



LPSCU Life

Security, Peace of Mind

Morning Star

ZORNIČKA

Vol. 79, No. 873
July-August 2020

LPSCU Announces Our 2020 College Scholarship Recipients



**ELLA
BRICKMAN**

Chardon, OH
Branch 180
Youngstown, OH
Capital
University
Bexley, OH



**MARISSA
JASON**

Wilkes-Barre
Township, PA
Branch 6
Wilkes-Barre, PA
Loyola University
Maryland
Baltimore, MD



**OLIVIA
JONES**

River Vale, NJ
Branch 124
Hazleton, PA
Vanderbilt
University
Nashville, TN



**JACOB
KNOTEK**

Glenside, PA
Branch 38
Whitehall, PA
Lehigh
University
Bethlehem, PA



**MELANIE
LOMBARDO**

Exeter, PA
Branch 6
Wilkes-Barre, PA
Penn State
University
State College, PA

**LPSCU CONVENTION
RESCHEDULED FOR
NOVEMBER 20-22, 2020
(More details inside)**

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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.

JULY

- 1** – Deadline to apply for the 2020 Anne (Shinal) Cichy Memorial Award.
- 15** – Deadline (extended) to submit a completed Intent Form to the Home Office for any member wishing to run for National President at the LPSCU National Convention. *Details on page 5.*
- 20** – **Deadline to submit articles for September/October Morning Star.**

AUGUST

- 13** – Deadline to submit correspondence to be addressed by the LPSCU Board at its Semi-Annual Meeting on September 25.
- 15** – Deadline (extended) to submit a completed Intent Form to the Home Office for any member wishing to run for National Office at the LPSCU National Convention. *Details on page 5.*
- 15** – Deadline (extended) to request a Patron listing in the LPSCU's 42nd National Convention Booklet. *Details on page 7.*
- 15** – Deadline to apply for the 2020 Margaret Sabol Scholarship Award. *Details on page 15.*
- 15** – Deadline to apply for the 2020 Lynda (Posivak) Mohlenhoff Memorial Scholarship Award. *Details on page 13.*
- 31** – Deadline to apply for one of the three LPSCU Religious Awards offered to members entering religious life. *Details on page 7.*

SEPTEMBER

- 2** – Branch 83's Matching Fund 50/50 Drawing to benefit Incarnation of Our Lord Senior Group. Drawing will take place at the Senior Group Meeting at 12:00 noon at the church's social hall, Thomas and Buchanan streets, Bethlehem, Pennsylvania. Tickets can be purchased at the meeting or in advance by mail. Contact Marge Ferri at 484-635-1733. *(This event was postponed from July 1 due to the coronavirus pandemic.)*
- 13-22** – Father Bob Seeman's trip to The Holy Land has been postponed due to the coronavirus pandemic. New dates will be announced as soon as they become available.
- 20** – **Deadline to submit articles for November/December Morning Star.**
- 20** – Deadline (extended) for any member wishing to be a delegate to the LPSCU Na-

continued on page 4

LADIES PENNSYLVANIA
SLOVAK CATHOLIC UNION

Morning Star

ZORNICKA



(USPS 699-520)

ZORNICKA (Morning Star), a bi-monthly magazine, is the official publication of the Ladies Pennsylvania Slovak Catholic Union, National Headquarters, 71 South Washington Street, Wilkes-Barre, PA 18701. Send articles for publication to Deborah McKinley, Public Relations Director, 39 Lafayette Avenue, Tamaqua, PA 18252; 610/704-7288; zornicka@lpsc.org

Articles must be received by the 20th of the month, 5½ weeks prior to the issue date.

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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: lpescu@lpescu.org
Website: www.lpsc.org

BOARD OF DIRECTORS

SPIRITUAL ADVISOR
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PRESIDENT
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SECRETARY/TREASURER
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Margaret Jollimore, 1001 SR 292E, Harveys Lake, PA 18618-7829; 570/760-9790; jollimore.lpsc@ymail.com

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

A Message from Our National Spiritual Advisor

THE ASSUMPTION OF THE BLESSED VIRGIN MARY

The beautiful Feast of the Assumption of the Blessed Virgin Mary is celebrated by Catholics on August 15th in the height of the summer season. Here is a little bit of history on how this Solemnity came to be a dogma of the Church. It was on November 1, 1950, that Pope Pius XII defined the Assumption of Mary to be a dogma of faith: "We pronounce, declare, and define it to be a divinely revealed dogma that the immaculate Mother of God, the ever Virgin Mary, having completed the course of her earthly life, was assumed body and soul to heavenly glory."

The glorious Mother of God who responded with great faith and trust in the Father's will became the worthy vessel for the Savior to be born. She who was chosen to share in the mysteries of the life of Christ would also share in the ultimate glory of the Lord. Thus, she was assumed body and soul by the power of God into heaven at the end of her earthly life.

Mary's Assumption is a powerful witness to us of the truth of the promise given by Jesus of life eternal and that one day we too will share in the fullness of the Resurrection.

Blessings,

Father Bob
Rev. Robert L. Seeman
Spiritual Advisor

Prayer
of the
Assumption
of the
Blessed
Virgin Mary



Almighty and everlasting God,
You have taken up body and soul
into the heavenly glory the Immaculate Virgin Mary,
Mother of Your Son: Grant, we beseech You,
that, ever intent upon heavenly things,
we may be worthy to be partakers of her glory.
Through Jesus Christ Your Son, our Lord,
who lives and reigns with You and the Holy Spirit,
One God, forever and ever.
Amen.



Rev. Robert L. Seeman

LPSCU Board of Directors Semi-Annual Meeting

This announcement is made to all members of the LPSCU that the Semi-Annual Meeting of the Board of Directors will convene on Friday, September 25, 2020 at 8:30 a.m. at the Lehigh Valley Hotel by Best Western, Bethlehem, Pennsylvania. All subsequent sessions will begin at 8:30 a.m. and continue until all Semi-Annual Meeting business has been completed.

Members wishing to submit matters for the Board of Directors to consider at this meeting are directed to send them to the attention of Theresa Kluchinski at the LPSCU National Headquarters, 71 South Washington Street, Wilkes-Barre, PA 18701 or P.O. Box 32, Wilkes-Barre, PA 18703. **All correspondence relative to this Semi-Annual Meeting should be received no later than August 13, 2020.**

Lehigh Valley Area Members... YOU ARE INVITED!

On Saturday, September 26, 2020, LPSCU members in the Lehigh Valley area are invited to be our guests at a breakfast to be held at the Lehigh Valley Hotel by Best Western, 300 Gateway Drive, Bethlehem, Pennsylvania. Breakfast will begin at 9:00 a.m. Reservations are required and can be made by calling National Secretary-Treasurer Mary Jo Savidge at 888-834-6614 or by e-mailing lpescu@lpescu.org. Members will be the guests of the LPSCU. Non-members can attend at a cost of \$25 per person.

Breakfast is being held in conjunction with the LPSCU's Semi-Annual Board Meeting. Come and meet the LPSCU Board of Directors.

Deadline for reservations is September 2, 2020.

Cooking Corner

KEY LIME CHEESECAKE PIE

2 (8 oz.) pkgs. cream cheese	½ cup sugar
2 Tbsp. fresh lime juice	2 eggs
½ tsp. grated lime peel (zest)	½ tsp. vanilla extract
1 (6 oz.) graham cracker crust	

Blend everything, except the eggs, together with mixer at medium speed. Blend in eggs. Pour mixture into the pie crust. Bake at 350° for 35 to 40 minutes. Test the center with a toothpick to determine when done. Refrigerate overnight before serving.



PITTSBURGH DISTRICT

Members of the Pittsburgh District held their annual spring meeting on Sunday, March 8, at St. Maximilian Kobe Church in Homestead, Pennsylvania. A delicious luncheon was prepared and served by the women of the parish. A special cake welcomed spring and honored those having birthdays in March.

The meeting was called to order by President Dolores Sakal. To begin the meeting, a prayer was said for two of our dear departed members who had recently passed away: Gerrie McCabe of Branch 42 and Jim Tomasic of Branch 52.

The National Convention scheduled for June in the Pittsburgh area was a big topic of conversation with information being passed to all of the Branches. The 2020 social calendar for the District was also discussed. Tentative dates were selected for the picnic in July, card party in October, and the Christmas party in late November. Once all dates have been confirmed with the venues, the finalized information will be communicated to the Branch Presidents to be shared with their members. *(Please note that due to the COVID-19 virus, these events may have been cancelled or rescheduled. Please check with your Branch Secretary for the most current information.)*

Sue Ondrejco addressed the group concerning the 100th Slovak Day at Kennywood Park. While the event is still a few years away, they are seeking ideas on how to attract more visitors to this celebration of the Slovak heritage. It is always held on the third Thursday in July.

A Chinese auction was also held and everyone went home with a door prize.



Members who attended the Pittsburgh District's spring meeting.



A delicious cake was served at the meeting.

Branch 83 Reschedules July Matching Fund Event

Due to the coronavirus pandemic, LPSCU Branch 83 has postponed its Matching Fund event originally scheduled for July 1, 2020, to September 2, 2020. The event will benefit of Incarnation of Our Lord Senior Group. The 50-50 drawing will be held during the Senior Group Meeting to be held at 12:00 noon on Wednesday, September 2, at Incarnation of Our Lord Church Social Hall, Thomas and Buchanan Streets, Bethlehem, Pennsylvania. Any questions, please call Marge Ferri at 484-635-1733.

Calendar of Events

continued from page 2

- tional Convention in November to contact their Branch representative. *See page 6 for more details.*
- 20** – Deadline (extended) for members of Branches 90 (Johnstown) and 213 (Wilkes-Barre) to request to represent their Branch at the LPSCU National Convention. *See page 6 for more details.*
- 21-22** – Slovak Catholic Federation's Fall Meeting, Youngstown, Ohio
- 25** – LPSCU Semi-Annual Board Meeting beginning at 8:30 a.m. at the Lehigh Valley Hotel by Best Western, Bethlehem, Pennsylvania. *See page 3.*
- 26** – Lehigh Valley Area members are invited to be guests at breakfast with the LPSCU Board of Directors at 9:00 a.m. at the Lehigh Valley Hotel by Best Western, 300 Gateway Drive, Bethlehem, Pennsylvania. Reservations are required. Contact Mary Jo Savidge (888-834-6614 or lpescu@lpescu.com) by September 2.
- 30** – Deadline to apply for a 2020 LPSCU Post Graduate Award. *Details on page 8.*

OCTOBER

- 25** – Rev. Dianiska District Meeting at 1:00 p.m. at the North End Slovak Club, N. Main Street, Wilkes-Barre, Pennsylvania. Branch 7 will host. Make a Difference Day will be observed.
- 25-27** – Pennsylvania Fraternal Alliance Meeting

NOVEMBER

- 20-22** – 42nd National Convention of the LPSCU at the Double Tree by Hilton, Pittsburgh – Meadowlands, 340 Racetrack Road, Washington, Pennsylvania.
- 20** – **Deadline to submit articles for January/February 2021 Morning Star.**

DECEMBER

- 5** – LPSCU Board Meeting (Telephone Conference)
- 6** – Rev. Dianiska District's annual Christmas Party at 1:00 p.m. at Genetti's Hotel and Convention Center, 77 E. Market Street, Wilkes-Barre, Pennsylvania. Branch 213 will host. A Matching Fund Special Gifts Raffle will be held at the event.
- 31** – Deadline to submit an article for the Slovak Catholic Federation's 2021 *Good Shepherd* publication.

**Due to the COVID-19 pandemic,
the 42nd National LPSCU Convention
has been rescheduled for November 20-22, 2020**

**CALL TO THE
42nd NATIONAL
LPSCU CONVENTION
November 20-22, 2020
Washington, Pennsylvania**

In accordance with LPSCU By-Law Article VIII Section 2(k), I hereby issue a call for the 42nd National Convention of the Ladies Pennsylvania Slovak Catholic Union to convene on Saturday, November 21, 2020, at the Double Tree by Hilton, Washington, Pennsylvania. Registration of delegates will begin on Friday, November 20, at a time to be announced.

CONVENTION

LPSCU Constitution Article VII Section 1: The National Convention is the highest governing body of the LPSCU.

LPSCU Constitution Article VII Section 2: The National Convention consists of the National Board Directors, Honorary Officers, Court of Appeals, and the delegates sent by various Branches.

DELEGATES

LPSCU By-Law Article XI:

Section 1 – Each Branch in good standing, having at least 10 members, will be entitled to have a delegate at the National Convention. Any one Branch may have no more than fifteen (15) delegates.

Section 2 – Each Branch determines traveling expenses and daily allowances for its delegates. The LPSCU will pay the delegate's expense for hotel and meals during the time spent at the National Convention. Each Branch having between 10 and 50 members, inclusive, is entitled to one delegate; 50 plus 1 member – two delegates; 100 plus 1 members – three delegates; 150 plus 1 members – four delegates, etc. The delegate must be elected by a simple majority of the members present at a regular or special Branch meeting. The delegate's application must be returned by the time designated. The number of members in good standing is designated according to the membership list held by the Secretary-Treasurer from the sixth month previous to the National Convention.

Section 3 – Each Branch has the opportunity to elect alternates to represent its Branch at the National Convention in the event of unforeseen circumstances preventing an elected delegate from attending the National Convention.

Section 4 – A delegate to the National Convention must be 18 years of age, an active member in good standing, and duly elected at the regular or special meeting of the Branch in which they hold membership.

LPSCU Constitution Article VII:

Section 5 – The Credential Committee meets prior to the opening of the National Convention and submits a report to the National Convention regarding the number of registered delegates. The National Convention is the sole judge of the qualifications of its delegates and may refuse or grant any person the right to be a delegate.

Fraternally,
Theresa A. Kluchinski
National President

ATTENTION!

ALL MEMBERS ASPIRING FOR LPSCU NATIONAL OFFICE

According to the Official Minutes of the Board of Directors' Semiannual Meeting held in Gettysburg, Pennsylvania, on September 18-19, 2015, it is required that any member with aspirations for National Office must request an Intent Form from the Home Office. According to the LPSCU Bylaws, the qualifications for candidates are set forth in Article III:

Section 2. A candidate for office must be at least 21 years of age, an active member, and be present as a delegate at the National Convention.

Section 3. No two immediate family members can serve as an Officer of the LPSCU during the same term of office. Immediate family is defined as: grandparent, parent, spouse, or sibling.

Section 4. A member or delegate who is a National Officer/Director/Board Member of another fraternal benefit society may not hold office of the LPSCU.

Section 10. No hired employee of the LPSCU shall be eligible to hold any National Office in the LPSCU while so employed, with the exception of the office of Secretary-Treasurer.

Section 11. Since the position of President is full time, working out of the Home Office, nominations for this position will not be made from the floor. Nominations for this position are by written application, stating the nominee's qualifications, personal background, and history. Applications must be submitted to the Home Office two months prior to the National Convention. The National Board of Directors will verify these qualifications by use of personal interviews, a professional investigating company, or any other means. From these applications, the National Board of Directors shall recommend to the Nominating Committee candidates qualifying for the position of President. In the event the National Board of Directors cannot recommend a qualified candidate to the Nominating Committee, a search committee will be appointed by the National Convention to fill the vacancy.

Section 12. While nominations from the floor are to be accepted for all National Offices, excluding the position of President and the hired position of Secretary-Treasurer, upon acceptance of the nomination, nominee will provide a resume to the delegates of the National Convention, containing personal background, history, and past experience to prove their qualifications for the office to which they have been nominated.

Because the coronavirus pandemic has forced the postponement of our Convention, originally scheduled for June, we are extending the deadlines for submitting Intent Forms. Completed Officer Intent Forms must now be returned to the Home Office with a postmark no later than August 15, 2020, with the exception of the Intent Form for the position of President, which is to be returned to the Home Office with a postmark no later than July 15, 2020.

Convention Notices

Revised Convention Dates

As previously reported, the 42nd National Convention of the LPSCU was postponed from its originally scheduled dates in June, 2020 due to the pandemic of COVID-19 sweeping the country. The Convention has been rescheduled to take place on November 20-22, 2020. The venue remains the same at the Double Tree by Hilton, Pittsburgh Meadowlands, located in Washington, Pennsylvania.

Attention All Members

CONVENTION DELEGATE NOTICE

Any LPSCU member interested in being a delegate to the National Convention at the Doubletree by Hilton in Washington, Pennsylvania, on November 20-22, 2020, should contact their Branch Representative by September 20, 2020. If you, as a member, do not know who your Branch Representative is, contact the Home Office for the information: toll free phone 888-834-6614; e-mail lpscu@lpscu.org; fax 570-823-4464. Additional information regarding the National Convention and LPSCU Branches can be found on our website www.lpscu.org.

ELECTION OF DELEGATES

Branch 90 (Johnstown, PA) and Branch 213 (Wilkes-Barre Area)

Members of Branch 90 (Johnstown, Pennsylvania) and Branch 213 (Wilkes-Barre/Dallas, Pennsylvania area) who are interested in representing their Branch as a Delegate to the LPSCU National Convention at the Doubletree by Hilton in Washington, Pennsylvania, to be held November 20-22, 2020, are instructed to contact Branch Representative Theresa Kluchinski. You may call 570-829-5410, email tkluchinski@aol.com or write to 446 Mountain Oaks Drive, Laurel Run, PA 18706. **ALL REQUESTS MUST BE RECEIVED OR POSTMARKED BY SEPTEMBER 20, 2020.**

New Insurance Issued

Branch	Branch Representative	Mar./Apr. 2020	Year-to-Date Total
7	Margaret Jollimore	\$ 3,000.00	\$ 3,000.00
60	Anita Gregory	\$ 5,000.00	\$ 15,000.00
213	Mary Jo Savidge	\$ 10,000.00	\$ 20,000.00
		\$ 18,000.00	\$ 38,000.00

Our Scholarship Recipients Explain

The Importance of Life Insurance

The world we live in now is more unpredictable than ever. With viruses, infections, and the regular hazards of life, we do not know what tomorrow will have in store for us. It is for these reasons that life insurance is so important. Most families nowadays rely on having both parents working in order to afford the standard cost of living. When the unimaginable happens, life insurance helps to relieve some of the financial burden left behind. Whether the policy supports a year or two of college, continued payments on a mortgage, or the monthly bills, that policy will allow for a little more stability in the most turbulent of times.

With family being the most important thing, it is just as important to make sure your family is provided for in the event something happens to you. While nothing will replace the love and security that physical presence has, life insurance allows for at least the ease of mind for the daily obstacles and expenses life throws at you.

Ella Brickman

Branch 180, Youngstown, OH

ATTENTION!

Branch Secretaries

Calling all Branch Secretaries! Can you please go to our web page (www.lpscu.org) and verify that your Branch information is correct and up to date? Once you have done that, kindly e-mail our Public Relations Director, Deborah McKinley, at dmckinley@lpscu.org and advise her if everything is correct, or if you have updated your information. Either way, please drop Debby an e-mail and let her hear from you!

BOOK BUY PROGRAM

In addition to any Educational Award(s) a member may receive, the LPSCU's Book Buy Program assists members attending college by reimbursing 15% of college book expenses. To qualify, the member needs to purchase a new 20 Payment Life or Whole Life certificate during the student's freshman, sophomore, junior, or senior year of college. The Book Buy Program application can be submitted *each* school year, for a maximum of four years, along with the receipt for the books purchased. The member would then receive a 15% refund based on books purchased and limited to the amount paid for the annual premium on the 20 Payment Life or Whole Life certificate purchased.



LPSCU

2020 RELIGIOUS AWARDS

FOR MEMBERS ENTERING RELIGIOUS LIFE

- ❖ *St. John Vianney*
- ❖ *St. Theresa of the Little Flower*
- ❖ *St. André Bessette*

\$300 ANNUALLY

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

❖ **The St. John Vianney Award**

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

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

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

❖ **The St. André Bessette Award**

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

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

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

Applicants must meet all criteria outlined and provide data indicated to be eligible. Incomplete applications or those missing data requirements will not be considered. All materials become the property of the LPSCU and will not be returned.

Applications are available from the LPSCU Home Office or its website. **Applications for the 2020 awards must be postmarked by August 31, 2020.**

Submit applications to:

Ladies Pennsylvania Slovak Catholic Union
 ATTN: Religious Awards
 P.O. Box 32
 Wilkes-Barre, PA 18703
 Phone: 570-823-3513 ❖ Toll free: 888-834-6614
 Fax: 570-823-4464
 E-mail: lpescu@lpescu.org ❖ Website: www.lpescu.org

Ladies Pennsylvania Slovak Catholic Union

Family Life Insurance
 71 South Washington Street
 Wilkes-Barre, Pennsylvania 18701
 570-823-3513 ❖ 888-834-6614

42nd National Convention
November 20-22, 2020

CONVENTION BOOKLET PATRON FORM

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

EXAMPLES OF PATRONS WORDING

Platinum/Diamond/Gold/Silver/Bronze:

*Ladies Pennsylvania
 Slovak Catholic Union Branch XX
 City, State*

OR

*John and Mary Smith, LPSCU Branch XX
 City, State*

Memorial Patron:

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

PATRON ORDER FORM – Please type or print

Patron's Name _____

City/State _____

Phone Number _____

E-mail _____

Type of Patron _____ Amount \$ _____

Requested Wording _____

Please make check payable to: LPSCU
DEADLINE IS AUGUST 15, 2020*

Forward to: Ladies Pennsylvania Slovak Catholic Union
 Attn: Mary Jo Savidge, Secretary/Treasurer
 P.O. Box 32, Wilkes-Barre, PA 18703-0032

**Because the coronavirus pandemic has forced the rescheduling of our Convention, the deadline has been extended.*

LPSCU 2020 POST GRADUATE AWARD

The LPSCU is offering two different Post Graduate Award Benefits to our members who are awarded a Master's or Doctorate degree during the period running from July 1, 2019, to August 30, 2020. These awards are:

\$300 Award (Based on \$2,000 of insurance)

\$500 Award (Based on \$5,000 of insurance)

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

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

- Be a member of the LPSCU for at least five (5) years with either a \$2,000 permanent reserve life insurance certificate or a \$5,000 permanent reserve life insurance certificate. (Term insurance is excluded.)
- Provide a photocopy of the Master's and/or Doctorate degree received.
- Provide documentation that the degree was awarded between July 1, 2019 and August 30, 2020.
- Provide a wallet-size color photo.

Applicants must meet all criteria outlined and provide data indicated in order to be eligible. Applications missing data or with incomplete requirements will not be considered. All materials become the property of the LPSCU and will not be returned.

Applications are available from the LPSCU Home Office or its website. **Applications must be postmarked by September 30, 2020.** Submit applications to:

Ladies Pennsylvania Slovak Catholic Union

ATTN: Post Graduate Award

P.O. Box 32

Wilkes-Barre, PA 18703

Phone: 570-823-3513 ❖ Toll free: 888-834-6614

❖ Fax: 570-823-4464

E-mail: lpscu@lpscu.org ❖ Website: www.lpscu.org

Please Note – As of September 1, 2021, only a \$5,000 permanent reserve life insurance certificate will qualify for this award. Future applicants can increase their current face amount to meet the \$5,000 requirement.

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
 Jeffrey Barto – San Jose, CA
 Liam Blankenship – Raleigh, NC
 Keri L. Cavenas – Mahanoy City, PA
 Thomas Costello, Jr. – Allentown, PA
 Robert J. Domanic – Joliet, IL
 Holly Doria – Scranton, PA
 Jessica Ervin – Milnesville, PA
 Cynthia Fuss – Plymouth, PA
 Mark Giacobbe – Coplay, PA
 Raeleen Golby – Johnstown, PA
 Michael Hodge – N. Catasauqua, PA
 Alma Johnson – Lincoln, NE
 Lee Alan Kahler – Loudon, TN
 Karen Kadish – West Mifflin, PA
 Ann Marie Kinsey – Taylor, PA
 Casey Kopec – Orlando, FL
 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
 Rosemarie Niznik – Lomnard, IL
 William Panick – Del Ray Beach, FL
 Richard Petak – Johnstown, PA
 Paula Rager – Edgewater, FL
 John M. Rebarchak – Exton, PA
 Stephen Repko – Scottsdale, AZ
 Cheryl Reynolds – Hornell, NY
 Scott Roth – Harborcreek, PA
 Gaile Rudaitis – Hot Springs National Park, AR
 Veronica Sapek – Greer, SC
 Judy Stinavage – Binghamton, NY
 Kelly Stumpf – Blandon, PA
 Mary Suchy – Chicago, IL
 James Susoreny – Richardson, TX
 Cathy Talianek – Allentown, PA
 Mark Tirak – Stafford, VA
 Karen Van Landingham – Mesquite, TX
 Daniel Vizza – Chicago, IL
 Gregory Votral – Springfield, MA
 Susan Vrabel – Orlando, FL
 Sarah Weinreich – Shenandoah, PA
 Kimberly Whitaker – Emmaus, PA
 Edward Wisniewski – Waymart, PA
 Helen Yuhás – N. Charleston, SC
 Jennifer Zagorski – Mahanoy City, 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 lpscu@lpscu.org. Your assistance is greatly appreciated.

Minutes of the Executive Finance Committee

CONFERENCE CALL ❖ MAY 20, 2020

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 February 19, 2020 Executive Finance Committee meeting with one correction.

Correspondence/Requests

There was no correspondence. The following requests were approved:

- ❖ Received a request from the *Times Leader* newspaper to place an ad for the Estate Planning section. *Approved a \$299 ad.*
- ❖ Received a request from the *Times Leader* newspaper to place an ad for Nurses Week. *Approved a \$299 ad.*
- ❖ Received a request from the *Times Leader* newspaper to place an ad for Memorial Day. *Approved a \$30 ad.*
- ❖ Received a request from the *Times Leader* newspaper to place an ad for a special page called Learning Curve. *Approved \$199 for an ad for seven weeks.*
- ❖ King's College was showing the film "Ashes in the Snow," which is a story about Lithuanian people who were sent to gulags in Siberia during WWII. We received a request for a donation towards refreshments. A \$100 donation was approved and mailed. Due to the coronavirus pandemic, we were notified that the show had to be postponed and that the check will be returned to the LPSCU.

The *Times Leader* is giving out grants for advertising. We applied for a \$1,000 grant which will be matched by the *Times Leader* and applied towards our ads through June 30, 2020. The committee feels this is a good idea to get our name out into the community.

Financial Statement

The committee reviewed the following checking accounts: M&T Bank – General Operating Account – The Outstanding Checklist for the M&T General Operating Account for January, February, March, and April 2020; the Morgan Stanley Smith Barney Checking Account for February, March, and April 2020 and the Home Office – Branch Deposit Account.

The committee reviewed the March 31, 2020 Quarterly Report and the Profit & Loss/Balance Sheet for December 31, 2019, January, February, March, and April 2020.

Bond/Stock/Pension Portfolio

The committee was provided and reviewed all activity from the February, March, and April 2020, including Common Stocks, Preferred Stock, and International Bonds. The Employee Retirement Plan was also reviewed.

Home Office

With the closing of the office due to the coronavirus, there is nothing to report.

JULY/AUGUST 2020

Budget

The committee was provided and reviewed the budget through April 2020.

Meeting Dates

The next meeting will be August 26, 2020.

There being no further business, the EFC adjourned.

Respectfully submitted,

Mary Jo Savidge

National Secretary-Treasurer

Branch 64 Helps to Honor Veterans

Pittsburgh Branch 64 partnered with the Catholic War Veterans, Post 1365, to place flags in Christ Our Redeemer Cemetery for Memorial Day. They placed over 1,800 flags in the cemetery, and those were only in the sections they were assigned!

As a bit of history, Memorial Day was first observed on May 30, 1868, when flowers were placed on the graves of Union and Confederate soldiers at Arlington National Cemetery. The values those men fought to defend form the essence of our country: freedom and the rights of the individual. Memorial Day is a solemn occasion honoring the American men and women who gave their lives in while serving in the military.



Pictured are members of Branch 64 who helped to place flags in Christ Our Redeemer Cemetery in observance of Memorial Day.



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

LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION

- ❖ 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.*

FLEXIBLE ANNUITY

Annual Interest Rate is 3.5%*

*Effective April 1, 2018



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

Minutes of the Annual Board Meeting

CONFERENCE CALL ❖ MARCH 27, 2020

Friday March 27, 2020

Call to Order – Prayer – Pledge

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

Submission of Insurance Applications

Board members were asked to mail applications for insurance to the Home Office.

Submission of Conflict of Interest

Board members were asked to mail the Conflict of Interest forms to the Home Office.

Welcome/Remarks

President Kluchinski welcomed the Board to the Annual Meeting. There is a full schedule, with presenters starting at 9:00 a.m.

Approval of Agenda/Minutes

The agenda for this meeting, along with the minutes from the December 7, 2019 Board Conference Call, were approved.

Correspondence

Secretary-Treasurer Mary Jo Savidge read correspondence received since the previous meeting. The following requests were approved:

- ❖ Donation to the Conference of Slovak Clergy
- ❖ Donation to the Youngstown Sister Cities Program

Resolutions

The following resolutions were affirmed:

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

Appointments

The following appointments were affirmed:

- ❖ Mr. Sam Urda; Mr. Allan Ferrone, CPS Actuaries
- ❖ Kovalchik, Kollar & Co., LLP, certified public accountants
- ❖ Robert Czwalina, M.D., medical examiner
- ❖ Attorney Jeffrey Malak, legal counsel
- ❖ Ellen Bush and Karen Natishan, financial consultants, Morgan Stanley Wealth Management

Financial Report

Board members were provided and reviewed the following information:

- ❖ 2019 Annual Statement
- ❖ Balance Sheet/Revenue and Expenses

Presentations

The first presenter was Michael A. LoGrande with Kovalchik, Kollar & Co. LLP. Mr. LoGrande went over the Historical Financial Data from 2013-2019.

Questions asked were answered.

The next presenter was Allan Ferrone, CPS Actuaries. Mr. Ferrone reviewed results from the annual statement and provided the Board with a report on the financial and membership

results for 2019 and the Management's Discussion and Analysis (MD&A).

Questions asked were answered.

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

Questions asked were answered.

The final presenters were Ellen Bush and Karen Natishan with Morgan Stanley Wealth Management. The Board was provided with the LPSCU Capital Market Overview and Employees' Pension Report, 4th Quarter 2019 through February 2020. They presented an overview on the following: Asset Allocation; First Eagle and Clearbridge Tactical; Ann (Shinal) Cichy and Bishop Grutka.

Questions asked were answered.

Financials (continued)

- ❖ Balance Sheet (continued)
- ❖ Pension
- ❖ Budget
- ❖ Market Value 2019/2020
- ❖ Transaction Summary December 2019 and February 2020
- ❖ Branch Support
- ❖ MD&A (Management Discussion and Analysis)
- ❖ CPS Actuarial Memorandum.

Officers' Reports

The following reports were provided and reviewed:

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

The following quarterly reports were provided and reviewed:

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

Trustee Dolores Evanko provided a report for the Convention Campaign.

Public Relations Director Deborah McKinley provided the Board with a report.

Fraternal Activities Director Susan Ondrejco provided the Board with a report on the following: 2019 Coloring Contest and the District Reports.

Home Office Report

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

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

continued on page 12

Minutes of the Annual Board Meeting

continued from page 11

President Kluchinski provided the following Home Office Report:

- ❖ Convention Campaign
- ❖ Guaranteed Issue
- ❖ Dividend Checks

Convention 2020

The following was discussed:

- ❖ Possible date change for the Convention due to the coronavirus pandemic
- ❖ The liturgy for the Convention masses and the Memorial Service
- ❖ Office of President intent form received
- ❖ Gift bearers, readers, and servers at the Convention masses
- ❖ Change to the deadline date for Delegate forms to be received
- ❖ Officer Intent forms

The Board recessed for lunch.

Unfinished Business

The Board was provided and reviewed the following:

- ❖ Chairperson of Trustees procedures for the Annual Audit
- ❖ A Family of the Year program

Strategic Plan

The Board was provided and reviewed suggestions and additions to the Strategic Plan.

New Business

The following was discussed:

- ❖ Annuity Rate
- ❖ Branch Deposit Program

Compliance Update

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

Local/State/National Alliance Meetings

The following reports were provided to the Board:

- ❖ President Theresa Kluchinski – American Fraternal Alliance Meeting and the New Jersey/New York Fraternal Alliance Annual Meeting
- ❖ Vice President Anita Gregory – New Jersey/New York Fraternal Alliance Annual Meeting
- ❖ Secretary-Treasurer Mary Jo Savidge – American Fraternal Alliance Meeting and the New Jersey/New York Fraternal Alliance Annual Meeting

Good of the Order

- ❖ Trustee Joan Hladek will research a benefit for teachers.
- ❖ Spiritual Advisor Rev. Robert Seeman suggested having three conference calls for the Board meetings and one face to face. After discussion, the Board agreed starting in 2021 we will hold three Board meetings as a conference call and one face to face.

Calendar of Events

The Board was provided and reviewed the Calendar of Events for 2020 and 2021.

The next Board meeting will be held on June 29, 2020.

There being no further business, the meeting was adjourned.

Respectfully submitted,

Mary Jo Savidge

National Secretary-Treasurer

In Memoriam

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

— Matthew v.5

Name	Branch	Location
Agnes Rocosky	1	Hazleton, PA
Bernard Shinal, Sr.*	6	Wilkes-Barre, PA
Pauline Cardascia	7	Exeter, PA
Thomas Pepsin	7	Exeter, PA
Sister Mary G. Skuban*	7	Exeter, PA
Jeffrey Holup	19	Swoyersville, PA
John J. Omilak, Jr.	38	Whitehall, PA
Geraldine McCabe*	42	Pittsburgh, PA
Andrew Mager	64	Pittsburgh, PA
Edward A. Silay	64	Pittsburgh, PA
Frank A. Sacco	65	Munhall, PA
Helen Gergely	72	Stratford, CT
John Painley	90	Johnstown, PA
Joseph Segilia	124	Hazleton, PA
James Zabita*	153	Perth Amboy, NJ
Margaret A. Bekampas	197	Wilkes-Barre, PA
Frances Dzemyan	197	Wilkes-Barre, PA
John F. Koss, Sr.	197	Wilkes-Barre, PA
John Stuchkus	197	Wilkes-Barre, PA
Josephine Tennesen-Andrews	213	Dallas, PA

*Multiple certificates

Recently Married?

Did you know that if you are a member and were recently married, you can receive a wedding cross from the LPSCU? You can select either a gold or silver cross to commemorate your special day. For more details on the process, please visit "Fraternal Benefits" under "Membership Benefits" on our website (lpscu.org).



The Lynda (Posivak) Mohlenhoff Memorial Award

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

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

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

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

To be eligible to receive this year's award, **applications must be postmarked by August 15, 2020.** For an application, please call the LPSCU Home Office at 888-834-6614 (toll free) or 570-823-3513; fax 570-823-4464; e-mail lpscu@lpscu.org; or visit our website at www.lpscu.org.

Welcoming a Newborn Into Your Family?

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

SS.C.M. Appeal Update

The Saints Cyril and Methodius Appeal is in its 42nd year raising money to assist the Pontifical Slovak College of Saints Cyril and Methodius in Rome with its day-to-day operations. Today, the Appeal relies upon the generosity of individual donors in addition to collections taken up in individual parishes of Slovak ancestry.

As of April 15, \$13,307.50 has been received from 110 donors. On behalf of the Pontifical College, thank you for your continued generosity and support.

Anyone who wishes to contribute to the 2020 Appeal but who did not receive a letter asking for a donation is asked to fill out the information in the box at the bottom of this article. 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. Gifts received after November 30, 2020 will be credited toward the 2021 Appeal.

Thank you again for your goodness and generosity.

The Slovak Catholic Federation, founded in 1911, 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.

42nd 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

**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

Don't Find Out the Hard Way!

I wish I would have had this information from the following article while I sat in a doctor's office with my grandson who was ill and needed medical attention. I was his caregiver while his parents worked but I was not allowed to authorize my grandson's treatment. Instead, we had to wait until a fax arrived from his father for me to authorize my grandson's care. This whole episode took about 45 minutes. Fortunately, my grandson's situation was not critical.

The following is an article that my attorney, John Skabelund, had written for his firm's newsletter. It is reprinted with his permission. Though it focuses on vacation, it can apply to a medical situation. I would also add to provide the caregiver a medical or special needs history/document, just in case it is needed. *Remember to check with your attorney or state laws because requirements maybe different for each state.*

Joan Hladek, National Trustee

Temporary Guardianship of a Minor Child

"Finally, a vacation without the kids! Sunscreen? Check! Sandals? Check! Significant other? Check! Have you checked all the boxes on your to-do list?

What if something happens to the kids while you are away? A family member is watching the kids, so you have nothing to worry about, right? But, then you get a call in the middle of the night that your daughter is hurt or sick. What to do?

You know that your loved one will care for your children as if they were their own, but can they legally make decisions about care that may arise? The answer is no, unless they have a temporary guardianship.

Always add creating a temporary guardianship to your to-do list when you are leaving the kids with others. When you leave a notarized "Consent for Medical Treatment and Temporary Custody of a Minor Child" form with a caregiver, you can go on that trip without worry. A temporary guardianship document establishes the following:

- Legal authority for the temporary guardian for your child for up to six months.
- Protection for the temporary guardian from liability for any accident, injury, or sickness occurring during the time the guardian is caring for the child, "except to the extent that such accident, injury or sickness resulted from the negligence or intentional misconduct" of the guardian.
- The Custodian in turn agrees to use their best effort to ensure the safety of your child, but will be held responsible/liable for any complications that occur while the guardian is exercising their "best efforts."
- The guardian has full authorization to administer medical care and emergency care. Express parental/guardian consent will allow all individuals named to have access to medical information concerning the child, pursuant to Federal HIPAA laws.
- A discipline clause granting consent to allow the Custodian to use discipline as deemed necessary (You can even list any special instructions for the caregiver).

THE 2020 MARGARET SABOL SCHOLARSHIP AWARD

\$1,000 ANNUAL AWARD

This LPSCU scholarship is for students pursuing a degree in Science, including Medical Science. This award is given in memory of Margaret Sabol, who was a member of LPSCU Branch 42 in Pittsburgh, Pennsylvania. It is funded entirely through the generosity of Margaret's daughter, who is also a member of Branch 42.

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

- * Attend an accredited college/university in the fall of 2020 on a full-time basis pursuing a degree in Science (including Medical Science). Proof of acceptance/attendance is required.
- * Provide a wallet-size color photo.
- * Provide two letters of recommendation from a teacher, friend, or religious affiliation.
- * Submit a one-page essay on "Why this degree is important to me."

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

Applications must be postmarked by August 15, 2020. Request an application by contacting one of the choices listed below. Send completed applications to:

Ladies Pennsylvania Slovak Catholic Union

ATTN: Margaret Sabol Award

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

P: 570-823-3513 | TF: 888-834-6614

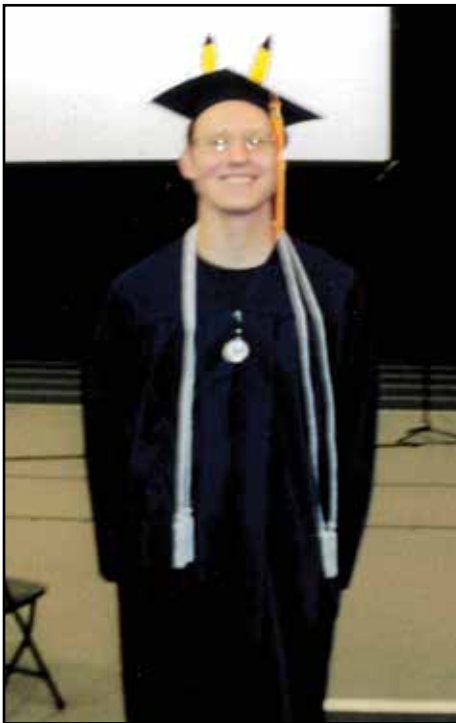
F: 570-823-4464

E: lpescu@lpescu.org | W: www.lpescu.org

Member Earns Degree

We are pleased to announce the college graduation of Casimir Bruno Kromkowski of Rochester, Indiana. Casimir graduated cum laude from Trine University in Angola, Indiana, where he earned a Bachelor of Science degree in Design Engineering Technology. Always a fan of Pikachu from Pokeman, he decided to decorate his mortar board like the famed character.

Casimir attended Tippecanoe Valley High School in Akron, Indiana and is a member of Branch 90, Johnstown, Pennsylvania. The LPSCU congratulates him and wishes him well in his future endeavors.



Graduate Casimir Kromkowski



Casimir's Pikachu mortar board.

Get a Discount on Car Rentals

Enterprise Car Rental offers LPSCU members a discount on car rentals from over 6,500 locations throughout the United States. Where available, Enterprise will even provide free pick up and return service at the start and end of your rental period. Just enter the code 57CE441 where it asks for "Corporate Account Number or Promotion Code" and it will automatically link you with the LPSCU discount. Be sure to compare rates using this code and other promotion codes that may be available to ensure you are getting the best rate.

Ladies Pennsylvania Slovak Catholic Union

1st Quarter Report

Assets	1st Quarter 2020	1st Quarter 2019
Investments.....	\$ 15,177,682.00	\$ 15,598,613.00
Cash on Deposit	\$ 364,021.00	\$ 131,560.00
Real Estate Owned	\$ 110,278.00	\$ 115,357.00
Other Assets	\$ 60,341.00	\$ 59,130.00
Totals	\$ 15,712,322.00	\$ 15,904,660.00
Liabilities & Fund Balance	1st Quarter 2020	1st Quarter 2019
Fund Balance	\$ 3,509,116.00	\$ 3,855,026.00
Interest Maintenance Reserve	\$ 38,870.00	\$ 39,714.00
Asset Valuation Reserve	\$ 255,311.00	\$ 398,192.00
Amt. Retained as Trustee.....	\$ 102,144.00	\$ 131,275.00
Aggregate Reserve-Life Certificates.....	\$ 11,644,976.00	\$ 11,362,642.00
Other Liabilities	\$ 161,905.00	\$ 117,811.00
Totals	\$ 15,712,322.00	\$ 15,904,660.00
Revenues	1st Quarter 2020	1st Quarter 2019
Premium Income	\$ 60,717.00	\$ 36,484.00
Investment Income.....	\$ 175,341.00	\$ 172,596.00
Income - Other	\$ 6,900.00	\$ 6,927.00
Totals	\$ 242,958.00	\$ 216,007.00
Expenses	1st Quarter 2020	1st Quarter 2019
Death Claims	\$ 64,684.00	\$ 109,154.00
Endowments	\$ 17,092.00	\$ 3,605.00
Cash Surrenders.....	\$ 12,145.00	\$ 25,032.00
Annuity Benefits.....	\$ 435.00	\$ 7,974.00
Dividends	\$ -	\$ -
Increase in Aggregate Reserves	\$ 34,000.00	\$ (14,000.00)
Branch Support/Commissions.....	\$ 966.00	\$ 14,548.00
General Operating Expenses	\$ 41,141.29	\$ 47,772.55
Officers and Committee Expenses	\$ 100.00	\$ 2,325.16
Actuarial/Accounting Expense.....	\$ 35,025.00	\$ 37,425.00
Investment Mgt. Fee	\$ 22,950.66	\$ 26,469.11
Official Publications.....	\$ 16,766.84	\$ 15,331.33
Travel Expense	\$ 399.26	\$ 1,461.58
Bureau and Association Dues	\$ 3,550.00	\$ 3,700.00
Donations.....	\$ 1,120.00	\$ 3,870.00
Scholarships	\$ -	\$ (1,000.00)
Fraternal Activities.....	\$ 1,255.95	\$ 4,974.27
Insurance Taxes, Licenses & Fees.....	\$ 8,947.00	\$ 30,550.00
Sub Total	\$ 260,578.00	\$ 319,192.00
Net Gain/Loss From Operations.....	\$ (17,620.00)	\$ (103,185.00)
Net Realized Capital Gain (Loss).....	\$ (17,020.00)	\$ (137,906.00)
Total	\$ (34,640.00)	\$ (241,091.00)

LPSCU 3 PAYMENT LIFE PLAN

The 3 Payment Life Insurance Plan offered by the LPSCU is an economical and beneficial plan for anyone from age 0 to 85. Under this plan, there is a minimum purchase of life insurance. For ages 0-70, the minimum purchase is \$5,000; for ages 71-85, the minimum purchase is \$2,000. Premiums are payable for three years from issue date. If the insured dies within the 3-year period following the issue date, no additional premiums are due and payable, and the face amount of the certificate is paid to the named beneficiary, except as provided within the contract regarding Suicide and Contestability.

The plan allows for premium payments to be made monthly, quarterly, semiannually, or annually. The certificate becomes fully paid at the end of three years, and coverage remains in full force and effect for the entire life of the insured without any additional premium payments required. Upon the death of the insured, the face amount of the certificate is paid to the insured's named beneficiary/ies.

A member with a 3 Payment Life Plan is entitled to all fraternal

benefits of the LPSCU including educational awards, youth and adult activities, newborn benefits, prescription discount card, official publication, and discount car rental.

The 3 Payment Life Plan is perfect for both youth and adults – especially anyone who prefers to have their life insurance paid within three years.

During these unstable economic times, the 3 Payment Life Plan offered by the LPSCU is 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 Annual and Monthly Premium Schedules for the 3 Payment Life Insurance Plan. The premiums listed are based on \$1,000 of life insurance coverage. Semi-annual and Quarterly premium rates are also available by contacting your Branch Secretary or the Home Office.

3 PAYMENT LIFE ANNUAL AND MONTHLY PREMIUM RATES PER \$1,000 Based on 2001 CSO Male and Female Mortality Tables — Based on Age at Last Birthday

Issue Age	Annual		Monthly	
	Male	Female	Male	Female
0	31.00	27.00	2.79	2.43
1	32.00	28.00	2.88	2.52
2	33.00	29.00	2.97	2.61
3	34.00	30.00	3.06	2.70
4	35.00	30.00	3.15	2.70
5	37.00	32.00	3.33	2.88
6	38.00	33.00	3.42	2.97
7	39.00	34.00	3.51	3.06
8	40.00	35.00	3.60	3.15
9	42.00	36.00	3.78	3.24
10	43.00	37.00	3.87	3.33
11	45.00	38.00	4.05	3.42
12	46.00	40.00	4.14	3.60
13	48.00	41.00	4.32	3.69
14	49.00	42.00	4.41	3.78
15	51.00	44.00	4.59	3.96
16	52.00	45.00	4.68	4.05
17	54.00	47.00	4.86	4.23
18	56.00	48.00	5.04	4.32
19	57.00	50.00	5.13	4.50
20	59.00	51.00	5.31	4.59
21	60.00	53.00	5.40	4.77
22	62.00	54.00	5.58	4.86
23	64.00	56.00	5.76	5.04
24	66.00	58.00	5.94	5.22
25	68.00	60.00	6.12	5.40
26	70.00	62.00	6.30	5.58
27	72.00	64.00	6.48	5.76
28	74.00	66.00	6.66	5.94
29	76.00	68.00	6.84	6.12
30	79.00	70.00	7.11	6.30
31	81.00	72.00	7.29	6.48
32	84.00	75.00	7.56	6.75
33	86.00	77.00	7.74	6.93
34	89.00	79.00	8.01	7.11
35	92.00	82.00	8.28	7.38
36	95.00	84.00	8.55	7.56
37	97.00	87.00	8.73	7.83
38	101.00	90.00	9.09	8.10
39	104.00	93.00	9.36	8.37
40	107.00	95.00	9.63	8.55
41	110.00	98.00	9.90	8.82
42	113.00	102.00	10.17	9.18

Issue Age	Annual		Monthly	
	Male	Female	Male	Female
43	117.00	105.00	10.53	9.45
44	121.00	108.00	10.89	9.72
45	124.00	111.00	11.16	9.99
46	128.00	115.00	11.52	10.35
47	132.00	118.00	11.88	10.62
48	135.00	122.00	12.15	10.98
49	139.00	125.00	12.51	11.25
50	143.00	129.00	12.87	11.61
51	148.00	133.00	13.32	11.97
52	152.00	137.00	13.68	12.33
53	157.00	141.00	14.13	12.69
54	161.00	145.00	14.49	13.05
55	166.00	149.00	14.94	13.41
56	171.00	153.00	15.39	13.77
57	175.00	157.00	15.75	14.13
58	180.00	162.00	16.20	14.58
59	185.00	166.00	16.65	14.94
60	190.00	171.00	17.10	15.39
61	196.00	175.00	17.64	15.75
62	201.00	180.00	18.09	16.20
63	206.00	185.00	18.54	16.65
64	212.00	190.00	19.08	17.10
65	217.00	194.00	19.53	17.46
66	223.00	200.00	20.07	18.00
67	228.00	205.00	20.52	18.45
68	234.00	210.00	21.06	18.90
69	240.00	215.00	21.60	19.35
70	246.00	221.00	22.14	19.89
71	252.00	226.00	22.68	20.34
72	258.00	232.00	23.22	20.88
73	265.00	238.00	23.85	21.42
74	272.00	244.00	24.48	21.96
75	278.00	250.00	25.02	22.50
76	286.00	256.00	25.74	23.04
77	293.00	262.00	26.37	23.58
78	301.00	269.00	27.09	24.21
79	309.00	276.00	27.81	24.84
80	318.00	283.00	28.62	25.47
81	327.00	291.00	29.43	26.19
82	336.00	298.00	30.24	26.82
83	346.00	306.00	31.14	27.54
84	356.00	314.00	32.04	28.26
85	368.00	323.00	33.12	29.07



Junior Branch Journal

ICE CREAM IN A BAG

NATIONAL ICE CREAM DAY JULY 19



Ingredients

- 1 cup light cream or half and half
- 1 cup heavy cream
- 1/4 cup sugar
- 1 teaspoon vanilla extract
- Ice cubes
- 1/2 cup salt (Kosher or rock salt)
- 1 quart size sealable plastic bag
- 1 gallon size sealable plastic bag

1. Measure the cream, sugar, and vanilla extract into the quart-size bag. Zip it up tightly.
2. Fill the gallon-size bag with ice. Add the salt. Put the sealed smaller bag inside. Now zip up the larger bag.
3. Shake and shake the bags to make ice cream! It will take about 5 minutes until the cream hardens.
4. Take the smaller bag out of the larger one. Eat the ice cream right out of the bag!

Serves 2



Thanks to President Reagan, we celebrate National Ice Cream Day every third Sunday in July. Reagan wanted to commemorate a treat enjoyed by over 90 percent of the US population. In 1984, he decreed a day for ice cream and his proclamation actually glorified the dairy industry. In fact, Americans still lead the world when it comes to eating this frozen delight: 23 gallons a year to be precise. Reagan also proclaimed July as National Ice Cream month, describing ice cream as "a nutritious and wholesome food enjoyed by over ninety percent of the people in the United States." Since then, the holiday has sparked world-wide cravings and is traditionally celebrated year after year.

There's no known inventor that can be credited with creating ice cream. It's been said that an ice cream like food was first consumed in China sometime between 618-97 AD. The first dish was made from flour, buffalo milk and camphor, an organic compound commonly used in lotion. It's also been noted that Alexander the Great adored ice and snow flavored with nectar and honey.

The first mention of ice cream in the United States derives from a letter written in Maryland in 1744 by Governor William Bladen's guest. Then, the New York Gazette on May 12, 1777, printed the first advertisement for ice cream in the United States. Following the American Revolution, ice cream became super popular in the US. Since then ice cream has exploded onto the dessert scene with the creation of home machines, as well as the emergence of ice cream vans, ice cream floats, sundaes and well-known brands like "Ben and Jerry's" and "Haagen-Dazs" that we still consume to this day.

Meet the July JBJ Star

Niko Barišić

- ★ He is 6 years old and lives in Pittsburgh, PA
- ★ If he swapped roles with his parents, he would boss his sister, Ivanka, around
- ★ The best vacation destination is Croatia
- ★ When he grows up, he wants to be a soccer player
- ★ His one super power would be to fly
- ★ If he had the power to be invisible for just for a day, he would sneak up on his Mama



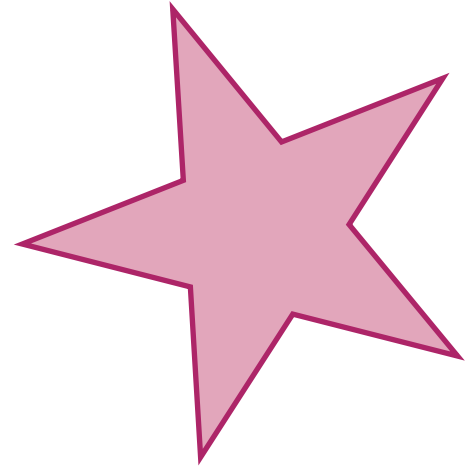


Junior Branch Journal

Meet the August JBJ Star

Annabella Gibbons

- ★ She is 9 years old and lives in Ellwood City, PA
- ★ Merida is the best Disney character
- ★ Her favorite book is *My Vampire Sister* by Sienna Mercer
- ★ The best vacation destination is the beach on Kiawah Island
- ★ She wants to be an animal trainer when she grows up
- ★ Her favorite color is hot pink



Spiš Castle

Spiš Castle is one of the most remarkable sights in Europe, if not the world. According to the Slovak Encyclopedia, it is the largest castle in central Europe.

Local legend has it that the castle was constructed by one of two brothers battling for the heart of a local girl named Zorica. Bystroň and Dragovit were twins, the story goes, whose father instructed each to build their own fort on two separate rocky hills in the same valley. Soon after, the lovely Zorica caught the eye of both.

Bystroň successfully wooed Zorica first. When she said yes to his marriage proposal, it was much to the distress of Dragovit. Not to be put off, though, he persevered. After a series of romantic, clandestine rendezvous, Dragovit begged Zorica to reject his brother and instead move into his fort. A fickle young lady, she agreed.

Bystroň was enraged. He set off for the back-stabbing Dragovit's fort and set it ablaze, hoping to scorch the lovers inside. They escaped, however, and fled the scorned brother's wrath forever. Bystroň, meanwhile, continued working on his fort. It eventually grew into the mighty Spiš Castle.

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