



**LPSCU Life**

Security, Peace of Mind

# Morning Star

ZORNIČKA

Vol. 80, No. 879  
July-August 2021

**LPSCU**

# 2021 College Scholarship Recipients



**ERIN KNOTEK**

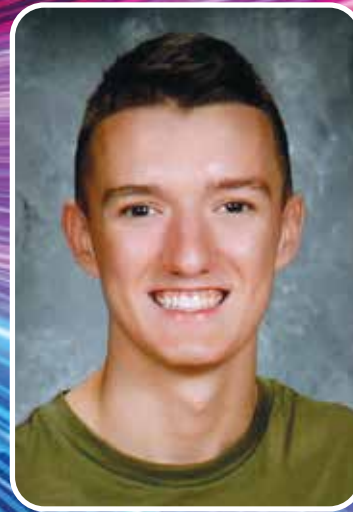
Glenside, Pennsylvania

Branch 38

Hazle Township, Pennsylvania

Temple University

Philadelphia, Pennsylvania



**DOMINIC MANCUSO**

Strongsville, Ohio

Branch 65

Munhall, Pennsylvania

High Point University

High Point, North Carolina

**- CONGRATS -**

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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](http://www.LPSCU.org)) or Facebook page (LPSCU Life) or contact their Branch representative closer to each event in case any changes or cancellations had to be made.

### JULY

- 1** – Deadline to apply for the 2021 Anne (Shinal) Cichy Memorial Award.
- 8** – Deadline to purchase tickets for American Slovak Day at Kennywood Park. See page 4 for details.
- 15** – The 98th Annual American Slovak Day at Kennywood Park, West Mifflin, Pennsylvania, presented by the Western Pennsylvania Slovak Day Committee. Tickets must be purchased in advance.
- 20** – **Deadline to submit articles for September/October 2021 Morning Star.**

### AUGUST

- 15** – Deadline to apply for the 2021 Margaret Sabol Scholarship Award. See page 15 for details.
- 15** – Deadline to apply for the 2021 Lynda (Posivak) Mohlenhoff Memorial Award. See page 20 for details.
- 31** – Deadline to apply for one of three LPSCU Religious Life Awards. See page 12 for details.

### SEPTEMBER

- 8** – Msgr. Beeda District Meeting at 6:00 p.m. at Vesuvio's Restaurant, 366 W. Butler Drive, Drums, Pennsylvania. Reservations are required. Please contact Anita Gregory (570-788-3263) by September 5th if you plan to attend.
- 10-11** – LPSCU Semi-Annual Board Meeting and Breakfast, Lehigh Valley Hotel & Conference Center, Bethlehem, Pennsylvania. See pages 3 and 8 for more information.
- 20** – **Deadline to submit articles for November/December 2021 Morning Star.**
- 20-21** – American Fraternal Alliance Executive Summit
- 26-28** – Slovak Catholic Federation Convention, Danville, Pennsylvania.
- 30** – Deadline to apply for a 2021 LPSCU Post Graduate Award. See page 17 for details.

### OCTOBER

- 6-8** – New Jersey/New York Fraternal Alliance Meeting, Atlantic City, New Jersey
- 23** – Make a Difference Day. See notice on page 9.
- 24-26** – Pennsylvania Fraternal Alliance Meeting, Pittsburgh, Pennsylvania

### NOVEMBER

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

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.

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#### OFFICE HOURS AT NATIONAL HEADQUARTERS

**Monday through Friday:**

**November 1 — April 30  
7:00 a.m. to 4:30 p.m.**

**May 1 — October 31  
7:00 a.m. to 3:30 p.m.**

**Phone: 570/823-3513  
Toll Free 888/834-6614**

**Fax: 570/823-4464**

**E-mail: [lpscu@lpscu.org](mailto:lpscu@lpscu.org)**

**Website: [www.lpscu.org](http://www.lpscu.org)**

#### BOARD OF DIRECTORS

##### SPIRITUAL ADVISOR

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##### SECRETARY/TREASURER

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##### TRUSTEES

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James Yocum, 1738 Evergreen Drive, Hazle Township, PA 18202; 570/436-6792; [jpyocum@ptd.net](mailto:jpyocum@ptd.net)

Margaret Jollimore, 1001 SR 292E, Harveys Lake, PA 18618-7829; 570/760-9790; [jollimore.lpscu@ymail.com](mailto:jollimore.lpscu@ymail.com)

Joan T. Hladek, 2138 Waterbury Lane E., Sycamore, IL 60178; 815/895-0431; [jthladek@gmail.com](mailto:jthladek@gmail.com)



## A Message from Our National Spiritual Advisor

### LET FREEDOM RING ONCE AGAIN

#### A year after the outbreak of COVID

Many of us have been looking forward to the long-awaited return to a sense of “normalcy” in everyday living. Due to the pandemic over the course of the past year, we experienced lockdowns, schools closed with only remote learning, limitations on dining out, and for those of faith, reduced capacity at church services, just to mention a few of the restrictions. Today, with the medical advancements, there is definitely a ray of hope on the horizon. With most of the COVID restrictions being lifted, there is a renewed sense of “freedom.” This experi-



ence can only make us realize even more just how much we take that gift for granted and it should generate a renewed sense of gratitude.

Remember last summer when we couldn't even gather to celebrate the 4th of July or take a long-awaited vacation?

For that reason, it makes this summer special as we approach the 4th of July, gathering with family and friends for a good old-fashioned cook-out, or possibly catching a glimpse of fireworks in the skies or watching a parade go by to celebrate our nation's Independence Day.

In the midst of all the present-day struggles, we all need to be reminded of the God given right to life, liberty, and the pursuit of happiness. As we gather with family and friends, whether it be for the 4th of July or throughout the summer months, remember to celebrate the beauty of the cherished gift of freedom. *Let freedom ring!* And as we approach the birthday of our nation, let us also pray for our country. Together, let us pray for peace and justice. Together, let us pray for hope and healing. May our hearts and minds be open to the treasure that we are “one nation, under God, with liberty and justice for all.” God Bless America!

*God, source of all freedom,  
this day is bright with the memory  
of those who declared that life and liberty  
are your gift to every human being.  
Help us to continue a good work begun long ago.  
Make our vision clear and our will strong:  
that only in human solidarity will we find liberty  
and justice only in the honor that belongs  
to every life on earth.  
Turn our hearts toward the family of nations:  
to understand the ways of others,  
to offer friendship,  
and to find safety only in the common good of all.  
We ask this through Christ our Lord.*

*Amen.*

(Catholic Household and Blessings)

Have a healthy, happy, and safe summer.

Father Bob

## Semi-Annual Board Meeting and Breakfast Announced

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 10, 2021, at 9:00 a.m. at the Lehigh Valley Hotel & Conference Center, 300 Gateway Drive, Bethlehem, Pennsylvania, and continue until all Semi-Annual Meeting business has been completed.

Members wishing to submit matters for the Board of Directors to consider at this meeting are directed to send them to the attention of Theresa Kluchinski at the LPSCU National Headquarters, 71 South Washington Street, Wilkes-Barre, PA 18701 or P.O. Box 32, Wilkes-Barre, PA 18703. **All correspondence relative to this Semi-Annual Meeting should be received no later than August 2, 2021.**

On Saturday, September 11, the LPSCU will host a breakfast free to all LPSCU members at the Lehigh Valley Hotel & Conference Center. Non-members may attend at \$20 per person. See page 8 for more information.

## Walking for a Cause

On May 15, 2021, a local MS Walk was sponsored by LPSCU Branch 213 at Indian Lake, Bear Creek, Pennsylvania. Branch 213 President Mary Landmesser was a registered walk leader on the Landwalkers Team. Branch 213 and Branch 90 donated monies and through the LPSCU Matching Fund Program, additional monies will be donated to the Multiple Sclerosis Foundation.

Donating and/or walking on an individual basis, Theresa Kluchinski, Leonard Kluchinski, Mary Landmesser, Mary Jo Savidge, and Rose Klepaski will have additional monies donated to the National Multiple Sclerosis Society. There were a total of twenty-two participants. Including the matching funds, Team Landwalkers raised over \$3,000!



Some of the members of the Landwalkers Team.

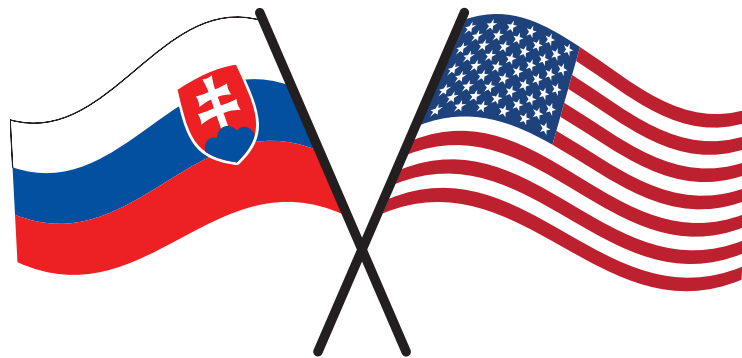
The Western Pennsylvania Slovak Day Committee  
*presents*

*The 98th Annual*

# **AMERICAN SLOVAK DAY**

**THURSDAY, JULY 15, 2021**

Kennywood Park, West Mifflin, Pennsylvania



Funday Tickets \$27.00

Senior (60+) Tickets \$16.00 • Super Senior (70+) Tickets \$12.00

*Slovak Kitchen opens at 12:30 pm*

Pavilion #4

## **PROGRAM**

Slovak Fraternal Societies / Displays / Vendors ~ Pavilion #5

Children's Activities (12:30 p.m.) ~ Pavilion #9

Music by Gypsy George Batyi & Friends (1:00 to 3:30 p.m.) ~ Pavilion #4

*Vilija* Presentaton (2:30 p.m.) ~ Pavilion # 3

Greetings and Introductions (3:45 p.m.) ~ Pavilion #5

**Mass at 4:00 p.m. ~ Main Pavilion #5 Stage**

After Mass on the Main Pavilion Stage

*Slovak Sing-along ~ Slovak Folk Entertainment  
Pittsburgh Slovaks*

TICKETS MUST BE PURCHASED IN ADVANCE BY JULY 8

For Tickets or Info, contact Mary Lou (412-462-1957) or Sue (412-421-1204)

# If Only One...

I'm sure most of us have heard the Jan and Dean song, "The Little Old Lady from Pasadena." Well, I recently had the pleasure of meeting Jeanne McArdle and believe me when I say she is anything but that! While she may be short in stature, standing a mere five-foot-two-inches tall, and though she may be from Lansford, Pennsylvania, rather than Pasadena, she is definitely not "old" – even though her driver's license says she is 90. Yes, she still drives and she has to be one of the spriest ninety-year-old people I've ever met! And how did we meet? Read on to find out...

In our last issue, I asked people to let us know what they have been doing during the pandemic. I even included a photo of myself sporting my newly purple-highlighted hair. Turns out Jeanne, the grandmother of one of our members (Ashly McArdle from Branch 156, Coaldale, Pennsylvania), sees and reads the *Morning Star*. Jeanne, in turn, called a mutual friend of ours (though she didn't know that at that time) and told her about this article she read, even reading the article to our mutual friend. You can only imagine the person's reaction when she realized she knew me.

Fast forward to me showing up to surprise Jeanne at her weekly bowling league. To say she was shocked to meet me in person was an understatement and I was practically given rock star status! In talking with this wonderful lady, I was awestruck myself. Jeanne is proof positive that age is just a number.

She drives a Volkswagen Beetle – decked out with flower decals – and she's real fire ball! I had to laugh when she coyly shared that she was the centerfold in a magazine once. After pausing just long enough for what she said to sink in, Jeanne quickly added that it was an article about a medical procedure she had done when she was 85 years young.

Her enthusiasm for life immediately rubbed off on me. She said I inspired her to get her own hair highlighted. Me! I was beyond humbled that not only did I do what I set out to – touch someone's life – but that the universe aligned and Jeanne and I were able to meet face to face. Jeanne and I had an

instant connection besides the fact that we both were sporting purple – or as Jeanne pointed out, "Not purple, but lavender" – highlights in our hair.

As I said in the last issue – don't be afraid to step out of your comfort zone. Don't be afraid to try something new, even if it seems a little outlandish. And last but not least, let us know what you did during these unprecedented times. You can call or text me at 610-704-7288 or drop me an email at [dmckinley@lpescu.org](mailto:dmckinley@lpescu.org). If only one person is moved, inspired, or touched by something you did, it makes it all worthwhile!

**Deborah McKinley**

LPSCU Public Relations Director



**Jeanne and LPSCU Public Relations Director Debby McKinley rocking their purple highlights.**



**Jeanne in her bedazzled VW "bug."**



**Jeanne McArdle sporting her newly highlighted hair!**

## Are you making the most of your LPSCU membership?

How many of these benefits are you taking advantage of?

- ❖ Book Buy Program
- ❖ Elder Law Benefit
- ❖ Enterprise Car Rental
- ❖ Liberty Mutual Car Insurance
- ❖ Liberty Mutual Pet Insurance
- ❖ Scriptsave Benefit
- ❖ Wedding/Anniversary Cross
- ❖ 529 Education Savings Plan
- ❖ Newborn Benefit

For more information on any of the above benefits, visit [www.lpescu.org](http://www.lpescu.org).



**LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION**  
**Minutes of the Annual Board Meeting**  
**ZOOM TELECONFERENCE ❖ MARCH 26, 2021**

**Friday, March 26, 2021**

**Call to Order – Prayer – Pledge**

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

**Roll Call**

All were present.

**Submission of Insurance Applications**

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

**Submission of Conflict of Interest Forms**

All Conflict of Interest forms were received into the Home Office through the mail.

**Welcome/Remarks**

President Kluchinski welcomed the Board to the Annual Meeting. She stated that, hopefully, we will be able to meet face to face at the September 2021 board 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 Board's virtual meeting held on November 10, 2020, and November 23, 2020, were approved.

**Correspondence**

Secretary-Treasurer Mary Jo Savidge read correspondence received since the previous meeting.

The following request was approved:

- ❖ Donation to the Conference of Slovak Clergy

The Board was provided with a letter from Kohanski Company, our new accounting office, explaining their responsibilities to the LPSCU.

**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:

- ❖ Kohanski & Company PC, Certified Public Accounts
- ❖ Allan Ferrone, CPS Actuaries, Inc., Actuary
- ❖ Robert Czwalina, M.D., Medical Examiner
- ❖ Attorney Jeffrey Malak, Legal Counsel
- ❖ Ellen Bush and Karen Natishan, Financial Consultants, Morgan Stanley Wealth Management

**Presentations**

The first presenter was Allan Ferrone of CPS Actuaries. Mr. Ferrone reviewed results from the annual statement and provided the Board with a report on the financial and membership results for 2020, the Management's Discussion and Analysis

(MD&A), and the Actuarial Memorandum. Questions asked were answered.

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

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 2020 through March 2021. They presented an overview on the following: Asset Allocation; Jenn Global and Clearbridge Tactical; Ann (Shinal) Cichy Award, and the Bishop Grutka Award. Questions asked were answered.

**Financial Report**

Board members were provided and reviewed the following information:

- ❖ 2020 Annual Statement
- ❖ Balance Sheet/Revenue and Expenses
- ❖ Pension
- ❖ Budget
- ❖ Market Value 2020/2021
- ❖ Transaction Summary December 2020 and February 2021
- ❖ Branch Support
- ❖ MD&A (Management Discussion and Analysis)
- ❖ CPS Actuarial Memorandum

**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
- ❖ Educational Awards

President Kluchinski provided a Home Office Report on the following:

- ❖ Campaign
- ❖ Guaranteed Issue
- ❖ Dividend Checks
- ❖ American Fraternal Alliance Webinars

**Convention 2020 and 2024**

**Convention 2020**

- ❖ The Board was provided with the summarized Minutes from the 2020 Convention. A motion was made and seconded to accept the Minutes as presented. Motion approved.
- ❖ Constitution and By-Laws – The Constitution and By-Laws were filed with the Pennsylvania Insurance Department and were approved.

- ❖ Many Board members received positive feedback on how the convention was conducted virtually through Zoom.

### **Convention 2024**

The Board discussed the following for the 2024 Convention:

- ❖ Convention Site
- ❖ Church for the Convention Mass
- ❖ Date
- ❖ Constitution Changes
- ❖ Budget

### **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.

Fraternal Activities Director Susan Ondrejco provided the Board with the 2020 District Reports.

### **Audit**

Chairperson of Trustees Mary Ann Ewasko gave a verbal report on the audit that was held Wednesday, March 24 and Thursday, March 25, 2021. After reviewing all documents, no material exceptions were found. All questions that were asked during the day were responded to efficiently.

### **New Business**

The following was discussed:

- ❖ Annuity Rate
- ❖ Branch Deposit Program
- ❖ LPSCU 125th Anniversary

### **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 report were provided to the Board:

- ❖ President Theresa Kluchinski – American Fraternal Alliance ENCORE Virtual Event

### **Good of the Order**

There was nothing.

## **See You Next Year!**

The 2021 Summer Festival of the Sisters of Saints Cyril and Methodius is being postponed until July 9, 2022. Since the reopening of Pennsylvania is only just beginning, the decision to cancel the Festival was made based on the safety of our volunteers and all who would attend the Festival. We will miss all of you and look forward to seeing you next year.

### **Calendar of Events**

The Board was provided and reviewed the Calendar of Events for 2021 and 2022.

The next board meeting will be held on June 19, 2021.

### **Unfinished Business and Strategic Plan**

The Board discussed the following:

- ❖ National Project
- ❖ Irrevocable Burial Trust
- ❖ Email Distribution List
- ❖ Pet Insurance
- ❖ Zip Code Mapping
- ❖ Advertising/Marketing
- ❖ Direct Advertising – Target Audience

### **Strategic Plan**

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

There being no further business, the meeting was adjourned.

Respectfully submitted,

**Mary Jo Savidge**

National Secretary-Treasurer

## **Burtons to Mark Silver Anniversary**

Marianne (nee Pastva) and Albert Burton will be celebrating their silver wedding anniversary on July 24, 2021. Their son, Dr. Joshua Norris, will officiate the renewal of their wedding vows at his home in Las Vegas, Nevada, on that date.

The Burtons are retired and live in Hualapai, Arizona. They spend their time tending their ranchette, playing cards, doing puzzles, and regularly visiting their grandchildren in Mexico.

Marianne is a member of Branch 38, Whitehall, Pennsylvania.

The LPSCU congratulates Marianne and Albert on their twenty-fifth wedding anniversary and wishes them many more happy years together.



**Albert and Marianne Burton on their wedding day, July 24, 1996 (left) and pictured on their most recent Christmas card (right).**

# *You Are Invited!*

**Saturday, September 11**

**9:00 a.m.**

Lehigh Valley Hotel & Conference Center  
300 Gateway Drive  
Bethlehem, Pennsylvania



*All LPSCU members are invited  
to attend a complimentary breakfast*

**Non-members may attend at a cost of \$20**

RSVP by August 25<sup>th</sup> by calling  
the Home Office at 888-834-6614



# Minutes of the Executive Finance Committee

May 26, 2021 ❖ Wilkes-Barre, Pennsylvania

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 17, 2021, Executive Finance Committee meeting.

## Correspondence/Requests

The committee acknowledged the correspondence read and approved the following:

- ❖ Request from the Pennsylvania Fraternal Alliance for a donation to the scholarship fund. *Approved \$50.00.*
- ❖ Request from the *Times Leader* newspaper for an ad in the Estate planning section. *Approved a full-page ad for \$399.00.*
- ❖ Fraternal Societies of Greater Pittsburgh requesting a donation for the annual golf outing. *Approved \$50.00.*

The following donations have been approved if received before the next meeting:

- ❖ Fraternal Societies of Greater Pittsburgh donation for the Children's Hospital Drive. *Approved \$100.00.*
- ❖ Fraternal Societies of Northeastern Pennsylvania donation to Domestic Violence Awareness for Make a Difference Day. *Approved \$100.00.*

## Financial Statement

The committee reviewed the following checking accounts: M&T Bank – General Operating Account – The Outstanding Checklist for the M&T General Operating Account for February, March, and April 2021; the Morgan Stanley Smith Barney Checking Account for February, March, and April 2021 and the Home Office Branch Deposit Account.

The committee reviewed the March 31, 2021, Quarterly Report and the Profit & Loss/Balance Sheet for December 31, 2020, January, February, March, and April 2021.

## Bond/Stock/Pension Portfolio

The committee was provided and reviewed all activity as of February, March, and April 2021, including Common Stocks, Preferred Stock, and International Bonds. The Employee Retirement Plan was also reviewed.

## Home Office

Secretary-Treasurer Savidge reported on the following:

- ❖ The purchase of new desktops for the Home Office
- ❖ The purchase of laptops for the President and the Secretary-Treasurer
- ❖ Set up of payroll direct deposit
- ❖ Resurfacing of the Home Office parking lot
- ❖ Unclaimed Property

## Budget

The committee was provided and reviewed the budget through April 2021.

## Meeting Dates

The next meeting will be August 18, 2021.

There being no further business, the EFC adjourned.

Respectfully submitted,

**Mary Jo Savidge**

National Secretary-Treasurer

## Make a Difference Day Set for October 23

Make A Difference Day will be held on Saturday, October 23, 2021. After the unprecedented past year, making a difference is more important than ever.

How will you make a difference? As a volunteer, as a mentor, by making a monetary donation, by donating not only your time but your skills as well, or just by saying a kind word to someone who needs it? It doesn't have to be a grand gesture; sometimes it's the little things that matter most.

Branches and Districts are planning their events now. Be sure to check with your Branch/District to see what they have planned for this day. Let us know in advance what you have planned and we'll include it in the next issue of *Morning Star*. And after you've "made a difference," send us pictures and a brief write up to let us know how it went. We're in this together and together we can, and will, make a difference.

## Cooking Corner

### TACO DIP

- 8 oz. cream cheese
- 8 oz. sour cream
- 1 envelope taco seasoning
- 1½ lbs. ground meat
- 1 bottle mild taco sauce
- 1 pkg. shredded lettuce
- Grape tomatoes, sliced in half
- 1 pkg. shredded cheese of your choice
- Black olives, sliced
- Red onion, chopped

Mix cream cheese, sour cream, and taco seasoning. Spread in a 9-inch round pan. Spread on taco sauce. Brown ground meat, adding salt and pepper to taste. Sprinkle ground meat on top of taco sauce. Layer red onion, lettuce, tomatoes, cheese, and black olives on top. Serve with taco chips. Enjoy!





Pets are **FAMILY.**

FIERCE  
FLUFFY  
FABULOUS

Pets are family. Protect them like it. With affordable, customized insurance from Liberty Mutual.



### What is Pet Insurance?

Pet Insurance can help your pet get the best veterinary care available when they need it by reducing the financial burden of unexpected medical costs due to illness or injuries. Plus, our preventative wellness options could help you stay ahead of any potential issues altogether.



### Why Pet Insurance?



One in three pets needs unexpected veterinary care every year.<sup>1</sup>



The cost of veterinary care has more than doubled in the past decade.<sup>2</sup>



Veterinary medicine is advancing with more specialists and treatment options available.



Every six seconds a pet parent is handed a bill for more than \$3,000.<sup>3</sup>

### Contact me for your free quote.



**Candice Cilvik**  
Lead Sales Representative  
72 Glenmaura National Blvd  
Ste 102 Glenmaura Professional Center  
Moosic, PA 18507  
(570) 871-6260  
Candice.Cilvik@LibertyMutual.com  
Client #122164



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# MINUTES OF THE 42ND NATIONAL CONVENTION OF THE LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION



LPSCU Life

Security, Peace of Mind

## Zoom Convention Meeting November 21, 2020

**Saturday, November 21, 2020**

### ***First Session***

President Theresa Kluchinski called the virtual 42nd National Convention of the Ladies Pennsylvania Slovak Catholic Union to order at 9:00 a.m. Reverend Robert Seeman, spiritual advisor, offered an inspirational opening prayer. Chairperson of Trustees Mary Ann Ewasko led the delegates in the Pledge of Allegiance. Being virtual, there was no singing of the National Anthems.

President Kluchinski, in welcoming everyone, stated that in the history of the LPSCU, this is the first time a national convention was held virtually. The LPSCU is required by the Commonwealth of Pennsylvania to hold a national convention every four years, which is why the convention could not be postponed until next year.

President Kluchinski called upon Secretary-Treasurer Mary Jo Savidge for roll call. Secretary-Treasurer Savidge stated we registered virtually, and there are fifty-one delegates.

President Kluchinski said everyone received a packet prior to the convention. The Procedures and Rules are on

yellow paper. No one had any questions. Committees are listed in the program book. Being a virtual convention, not as many committees were required.

The Credential Report was given by Secretary-Treasurer Mary Jo Savidge. There are fifty-one delegates present which gives us a quorum.

Nominating Committee – The preliminary report of the committee was in the packets. The committee met earlier via email. Everyone received a copy of the resumes of those aspiring for national office. A final report of the committee will be later in the agenda with nominations being taken from the floor for all positions except National President. President Kluchinski reminded those that may get nominated from the floor that Article III, Section 12 of our By-Laws states: "Nominee provides a resume to the delegates of the National Convention." Being virtual, if anyone is being nominated from the floor, procedures will be checked on how to handle the nomination.

President Kluchinski asked for a motion to accept the Minutes of the 41st National Convention. A motion to accept the Minutes was made by Delegate 33 Susan Ondrejco, Branch 64, and was seconded by Delegate 37



## Ladies Pennsylvania Slovak Catholic Union

Anna Ondrejco, Branch 64. The motion was accepted with no objections.

President Kluchinski asked for a motion to accept the Officers' Reports that were printed in the Convention Book. A motion to accept the Officers' Reports was made by Delegate 54 Deborah McKinley, Branch 197, and was seconded by Delegate 45 Carol Burgan, Branch 79. The reports were accepted.

President Kluchinski introduced our CPA, Kelley Lindsay of Kohanski Company. All delegates received the CPA report in their packet. Ms. Lindsay said the audit was previously conducted by the firm Kovalchik and Kollar. Kohanski Company acquired Kovalchik and Kollar in July. They will be doing the December 31, 2020 audit.

Ms. Lindsay went through the financial statements provided to the delegates, including the Independent Auditors' Report and CPA Actual Opinion on the financial statements, noting the stability in the numbers for the two years presented.

The following financial statements were reviewed: Statement of Admitted Assets, Liabilities, Unassigned Funds. The Statement of Operations had very consistent results in the two years reported. The Statement of Cash Flow provides detail on the uses and sources of cash.

Ms. Lindsay stated the balance of the financial statement is all of the accounting policies of the organization and schedules required by the insurance department. As auditors, they go through the internal controls and make sure everything is in place. Not being involved in the last audit, she looks forward to going through the next audit.

President Kluchinski introduced the next presenter, our actuary, Mr. Allan Ferrone of CPS Actuaries.

Mr. Ferrone referred to the handout he provided to the delegates. This report gave us an overview of the 2019 financial and membership results as well as trends over the last ten years.

Mr. Ferrone reported a decrease in surplus in 2019 of \$173,000. Surplus was \$3.725 million as of December 31, 2019. For 2019, the gains on the common stock portfolio were not large enough to offset the increases in expenses, death claims, Asset Valuation Reserve (AVR), and an additional reserve set up as a result of the asset adequacy analysis. This reserve is necessary because of the low interest rate environment, expenses of the Society, and lack of new business. The last couple of years have been tough years for the organization.

He reported that Assets increased by \$178,000 in 2019 after a decrease of \$330,000 in 2018. The stock portfolio produced realized and unrealized gains of \$433,000, the most the Society has ever gained in its stock portfolio. Surplus would have decreased more if not for these gains.

The quality of the Society's bond portfolio improved during 2019. While we have not purchased any non-investment grade bonds, the number of previously purchased investment-grade bonds has been downgraded. Low interest rates have also been affecting our operational results.

The solvency ratio has remained about the same over the last ten years. In 2019 solvency is 130% which means the Society has \$130 of assets for every \$100 of liabilities, which is a very healthy ratio.

Our Risk Based Capital (RBC) ratio increased and remains at a high level of 832%. Regulators start looking at this when the level falls below 300%. The ratio increased this year due to improvement in the quality of the bond portfolio along with the increase in AVR. The overall quality of the bond portfolio improved for the first time in five years.

Expenses and taxes increased due to an increase in investment, actuarial, and employee benefit expenses. The mortality rate has been slightly higher in the last few years, and the lack of new sales have contributed negatively to operations this year.

In conclusion, Mr. Ferrone mentioned that 2020 was a difficult year because of the pandemic but that there were a few bright spots. The Society seems to have weathered the storm. We do expect a loss in surplus for 2020, we didn't have an unfavorable mortality experience, and because of the pandemic, our expenses are down. Hopefully things will change and return to normal in 2021 and our organization will be able to sell more policies and start to grow stronger.

President Kluchinski asked if anyone had any questions and thanked Mr. Ferrone for his presentation.

President Kluchinski introduced the last presenters from Morgan Stanley Smith Barney: Ellen Bush, senior vice president, Karen Natishan, vice president, and Scott McCoy, senior portfolio management director from the Tribeca Group.

Mr. McCoy provided a brief summary of his firm's outlook plus his team's thoughts about where the economy is headed during this incredible and unprecedented period dominated by the health crisis of COVID-19.

Looking at our portfolio, the overall credit quality did improve from year to year. The amount of high-yield exposure came down, so we were able to do some repositioning and reinvest into some higher quality fixed income.

A quarter of the portfolio is non-investment grade; however, he assured us that the portfolio is in good shape and there is nothing in there that gives us pause that might result in an impact on surplus because of any kind of impairment. Historically, we are at a low level of interest rates so the portfolio is well set up to take advantage of what we think will be gradually increasing rates. A fair amount of money that is going to come due over the next couple of years is going to give us the opportunity to reinvest into higher rates.

In terms where we take exposure, the different industries that we invest in, a very large focus is on financials, primarily large U.S. banks, which is one of the best places to be invested. There is also opportunity in energy exposure, particularly fossil fuels, oil and gas companies, where Tribeca feels very good about exposures in the portfolio.

# Minutes of the 42nd National Convention

He showed us if interest rates are headed up, what we can expect in terms of any price movement in the portfolio. If interest rates were to suddenly go up by a hundred basis points across the entire yield curve, the value of the portfolio would only go down about 2.6 percent, so that gives us comfort that we are really not that exposed to interest rates.

Maturities are set up which provides a very steady cash flow, and that is beneficial in helping to fund expenses of the organization as well as giving us sustained reinvestment as we expect interest rates to gradually move up.

Looking at performance, it was pretty frightening when the world didn't really know what was coming with COVID-19, but then with the policy response we saw the portfolio come back very, very strongly and it continues to perform quite well: year-to-date up over 8 percent, right in line with our benchmark.

Mr. McCoy assured us that the group will continue working to make sure the portfolio remains safely positioned, generating good, strong income, and performing well versus our peer group as well as the benchmarks that we are measured against.

President Kluchinski asked if anyone has any questions and thanked Mr. McCoy for his presentation.

President Kluchinski introduced Ellen Bush, senior vice president from Morgan Stanley Smith Barney to address the delegates.

Ms. Bush provided an update relevant to the performance in the dividend strategy portfolio and the international exposure. The dividend strategy portfolio is highly concentrated in the dividend strategy parts of the market. Not the best performing year-to-date, but they are the heavy dividend players. The international exposure is with the Jennison Growth Fund. The entire portfolio is all about dividend growth, dividend strategy, and, combined with the fixed portfolio, has had a very positive return annually for many years.

Ms. Bush introduced Karen Natishan, vice president, Morgan Stanley Smith Barney, who reported on the two scholarship award programs: Ann (Shinal) Cichy and Bishop Grutka. The two scholarship funds are invested with a mix of about 65/35 split. Both portfolios are down approximately 1.4% to 1.84% year-to-date.

President Kluchinski thanked all the presenters.

A recess was taken.

President Kluchinski stated there are 54 delegates registered and 54 delegates are participating on the Zoom meeting.

President Kluchinski recognized those national, honorary, district, and branch officers that have left us since the last convention and asked LPSCU Spiritual Advisor Reverend Robert Seeman to lead the delegates in a memorial prayer in remembrance.

President Kluchinski called upon Margaret Jollimore, chairperson of the Constitution Committee, for the committee's report. Chairperson Jollimore provided a written report to the delegates noting the changes to the Constitution and By-Laws, also stating the committee met and had no objections or additions and, therefore, recommends the changes be accepted.

The reported changes:

Article III – Objectives – The only change to this section is the order in which the objectives are listed.

A motion to accept the report and changes was made by Debby McKinley, Delegate 54, Branch 197, and seconded by Susan M. Ondrejco, Delegate 32, Branch 64.

Question from Debby McKinley, Delegate 54, Branch 197, as to Article XII in the By-Laws, Official Publication. It states the name of the official publication as "Zornicka." However, that has been changed to "The Morning Star."

President Kluchinski explained the By-Laws fall under the control of the Board of Directors and this was an oversight and would be changed in the final draft.

Hearing no other questions, President Kluchinski asked if anyone disagreed with the motion. Seeing none, the motion was approved.

President Kluchinski thanked Chairperson Jollimore and the committee and called upon Salary Committee Chairperson James Yocum for the committee's report. Chairperson Yocum provided a written report to the delegates that the committee members were presented with the responsibilities and duties of the officers and directors, as well as their experience and performance of the current officers. After a thorough discussion of the last five (5) years' income and expenses, the committee recommends an approximate 2% salary increase.

Spiritual Advisor	\$ 8,625.63
President	\$ 101,026.16
Vice President	\$ 5,283.12
Chair of Trustees	\$ 9,272.54
1st Term Trustee	\$ 3,570.00
2nd Term Trustee	\$ 4,528.38
3rd Term Trustee	\$ 5,391.07

Also, the cost of living adjustment will not exceed 2% annually. If there is no cost of living increase, there will be no increase for the officers. The COLA will be dependent on the officers and Board of Directors meeting one of four metrics:

- LPSCU must report a gain in operations.
- LPSCU must report an increase in premium income from the previous year.
- LPSCU must reflect an increase in assets from the previous year.
- LPSCU must increase surplus from the previous year.

The Salary Committee recommended that the per diem for officers continue at \$50 per day.

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The chairperson thanked the committee moved for the acceptance of their report. The floor was opened for questions.

President Kluchinski thanked Chairperson Yocum and the Salary Committee for their diligent work.

Hearing no questions, President Kluchinski asked if anyone disagreed with the motion; seeing none, the motion was approved.

President Kluchinski called on Mary Ann Ewasko, chairperson of the Nominating Committee, for a final report. Chairperson Ewasko reported that there were no new intent forms or resumes received and that the Nominating Committee recommended the following:

<b>Position</b>	<b>Individual</b>
Spiritual Advisor	Rev. Robert Seeman
President	Theresa Kluchinski
Vice President	Anita Gregory
Chairperson of Trustees	Mary Ann Ewasko
Trustee	Dolores Evanko
Trustee	Joan Hladek
Trustee	Margaret Jollimore
Trustee	James Yocum

President Kluchinski asked if there were any nominations from the floor for each position. Hearing none, nominations for each position were closed. Secretary-Treasurer Savidge cast the unanimous vote. President Kluchinski congratulated the 2020-2024 LPSCU Officers.

President Kluchinski called upon Secretary-Treasurer Savidge for the installation of officers. After the installation, Secretary-Treasurer Savidge introduced the officers to the delegates and congratulated them on their positions.

The delegates were provided with the Campaign Report, which was prepared by Dolores Evanko. President Kluchinski congratulated all the winners and thanked Ms. Evanko for doing the calculating of the numbers and the report. For the campaign, a month was to be picked from a basket for double commissions. The month picked was February 2020.

President Kluchinski reported that there were sixteen (16) first-time delegates in attendance at the convention and that there were two (2) incentives offered for this convention:

- If a branch filled all their delegate slots, they would receive \$50 per delegate to help defray the cost of the travel. There are eighteen (18) branches represented at the convention, with two (2) filling their slots: Branch 76, White Oak, Pennsylvania, and Branch 94, Larksville, Pennsylvania. Although we had to hold the convention virtually, we will still honor the incentive and the branch will receive the stipend.
- If a delegate was age 40 or under, the LPSCU would pay their travel expense up to \$300. Since the convention was held virtually, and there were

no travel expenses involved, we will not be issuing any kind of expense to those delegates.

President Kluchinski asked for a motion to allow the Board of Directors to assign a committee to work on the Minutes for this convention. Susan Ondrejco, Delegate 33, Branch 64, made a motion and it was seconded by Mary Jo Savidge, Delegate 4, Branch 213. There being no further discussion, the delegates approved the motion without opposition or abstentions.

President Kluchinski asked for a motion that the convention authorize the payment of all bills associated with the 2020 National Convention. A motion was made by Deborah McKinley, Delegate 54, Branch 197, and seconded by Carol Burgan, Delegate 45, Branch 79. There being no further discussion, the delegates approved the motion without opposition or abstentions.

President Kluchinski introduced our guest, Abbot Gary Hoover, who is our Spiritual Protector, and asked him to say a few words. Abbot Hoover expressed how the Benedictine Monks of St. Andrew Abbey are proud to be members of the LPSCU. Throughout the years, the Slovak heritage remains strong with our faith, family, and friends continuing to build up the kingdom of God. He stated: May God's blessings continue to pour forth on you, your families, and members of the LPSCU while filling your mission to its fullest. Let us walk away from this convention as true witnesses of the gospel. We are all remembered in the daily mass and prayers, and he asked that we keep the monks in our prayers.

President Kluchinski mentioned how blessed we are to have Rev. Robert Seeman as our Spiritual Advisor and also how blessed we are to have Susan Ondrejco as our Fraternal Activities Director and Deborah McKinley as our Public Relations Director. They are doing a wonderful job.

There being no further business to conduct, the 42nd National Convention of the Ladies Pennsylvania Slovak Catholic Union was adjourned. Abbot Gary Hoover closed the convention with a prayer.

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





### What's covered in our policies?

Our comprehensive policies cover a wide range of illnesses and injuries, including but not limited to:

- ✓ Illnesses (including cancer)
- ✓ Injuries
- ✓ Alternative medicine
- ✓ Hereditary & congenital conditions
- ✓ Ingestion of foreign object
- ✓ Accidental death
- ✓ Behavior therapy
- ✓ Optional wellness plan

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Annual maximum:  
**\$5K, \$10K, or \$15K**

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**20%.**

<sup>1</sup>American Pet Products Association, 2018. <sup>2</sup>American Veterinary Medical Association, 2019. <sup>3</sup>PetPlan, 2017

Pre-existing conditions are not covered. Waiting periods, annual deductible, coinsurance, benefit limits, and exclusions may apply. Product discounts, rates, and savings are available where state laws and regulations allow, and may vary by state.

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## New Insurance Issued

Branch	Branch Representative	Mar./April 2021	Year-to-Date Total
19	Deborah Adamchak	\$ 5,000.00	\$ 5,000.00
28	Joan Hladek	\$ 12,000.00	\$ 12,000.00
42	Dolores Sakal	\$ 4,000.00	\$ 4,000.00
64	Susan Ondrejco	\$ 4,000.00	\$ 8,000.00
90	Theresa Kluchinski	\$ 25,000.00	\$ 25,000.00
109	Joan Hladek	<u>\$ 10,000.00</u>	<u>\$ 10,000.00</u>
		\$ 60,000.00	\$ 64,000.00

## In Memoriam

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

Name	Branch	Location
Mary Claire Manganiello*	7	Exeter, PA
Veronica Yasinskas*	7	Exeter, PA
Anthony J. Galinus	37	Plymouth, PA
Quentin Kraynak	37	Plymouth, PA
Barbara Geisick	60	West Hazleton, PA
Theresa M. Conti	64	Pittsburgh, PA
Donald T. Savage	79	Whiting, IN
Frank J. Tomko III	83	Bethlehem, PA
John G. Encher	158	Chicago, IL
Josephine Tropp	158	Chicago, IL
Ann Alkas	197	Wilkes-Barre, PA
Joan A. Baranosky	197	Wilkes-Barre, PA
Barbara Romanofski	197	Wilkes-Barre, PA
Theresa Scully	197	Wilkes-Barre, PA
Monica Tomko	197	Wilkes-Barre, PA
Valentine Wasnock	197	Wilkes-Barre, PA
Geraldine Filipovits	204	Northampton, PA
Dennis T. Buyansky	209	Cleveland, OH
Marguerite Izbicki*	213	Dallas, PA

\*Multiple certificates

## 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 2021 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 2021 awards must be postmarked by August 31, 2021.**

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



# Why is it important to get vaccinated against COVID-19?

**The vaccination process has begun and vaccines are available for people over the age of 12 in Puerto Rico and the United States. The COVID-19 vaccines:**

- Help keep you from getting sick or seriously ill even if you do get COVID-19.
- Protect community members around you, particularly people at increased risk for severe illness from COVID-19.
- Are the safest way to build protection for you and your loved ones.
- Are safe and effective. Clinical trials results have shown this to be true. Their use would not be authorized if they weren't deemed safe.
- Produce immunity in your body against the virus.
- Do not cause you to get sick with COVID-19. After getting vaccinated, you might have some side effects, which are normal signs that your body is building protection.
- Are an important tool to help slow the spread of COVID-19. Until you're fully vaccinated, continue to wear a mask when you're inside public places, stay 6 feet (2 meters) apart from people who don't live with you and who may not be vaccinated, avoid crowds, and wash your hands frequently.



Content last reviewed: May 21, 2021

For more information, visit [cdc.gov/coronavirus](https://www.cdc.gov/coronavirus)



# CAN YOU HELP US LOCATE THESE MEMBERS?

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

Alkas, Ann G. – Tampa, FL  
Amreihn, Kenneth – Essexville, MI  
Anthonson, John – Youngstown, OH  
Baluh, Bethany – Mt. Pleasant, PA  
or Latrobe, PA  
Bardoczi, Dana – Hammond, IN  
Beeda, Michaela – Port Lucie, FL  
Blastick, Christopher – Chugiak, AK  
or Anchorage, AK  
Boger, Jennifer – Jim Thorpe, PA  
Bridzius, Andrius R. – El Paso, TX  
or San Antonio, TX  
Brinker, Regina – Livermore, CA  
Burrier, Ryan – Scranton, PA  
Cabay, Donald – Lees Summit, MO  
or Lawrence, KS  
Caldwell, Bradley – Baltimore, MD  
Campbell, Scott – Pittsburgh, PA  
Cavenas, Keri L. – Mahanoy City, PA  
Chapman, Christopher – Greer, SC  
or Greenville, SC  
Craig, Jessica – Avoca, PA  
Coombs, Jamie – Longmont, CO  
Daku, Kristie – Catasauqua, PA  
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  
Ferry, Conor – Emmaus, PA  
or Easton, PA  
Ferry, Kelly – Emmaus, PA  
or Sellersville, PA  
Fink, Carly – Reading, PA  
Fink, Thomas – Coopersburg, PA  
Fisher, Alyson – Conyngham, PA  
Fuss, Cynthia – Plymouth, PA  
Gaia, Camillo IV – Lake Milton, OH  
Gennetta, Melissa – Pueblo, CO  
or Maricopa, AZ  
Giacobbe, Mark – Coplay, PA  
Gillis, Jessica – Somerset, NJ  
Golby, Raeleen – Johnstown, PA  
Gunther, Amanda – Chicago, IL  
Hatalski, Richard – Glen Lyon, PA  
or Wapwallopen, PA  
Heatherington, Dane – Seminole, FL  
Higgins, Tiffany – Hunker, PA  
Hines, Jordon – Clairton, PA  
Hochlinski, Jilan – Jacksonville, FL  
Hodge, Michael – Catasauqua, PA  
Horvath, Lindsay – Swoyersville, PA  
Hoobler, Mary – Sewickley, PA  
Jakub, Katherine – Coraopolis, PA  
Jones, Jeffrey – Youngstown, OH  
or Struthers, OH  
Kadish, Karen – West Mifflin, PA  
Karpel, Adam J. – Chicago, IL  
Kinsey, Ann Marie – Taylor, PA  
Kraus, Joseph – Schererville, IN  
or Crown Point, IN  
Latshaw, Melissa – Danielsville, 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  
McRae, Kelsey – Kingston, NY  
McTague, Robert – Scranton, PA  
Mikulaj, Angela – Lake Station, IN  
Mikulaj, Brian M. – Lafayette, IN  
Miller, Linda – Parkton, MD  
or Sparks Glencoe, MD  
Miller, Richard – Luta, FL  
Mitrakos, Deborah – Naperville, IL  
or Aurora, IL  
Morrison, Irena – Greensboro, NC  
Moskal, Justin – St. Charles, IL  
Murzyn, Stanley – Flint Hill, VA  
or Front Royal, VA  
Nadzam, Ryan – Sarver, PA  
Parisi, Allison – Seminole, FL  
Petak, Richard – Johnstown, PA  
Petak, Robert – Johnstown, PA  
Pirillo, Helen – West Wyoming, PA  
Popa, Christine – Campbell, OH  
Popovich, Janet – Donora, PA  
or Monessen, PA  
Rager, Paula – Edgewater, FL  
Rebarchak, John M. – Exton, PA  
Richard, Joshua S. – Pittsburgh, PA  
Roche, Collin – Doylestown, PA  
Rodick, Amanda – Mahanoy City, PA  
Root, Aaron – Scranton, PA  
or Clarks Summit, PA  
Rudaitis, Gaile – Hot Springs National  
Park, AR  
Ruthrauff, Daniel – Bethlehem, PA  
Schlegel, Meghan and Kylie –  
Northampton, 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  
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  
Ulincy, Brandon – Canonsburg, PA  
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  
Wojna, Helen – Bridgeport, CT  
Wolfinger, Erin and Justin – Hazle  
Twp., PA  
Wooditch, Christopher – Dallas, PA  
or Hanover Twp., PA  
Zander, Sara – Vermilion, OH  
Zavalick, Chad – Morrisville, PA  
or Horsham, 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](mailto:lpescu@lpescu.org). Your assistance is greatly appreciated.

# The 2021 Margaret Sabol Scholarship Award



## \$1,000 ANNUAL AWARD

The LPSCU is proud to offer this scholarship 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 2021 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, 2021. Request an application by contacting one of the choices listed below. Send completed applications to:

Ladies Pennsylvania Slovak Catholic Union  
ATTN: Margaret Sabol Award  
P.O. Box 32

Wilkes-Barre, PA 18703

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

E-mail: [lpscu@lpscu.org](mailto:lpscu@lpscu.org) ◆ Website: [www.lpscu.org](http://www.lpscu.org)

## The SS.C.M. Appeal Goes On

The Saints Cyril and Methodius Appeal is in its 43rd year raising money to assist the Pontifical Slovak College of Saints Cyril and Methodius in Rome with its day-to-day operations. The Appeal relies upon the generosity of individual donors in addition to collections taken up in individual parishes of Slovak ancestry. A direct mailing asking for donations was sent in January to local district and branch leaders from the four Catholic Slovak fraternal organizations, members of the Slovak Catholic Federation, clergy with Slovak ancestry, and previous donors.

**As of May 20, there are 165 donors who have given \$17,734.50 to the 2021 Appeal.** Along with the Home Office of the Ladies Pennsylvania Slovak Catholic Union, donations have also been received from Branch 6, Branch 60, Branch 65, and the Monsignor Beeda District. On behalf of the Pontifical College, thank you for your continued generosity and support.

Anyone who wishes to contribute to the 2021 Appeal but who did not receive a letter in January 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, 2021, will be credited toward the 2022 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. Hvozdivic, 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 parochial vicar with senior priest status at Our Lady of Grace Parish, Pennndel, Pennsylvania, serves as First Vice President of the Federation and is the Appeal Coordinator.*

### 43rd Annual SS.C.M. Appeal

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Amount \$ \_\_\_\_\_

*Please make check payable to*

**Slovak Catholic Federation and mail to:**

Rev. Thomas A. Nasta  
First Vice President, Slovak Catholic Federation  
Our Lady of Grace Church  
225 Bellevue Avenue, Pennndel, PA 19047-4052



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



# 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, 2020, to August 30, 2021. 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, 2020 and August 30, 2021.
- 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, 2021.** Submit applications to:

Ladies Pennsylvania Slovak Catholic Union  
ATTN: Post Graduate Award  
P.O. Box 32  
Wilkes-Barre, PA 18703

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

Fax: 570-823-4464

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

**Please Note** – After September 30, 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.

## Kulcsars Celebrate 72nd Anniversary

On July 2, 2021, we honor and celebrate the 72nd anniversary of the perfect union of Edward J. Kulcsar and Dorothy Balcik. After meeting in a local movie theater, followed by a short engagement, they entered into Holy Matrimony on July 2, 1949, in Lorain, Ohio, at Holy Trinity Slovak Parish (site of the famous Greco ceiling church painting of the Most Holy Trinity seated in Heaven).

In their 72 years, Ed and Dorothy have been blessed with a close-knit family which includes three children, six grandchildren, and three great-grandchildren.

Ed and Dorothy have many special interests in their lives. They've enjoyed bowling, visiting casinos, as well as outdoor activities that include recreational walking.

Over the years, anniversaries have been a special time for the happy couple. Ed and Dorothy have celebrated in Niagara Falls, Florida, and Hawaii, to name a few. This year, after the lengthy country-wide shutdown due to the coronavirus, they plan on having a quiet dinner at home with their immediate family.

Ed and Dorothy send out anniversary best wishes to all couples in this year of the pandemic and ask them to remember this old saying: *The best thing to hold onto in life is each other.*

Dorothy is a member of Branch 77, Lorain, Ohio.

The LPSCU extends a happy anniversary to Ed and Dorothy and wishes them many more happy and healthy years together!



**Edward and Dorothy Kulcsar on their wedding day, July 2, 1949.**



**Dorothy and Edward Kulcsar today.**

# Inheritance Dilemmas

## PART I

Being the recipient of an estate can prove to be problematic at times. For example, my cousin's wife was a stay-at-home mom who made most of her two daughters' clothes and was a terrific cook. But when she passed, she left me 400 cookbooks and three sewing machines, along with all her sewing paraphernalia. Sadly, I can't sew. (I can sew a button on something only to have it fall off a day later.) So naturally, the sewing machines went to the Salvation Army, as well as most of the cookbooks.

When I married my husband, Joseph, I moved into his family's home. His home was neat as a pin and held his family's original furnishings. As a bachelor, his first priority was taking care of his parents and unmarried sister. He visited his mother in a nursing home every day after work for years until she died. When we married and I moved in, the house still contained the possessions of his father, mother, and sister, all of whom were deceased. Cleaning and giving the home my touch proved to be a fun project. I found money in his sister's hair dryer case (the ones that were popular in the '50s), as well as under the linoleum liner in the kitchen cabinet, in the attic under bed linens stored in the trunk, and behind pictures, just to name a few hiding places. His mother's social security check was under the linoleum liner in a storage cabinet on the enclosed back porch. I found a plethora of his mother's notes detailing where she had hidden things, including one that said, "Money in the blinds." (This practice of stashing dates back to the Depression and was all too common with the elderly. A friend of mine said her in-laws stashed money behind mirrors and under carpets.) My sister-in-law died in her 20's and I discovered prom and bridesmaid dresses in the attic as well as a complete set of stainless-steel cookware, stainless steel flatware, and other household items which I assumed were to be her dowry. There was a lot to go through in those early years.

When my husband died and I considered moving to a new home in Illinois to be closer to my daughter, my husband's family and my daughter thought I might be afraid to leave the security of my Indiana roots. Therefore, one weekend, my husband's nine nieces and nephews suddenly appeared and packed me up and moved me. My hesitancy was not from fear but was due to the fact that I was taking the time to do a more organized move by going through the house and having a garage sale. I wanted to get rid of what needed to be gotten rid of to facilitate the move. In their eagerness to help, they packed up every little thing in the house and it all came along with me. All this stuff took up one half of my two-car garage. After 11 years, I was planning another move to North Carolina and now

was the time to finally go through all this stuff. This meant shredding my in-laws tax forms, my father-in-law's, sister-in-law's, and husband's pay stubs from the day they each started working. (Can you believe my father-in-law retired from his job in the '50s with an \$85 a month pension?) My late sister-in-law was a world traveler and there were a great number of her souvenirs stored in the attic, along with my husband's sister and brother-in-law's sombreros from their Mexican honeymoon some 40 years before.

While going through items for this latest move, I decided that I would make things easier on my family when my time comes. Everything I pack is photographed and inventoried and priced. I have wrapped as much as possible in waterproof bags. (After all, North Carolina gets a lot of rain!) I am certain that most of my things will be in storage since my living quarters will be half of what they are now. (I will have an in-law suite at our new home.) I need to make sure they know where my important papers are and details for all my assets. Come to think of it, I need to know this stuff myself while I am living. They will have one heck of an estate sale!

So my advice to you is this: Use your spare time to purge and organize your possessions in preparation for when you retire, downsize, enter a nursing home, or just to help your heirs deal with everything upon your death. I have heard stories from my nieces that when parents have passed in their neighborhood, the children rent a dumpster and throw just about everything out without regard to its value. Come to think of it, one of my nieces was guilty of "dumpstering" when her parents died. They passed away after just having replaced most of the furnishings in their home, so the new went out with the old. Oy vey!

I'll touch on more inheritance dilemmas in Part II. Stay tuned!

**Joan Hladek**  
LPSCU Trustee

## "Like" Us on Facebook

LPSCU is back on Facebook! Find us under the name "LPSCU Life." It's a great way to quickly learn of any changes that are occurring with events or be reminded of upcoming deadlines. We want you to "like" us!

## 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
- ❖ 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](http://www.lpscu.org).

## Do you need a very special gift?

Purchasing a LEAF or STONE from the TREE OF LIFE Program makes a unique and perpetual gift.

# TREE OF LIFE

### RESERVATION FORM

Your inscription may be personalized to recognize a loved one or special event with "In honor of ...", "In memory of ...", or "In celebration of ...". Or you may also choose to simply have your name, the family name, or business name inscribed on a Leaf or Stone. Restrictions as to space and number of characters are listed below, based on whether you choose a fraternal Leaf (\$100) or larger Stone (\$500).

Your contribution can be paid in one installment or several. However, we will not bill you for any remaining portion. It is your responsibility to monitor your payments.

Please complete the Reservation Form below (a photocopy is also acceptable) and return it, along with your check, payable to LPSCU, to:

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

*All proceeds  
received fund our  
Scholarship Program.*

Name \_\_\_\_\_

Phone \_\_\_\_\_

Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Enclosed is (please check one):

- My first donation toward my "Tree of Life," entitling me to an engraved (Please check one) Fraternal Leaf  Fraternal Stone  when fully paid. **(Minimum of \$20 per payment.)**
- My \$100 check as payment in full, entitling me to an engraved Fraternal Leaf
- My \$500 check as payment in full, entitling me to an engraved Fraternal Stone

#### LEAF INSCRIPTION

Maximum of 4 lines with 20 characters per line, including spaces.

#### STONE INSCRIPTION

Maximum of 6 lines with 40 characters per line, including spaces.

**PLEASE ENGRAVE MY FRATERNAL LEAF OR STONE AS FOLLOWS:**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

PLEASE PRINT CLEARLY

## Fr. Ronald Rolheiser Receives Servant Leadership Award

Sisters Linda Marie, SS.C.M., and Susan Pontz, SS.C.M., recently presented Fr. Ronald Rolheiser, OMI, with the 2020 Father Matthew Jankola Lifetime Servant Leadership Award for Education. The presentation, which took place during a Faculty Colloquium at Oblate School of Theology in San Antonio, Texas, had been delayed from last year because of COVID-19. The award was originally announced at a virtual ceremony on October 25, 2020, where the Sisters of Saints Cyril and Methodius honored 27 teens who actively serve in their parish, school, and community, and four adults who received the Father Matthew Jankola Lifetime Servant Leadership Award in the ministries of evangelization, education, elder care, and ecumenism.

Fr. Ron is a community-builder, lecturer, and writer. His books are popular throughout the English-speaking world and have been translated into many languages. His weekly column is carried by more than 80 newspapers worldwide. Along with his academic knowledge in systematic theology and philosophy, he has become a popular speaker in the areas of contemporary spirituality and religion and the secular world.

Before becoming President of Oblate School of Theology, he taught theology and philosophy at Newman Theological College in Edmonton, Alberta, Canada, served as Provincial Superior of his Oblate Province for six years, and served on the General Council for the Oblates in Rome for six years. He has been at Oblate School of Theology since 2005.

Sisters Linda Marie and Susan Pontz both serve on the faculty of Oblate School of Theology in San Antonio.



**Sister Linda Marie Bolinski, SS.C.M. (left) presents Fr. Ronald Rolheiser, OMI with the Lifetime Servant Leadership Award for Education.**

*Morning Star* contributors,  
send items to:  
**[zornicka@lpescu.org](mailto:zornicka@lpescu.org)**



LADIES PENNSYLVANIA  
SLOVAK CATHOLIC UNION  
71 S. Washington Street  
Wilkes-Barre, PA 18701

## INFORMATION REQUEST FORM

If you would like information on any of our products or benefits, please complete the following information and mail the form to the address above:

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

Date: \_\_\_\_\_

Email Address: \_\_\_\_\_

Select how you would like to be contacted:

Phone       Email       Mail

### ~ REQUESTED INFORMATION ~

#### PRODUCT

- |  |  |                                      |
|--|--|--------------------------------------|
| <input type="checkbox"/> Single Premium                    | <input type="checkbox"/> 3 Pay Life        | <input type="checkbox"/> 5 Pay Life  |
| <input type="checkbox"/> 10 Pay Life                       | <input type="checkbox"/> 15 Pay Life       | <input type="checkbox"/> 20 Pay Life |
| <input type="checkbox"/> Whole Life                        | <input type="checkbox"/> 20 Year Endowment |                                      |
| <input type="checkbox"/> Juvenile Estate Term (Term to 25) |  |                                      |
| <input type="checkbox"/> Flexible Annuity                  |  |                                      |

#### FORMS

- |  |   |
|--|---|
| <input type="checkbox"/> Change of Address     | <input type="checkbox"/> Change of Name   |
| <input type="checkbox"/> Change of Beneficiary | <input type="checkbox"/> Direct Debit     |
| <input type="checkbox"/> Cash Value            | <input type="checkbox"/> Certificate Loan |
| <input type="checkbox"/> Cash Surrender        | <input type="checkbox"/> Lost Certificate |

#### FRATERNAL BENEFITS

- |   |  |
|---|--|
| <input type="checkbox"/> Fraternalist of the Year Award | <input type="checkbox"/> Book Buy Program  |
| <input type="checkbox"/> Youth Achievement Award        | <input type="checkbox"/> Wedding Cross     |
| <input type="checkbox"/> Newborn Benefit                | <input type="checkbox"/> Anniversary Cross |

#### EDUCATION AWARDS

- |   |   |
|---|---|
| <input type="checkbox"/> Catholic Grade School            | <input type="checkbox"/> Catholic High School |
| <input type="checkbox"/> College                          | <input type="checkbox"/> Post Graduate        |
| <input type="checkbox"/> Ann (Shinal) Cichy Memorial      | <input type="checkbox"/> Bishop Grutka        |
| <input type="checkbox"/> St. John Vianney                 | <input type="checkbox"/> Margaret Sabol       |
| <input type="checkbox"/> St. Andre Bessette, C.S.C.       | <input type="checkbox"/> Lynda (Posivak)      |
| <input type="checkbox"/> St. Theresa of the Little Flower | <input type="checkbox"/> Mohlenhoff Memorial  |

Comments: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_



## 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, 2021**. For an application, please call the LPSCU Home Office at 888-834-6614 (toll free) or 570-823-3513; fax 570-823-4464; e-mail [lpscu@lpscu.org](mailto:lpscu@lpscu.org); or visit our website at [www.lpscu.org](http://www.lpscu.org).

## 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 life-style 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.

## Ladies Pennsylvania Slovak Catholic Union 1st Quarter Report

<b>Assets</b>	<b>1st Quarter 2021</b>	<b>1st Quarter 2020</b>
Investments.....	\$ 15,501,536.00	\$ 15,177,682.00
Cash on Deposit .....	\$ 479,825.00	\$ 364,021.00
Real Estate Owned .....	\$ 106,538.00	\$ 110,278.00
Other Assets .....	\$ 55,628.00	\$ 60,341.00
<b>Totals</b> .....	<b>\$ 16,143,527.00</b>	<b>\$ 15,712,322.00</b>
<b>Liabilities &amp; Fund Balance</b>	<b>1st Quarter 2021</b>	<b>1st Quarter 2020</b>
Fund Balance .....	\$ 3,590,679.00	\$ 3,509,116.00
Interest Maintenance Reserve .....	\$ 50,119.00	\$ 38,870.00
Asset Valuation Reserve .....	\$ 517,657.00	\$ 255,311.00
Amt. Retained as Trustee.....	\$ 77,987.00	\$ 102,144.00
Aggregate Reserve-Life Certificates.....	\$ 11,760,565.00	\$ 11,644,976.00
Other Liabilities .....	\$ 146,520.00	\$ 161,905.00
<b>Totals</b> .....	<b>\$ 16,143,527.00</b>	<b>\$ 15,712,322.00</b>
<b>Revenues</b>	<b>1st Quarter 2021</b>	<b>1st Quarter 2020</b>
Premium Income .....	\$ 46,171.00	\$ 60,717.00
Investment Income.....	\$ 164,669.00	\$ 175,341.00
Income - Other .....	\$ 5,365.00	\$ 6,900.00
<b>Totals</b> .....	<b>\$ 216,205.00</b>	<b>\$ 242,958.00</b>
<b>Expenses</b>	<b>1st Quarter 2021</b>	<b>1st Quarter 2020</b>
Death Claims .....	\$ 102,246.00	\$ 64,684.00
Endowments .....	\$ 7,000.00	\$ 17,092.00
Cash Surrenders .....	\$ 23,926.00	\$ 12,145.00
Annuity Benefits .....	\$ 436.00	\$ 435.00
Dividends .....	\$ -	\$ -
Increase in Aggregate Reserves .....	\$ 1,000.00	\$ 34,000.00
Branch Support/Commissions .....	\$ 881.00	\$ 966.00
General Operating Expenses .....	\$ 71,317.65	\$ 41,141.29
Officers and Committee Expenses .....	\$ 810.07	\$ 100.00
Actuarial/Accounting Expense.....	\$ 15,983.88	\$ 35,025.00
Investment Mgt. Fee .....	\$ 24,758.33	\$ 22,950.66
Official Publications .....	\$ 14,458.38	\$ 16,766.84
Travel Expense .....	\$ 327.04	\$ 399.26
Bureau and Association Dues .....	\$ 5,335.00	\$ 3,550.00
Donations.....	\$ 1,600.00	\$ 1,120.00
Scholarships .....	\$ (23.35)	\$ -
Fraternal Activities.....	\$ 647.00	\$ 1,255.95
Insurance Taxes, Licenses & Fees.....	\$ 9,885.00	\$ 8,947.00
<b>Sub Total</b> .....	<b>\$ 280,588.00</b>	<b>\$ 260,578.00</b>
Net Gain/Loss From Operations.....	\$ (64,383.00)	\$ (17,620.00)
Net Realized Capital Gain (Loss).....	\$ 526.00	\$ (17,020.00)
<b>Total</b> .....	<b>\$ (63,857.00)</b>	<b>\$ (34,640.00)</b>

## They're Golden!

Richard and Sandra Rowlands celebrated their 50th wedding anniversary in May 2021. The milestone was commemorated at the Diocese of Scranton Wedding Anniversary Mass celebrated by Bishop Joseph Bambere at the Cathedral of St. Peter in Scranton, Pennsylvania. A dinner followed at Casa Bella in Scranton.

Richard and Sandra are parishioners at Lady of Victory Parish in Harveys Lake, Pennsylvania. Richard is a member of Branch 197, Wilkes-Barre, Pennsylvania.

The LPSCU congratulates Richard and Sandra on their 50th anniversary and wishes them many more happy years together.



**Richard and Sandra Rowlands**

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



# Junior Branch Journal

*What historical document turned the American colonies into the United States of America?*



On July 4, 1776, our forefathers signed the Declaration of Independence. This document announced our freedom from British rule. On July 18, 1776, Col. Thomas Crafts stood on the balcony of the Old State House in Boston, Massachusetts, and read the Declaration of Independence to the colonists. A copy of the Declaration had just arrived from Philadelphia. That night, jubilant citizens staged a bonfire in the square in front of the Old State House and they burned reminders of British rule.



Today, the event is commemorated every year with a Fourth of July reading of the Declaration from the Old State House balcony - but no bonfire.



Old State House  
Boston, Massachusetts



## Make your own Fireworks - In a Glass



1. Fill a tall, clear drinking glass with room-temperature water, leaving about an inch of space at the top.
2. Pour 3 tablespoons of vegetable oil into a short glass and add 1 to 2 drops each of red and blue food coloring. Gently stir the mixture once or twice with a fork to just barely break up the drops. (Don't overmix! You want a collection of both small and large beads.)
3. Slowly pour the mixture into the water, then sit back and watch. Within about 30 seconds, the beads will begin to burst through the oil, releasing tiny red and blue streamers and miniature fireworks. Feel free to ooh and aah.

## Východná Folk Festival July 1—July 3, 2021

The folk festival "Východná" is the oldest and largest festival in Slovakia. More than 1400 performers participate in this festival each year. Craftsmen and artists are also a very important part of this festival on the grounds outside the large, open-air theater. In recent years, interactive programs such as dance, music, singing, and craft workshops have been added for children. The festival significantly contributes to the revival, preservation, and development of the creative and public presentation of the values the precious Slovak culture treasures. The festival takes place annually, usually during the first weekend in July in the village of Východná, near the High and Low Tatras.







# Junior Branch Journal

## August 15 ~ Assumption of Mary



Catholics around the world mark the Feast of the Assumption of Mary, commemorating the end of her earthly life and assumption into Heaven on August 15. But while the feast day is a relatively new one, the history of the holiday - and the mystery behind it - has its roots in the earliest centuries of Christian belief.

The Catholic Church teaches that when Mary ended her earthly life, God assumed her, body and soul into heaven. In 1950, Pope Pius XII made an infallible, ex-cathedra statement in the Apostolic Constitution *Munificentissimus Deus* officially defining the dogma of the Assumption. What's also notable about the dogma is that it emphasizes that Mary did not ascend into heaven on her own power, as Christ did, but was raised into heaven by God's grace.

Today, the Feast of the Assumption is marked as a major feast day and a public holiday in many countries. In most countries, including the United States, it is a Holy Day of Obligation.



have a splashing summer



## Slovak Inventors

Slovakia has been responsible for a number of important inventions over the years. Jozef Maximilian Petzval, born in Spišská Bela in 1807, is considered to be the founder of modern photography.



Having spent his early years studying in Levoča and Košice, Petzval joined the University of Pest, at the age of 19, where he studied Mathematics and Physics. During this time, he enjoyed notable success, becoming an assistant at the University in 1835. This then led to a chair of Mathematics at the University of Vienna, two years later.

Petzval is most renowned for his work on optical lenses in the 1840's, which was instrumental in the construction of modern cameras. He is also remembered for greatly improving the telescope and designing the opera glass.

## SMILE...

A smile costs nothing but gives much. It takes but a moment, but the memory of it usually lasts forever.



None are so rich that can get along without it and none are so poor that can be made rich by it. It enriches those who receive, without making poor those who give.

It creates sunshine in the home, fosters goodwill in business, and is the best antidote for trouble; and yet it cannot be begged borrowed or stolen, for it is of no value unless it is freely given away.

If some people are too busy to give you a smile, give them one of yours. For the good Lord knows that no one needs a smile so badly, as he or she who has no more smiles left to give.

National Smile week is the second week in August.



## PERIODICAL

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39 Lafayette Avenue, Tamaqua, PA 18252  
or email [zornicka@lpescu.org](mailto:zornicka@lpescu.org)

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