executive Summit, Washington, D.C.

continued on page 16

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

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A Message from Our National Spiritual Advisor

THE GIFT OF PEACE

Jesus said to his disciples: Peace I leave with you; my peace I give to you. Not as the world gives do I give it to you. Do not let your hearts be troubled or afraid. (John 14:27-28)

On the first day of the New Year, the Church gathers the people of God together to pray for world peace. The World Day of Peace was instituted by St. Paul VI in 1968 and is celebrated each year on January 1.

We live in an age that at times is filled with many trials, indifference, divisions, and acts of violence. The world is crying out for peace and justice.

In one of his World Day of Peace messages, Pope Francis called for a “culture of care for the dignity and rights of each person, care for the common good, care through solidarity, and care and protection of creation.” We must never lose heart. As Jesus said, “Do not let your hearts be troubled or afraid.” We must never lose hope and never lose sight of the true gift of peace that comes to us from the Prince of Peace. As people of faith, we turn to God with words of prayer imploring his mercy, compassion, and healing on our broken world.

“The Church has always taught and continues to teach today a very simple axiom: peace is possible. Indeed, the Church does not tire of repeating that peace is a duty. It must be built on the four pillars indicated by Blessed John XXIII in his Encyclical *Pacem in Terris*: truth, justice, love, and freedom. A duty is thus imposed upon all those who love peace: that of teaching these ideals to new generations in order to prepare a better future for all mankind.” (Pope St. John Paul II)



On the first day of the New Year, the feast of the Solemnity of Mary the Mother of God, let us seek her intercession before Jesus, the Prince of Peace, to end all the divisions and violence in our world. I encourage individuals and families to pray the following prayer daily.

Mary, Queen of Peace Prayer

To the Queen of Peace, the Mother of Jesus Christ, “our peace” (Eph 2:14), I entrust my urgent prayer for all humanity at the beginning of the year... to which we look with hearts full of hope, notwithstanding the dangers and difficulties that surround us. May Mary show us, in her Son, the way of peace, and enlighten our vision, so that we can recognize Christ’s face in the face of every human person, the heart of peace.” – Pope Benedict XVI

New Year’s Blessings!

Father Bob

Rev. Dianiska District “Makes a Difference”

The Reverend Dianiska District’s Fall meeting that was scheduled for October 24, 2021, at the North End Slovak Club had to be cancelled due an emergency at the venue. Instead, the District held a meeting via phone and items were still collected for the Catherine McCauley House in Plymouth, Pennsylvania. On October 29, 2021, District members gathered at the Home Office to meet with representatives of the Catherine McCauley House to deliver the donated items.

In addition to the collected cleaning supplies, monetary donations were made by the Rev. Dianiska District, Branch 6 (Wilkes-Barre, Pennsylvania), Branch 7 (Exeter, Pennsylvania), Branch 19 (Swoyersville, Pennsylvania), Branch 213 (Dallas, Pennsylvania), and Branch 214 (Duryea, Pennsylvania). Matching funds were also requested by the District, and Branches 6, 7, 19, and 214.



From left, LPSCU National President Theresa Kluchinski, Deb Adamchak, Catherine McCauley House Coordinator Diane Matteo, Chairperson of Trustees Mary Ann Ewasko, Janet Marley, case worker Amelia Rosas, Pat Weiksner, and National Secretary-Treasurer Mary Jo Savidge.

Part Time Position Available at LPSCU Home Office

The LPSCU is looking for a motivated individual to fill a part time position in our Home Office, located at 71 S. Washington Street, Wilkes-Barre, Pennsylvania. Applicants should have good communication and computer skills as well as be proficient in Word, Excel, Power Point, and QuickBooks. Duties will include, but are not limited to, preparing and typing routine correspondence and form letters, verifying information, making copies, answering telephone calls, and other miscellaneous duties as assigned. Applicants should be highly organized and customer service minded as they will work internally with management and other office staff on a daily basis. Hours are Monday through Friday, 12:30 p.m. to 4:30 p.m. Those interested in the position should contact National Secretary-Treasurer Mary Jo Savidge at 570-823-3513 or email maryjo@lpscu.org.

PITTSBURGH DISTRICT

The Pittsburgh District held a meeting on Sunday, September 12, 2021, at St. Maximillian Kolbe Church in Munhall, Pennsylvania. It was great to be able to gather and see everyone after the COVID-19 lockdown to socialize and catch up on news.

President Dolores Sakal opened the meeting with a prayer for all of the souls that were lost in the last year. Then Margaret Joschak led the group in saying grace. Since we were not able to gather for our annual picnic in July, a picnic lunch was served by the ladies of the church. Hamburgers, hot dogs, sauerkraut, and salads were on the menu. Cookies were donated by the Branches for dessert.

November 28, 2021, was chosen as the date for the District's Christmas party with a tentative location of Banquets Unlimited in Wilmerding, Pennsylvania. A Matching Fund project was also voted on to be held at the Christmas party. Donations will be collected for the Matthew Mursch, Jr. Foundation. Matthew has been battling several health issues since he was born and will require additional care throughout his life. We hope to have a lot of participation in this good cause.

Pictured below and at right are many of the members who attended our September meeting.



Minutes of the Executive Finance Committee

November 17, 2021 ❖ Home Office, Wilkes-Barre, Pennsylvania

President Theresa Kluchinski called the meeting to order and offered a prayer. Attendees were: President Theresa Kluchinski, Vice President Anita Gregory, and Secretary-Treasurer Mary Jo Savidge. Chairperson of Trustees Mary Ann Ewasko was excused.

The committee reviewed and accepted the Minutes from August 18, 2021, Executive Finance Committee meeting with no changes.

Correspondence/Requests

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

- ❖ Donation to St. Andrew's Abbey's annual Benefit Mass and Dinner.
- ❖ Donation to the Michigan Fraternal Alliance charity, City Rescue Mission of Saginaw.
- ❖ Donation to the Indiana Fraternal Alliance charity, Sojourner Truth House.
- ❖ Donation to the University of Pittsburgh for the annual Slovak Heritage Festival.

Rev. Dianiska District Holds Matching Fund Event

The Reverend Dianiska District held its annual Christmas party on Sunday, December 5, 2021, at the Holiday Inn East Mountain in Wilkes-Barre, Pennsylvania. Between monies contributed prior to and at the event, members and guests donated \$465 from a special raffle held in conjunction with the LPSCU's Matching Fund Program. The proceeds from the raffle were donated to the Matthew Mursch, Jr. Foundation.



Matthew Mursch, Jr. (center) and his mother, Lynn Mursch (right) accept a check for the Matthew Mursch, Jr. Foundation from LPSCU Branch 213 Secretary Theresa Kluchinski (left).

- ❖ Ad for the Fraternal Societies of Greater Pittsburgh 2021 Fraternalist of the Year dinner.
- ❖ A donation was sent to the FSGP Children's Drive.
- ❖ Donation to Legacies Alive in memory of our Medical Examiner, Dr. Robert J. Czwalina.
- ❖ Donated three wreaths as gifts for the Fraternal Societies of Northeastern Pennsylvania's Christmas party.

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 2021; the Morgan Stanley Smith Barney Checking Account for August, September, and October 2021; and the Home Office – Branch Deposit Account.

The committee reviewed the Quarterly Statement from September 30, 2021, and the Profit & Loss/Balance Sheet for August, September, and October 2021.

Bond/Stock/Pension Portfolio

The committee was provided and reviewed all activity from August, September, and October 2021, including Common Stocks, Preferred Stocks, and International Bonds. The Employee Retirement Plan was also reviewed.

Home Office

Secretary-Treasurer Savidge reported on the following: The contract for temporary employee Cathy Huk has expired. We are in the process of looking for a part time employee. We are looking at scanning all our active folders which will begin sometime in 2022, and five of our old PC's were donated to Domestic Violence.

Budget

The committee was provided and reviewed the current budget and the budget for 2022, which will be presented to the Board at the December 2021 Board of Directors meeting.

Meeting Dates

The next meeting will be February 23, 2022.

There being no further business, the EFC adjourned.

Respectfully submitted,

Mary Jo Savidge

National Secretary-Treasurer

Msgr. Beeda District Schedules March Meeting

The Msgr. Beeda District will hold its first meeting of 2022 on Wednesday, March 9, at 6:00 p.m. at Tom's Restaurant, Route 93, Conyngham, Pennsylvania. Any LPSCU member planning to attend should contact Anita Gregory at 570-788-3263 by March 2, 2022.

LPSCU 20 YEAR ENDOWMENT PLAN

A unique and fairly easy way to create sizable funds for the purpose of future college education costs for young family members is through a 20 Year Endowment Life Insurance Plan. The payments, made either monthly, quarterly, semi-annually, or annually, on an endowment life insurance policy for a period of twenty years will help defray higher education tuition and costs. Planning for college education tuition and costs should begin as soon as a child is born in order that the necessary resources will be available for the child to pursue a college degree. If the insured member opts to not attend college, an endowment life insurance certificate can serve many other purposes as well. The monies can be used towards the purchase of a car, home, or furniture, to fund a vacation, or to assist with wedding expenses.

After twenty years of premium payments, the insured will have the choice of any one of the following three options: (1) Immediate payment of the face value; (2) Immediate payment of a portion of the face value and a paid-up certificate for the face amount of the existing certificate (Option A); or (3) Paid-up certificate for a larger face

value (Option B). In the event of death prior to twenty years, the face amount of the endowment certificate is payable to the named beneficiary/ies.

The 20 Year Endowment Life Insurance Plan is offered from age 0 to 70. This plan offers the added fraternal benefits of educational awards, youth and adult activities, newborn benefit, prescription discount plan, official publication, and discount car rental.

Consider the LPSCU 20 Year Endowment Life Insurance Plan to build up savings for the future, while at the same time protecting the insured with life insurance. 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 20 Year Endowment Life Insurance Plan. The premiums listed are based on \$1,000 of life insurance coverage. Semi-annual and Quarterly premium rates are also available by contacting your Branch Secretary or the Home Office.

ANNUAL 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	\$40.81	\$39.68	\$3.67	\$3.57
1	40.81	39.79	3.67	3.58
2	40.82	39.98	3.67	3.60
3	40.83	40.17	3.67	3.62
4	40.85	40.36	3.68	3.63
5	40.94	40.55	3.68	3.65
6	41.13	40.74	3.70	3.67
7	41.32	40.93	3.72	3.68
8	41.51	41.13	3.74	3.70
9	41.72	41.33	3.75	3.72
10	41.92	41.53	3.77	3.74
11	42.12	41.72	3.79	3.75
12	42.32	41.92	3.81	3.77
13	42.52	42.12	3.83	3.79
14	42.73	42.32	3.85	3.81
15	42.93	42.52	3.86	3.83
16	43.13	42.72	3.88	3.84
17	43.33	42.92	3.90	3.86
18	43.54	43.13	3.92	3.88
19	43.76	43.34	3.94	3.90
20	43.97	43.55	3.96	3.92
21	44.18	43.76	3.98	3.94
22	44.39	43.97	4.00	3.96
23	44.60	44.18	4.01	3.98
24	44.81	44.39	4.03	4.00
25	45.02	44.60	4.05	4.01
26	45.23	44.81	4.07	4.03
27	45.44	45.02	4.09	4.05
28	45.66	45.24	4.11	4.07
29	45.89	45.46	4.13	4.09
30	46.11	45.68	4.15	4.11
31	46.33	45.90	4.17	4.13
32	46.55	46.12	4.19	4.15
33	46.78	46.34	4.21	4.17
34	47.00	46.56	4.23	4.19
35	47.22	46.77	4.25	4.21

Issue Age	Annual		Monthly	
	Male	Female	Male	Female
36	\$47.44	\$46.99	\$4.27	\$4.23
37	47.67	47.22	4.29	4.25
38	47.91	47.45	4.31	4.27
39	48.13	47.68	4.33	4.29
40	48.36	47.91	4.35	4.31
41	48.59	48.14	4.37	4.33
42	48.83	48.37	4.39	4.35
43	49.06	48.59	4.42	4.37
44	49.28	48.82	4.44	4.39
45	49.52	49.06	4.46	4.42
46	49.77	49.30	4.48	4.44
47	50.00	49.53	4.50	4.46
48	50.24	49.77	4.52	4.48
49	50.48	50.00	4.54	4.50
50	50.71	50.24	4.56	4.52
51	50.96	50.47	4.59	4.54
52	51.19	50.71	4.61	4.56
53	51.42	50.94	4.63	4.58
54	51.66	51.19	4.65	4.61
55	51.92	51.43	4.67	4.63
56	52.16	51.67	4.69	4.65
57	52.40	51.92	4.72	4.67
58	52.64	52.16	4.74	4.69
59	52.89	52.40	4.76	4.72
60	53.12	52.64	4.78	4.74
61	53.36	52.89	4.80	4.76
62	53.61	53.14	4.82	4.78
63	54.19	53.39	4.88	4.81
64	56.03	53.64	5.04	4.83
65	58.08	53.89	5.23	4.85
66	60.34	54.14	5.43	4.87
67	62.84	54.59	5.66	4.91
68	65.63	56.34	5.91	5.07
69	68.76	58.30	6.19	5.25
70	72.26	60.52	6.50	5.45

Rev. Dianiska District Holds Christmas Party

The Reverend Dianiska District held its annual Christmas party on December 5, 2021, at East Mountain Inn, Wilkes-Barre, Pennsylvania. There were a total forty-two members and guests in attendance. Branch 213 hosted the event.

District President Mary Ann Ewasko welcomed everyone and introduced the District's guest, LPSCU Public Relations Director Deborah McKinley. On behalf of the LPSCU, National President Theresa Kluchinski wished everyone a Merry Christmas as well as a blessed and healthy New Year. Theresa also read a lovely Christmas prayer.

Mary Ann offered an *oplatky* prayer and each table shared Christmas good wishes. After a delicious buffet-style meal, the District's cash raffle was held. Kay Haddock, the oldest member of the District, drew the five winning names.

Non-perishable goods were collected and donated to St. Andrew's Parish Soup Kitchen in Wilkes-Barre. Santa's helper – a.k.a. Deb McKinley – handed out presents to all the children. Marissa Jason distributed candies to all the attendees.

A special Matching Fund gift raffle was also held, with the proceeds given to the Matthew Mursch, Jr. Foundation. The monies from the raffle, as well as monies donated earlier, totaled \$465. Raffle prizes were handed out by our youngest members: Gavin Jollimore, Margaret E. Jollimore, and Emily Landmesser.

It was a beautiful celebration to begin the holiday season. The Reverend Dianiska District is looking forward to a healthy and wonderful 2022.



New Year? A Time to Review!

By the time this copy of *Morning Star* is in your hands, the winter season will well be upon us, snowfalls may have occurred, and the new year will have begun. And as people do at the start of a new year, many of us will be making resolutions to lose weight, get organized, clean out a closet, or look for a new job. It is also a good time to review your life insurance policy/ies to ensure that you have adequate coverage for yourself and your loved ones.

Now is the time to ask yourself: Will my family be able to continue living in the lifestyle to which they are currently accustomed? How will my final expenses be paid? Do I want to leave an inheritance (as a beneficiary) to someone? If I have a mortgage on my home, what will happen if I die?

These are just a few of questions that all of us should think about. If you're satisfied that you have adequate coverage, great! But if you're thinking you need to update your coverage, contact your local Branch or the Home Office at 888-834-6614.

Deborah McKinley
LPSCU Public Relations Director



Join us for a

BINGO NIGHT

You're invited

GAMES - FUN - PRIZES

◆ ◆ ◆ ◆ ◆

Wednesday, April 20, 2022
From 5:00 - 7:00PM
Zoom Details sent via Email
RSVP: susan@lpescu.org by April 13
Open to all LPSCU Members

Branch 213 Holds Matching Fund Event

LPSCU Branch 213 donated \$100 to the Matthew Mursch, Jr. Foundation. The donation was made in conjunction with the LPSCU Matching Fund Program. A check was presented to Matthew and his mom, Lynn, on Sunday, December 5, 2021, during the Rev. Dianiska District's annual Christmas party.



L-R: Lynn Mursch, Matthew Mursch, Jr. (seated), and Branch 213 Secretary Theresa Kluchinski.

INSURANCE POLICY CHECKLIST

- ✓ **Beneficiary:**
Is my named beneficiary living?
- ✓ **Address:**
Is my current address on file with the Home Office?



It is very important that this information be correct and up-to-date. Please contact the Home Office or your Branch Secretary to make any necessary changes or corrections.

Msgr. Beeda District Holds Holiday Celebration

The Msgr. Beeda District held its annual Christmas party on Friday, December 3, 2021, at Rocco's Restaurant in Hazleton, Pennsylvania. Twenty-two members and two guests attended this year's holiday celebration. We haven't been together since the pandemic began, so it was really wonderful to see everyone once again.

District President Anita Gregory began the evening with a Christmas prayer followed by a buffet with a variety of delicious food, desserts, and beverages. Following the meal, Anita welcomed everyone to the event and thanked them for coming. She then introduced and congratulated one of our LPSCU scholarship recipients, Veronica Martonik, who received the Lynda (Posivak) Mohlenhoff Memorial Award. LPSCU National President Theresa Kluchinski, National Secretary-Treasurer Mary Jo Savidge, and Public Relations Director Deborah McKinley were also recognized as being in attendance.

A holiday raffle was held at the party in conjunction with the LPSCU Matching Fund Program and Anita explained that it would benefit the United Children's Home in West Hazleton, Pennsylvania. The money raised from the raffle will be used to buy Christmas presents for the children that reside there. Anita also wished everyone and their families a Merry Christmas and a happy and healthy new year.

President Kluchinski then greeted everyone and spoke about our scholarship recipient's achievements and her award. Theresa also extended holiday greetings to everyone.

The evening concluded with the holiday raffle. Seventeen lucky winners went home with beautiful prizes.

Anita would like to thank everyone for their support in this worthwhile cause. Additionally, she would also like to say thank you to everyone who donated the prizes for the raffle, as without their help the District would not be able to do this.

Bringing life to the party were Emma Gregory and Mary Jo Savidge singing the Christmas favorite, "Up on the House Top." Emma was a great help with the raffle and placing all the favors and giveaways on the tables before the party started, so a special thank you goes out to her. Much to Emma's delight, her evening was concluded by meeting the mayor of Hazleton, Jeffrey Cusat, who presented her with a commemorative coin and invited her to come to city hall for a tour.

Everyone went home with a small glass angel ornament for their tree, a Hershey chocolate Santa, and a pocket-size antibacterial soap with holder. It was an evening full of fun, laughter, and memories.



In Memoriam

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

Name	Branch	Location
Emily M. Degenhart*	1	Hazleton, PA
Kathleen A. Cook	6	Wilkes-Barre, PA
Karen Hess*	6	Wilkes-Barre, PA
Marion Horny*	7	Exeter, PA
Donald Cabay	28	Joliet, IL
William McKeon	28	Joliet, IL
Gladys A. Homa	60	W. Hazleton, PA
Jeffrey F. Irvin	64	Pittsburgh, PA
Mildred Mosca	79	Whiting, IN
Richard J. Hudock*	90	Johnstown, PA
Katherine Szabo	94	Larksville, PA
Francis Mamola	122	Wilkes-Barre, PA
Phillip T. Datko	132	Campbell, OH
Albert J. Bekampas	197	Wilkes-Barre, PA
Helen Kelleman	197	Wilkes-Barre, PA
Edward J. Kerrick	197	Wilkes-Barre, PA
Bernard Krosnodonsky	197	Wilkes-Barre, PA
Florence L. McKeever	197	Wilkes-Barre, PA
Paul K. Miller	197	Wilkes-Barre, PA
Robert R. Pallo	197	Wilkes-Barre, PA

*Multiple certificates

New Insurance Issued

Branch	Branch Representative	Sept./Oct. 2021	Year-to-Date Total
65	Janice Mathews	\$ 5,000.00	\$ 5,000.00
156*	Maureen Grohowski	\$ 2,000.00	\$ 2,000.00
172*	Theresa Kluchinski	\$ 2,000.00	\$ 2,000.00
196*	Theresa Kluchinski	\$ 5,000.00	\$ 5,000.00
		\$ 14,000.00	\$ 14,000.00

*Sold through Home Office, not included in Campaign

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
Anthonson, John – Youngstown, OH
Beeda, Michaela – Port Lucie, FL
Bridzius, Andrius R. – El Paso, TX
or San Antonio, TX
Brinker, Regina – Livermore, CA
Burrier, Ryan – Scranton, PA
Caldwell, Bradley – Baltimore, MD
Cavenas, Keri L. – Mahanoy City, PA
Chapman, Christopher – Greer, SC
or Greenville, SC
Chvostal, Paul – Cypress, CA
Davies, Bernadette – South Abington
Twp., PA or Chaumont, NY
DeLorenzo, Joseph – Pennington, NJ
or Hillsborough, NJ
Domanic, Robert J. – Joliet, IL
Faust, Daniel – State College, PA
Fink, Carly – Reading, PA
Fink, Thomas – Coopersburg, PA
Giacobbe, Mark – Coplay, PA
Gillis, Jessica – Somerset, NJ
Golby, Raeleen – Johnstown, PA
Gorman, Meghan – Green Lane, PA
Gunther, Amanda – Chicago, IL
Halko, Tangerine – Youngstown, OH
Hatalski, Richard – Glen Lyon, PA
or Wapwallopen, PA
Heatherington, Dane – Seminole, FL
Hodge, Michael – N. Catasauqua, PA
Hoobler, Mary – Sewickley, PA
Jakub, Katherine – Coraopolis, PA
Jones, Jeffrey – Youngstown, OH
or Struthers, OH
Kadish, Karen – West Mifflin, PA
Kinsey, Ann Marie – Taylor, PA
Kniess, Denise M – Butler, PA
Lichkus, Jonathan – Somerville, MA
Lowery, Sarah – Rocky River, OH
Lowrie, Deborah – Dalton, PA
Maloof, Nicholas J. – Hoover, AL
Maxwell, Brenda – Evans City, PA
McBeth, Ryan – Hellertown, PA
McKenzie, Gary – Hazleton, PA
McMahon, Arianna– Duryea, PA
or Avoca, PA
McTague, Robert – Scranton, PA
Mathna, Zachary – Fayetteville, NC
Matuza, William R. – Hazlet Twp., PA
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
Morrison, Irena – Greensboro, NC
Moskal, Justin – St. Charles, IL
Murzyn, Stanley – Flint Hill
or Front Royal, VA
Musial, Kera – Wilkes-Barre, PA
Nadzam, Derell – Sarver, PA
Parisi, Allison – Seminole, FL
Petak, Richard – Johnstown, PA
Petak, Robert – Johnstown, PA
Philippou, Zoe – Honolulu, HI
Popovich, Janet – Donora, PA
or Monessen, PA
Preininger, Jennifer – Zelienople, PA
Rebarchak, John M. – Exton, PA
Roche, Collin – Doylestown, PA
Rodick, Amanda – Mahanoy City, PA
Root, Aaron – Scranton, PA
or Clarks Summit, PA
Ruthrauff, Daniel – Bethlehem, PA
Sell, Kathryn – Valencia, PA
Sharrow, Roxanne – Youngstown, OH
Shook, Alexandra – Hoboken, NJ
Silay, Amanda – Avalon, PA
or Glenshaw, PA
Skopelja, Cynthia – Unionville, IN
or Valparaiso, IN
Smith, Meredith – Owego, NY
Smith, GeriLynn – Chaumont, NY
Sorrentino, Philip – Philadelphia, PA
or Wallingford, PA
Stinavage, Judy – Binghamton, NY
Streisel, Christine – Tamaqua, PA
Streisel, Maria – Tamaqua, PA
Stumpf, Kelly – Blandon, PA
Suchy, Mary – Chicago, IL
Susoreny, James – Richardson, TX
Talianek, Cathy – Allentown, PA
Tomanio, Terri – Port Charlotte, FL
Totin, Anastasia – San Leandro, CA
Vakerak, Sarah – Munhall, PA
Vizza, Daniel – Chicago, IL
Votral, Gregory – Springfield, MA
Vrabel, Susan – Orlando, FL
Wasko, Matthew – Binghamton, NY
Wateski, Jessica – Exeter, PA
Watson, Michael – Hubbard, OH
Weinreich, Sarah – Shenandoah, PA
Weldner, Robert – Orefield, PA
Wenta, Silvia – Mountain Home, AR
or Western Spring, IL
Whitaker, Kimberly – Emmaus, PA
Wisniewski, Edward – Waymart, PA
or Rockaway, NJ
Wolfinger, Erin and Justin – Hazle
Twp., PA
Wooditch, Christopher – Dallas, PA
or Hanover Twp., 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.

Branch 52 Hosts Christmas Luncheon

After a two-year unplanned hiatus due to the pandemic, Branch 52 of the Pittsburgh District hosted its annual Christmas luncheon at Asti's Steak House in North Braddock, Pennsylvania. The twenty-five people in attendance enjoyed a delicious lunch of wedding soup, rosemary roast beef au jus, chicken piccata, garlic mashed potatoes, green beans almondine, cake, and various cookies.

After grace was said, a prayer was offered for Jim Tomasic, long-time Branch Secretary who passed away in January of 2020. We also sent a heavenly thank you for all his hard work and dedication to our Branch.

Everyone enjoyed visiting with friends and family. There was much laughter and lots of hugs during the luncheon.

The younger members all received a Christmas card with money and a candy cane filled with peanut butter cups. There were "Rudolph" candy bars with candy canes for everyone, wine coolers and non-alcoholic sangrias as gifts from the Branch.

The members also brought non-perishable food items and made monetary donations, all of which will be given to a local food bank.



Cooking Corner

FRENCH ONION SOUP

- 10 cups of water
- 3 packages of Lipton Dry Onion Soup Mix
- 6 beef bouillon cubes
- 4 chicken bouillon cubes
- 3 or 4 Vidalia onions
- Seedless rye bread
- Shredded mozzarella cheese

Bring water, dry onion soup mix, and bouillon cubes to a boil. Thinly slice the onions and sauté in butter until transparent or slightly browned. Add the onions to broth. Simmer 30 to 40 minutes.

Pour soup into oven-safe crocks. Using a cup, cut rye bread into circles and cover each crock. Sprinkle with cheese over bread to your liking. Place crocks on a baking sheet for easier handling and place in oven under broiler. Broil until cheese melts, then carefully remove crocks from oven.



LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION

Minutes of the Semi-Annual Board Meeting

September 10, 2021 ❖ Bethlehem, Pennsylvania

Friday September 10, 2021

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 and played Lee Greenwood's song, *Proud to be an American*, in honor of the 20th anniversary of 9-11, followed by the Pledge of Allegiance.

Roll Call

Present were: Spiritual Advisor Rev. Robert Seeman, President Theresa Kluchinski, Vice President Anita Gregory, Secretary-Treasurer Mary Jo Savidge, Trustees Dolores Evanko, Margaret Jollimore, and James Yocum. Chairperson of Trustees Mary Ann Ewasko and Trustee Joan Hladek were excused.

Submission of Insurance

Secretary-Treasurer Savidge reported there were no new applications for insurance received.

Welcome Remarks

President Kluchinski welcomed everyone to the Semi-Annual Meeting, which was the first person-to-person meeting in two years. She mentioned how important it is to meet in person and to go out to our membership.

Approval of Agenda/Minutes

The agenda for the meeting was approved, along with the Minutes from the June 19, 2021, meeting.

Correspondence/Requests

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

Financial Report

Board members were provided and reviewed the following information:

Branch 39 Makes Matching Fund Donation

In observance of Domestic Violence Awareness month in October, members of LPSCU Branch 39, Hazle Township, Pennsylvania, made a Matching Fund donation in the amount of \$25 to the Domestic Violence Service Center (DVSC) located in Wilkes-Barre, Pennsylvania. The DVSC helps victims of domestic violence by providing emergency shelter, transitional housing, a 24-hour hotline, and other much needed services to women and their children in Luzerne and Carbon counties.

As part of the LPSCU Matching Fund Program, the Home Office will match Branch 39's donation to the Domestic Violence Service Center. The LPSCU Matching Fund Program allows members, Branches, and Districts to receive matching funds for a qualified project or donation to a not-for-profit charitable institution, organization, or drive.

- ❖ Quarterly Statement – June 30, 2021
- ❖ Month End Balance Sheet/Revenue and Expense Accounts for July 2021
- ❖ Summary Market Value 2021 Spreadsheet
- ❖ Budget
- ❖ Transaction Summary Report
- ❖ Employee Retirement Plan
- ❖ Statement of Investment Policy Objectives and Guidelines

Home Office Report

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

- ❖ New Desktops and Laptops
- ❖ Scanning
- ❖ Email Distribution Listing
- ❖ Educational Award Recipients

President Kluchinski provided a Home Office report on the following:

- ❖ Dividend Checks
- ❖ American Fraternal Alliance
- ❖ New Jersey/New York Fraternal Alliance
- ❖ MSSB Market Updates
- ❖ COVID-19 Community Corps
- ❖ Procedural Manuals

The Board was provided a report from Fraternal Activities Director Susan Ondrejco on the following:

- ❖ Coloring Contest 2021
- ❖ On-Line Book Club
- ❖ On-Line Cooking Class

Convention 2024

President Kluchinski provided the Board with information on the convention, to be held June 29, 2024.

Unfinished Business

The Board was provided information on and discussed the following:

- ❖ LPSCU's 125th Anniversary
- ❖ Activity Campaign – "LPSCU Life – Taking Care of God's Children"
- ❖ Irrevocable Burial
- ❖ New Life Insurance Premiums

Strategic Plan

Deferred until later in the meeting.

New Business

The Board discussed the following:

- ❖ Dividend Resolution
- ❖ Term to 25
- ❖ Annuity Rate
- ❖ Branch Deposit Rate
- ❖ 20 Year Endowment Plan Options

Branch 213 Holds “Trunk or Treat”

LPSCU Branch 213 in Dallas, Pennsylvania, participated in a “Trunk or Treat” happening on October 31, 2021. The event was sponsored by Laurel Run Recreation and was held on the grounds of the Laurel Run Municipal Building. As one can see in the photo below, the “Trunk or Treat” was a huge success as it was a truly a trunk full of treats!



— ❦ —

Officers' 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 Margaret Jollimore, Dolores Evanko, Joan Hladek, and James Yocum

Compliance Update

The Board was provided an update on Principle Based Reserve (PBR), the Corporate Governance Annual Disclosure Module, and the revised Bond Factor.

Local, State, and National Alliance Meetings

There were no local, state, or national alliance reports.

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.

Strategic Plan

The Board was provided and reviewed reports for each Task Force Committee for the Strategic Plan.

The next Board meeting will be held December 4, 2021.

There being no further business, the meeting was adjourned.

Respectfully submitted,
Mary Jo Savidge
National Secretary-Treasurer

LPSCU EDUCATIONAL BENEFIT



2022 COLLEGE AWARD

The LPSCU is offering a \$500, one-time College Award to our members who will be attending college during the 2022-2023 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 2022-2023 academic year and must submit proof of acceptance for the Fall 2022 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, 2022.** Submit applications to:

LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION
P.O. Box 32, Wilkes-Barre, PA 18703

Phone: 570-823-3513 ❖ Toll free: 888-834-6614 ❖ Fax: 570-823-4464
E-mail: lpscu@lpscu.org ❖ Website: www.lpscu.org

FSNEPA Donates to Domestic Violence Service Center

As part of their Make-A-Difference Day project, the Fraternal Societies of Northeast Pennsylvania presented a donation to the Domestic Violence Service Center (DVSC) at the group's October meeting, held at the Ladies Pennsylvania Slovak Catholic Union Home Office in Wilkes-Barre, Pennsylvania. The donation included an assortment of household items, bed linens, towels, small appliances, hats, gloves, and health and hygiene products. All of the items will be used by the residents of DVSC's emergency shelter and transitional housing unit.

FSNEPA, a not-for-profit trade association, unites local leaders of fraternal benefit societies of Northeastern Pennsylvania. Members include the First Catholic Slovak Ladies Association, Greek Catholic Union of the USA, Ladies Pennsylvania Slovak Catholic Union, Polish National Union of America, National Slovak Society, Slovak Catholic Sokol, and the First Catholic Slovak Union.



At the donation presentation are, from left, John Andrzejewski, LPSCU National Secretary-Treasurer Mary Jo Savidge, Anna Hudock, Domestic Violence Service Center representative Tammy Rodgers, LPSCU National President Theresa Kluchinski, Martha Zavada, and Jacqueline Barkus.

Awards Offered to LPSCU Members

- ❖ Catholic Grade School Award
- ❖ Catholic High School Award
- ❖ College Award
- ❖ Post Graduate Award
- ❖ Bishop Andrew G. Grutka Memorial Scholarship Award
- ❖ Anne (Shinal) Cichy Memorial Award
- ❖ Linda (Posivak) Mohlenhoff Memorial Award
- ❖ Margaret Sabol Scholarship Award
- ❖ Three Religious Awards
- ❖ Fraternalist of the Year Award
- ❖ Golden Age Award

For more information, criteria, and deadlines regarding any of the above awards, please visit our website: www.lpscu.org.

None of Us Lives Forever

None of us knows when our time walking on this side of the grass will come to an end. (Imagine if people did know THAT information!) But since the reality is that we don't know, we have to be prepared. Putting it off isn't prudent, it's just delaying the inevitable and will end up costing more in the long run. Everyone knows the older we get the more expensive life insurance becomes.

I'm sure each of us can think of at least one person, if not more, that we personally knew who passed earlier than expected and had no life insurance. And in many cases, if the person didn't have life insurance, chances are pretty good that they didn't have a will either. Even if you have a surviving spouse, the legal hoops that one has to go through could all be avoided if people would just face the fact no one lives forever and take necessary steps to ensure that their loved ones are taken care of.

I know that I personally have had life insurance from a very early age. Like everyone, I certainly hoped that the policy wasn't going to be cashed in any time soon, and so far, so good! But I also know the peace of mind that comes from knowing that monies will be readily available to pay for my final expenses when the time does come.

Even as I write this, I just learned of the death of someone I knew from when my daughter took dance lessons. I don't know any of the circumstances surrounding her death or if she had life insurance. I do know that she fully embraced life and embodied "go with the flow." I'm sure having five children had something to do with her attitude! And I'm pretty sure she thought she had longer than the short sixty-six years she had on the planet. I hope for her family's sake that she had life insurance.

For each of you taking the time to read this, if you have life insurance, pull the policy out and review it to see if it still adequately provides what you want it to. And if you don't have life insurance, please call the Home Office at 888-834-6614 to obtain the number of a local representative who can help you. Doing nothing is really doing something, so why not make that something be what YOU want it to be?

Deborah McKinley

LPSCU Public Relations Director

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.

A Memorable Trip to the “Other Side of the Pond”

Last fall, Tom and Mary Ann Kaylor, along with their daughter Mary Ann Bowman, had an opportunity to take a most memorable trip, courtesy of Mike and Deb Kaylor, the elder Kaylors' son and daughter-in-law. In October, the trio flew to Manchester, England, for a 12-day excursion. The flight was a long one, including four connections, as well as COVID testing and immigration checkpoints, but the 24-hour, sometimes hectic voyage was quickly forgotten upon arrival.

Mike and Deb live in Knutsford, England, and many of the days were spent exploring local pubs and eateries, museums, and parks. Most of the attractions are dog-friendly and the family dog, Lexie, tagged along. Lexie, a lovable German shepherd, was a fan favorite wherever she traveled. The area is also very walker-friendly, and the group averaged over 16,000 steps daily on their Fitbits! When they traveled to Manchester by train, Lexie tagged along too.

One excursion included a 3-day stay at a bed and breakfast in Keswick, a village in the Lake District, a well-known tourist and holiday destination in northwest England. The Lake District is an area of great natural beauty with breathtaking mountain scenery, sixteen sparkling lakes, countless attractive villages and hamlets, as well as an abundance of wildlife. The group, including Lexie, spent one day hiking the entire area surrounding Lake Derwentwater. On another day, the more adventurous Mike and his sister Mary Ann hiked the Catbells, which has an elevation of 1,480 feet! The outing took over 4 hours but the view from the top and the sense of accomplishment were well worth the effort. (Lexie sat this one out.)

Knutsford has been a town since 1086, when it was listed in the Domesday Book. A local attraction is Tatton Park, which was used by British paratroopers for practice jumps in World War II. General Patton opened The Welcome Club in Knutsford in 1944 for U.S. Army officers in the Third Army. Elizabeth Gaskell, a famous 19th century English author (for those who enjoy PBS programs) was born and lived in Knutsford. Area pubs that the Kaylors frequented included the Legh Arms, which has been in operation since 1584, and the Bells of Peover, where Eisenhower and Patton would meet for drinks.



Mike Kaylor and his sister, Mary Ann Bowman, at the top of the mountain they hiked in the Lake District.

For their last night out, the group enjoyed an evening listening to a local folk band, the Houghton Weavers. Their sing-along ditties included songs by Simon and Garfunkel and Don McLean, all served with a side of humor not always understood by the former colonists.

The family also spent time just being together, enjoying food and wine while playing a few rounds of rummy. No known international incidents were reported to the authorities and the crew returned safely to Pittsburgh to plan their next foreign excursion.

Tom and Mary Ann Kaylor and Mary Ann Bowman are all members of Branch 64 from the north side of Pittsburgh, Pennsylvania.



Mary Ann Bowman and her mom, Mary Ann Kaylor, enjoy a pint at an English pub.



Mary Ann Bowman and her dad, Tom Kaylor, enjoy a moment together while visiting the UK.



Deb and Mike Kaylor, along with well-traveled German shepherd Lexie, in front of their home in Knutsford.

Minutes of the Virtual Board Meeting

ZOOM TELECONFERENCE ❖ DECEMBER 4, 2021

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.

Roll Call

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 10, 2021, board meeting.

Correspondence

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

Financial Report

Board members were provided and reviewed the following information:

- ❖ Quarterly Statement – September 2021
- ❖ Month End Balance Sheet/Revenue and Expenses Accounts
- ❖ Summary Market Value 2021
- ❖ Budget 2021/2022
- ❖ Transaction Summary Report

Home Office Update

Secretary-Treasurer Savidge reported on the following:

- ❖ Contract with the temporary employee has expired.
- ❖ Vector Security has updated the phone lines on the security system.

President Kluchinski provided the Board with information on the following:

- ❖ Dividend Checks
- ❖ American Fraternal Alliance and Other Webinars/ Zoom Calls
- ❖ MSSB Market Updates
- ❖ COVID-19 Community Corp
- ❖ Procedure Manuals
- ❖ Public Relations Director and Fraternal Activities Director
- ❖ Profit-Sharing 401K Employee Plan

Unfinished Business

President Kluchinski provided information on the following:

- ❖ LPSCU 125th Anniversary 2023
- ❖ Activity Campaign
- ❖ Irrevocable Burial Trust
- ❖ New Life Insurance Brochures

New Business

The Board was provided information and approved the following:

- ❖ Annuity Rate

- ❖ Branch Deposit Program Rate

Officers' Reports

Officers' reports were received from the following officers:

- ❖ 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

Compliance Update

Nothing to report.

National/State Alliance Meetings

Reports were received from the following:

- ❖ President Kluchinski provided a report from the American Fraternal Alliance Executive Summit Virtual Meeting and the New Jersey/New York Fraternal Alliance Annual Meeting.
- ❖ Secretary-Treasurer Savidge provided a report from the American Fraternal Alliance Executive Summit Virtual Meeting and the Pennsylvania Fraternal Alliance Annual Meeting.

Convention

Nothing to report.

Good of the Order

There was nothing for the good of the order.

Calendar of Events

The Board was provided with the Calendar of Events for 2022.

Strategic Plan

The Board was provided and reviewed reports from each Task Force Committee for the Strategic Plan.

The deadline for reports was provided to the Board.

There being no further business, the meeting was adjourned.

Respectfully submitted,

Mary Jo Savidge

National Secretary-Treasurer

Calendar of Events

continued from page 2

OCTOBER

5-7 – New Jersey/New York Fraternal Alliance Meeting, Atlantic City, New Jersey

16-18 – Pennsylvania Fraternal Alliance Meeting, Pittsburgh, Pennsylvania

NOVEMBER

20 – **Deadline to submit articles for January/February 2023 Morning Star.**

44th Annual SS.C.M. Appeal Kicks Off

By the time this issue of *Morning Star* reaches you, the mailing for the 44th 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.

Thank you to the Home Office and the Districts, Branches, and members of the Ladies Pennsylvania Slovak Catholic Union who made donations to the 43rd Annual Appeal. The final totals will not be known for a few weeks, but **as of November 19, 2021, this year's Appeal has received \$25,730.49** from 215 donors. On behalf of the Pontifical College, *Thank you, everyone*, for your continued generosity and support.

Anyone wishing to donate to the 2022 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. *The 44th Annual Appeal runs from December 1, 2021, to November 30, 2022. Gifts received after November 30, 2022, will be credited to the 2023 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 needs. Serving as Moderator is the Right Reverend Gary Hoover, O.S.B., abbot of St. Andrew Svorad Abbey, Cleveland, Ohio. National President is Reverend Andrew S. Hvozdovic, V.F., supreme chaplain of the Slovak Catholic Sokol and pastor of 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, Penndel, Pennsylvania, serves as First Vice President of the Federation and is the Appeal Coordinator.

44th 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, Penndel, PA 19047-4052

Member Attains Rank of Eagle Scout

Luke Schafer received his Eagle Scout rank on September 27, 2021. He is a member of Boy Scout Troop 377 in Boulder, Colorado. Eagle Scout is the highest rank attainable in the Boy Scouts of America program. Requirements include earning at least 21 merit badges. The Eagle Scout candidate must demonstrate Scout Spirit, an ideal attitude based upon the Scout Oath and Law, service, and leadership. This includes an extensive service project that the Scout plans, organizes, leads, and manages.

Luke's service project was a trail conservation plan. He organized a group of fellow scouts and family members to rebuild a hiking/biking trail near Boulder in order to eliminate trail erosion.

At the troop ceremony, Luke was presented with a medal and a badge recognizing his Eagle Scout rank. He was also awarded 3 Eagle Palms, which he earned by completing 15 more merit badges beyond the 21 required to become an Eagle Scout.

Luke is a senior at Boulder High School. In addition to his participation in scouting, he is a captain of the Boulder High Mountain Bike Team. His future plans include going to college where he will major in Art.

Luke and his family are members of Branch 172, Pittsburgh, Pennsylvania. His great-grandmother was Rose Tunney, longtime secretary of Branch 172. Luke's brother, Jude Schafer, is also in scouting and working towards attaining the Eagle Scout rank.



Luke (center) is pictured with his mother, Jacqueline Schafer, and his father, David Schafer.

Msgr. Beeda District Concludes Matching Fund Holiday Raffle

The Msgr. Beeda District concluded its Matching Fund Holiday Raffle on December 3, 2021. The proceeds from the raffle benefitted the United Children's Home in West Hazleton, Pennsylvania. A check in the amount of \$300 was presented to the home's Executive Director, Jill Zapotocky, and Program Director, Tracy Zapotocky, on December 6 by District President Anita Gregory. The LPSCU will match this amount up to \$200.

The home planned to use the money to buy Christmas presents for the residents or to take them to see "Light the Night at Sugarloaf," an animated Christmas light display with lots of fun activities for the boys to enjoy.

Everyone at the home was very grateful for the generous donation and thanked Anita, the District, and the LPSCU.



District President Anita Gregory (center) presents a check to United Children's Home Executive Director Jill Zapotocky (left) and Program Director Tracy Zapotocky (right).

**"Like" Us
on Facebook
at LPSCU Life**

LPSCU is Seeking Independent Agents/Recommenders

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

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

Ladies Pennsylvania Slovak Catholic Union 3rd Quarter Report

Assets	3rd Quarter 2021	3rd Quarter 2020
Investments.....	\$ 14,994,504.00	\$ 15,422,166.00
Cash on Deposit	\$ 1,266,096.00	\$ 401,073.00
Real Estate Owned	\$ 103,538.00	\$ 106,278.00
Other Assets	\$ 62,701.00	\$ 61,060.00
Totals	\$ 16,426,839.00	\$ 15,990,577.00

Liabilities & Fund Balance	3rd Quarter 2021	3rd Quarter 2020
Fund Balance.....	\$ 3,715,889.00	\$ 3,626,563.00
Interest Maintenance Reserve	\$ 122,186.00	\$ 28,158.00
Asset Valuation Reserve	\$ 497,081.00	\$ 349,619.00
Amt. Retained as Trustee.....	\$ 83,021.00	\$ 83,496.00
Aggregate Reserve-Life Certificates.....	\$ 11,842,565.00	\$ 11,716,976.00
Other Liabilities	\$ 166,098.00	\$ 185,765.00
Totals	\$ 16,426,840.00	\$ 15,990,577.00

Revenues	3rd Quarter 2021	3rd Quarter 2020
Premium Income.....	\$ 194,764.00	\$ 186,532.00
Investment Income.....	\$ 520,262.00	\$ 547,510.00
Income - Other.....	\$ 19,860.00	\$ 17,625.00
Totals	\$ 734,886.00	\$ 751,667.00

Expenses	3rd Quarter 2021	3rd Quarter 2020
Death Claims	\$ 292,334.00	\$ 228,733.00
Endowments	\$ 14,122.00	\$ 28,788.00
Cash Surrenders.....	\$ 42,921.00	\$ 26,947.00
Annuity Benefits.....	\$ 20,186.00	\$ 1,288.00
Dividends	\$ -	\$ -
Increase in aggregate reserves.....	\$ 83,000.00	\$ 106,000.00
Branch Support/Commissions	\$ 4,306.00	\$ 754.00
General Operating Expenses	\$ 255,824.85	\$ 201,143.31
Officers and Committee Expenses	\$ 3,800.07	\$ 1,500.36
Actuarial/Accounting Expense.....	\$ 67,542.93	\$ 60,500.00
Investment Mgt. Fee	\$ 71,564.23	\$ 63,319.15
Official Publications.....	\$ 43,422.41	\$ 43,354.08
Travel Expense	\$ 2,120.51	\$ 846.96
Bureau and Association Dues	\$ 6,035.00	\$ 6,810.00
Donations.....	\$ 4,895.00	\$ 5,170.00
Scholarships	\$ 1,271.65	\$ 1,650.00
Fraternal Activities.....	\$ 5,723.35	\$ 7,527.14
Insurance Taxes, Licenses & Fees.....	\$ 26,491.00	\$ 24,216.00
Sub Total	\$ 945,560.00	\$ 808,547.00

Net Gain/Loss From Operations.....	\$ (210,674.00)	\$ (56,880.00)
Net Realized Capital Gain (Loss).....	\$ 96,034.00	\$ (23,664.00)
Totals	\$ (114,640.00)	\$ (80,544.00)

Members Attend Slovak Radio Hour Dinner-Dance

On Sunday August 29, 2021, the Western Pennsylvania Slovak Radio Hour held its 38th Annual Dinner-Dance at the Westwood Country Club in West Mifflin, Pennsylvania. Last year's dance was cancelled due to the pandemic so it was especially nice that everyone could gather this year.

Sue and Rudy Ondrejco, the hosts of the Slovak Radio Hour show, opened the evening with the Slovak National Anthem. A delicious buffet dinner of stuffed chicken breasts, filet of sole, and prime rib was served, along with homemade cookies donated by some of the attendees. Entertainment was provided by the Gypsy Stringz.

Many of the LPSCU Pittsburgh District members were in attendance, along with members from other Slovak fraternals. The most anticipated event of the evening was the drawing for the many gift baskets that were donated for the Chinese auction. A wonderful time was had by all.



Pictured are some of the LPSCU members who attended the Slovak Radio Hour's annual dinner-dance.

*We're looking
for a Shining Star
in the LPSCU to be our*

2022 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 2022 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, 2022.

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: lpscu@lpscu.org ★ Fax: 570-823-4464

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 Servant Leadership Awards Bestowed

On October 24, 2021, the Sisters of Saints Cyril and Methodius in Danville, Pennsylvania, awarded the Servant Leadership Award to 27 outstanding high school juniors and seniors from the Pennsylvania-based dioceses of Harrisburg and Scranton. The ceremony took place at the Basilica of Saints Cyril and Methodius in Danville.

Since 2003, the Sisters of Saints Cyril and Methodius have honored nearly 1,300 teens in the Dioceses of Albany (NY), Bridgeport (CT), Charleston (SC), Chicago (IL), Gary (IN), Harrisburg (PA), Milwaukee (WI), Pittsburgh (PA), Scranton (PA), St. Louis (MO), Stratford (CT), Syracuse (NY), and Trenton (NJ) with the Servant Leadership Award. This 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 are active in their parish, school, and community.

Receiving 2021 awards were: Theresa Amarante, Coyla Bartholomew, Kenneth Battistelli, Jonathan Bauer, John Brokenshire, Caleb Cackowski, Antonio Centenera, Emma Currie, Sam Elsen, David Friedenber, Olivia Hinkson, Stanley G. Hodder, Shane Holcombe, Ryan Kerris, Matthew Earl Nawn, Anthony Petrick, James Redmond, Jack Riley, Robert F. Root, Isaac Joseph Roth, Julien Bernard Stellar, Ynhu Tran, Isabella Trujillo, Hailey Wickenheiser, Zaida Witkowski, Hannah Yucha, and Jacob Thomas Sebastian Zarski.

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, Sisters and priests who have been role models for the teens. Mentors recognized by the teens have made a difference in their lives by modeling servant leadership as a way of life in their family, parish, and community.

During the ceremony, the Sisters of Saints Cyril and Methodius also honored four adults who received the Father Matthew Jankola Lifetime Servant Leadership Award in the ministries of Evangelization, Education, Elder Care, and

Ecumenism. Father Jankola was a priest from the Diocese of Scranton who was instrumental in recognizing the need for Religious Sisters to educate children and so he founded the Sisters of Saints Cyril and Methodius in 1909.

The 2020 Father Matthew Jankola Lifetime Servant Leadership Award recipients are: Sister M. Canice Adams, SS.C.M. – Evangelization, Rev. Ray Carey – Education, Denise Toczylousky – Elder Care, and Rabbi Daniel Swartz – Ecumenism.



General Superior Sister Barbara Sable, SS.C.M. (left) presents awards to Rabbi Daniel Swartz (center) and Denise Toczylousky (right).



Juniors and seniors who received Student Leadership Awards.

Donate to the LPSCU Scholarship Program

Would you like to help our young members who are facing ever increasing tuition expenses? You can by [donating now to our LPSCU Scholarship Program!](#)

Send your check payable to:

LPSCU
P.O. Box 32
Wilkes-Barre, PA 18703-0032

Include your name, address, phone number, and e-mail address. And be sure you remember to tell us it's a donation to fund our scholarship program! It's such a rewarding feeling to know you've helped our young members pursue and achieve their educational goals through our LPSCU Scholarship Awards.

Donations of any amount are gratefully accepted and donors will be recognized in the *Morning Star*.

**Donations of
\$100 to \$499 will receive a Leaf
and \$500 or more will receive a Stone
on our Tree of Life.**

*Contact the Home Office for more information
on the LPSCU Tree of Life.*



Junior Branch Journal

New Year's Resolutions

Goal setting teaches you how to be responsible. You learn to make commitments and how to follow through with such commitments. Setting a New Year's resolution is a prime example of setting an important goal. Here are some ideas for your New Year's Resolutions:

1. I will keep my room clean.
2. I will keep good grades in school.
3. I will eat less snacks.
4. I will have a fruit or veggie with every meal.
5. I will be sure to do my homework before anything else after school.
6. I will take better notes in class.
7. I will help my mom cook dinner at least three times a week.
8. I will do all of my chores without giving mom trouble.
9. I will be nicer to my sister and brother.
10. I will teach my sister how to play soccer.
11. I will watch less TV.
12. I will get out and play every sunny day.
13. I will run for school president!
14. I won't talk back to my parents.
15. I will be more organized in everything I do.



The Solemnity of Mary, Mother of God is a liturgical celebration observed on January 1. This day reminds Christians of the role she played as a Blessed Virgin, which eventually led to their salvation. After all, the birth of Christ wouldn't have been possible without Mary. It is a holy day of obligation for Catholics, meaning

that Mass attendance is required.

The use of the word "solemnity" is a designation used for certain days within the church-based calendar of the Church. Solemnities are the highest rank of liturgical celebration, higher than feast days or memorials. By celebrating a solemnity dedicated to Mary's motherhood, the Church highlights the significance of her role in the life of Christ.

There's a beautiful spiritual significance in celebrating Mary during the heart of the Christmas season. Pope Paul VI, in his apostolic exhortation *Marialis Cultus* (1974), called the Solemnity of Mary "a fitting occasion for renewing adoration of the newborn Prince of Peace, for listening once more to the glad tidings of the angels (Luke 2:14), and for imploring from God, through the Queen of Peace, the supreme gift of peace."

Meet the January JBJ Star Lucy Jedlovec

- ★ She is 4 years old and lives in Schnecksville, PA
- ★ The best food in the world is Mac and Cheese.
- ★ She would rather have a dog than a car because she likes them.
- ★ Her favorite thing to do in the summer is play hide and seek.
- ★ The greatest thing ever invented was an elephant.
- ★ She would rather play in the sand instead of the snow 'cause she's a summer baby.





Junior Branch Journal

International Day of Women and Girls in Science

The International Day of Women and Girls in Science on February 11 allows us to honor women's significant achievements in science and place a much-needed focus on girls entering Science, Technology, Engineering, and Mathematics (STEM) careers. Have some fun today by learning about women charting their course as techie trailblazers. This day allows us to recognize the role women and girls already play in science, promote the idea of STEM careers to future generations of women, and educate men on their role in encouraging and mentoring women and girls in schools and the workplace to pursue their technical and scientific passions.

5 Women in Science You Should Know

1. **Katherine Johnson** - From *Hidden Figures* fame, Johnson was a mathematician calculating orbital mechanics for NASA and was critical to the first crewed spaceflight.
2. **Lillian Gilbreth** - Considered to be the first industrial/organizational psychologist and "America's first lady of engineering", Gilbreth was also one of the first American female engineers to earn a Ph.D. and the first female engineering professor at Purdue University.
3. **Ruth Benerito** - Ruth Benerito was an American chemist and inventor who held 55 patents; her most notable invention was wash and wear cotton fabrics.
4. **Edith Clarke** - During her career with General Electric in the 1920s, Clarke became the first American woman professionally employed as an electrical engineer as well as the first female electrical engineering professor in the country.
5. **Rachel Carson** - Carson's book, *Silent Spring*, brought attention to the use of pesticides in America which led to changes in our pesticide policies and, through enhanced conservationism, ultimately led to the creation of the US Environmental Protection Agency.

Bee Mine Valentine's Craft

What you need

- 2 paper plates
- Pink, red, and black craft foam sheets
- White and black puffy paint
- Scissors
- Yellow craft paint
- Paint brush
- Glue

Lay down a piece of old newspaper onto your craft area before you get started.

Paint one of your paper plates yellow and let dry. Cut the other white plate in half.

From your black foam sheets cut the following:

- Three 1/2" wide strips the width of your plate
- Small triangle for the stinger
- Half a large oval
- Two 3 x 1/2" strips and two small circles to go on top for antennas

Then cut one heart from each of your pink and red foam sheets.

Glue one white paper plate half onto each back side of your yellow plate. Glue your long black strips across the yellow plate for the bee's stripes. Glue your half oval on the top of the plate and glue the antennas onto the oval.

Draw your bee's eyes under the top of the bee's head with your white and black puffy paint. Now glue the hearts onto your bee and write "Bee Mine" onto one of the hearts and let dry.



PERIODICAL

Branch 213
Concludes
Matching Fund
Project

LPSCU Branch 213 in Dallas, Pennsylvania, recently held a Matching Fund project to benefit St. Andrew Parish in Wilkes-Barre, Pennsylvania. The Branch conducted a wreath sale the weekend of December 4-5, 2021. Total proceeds, including the matching funds collected, totaled \$660.



LPSCU National President and Branch 213 Secretary-Treasurer Theresa Kluchinski (left) presents a check to Deacon William F. Behm, parish life coordinator at St. Andrew's Parish.

turbance, labor, or affectation; easily.
quiet; repose; facility: v.t. to free **Easy Street** (strēt), a position of
from pain, anxiety, or trouble: give financial comfort. [Colloq.]

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y (ēz 1), *adj.* [comp. easier, superl. easiest], free from pain, disturbance,
cc.; not burdensome; moderate; **eccentric** (ek-sen'trik), *adj.* not sit-

Join us for a

**BOOK
PARTY**

discussing

OUT OF THIS FURNACE
BY THOMAS BELL

Saturday, February 26, 2022
1:00 PM

Zoom Details sent via Email
RSVP to susan@lpescu.org by February 19
Open to all LPSCU Members

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Do Your Part to Help the LPSCU – Sign Up a New Member!