



LPSCU Life

Security, Peace of Mind

Morning Star

ZORNIČKA

Vol. 79, No. 872
May-June 2020

LPSCU CONVENTION POSTPONED

Due to the coronavirus pandemic and uncertainty over when people will be allowed to gather in groups of ten or more, the upcoming LPSCU National Convention will, unfortunately, be postponed until later this year. Since a new date had not yet been determined when *Morning Star* went to press, we ask that members check our website (www.lpscu.org) or our Facebook page (LPSCU Life) for the latest news, information, and deadlines. All information pertaining to the National Convention will be posted on both locations as it is received. If anyone has any questions, please e-mail our Public Relations Director, Deborah McKinley (dmckinley@lpscu.org) and she will either answer your questions directly or route your information to the appropriate person. We thank you for your patience during these uncertain times and look forward to everyone's lives returning to normal.

Please stay diligent, stay aware, and stay safe!



Pittsburgh-Meadowlands

340 Racetrack Road | Washington, Pennsylvania

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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.

MAY

- 20** – Deadline to submit articles for July/August *Morning Star*.
- 22** – Deadline to enter the Miss Czech-Slovak Pageant.
- 26-28** – American Fraternal Alliance's Spring Symposium, Indianapolis, Indiana
- 29** – Deadline to apply to take part in the University of Pittsburgh's Summer Language Institute courses to be offered virtually ("Virtual SLI"). See page 16 for details.
- 30** – Deadline to apply for a scholarship to study abroad at a Slovak university. Details at <https://www.vladnestipendia.sk/en/> or contact helpdesk@studyabroad.sk.

JUNE

The 42nd LPSCU National Convention at the Double Tree by Hilton, Pittsburgh – Meadowlands, 340 Racetrack Road, Washington, Pennsylvania, originally scheduled for June 26-28, has been postponed due to the coronavirus pandemic. As soon as the new dates become available, they will be posted on our website and Facebook page.

- 1** – Deadline to nominate a young member for our 2020 Youth Achievement Award. See page 15 for details.
- 29** – LPSCU Mid-Year Board Meeting
- 30** – Deadline to apply for the Bishop Andrew G. Grutka Memorial Scholarship. See page 10 for details.
- 30** – Deadline to apply for the 2020 LPSCU Catholic Grade School Award. See page 20 for details.
- 30** – Deadline to apply for the 2020 LPSCU Catholic High School Award. See page 13 for details.

JULY

- 1** – Deadline to apply for the 2020 Anne (Shinal) Cichy Memorial Award. See page 11 for details.
- 1** – Branch 83's Matching Fund 50/50 Drawing to benefit Incarnation of Our Lord Senior Group. Drawing will take place at the Senior Group Picnic at the church's social hall. Tickets can be purchased at the picnic or in advance by mail. See page 3 for more details.

continued on page 13

LADIES PENNSYLVANIA
SLOVAK CATHOLIC UNION

Morning Star ZORNICKA



(USPS 699-520)

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OFFICE HOURS AT NATIONAL HEADQUARTERS

Monday through Friday:

November 1 — April 30

7:00 a.m. to 4:30 p.m.

May 1 — October 31

7:00 a.m. to 3:30 p.m.

Phone: 570/823-3513

Toll Free 888/834-6614

Fax: 570/823-4464

E-mail: lpescu@lpescu.org

Website: www.lpescu.org

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A Message from Our National Spiritual Advisor

THE SPARK OF GOD'S MERCY

This past Lent, I led a spiritual series on Fr. Michael Gaitley's bestselling book, *The Second Greatest Story Ever Told – Now is the Time of Mercy*. When I presented it to the parish as a Lenten program, I had no idea of the tremendous amount of interest that it would generate. There was an overwhelming response. But, after only two sessions, the series had to be postponed due to the coronavirus pandemic. It was more important to take every precaution for the health and well-being of everyone at this critical time. The remaining sessions will be scheduled at a later date. Let us continue to remember the sick and the suffering in our daily prayers.



Rev. Robert L. Seeman

The book and the videos are designed in such a way that they connect the “personal spiritual reality of God’s merciful love for all time.” In the words of Fr. Gaitley, “It is a unique history book that aims to unlock the mystery of our present time.” It expounds upon the profound connection between Divine Mercy and Marian consecration. It reveals St. John Paul II as a witness for our times while drawing upon the prophetic voices of St. Therese of Lisieux, St. Margaret Mary Alacoque, St. Maximilian Kolbe, and St. Maria Faustina Kowalska.

George Weigel, the biographer of Pope John Paul II, said, “This book teaches that mercy is the gateway to truth in a wounded and suffering world.”

This book will inspire every reader to embrace the call to be a missionary of mercy for our time. And with the help of the Holy Spirit, through the intercession of the Blessed Virgin Mary and all the saints, may we become better instruments of mercy towards others.

If you haven’t read the book yet, I suggest that you put it on your summer reading list. It will truly be a blessing in your life.

*Heavenly Father, open our minds,
cleanse our hearts, strengthen our bodies,
and quicken our souls to your Word
as it is revealed in our time together now.*

*We ask this through Jesus’s name
and through the intercession
of our Blessed Mother, Mary.*

AMEN

Blessings,

Father Bob

Rev. Robert L. Seeman

Spiritual Advisor

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.

Branch 83 to Hold Matching Fund Event

LPSCU Branch 83 of Bethlehem, Pennsylvania, will hold a Matching Fund event for the benefit of Incarnation of Our Lord Senior Group. The project will be a 50/50 drawing to take place at the Senior Group Picnic on Wednesday, July 1, 2020, at Incarnation of Our Lord Church Social Hall, Sixth and Buchanan Streets, Bethlehem. Tickets, priced at \$1.00 each, will be available at the Senior Group Picnic. Tickets can also be purchased by mail. Please send checks, payable to “Incarnation of Our Lord Senior Group,” to Margaret Ferri, 4011 Green Pond Road, Apt. 151, Bethlehem, PA 18020, along with a self-addressed, stamped envelope, and your ticket stubs will be mailed to you. You do not need to be present to win!

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.

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 (Rescheduled date pending)

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 postponement of our Convention, the deadline has been extended.

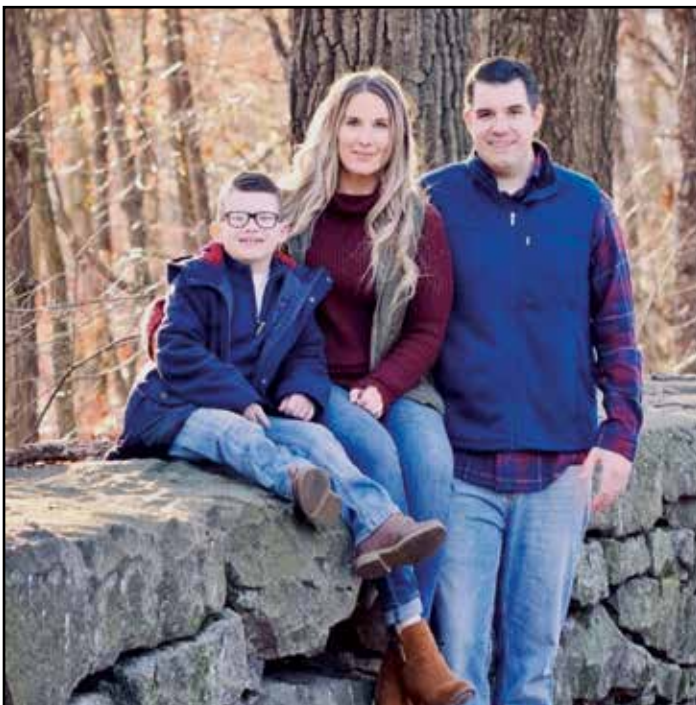
Rev. Dianiska District to Hold Matching Fund Event

Members of the Rev. Dianiska District will hold a Special Gifts Raffle at their Christmas party on Sunday, December 6, 2020. The event will be held in conjunction with the LPSCU's Matching Fund Program and will benefit the Matthew Mursch, Jr. Foundation.

Matthew Mursch, Jr., son of Lynn and Matthew Mursch of Scranton, Pennsylvania, was born in 2011 with a congenital heart defect called Hypoplastic Left Heart Syndrome. Essentially this means he was born with half a heart. Matthew has undergone three reconstructive open heart surgeries ranging from 5 days old to 2½ years old. He has undergone over a dozen cardiac catheterizations and multiple procedures. He spent the first three years of his life in and out of inpatient care at The Children's Hospital of Philadelphia (CHOP) and will continue to need cardiac care throughout his life.

In February 2020, Matthew was diagnosed with yet another rare disorder, ALPS (Autoimmune Lymphoproliferative Syndrome). ALPS is a disorder in which the body cannot properly regulate the number of immune system cells (lymphocytes) it produces. Accumulation of excess lymphocytes results in enlargement of the lymph nodes. This can turn into Lymphoma. Matthew has had to stop attending school in order to get his immune system back in order. He is currently taking an oral chemotherapy medication to help raise his blood levels. He makes weekly trips to the lab at home and bi-weekly trips to CHOP.

We are asking our District members (or any LPSCU member) to support our project by donating a gift or by attending the Christmas party. All donated gifts, valued at a minimum of \$10.00, will be raffled off at the party. For further information, please contact Theresa Kluchinski at 570-817-4657.



The Mursch Family

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: lpscu@lpscu.org ❖ Website: www.lpscu.org

Minutes of the Executive Finance Committee

February 19, 2020 ❖ Home Office, Wilkes-Barre, Pennsylvania

President Theresa Kluchinski called the meeting to order and offered a prayer, followed by the Pledge of Allegiance. 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 November 20, 2019 Executive Finance Committee meeting.

Correspondence/Requests

The committee acknowledged the correspondence read and approved the following:

- ❖ Jankola Library annual donation. *Approved \$250.00.*
- ❖ Fraternal Societies of Greater Pittsburgh requesting an ad and banquet tickets for the Fraternalist of the Year 2020 banquet. *Approved an ad for \$120.00 and 2 banquet tickets.*
- ❖ Ad request from the Lithuanian Folk Dance Festival. *Approved an ad for \$250.00.*

Financial Statement

The committee reviewed the following checking accounts: M&T Bank – General Operating Account for November and December 2019 (January was not available); the Morgan Stanley Smith Barney Checking Account for November and December 2019 and January 2020; and the Home Office – Branch Deposit Account.

The committee reviewed the Profit & Loss/Balance Sheet for November 2019. We did not receive the annual statement in time for the meeting, so December 2019 and January 2020 statements were not available.

Bond/Stock/Pension Portfolio

The committee was provided and reviewed all activity from November and December 2019 and January 2020, including Common Stocks, Preferred Stocks, and International Bonds. The Employee Retirement Plan was also reviewed.

Home Office

Secretary-Treasurer Savidge reported on the following:

- ❖ Vector Security changed all the glass breakage detectors to motion detectors in the Home Office on November 25, 2019.
- ❖ Pennsylvania American Water Company requires that we have testing of the backflow assembly which is called the Double Check Valve Assembly. Penn Mechanical performed the testing on February 13, 2020.

Budget

The budget was not provided at this meeting since we did not have the year end numbers.

Other Business

There was nothing for other business.

Meeting Dates

The next meeting will be held on Wednesday, May 20, 2020. There being no further business, the EFC adjourned.

Respectfully submitted,

Mary Jo Savidge

National Secretary-Treasurer

Join Father Bob Seeman for a trip to

THE HOLY LAND

SEPTEMBER 13-22, 2020

**\$4,699 per person from Pittsburgh
based on double occupancy**

Tel Aviv · Caesarea · Stella Maris (Haifa) · Nazareth
· Cana · Tiberias · Sea of Galilee · Mt. Tabor
· Jericho · Jordan River · Jerusalem · Temple Model
· Ein Karem · Bethlehem · Bethany · Dead Sea
· Gethsemane · Mt. Zion (Upper Room) · Western Wall
· Via Dolorosa · Holy Sepulchre

For more information:

www.pilgrimimages.com/frseeman/holyland



Church of the Holy Sepulchre

Have more questions?

Call Cara at 1-800-206-TOUR (8687)

or e-mail Cara@206tours.com.

Morning Star contributors,
send items to:
zornicka@lpescu.org

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
Stephen Ashford – Wilkes-Barre, PA
James Badac – Vandergrift, PA
Jeffrey Barto – San Jose, CA
Keri L. Cacenas – Mahanoy City, PA
Beverly Cole – Lansing, IL
Robert J. Domanic – Joliet, IL
Michael Fayo – Braddock, PA
Raeleen Golby – Johnstown, PA
Michael Hodge – N. Catasauqua, PA
Lee Alan Kahler – Loudon, TN
Karen Kadish – West Mifflin, PA
Ann Marie Kinsey – Taylor, PA
Kristine Knorovsky – Twin Lakes, WI
Russell Mackiewicz – Riverside, CA
Karen Markel – Whitehall, PA
Gary McKenzie – Hazleton, PA
Richard Miller – Luta, FL
Rosemarie Niznik – Lomnard, IL
William Panick – Del Ray Beach, FL
Jennifer Pocius – Lake Ariel, PA
Chris Poklemba – Donora, PA
John M. Rebarchak – Exton, PA
Stephen Repko – Scottsdale, AZ
Scott Roth – Harborcreek, PA
Gaile Rudaitis – Hot Springs National Park, AR
Judy Stinavage – Binghamton, NY
Mary Suchy – Chicago, IL
James Susoreny – Richardson, TX
Karen Van Landingham – Mesquite, TX
Daniel Vizza – Chicago, IL
Gregory Vortal – Springfield, MA
Susan Vrabel – Orlando, FL
Sarah Weinreich – Shenandoah, PA
Kimberly Whitaker – Emmaus, PA
Edward Wisniewski – Waymart, PA
Helen Yuhas – N. Charleston, SC
Francis Zagorski – Elizabeth, NJ

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.

Remember to notify the Home Office
if your address changes!

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.

**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

February 4, 2020

Open Letter to our returning 2010 Partners:

Thank you for your invaluable support in 2010 during the last decennial census. We are back for 2020 and again need your help to promote awareness and serve as a trusted voice in the communities your organization serves.

The goal of the 2020 Census is to count everyone once, only once and in the right place. A complete and accurate count is critical for you and your community, because the results of the 2020 Census will affect community funding, congressional representation, and more.

Here's what's new for 2020:

- For the first time, households will have the option to respond online.
- Online job application. This process takes about 30 minutes to complete.
- Expanded regional coverage area which includes Delaware, District of Columbia, Kentucky, Maryland, Ohio, Pennsylvania, Tennessee, Virginia and West Virginia.

Here's how you can get started:

- Visit our website at 2020Census.gov to view our partner resources and job opportunities.
- Share the attachments and other 2020 resources with your community networks.
- Stay up to date with new resources by visiting our partner page and Join Us as a 2020 Partner.

We are excited and look forward to partnering with your organization again in 2020. We would appreciate hearing from you. Let us know how we can help you. To connect with one of our Partnership Coordinators, please contact us at Philadelphia.phree.partnership@2020census.gov.

With your help we know that together we can shape our future.

Sincerely,
Fernando E. Armstrong
 Regional Director
 U.S. Census Bureau
 United States Department of Commerce

Dear Ms. Kluchinski:

I want to thank you and the Board of Directors for the Golden Age check I received yesterday. What a pleasant surprise it was when I opened my mail!

What a kind gesture on behalf of LPSCU.

I wish you and everyone at the office a very Merry Christmas and New Year abundant in God's blessings.

Sincerely,
Rosemary Wakefield
 Branch 132, Campbell, OH

STAY SAFE!
PRACTICE SOCIAL DISTANCING!

Branch 60 Postpones Theater Outing

Unfortunately, Branch 60 had to postpone its planned Pennsylvania Theatre of Performing Arts trip to attend the presentation of *The Sound of Music* on April 17, 2020, due to the outbreak of the coronavirus. As of yet, the Theatre has not announced a new date for the performance. We apologize for any inconvenience this has caused and will keep you apprised of a new date or show that will be scheduled.

New Insurance Issued

Branch	Branch Representative	Jan./Feb. 2020	Year-to-Date Total
60	Anita Gregory	\$ 10,000.00	\$ 10,000.00
64	Susan Ondrejco	\$ 5,000.00	\$ 5,000.00
65	Janice Mathews	\$ 60,000.00	\$ 60,000.00
213	Mary Jo Savidge	\$ 10,000.00	\$ 10,000.00
132*	Mary Jo Savidge	\$ 4,000.00	\$ 4,000.00
156*	Theresa Kluchinski	\$ 20,000.00	\$ 20,000.00
197*	Maureen Grohowski	\$ 15,000.00	\$ 15,000.00
		\$ 124,000.00	\$ 124,000.00

*Sold through Home Office, not included in Campaign

Need a Unique Gift for a Special Occasion?

Whether it be for an anniversary, baptism, birthday, first Holy Communion, confirmation, graduation, or wedding, the Ladies Pennsylvania Slovak Catholic Union has the perfect gift – a life insurance certificate. The LPSCU offers Single Premium, Three Payment Life, Five Payment Life, Ten Payment Life, Fifteen Payment Life, Twenty Payment Life, Twenty Year Endowment, and Whole Life insurance plans. All are excellent choices, suited to your individual needs.

Contact your Branch Secretary or the Home Office for current premium rates. Premiums are based on the present age of the intended insured.

Insurance coverage with the LPSCU also provides quality service and excellent benefits.

MEMBER BENEFITS

Educational Benefits	Newborn Benefit
Youth/Adult Activities	Official Publication
Discount Car Rental	Prescription Discount Card

Don't delay! Call today!

Apply for that special someone to become a member of our fraternal family!

LPSCU Life

Security, Peace of Mind

BISHOP ANDREW G. GRUTKA MEMORIAL SCHOLARSHIP AWARD

\$1,000 AWARD

(Maximum of \$2,000 per member)

The LPSCU is proud to once again offer the Bishop Andrew G. Grutka Memorial Scholarship Award for lay persons between the ages of 18 to 35. This award, implemented at the 37th National Convention held in Merrillville, Indiana, in August 2000, is given in memory of Bishop Andrew G. Grutka, an outstanding Slovak leader who was the founding Bishop of the Diocese of Gary, Indiana.

Those applying for the Bishop Andrew G. Grutka Memorial Scholarship Award must meet the following criteria:

- Be a member of the LPSCU for two (2) years with \$5,000 permanent reserve life insurance certificate (excludes term insurance).
- Be a lay person between 18-35 years of age.
- Be of the Catholic religion (Latin Rite or Byzantine).
- Be initiated fully into the Church (Baptized, Eucharist, and Confirmed) and continuing to be eligible to receive the sacraments of the Church.
- Be a member of a Catholic parish.
- Be active in parish/diocesan/campus ministry as a lector, extraordinary minister of Holy Communion, adult altar server, catechist/aide, member of parish RCIA/C Team, youth minister, member of the Parish Pastoral Council, Finance Council, and/or other parish committees or organizations.
- Provide a Sponsor Eligibility Form from their parish to show they are active Catholics.
- Be active in an organization or activity that promotes awareness of our Slovak heritage, culture, and traditions.
- Be endorsed by his or her pastor and LPSCU Branch Secretary, with additional endorsement provided by campus minister, youth minister or pastoral associate.
- Attend (or will attend) an accredited college/university as a full time student.
- Provide a notice of acceptance or tuition receipt for the coming scholastic year.
- Provide a wallet-size color photo.

Applicants must meet all criteria and provide data indicated above 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 must be postmarked by June 30, 2020.

Applications are available from the LPSCU Home Office or its website. Return completed application and supporting material to:

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

Ph: 570-823-3513 ❖ TF: 888-834-6614 ❖ Fx: 570-823-4464
E-mail: lpscu@lpscu.org ❖ Website: www.lpscu.org

FSGP Names Fraternalist of the Year

The Fraternal Societies of Greater Pittsburgh was formed in 1943 and is currently comprised of 17 fraternal benefit societies representing over a million society members and several business-associated groups. The FSGP's annual banquet honoring a Fraternalist of the Year began in 1976. This honor is bestowed on an FSGP member who has demonstrated outstanding fraternal leadership and dedication to the fraternal benefit system.

On March 14, 2020, Jan and Dave Matthews, along with Susan and Anna Ondrejco, represented the LPSCU at this year's FSGP Fraternalist of the Year banquet which honored Greg Felton of the National Slovak Society. Greg is the National Sales Director at the NSS. He has been an active member of the FSGP for more than 20 years, served as past FSGP president, and is currently the unofficial FSGP program chair.

In addition to his association with the FSGP, Greg has served as president of the Fraternal Field Managers Association and currently serves on its board. He is the incoming president of the Pennsylvania Fraternal Alliance. He also serves as president of the Pennsylvania Fraternal Insurance Counselors and has been a member of the National Association of Insurance and Financial Advisors for more than 35 years.

Through the years, Greg has given of his time and talents to many charities. He has participated in Join Hands Day, blood drive fundraisers, as well as cleanup efforts and beautification projects.

It is an honor and pleasure to congratulate Greg Felton on behalf of the LPSCU.



From left, Dave and Jan Matthews and Susan and Annie Ondrejco who represented the LPSCU at the FSGP banquet.

Msgr. Beeda District Meeting Postponed

Due to the recent restrictions as a result of the coronavirus, the Msgr. Beeda District's meeting originally scheduled for March 17, 2020, at Perkins Restaurant, West Hazleton, Pennsylvania, had to be postponed. Please contact Anita Gregory at 570-788-3263 for the newly scheduled date.

An LPSCU Educational Benefit

THE 2020 ANNE (SHINAL) CICHY MEMORIAL AWARD

\$500 Award

The LPSCU is proud to offer the Anne (Shinal) Cichy Memorial Award for students in the health-care field. This award, instituted in 2006, is given in memory of Anne (Shinal) Cichy, the first LPSCU public relations director. The award is made possible through the generosity of Mr. and Mrs. Francis A. Shinal.



Those applying for the Anne (Shinal) Cichy Memorial Award must meet the following criteria:

- Must have a life insurance certificate with the LPSCU.
- Must attend an accredited college/university in the **fall of 2020** on a full time basis, pursuing a degree in the healthcare field. Proof of acceptance/attendance must be provided.
- Must provide a wallet-size color photo.

The recipient of the 2020 Anne (Shinal) Cichy Memorial Award will receive \$500.

The recipient of this award shall be selected by a random drawing from among all the qualified applicants. No individual shall be eligible to receive this award more than two times.

Applicants must meet all criteria outlined above and provide data indicated on the application form to be eligible. Those applications with incomplete data or requirements will not be considered. All submitted 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 July 1, 2020.** Submit application to:

Ladies Pennsylvania Slovak Catholic Union
ATTN: Anne (Shinal) Cichy 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

In Memoriam

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

— Matthew v.5

Name	Branch	Location
Debra J. Hammeran	7	Exeter, PA
Teresa Parsons	7	Exeter, PA
Rita Sabadish	19	Swoyersville, PA
Dorothy Witherspoon*	28	Joliet, IL
Kathleen Filipovits*	42	Pittsburgh, PA
Timothy Layton	42	Pittsburgh, PA
Michael E. Passmore	52	North Braddock, PA
James E. Tomasic, Sr.	52	North Braddock, PA
Edward W. Mayer*	64	Pittsburgh, PA
Theresa Mervis	65	Munhall, PA
Lois Johnson	72	Stratford, CT
Anna Klochan	79	Whiting, IN
Mary Loncella	90	Johnstown, PA
Stephen Hovanec	124	Hazleton, PA
Anna Skyrca	156	Coaldale, PA
Joseph Bernat	180	Youngstown, OH
Anna Martino	197	Wilkes-Barre, PA
James Miller	197	Wilkes-Barre, PA
Barbara Simonson	197	Wilkes-Barre, PA
Joanne Yeager	197	Wilkes-Barre, PA
Louise Terrell	198	Whiting, IN

**Multiple certificates*

Cooking Corner

SEA SHELL PASTA SALAD

Pasta Mixture

- 1 box small pasta shells, cooked and drained
- 2 cucumbers, diced
- 2 small green peppers, diced
- 1 small onion, diced
- 1 small jar red pimentos, diced

Dressing

- 1/3 cup vegetable oil
- 3/4 cup sugar
- 3/4 cup vinegar
- 1 can tomato soup

Combine pasta ingredients in a large bowl. Separately, mix dressing ingredients together well. Add dressing mixture to pasta and mix well again. Make a day ahead so the flavor can permeate the salad. Store in refrigerator. You can add more or less cucumbers, peppers, onion, and pimentos to suit what your taste buds enjoy.



LPSCU 20 YEAR ENDOWMENT PLAN

A unique way to generate sizable funds for the purpose of future college education costs for young family members is through a 20 Year Endowment Life Insurance Plan. The payment of a monthly, quarterly, semi-annual, or annual endowment life insurance premium for a period of 20 years will help defray higher education tuition and costs. Planning for college education tuition and costs should be implemented as soon as a child is born in order that the necessary resources will be available for the child to pursue a college degree. An endowment life insurance certificate can serve many other purposes as well, such as assisting with wedding expenses or towards the purchase of a home, furniture, car, or a vacation.

After 20 years of premium payments, the insured will have the choice of any one of the following three options: (1) Immediate payment of the face value; (2) Immediate payment of a portion of the face value and a paid-up certificate for the face amount of the existing certificate (Option A); or (3) Paid-up certificate for a larger face value (Option B). In the event of death prior to 20 years,

the face amount of the endowment certificate is payable to the named beneficiary.

The 20 Year Endowment Life Insurance Plan is offered from age 0 to 70 and premium payments can be made on a monthly, quarterly, semi-annual, or annual basis. This plan offers the added fraternal benefits of educational awards, youth and adult activities, newborn benefits, prescription discount plan, official publication, and discount car rental. Consider the LPSCU 20 Year Endowment Life Insurance Plan to build up savings for the future, while at the same time protecting the insured with life insurance. To apply for this specific plan, or any other insurance plan offered by the LPSCU, contact your Branch Secretary or the LPSCU Home Office.

Listed below are the Annual and Monthly Premium Schedules for the 20 Year Endowment Life Insurance Plan. The premiums listed are based on \$1,000 of life insurance coverage. Semi-annual and quarterly premium rates are also available by contacting your Branch Secretary or the Home Office.

20 YEAR ENDOWMENT 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	\$ 39.97	\$ 39.60	\$ 3.60	\$ 3.56
1	40.17	39.79	3.62	3.58
2	40.36	39.98	3.63	3.60
3	40.55	40.17	3.65	3.62
4	40.75	40.36	3.67	3.63
5	40.94	40.55	3.68	3.65
6	41.13	40.74	3.70	3.67
7	41.32	40.93	3.72	3.68
8	41.51	41.13	3.74	3.70
9	41.72	41.33	3.75	3.72
10	41.92	41.53	3.77	3.74
11	42.12	41.72	3.79	3.75
12	42.32	41.92	3.81	3.77
13	42.52	42.12	3.83	3.79
14	42.73	42.32	3.85	3.81
15	42.93	42.52	3.86	3.83
16	43.13	42.72	3.88	3.84
17	43.33	42.92	3.90	3.86
18	43.54	43.13	3.92	3.88
19	43.76	43.34	3.94	3.90
20	43.97	43.55	3.96	3.92
21	44.18	43.76	3.98	3.94
22	44.39	43.97	4.00	3.96
23	44.60	44.18	4.01	3.98
24	44.81	44.39	4.03	4.00
25	45.02	44.60	4.05	4.01
26	45.23	44.81	4.07	4.03
27	45.44	45.02	4.09	4.05
28	45.66	45.24	4.11	4.07
29	45.89	45.46	4.13	4.09
30	46.11	45.68	4.15	4.11
31	46.33	45.90	4.17	4.13
32	46.55	46.12	4.19	4.15
33	46.78	46.34	4.21	4.17
34	47.00	46.56	4.23	4.19
35	47.22	46.77	4.25	4.21

Issue Age	Annual		Monthly	
	Male	Female	Male	Female
36	\$ 47.44	\$ 46.99	\$ 4.27	\$ 4.23
37	47.67	47.22	4.29	4.25
38	47.91	47.45	4.31	4.27
39	48.13	47.68	4.33	4.29
40	48.36	47.91	4.35	4.31
41	48.59	48.14	4.37	4.33
42	48.83	48.37	4.39	4.35
43	49.06	48.59	4.42	4.37
44	49.28	48.82	4.44	4.39
45	49.52	49.06	4.46	4.42
46	49.77	49.30	4.48	4.44
47	50.00	49.53	4.50	4.46
48	50.24	49.77	4.52	4.48
49	50.48	50.00	4.54	4.50
50	50.71	50.24	4.56	4.52
51	50.96	50.47	4.59	4.54
52	51.19	50.71	4.61	4.56
53	51.42	50.94	4.63	4.58
54	51.66	51.19	4.65	4.61
55	51.92	51.43	4.67	4.63
56	52.16	51.67	4.69	4.65
57	52.40	51.92	4.72	4.67
58	52.64	52.16	4.74	4.69
59	52.89	52.40	4.76	4.72
60	53.12	52.64	4.78	4.74
61	53.36	52.89	4.80	4.76
62	53.61	53.14	4.82	4.78
63	54.19	53.39	4.88	4.81
64	56.03	53.64	5.04	4.83
65	58.08	53.89	5.23	4.85
66	60.34	54.14	5.43	4.87
67	62.84	54.39	5.66	4.90
68	65.63	55.44	5.91	4.99
69	68.76	57.38	6.19	5.16
70	72.26	59.56	6.50	5.36

Calendar of Events continued from page 2

15 – Deadline to submit a completed Intent Form to the Home Office for any member wishing to run for National President at the LPSCU National Convention. *More details on page 4.*

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 to submit a completed Intent Form to the Home Office for any member wishing to run for National Office at the LPSCU National Convention. *More details on page 4.*

15 – Deadline to request a Patron listing in the LPSCU's 42nd National Convention Booklet. *Details on page 4.*

15 – Deadline to apply for the 2020 Margaret Sabol Scholarship Award. *Details on page 14.*

15 – Deadline to apply for the 2020 Lynda (Posivak) Mohlenhoff Memorial Scholarship Award. *Details on page 7.*

21-9/5 – Consular Tour of Slovakia and Its Neighbors led by Joe Senko. Email jtsenko@aol.com or call 412-956-6000 for details and full itinerary.

31 – Deadline to apply for one of the three LPSCU Religious Awards offered to members entering religious life. *See page 5 for details.*

SEPTEMBER

11-20 – The 2020 Slovak Heritage Tour, a 9-day, small group excursion to explore your Slovak roots. Contact Judith Northup-Bennett (email slovakheritagetours@gmail.com or call 978-544-5144) or visit the website at www.slovakheritage.com.

13-22 – Join Father Bob Seeman for a trip to The Holy Land. For more information go to www.pilgrimages.com/frseeman/holyland or see notice on page 6.

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

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.*

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 celebrated.

25-27 – Pennsylvania Fraternal Alliance Meeting

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 lpscu@lpscu.com) by September 2.

NOVEMBER

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. *See page 5 for more details.*

31 – Deadline to submit an article for the Slovak Catholic Federation's 2021 *Good Shepherd* publication. *See page 14 for more details.*



2020 LPSCU

CATHOLIC HIGH SCHOOL AWARD

\$300 One-Time Award

The LPSCU is offering a Catholic High School Award Benefit, which is a \$300 one-time award to our members who are attending a Catholic High School during the 2020-2021 academic year. Members may only receive this award one time.

The following are the Guidelines for applying for the Catholic High School Award:

- † Must be a member of the LPSCU for two (2) years with \$2,000 permanent reserve life insurance certificate (excludes term insurance).
- † Must be a Catholic high school freshman, sophomore, junior, or senior in the fall of 2020.
- † Must provide a wallet-size color photo.

Applicants must meet all criteria and provide data indicated above 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 must be postmarked by June 30, 2020.

Applications are available from the LPSCU Home Office or its website. Return completed applications to:

LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION

ATTN: Catholic High School Award

P.O. Box 32 • Wilkes-Barre, PA 18703

P: 570-823-3513 • TF: 888-834-6614 • F: 570-823-4464

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

Slovak Catholic Federation Accepting Articles for 2021 *Good Shepherd*

The Slovak Catholic Federation is now accepting articles for its 2021 edition of *Good Shepherd (Dobrý Pastier)*.

Good Shepherd is a collection of literary articles submitted by contributing authors on such diverse subjects as Slovak culture, heritage, and the arts, the Catholic faith, and personal essays or other topics the writer wishes to share with the readers. *Good Shepherd* also serves as the only source for contact information for the Church in Slovakia, Slovak clergy and religious in the United States, as well as religious congregations and places of worship. The articles come from authors in the United States, Slovakia, and the Slovak diaspora from around the world.

Anyone wishing to submit an article for publication can send them to Sister Barbara Sable, SS.C.M., Villa Sacred Heart, Danville, PA 17821 or email barbarasable@hotmail.com. The articles submitted need to be typed, double-spaced. Assisting Sister Barbara with the editing and layout of the publication is Daniel Tanzone, editor of the Slovak Catholic Sokol's *Falcon*, and the editorial staff at the Slovak Catholic Sokol.

The deadline to submit an article is December 31, 2020.

In Memoriam

Sister Margaret Mary, SS.C.M. (Frances Fest)

Sister Margaret Mary, SS.C.M., (Frances Fest), 76, died on Sunday, March 22, 2020, at Emmanuel Center, Danville, Pennsylvania. Born on August 17, 1943, she was the daughter of the late Paul and Arlene (Johnson) Fest.

Frances attended school in Bloomsburg, Pennsylvania, graduating in 1961. Upon graduation, she entered the Sisters of Saints Cyril and Methodius in Danville on September 8, 1961, was received as a novice on August 13, 1962. Taking the religious name Sister Margaret Mary, she was professed on August 13, 1964. Sister went on to earn B.S. and M.A. degrees in Elementary Education.

In addition to her parents, Sister Margaret Mary was preceded in death by her brothers, Joseph and Robert Fest. She is survived by her brother, Paul Fest, and his spouse, Mary Beth; sister-in-law, Latisha Fest; and two stepbrothers, Peter and Ralph Palmiero and their spouses.

A small graveside Committal Service was held for the family at the Sisters' cemetery, led by Rev. Gerard Heintzelman, chaplain of Maria Hall in Danville. A Funeral Mass of Christian Burial will be held at a later date to be announced.

Donations in memory of Sister Margaret Mary can be made to the Sisters of Saints Cyril and Methodius, Villa Sacred Heart, Danville, PA 17821.



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

SS.C.M. 2020 Appeal Underway

The annual Saints Cyril and Methodius Appeal, which raises funds to assist the Pontifical Slovak College of Saints Cyril and Methodius in Rome to assist with its day-to-day operations, is progressing well. **As of March 20, \$12,987.50 has been received from 106 donors.** On behalf of the Pontifical College, thank you for your continued generosity and support.

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, and past donors.

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 Soorad Abbey, Cleveland, Ohio. National President is Reverend Andrew S. Hvozdovic, 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



2020 YOUTH Achievement AWARD

Let an outstanding young person know

YOU ARE APPRECIATED!

We all know someone between the ages of 13 and 18 who deserves recognition for his or her scholastic, athletic, fraternal, volunteer, and/or other achievements.



Marissa Jason
2019 WINNER

Help the LPSCU show an outstanding young member that they are appreciated by nominating him or her for the **2020 YOUTH ACHIEVEMENT AWARD.**

To receive a Nomination Form, contact the Home Office at 570-823-3513 or toll free at 888-834-6614; email: lpscu@lpscu.org or visit our website: www.lpscu.org.

The postmark deadline for nominations is June 1, 2020!

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

Pitt Offers Virtual SLI Courses

Due to ongoing restrictions caused by the coronavirus, the University of Pittsburgh's Summer Language Institute (SLI) has announced that its usual SLI summer program that included four weeks of study in Bratislava, Slovakia, has been changed to "Virtual SLI."

Although remotely delivered language instruction will be new to many students, the University is confident that SLI 2020 will be an interactive, vigorous, and fun program that is up to the standards of the traditional SLI.

SLI accepts undergraduates, graduates, and high-motivated non-affiliated learners. Since the program will be conducted completely online, Virtual SLI allows for participation by individuals who previously were unable to attend classes on campus. Partial scholarships are available and it is highly recommended that if you are interested in this program, you apply as soon as possible and no later than **May 29, 2020** for consideration both into the program and for any scholarship monies.

Slovak classes will begin June 29, 2020, and will take place face-to-face via Zoom on Monday through Friday from 11:00 a.m. until 4:30 p.m. EST. Students will have lessons in conversational speaking, reading, listening, grammar, writing, and presentational speaking. There will be times when students are working independently on assignments and assessments, but most of the time will be spent interacting with the instructor and other students.

Detailed information about any of the programs offered can be found at the following website: www.sli.pitt.edu. Or you may contact Kathleen Manukyan, Ph.D., SLI managing director, at manukyan1@pitt.edu.

Contributors, Please Note

When mailing articles for publication to the Public Relations Director, please provide a phone number or email address so she may contact you, if necessary.

Ladies Pennsylvania Slovak Catholic Union Year End Financial Report

Assets	Year End 2019	Year End 2018
Investments.....	\$ 15,647,401.00	\$ 15,112,710.00
Cash on Deposit	\$ 338,001.00	\$ 686,819.00
Real Estate Owned	\$ 112,278.00	\$ 117,557.00
Other Assets	\$ 57,338.00	\$ 59,805.00
Totals	\$ 16,155,018.00	\$ 15,976,891.00

Liabilities & Fund Balance	Year End 2019	Year End 2018
Fund Balance	\$ 3,724,370.00	\$ 3,898,325.00
Interest Maintenance Reserve	\$ 44,227.00	\$ 45,578.00
Asset Valuation Reserve	\$ 455,067.00	\$ 367,125.00
Amt. Retained as Trustee.....	\$ 110,087.00	\$ 132,160.00
Aggregate Reserve-Life Certificates.....	\$ 11,610,976.00	\$ 11,376,642.00
Other Liabilities	\$ 210,291.00	\$ 157,061.00
Totals	\$ 16,155,018.00	\$ 15,976,891.00

Revenues	Year End 2019	Year End 2018
Premium Income	\$ 205,251.00	\$ 157,476.00
Investment Income.....	\$ 777,770.00	\$ 828,179.00
Income - Other	\$ 29,246.00	\$ 35,281.00
Totals	\$ 1,012,267.00	\$ 1,020,936.00

Expenses	Year End 2019	Year End 2018
Death Claims	\$ 316,481.00	\$ 280,350.00
Endowments	\$ 20,073.00	\$ 69,701.00
Cash Surrenders	\$ 85,761.00	\$ 49,470.00
Annuity Benefits	\$ 14,299.00	\$ 17,651.00
Dividends	\$ -	\$ -
Increase in aggregate reserves.....	\$ 134,333.00	\$ 80,325.00
Branch Support/Commissions	\$ 16,613.00	\$ 15,042.00
General Operating Expenses	\$ 343,446.44	\$ 381,777.40
Officers and Committee Expenses	\$ 21,434.56	\$ 29,837.33
Actuarial/Accounting Expense.....	\$ 84,660.00	\$ 70,300.00
Investment Mgt. Fee	\$ 93,005.88	\$ 22,965.07
Official Publications.....	\$ 55,199.43	\$ 52,782.55
Travel Expense	\$ 7,221.62	\$ 9,005.55
Bureau and Association Dues	\$ 6,510.00	\$ 4,700.00
Donations.....	\$ 6,424.70	\$ 7,012.74
Scholarships	\$ 5,350.00	\$ 4,857.00
Fraternal Activities.....	\$ 12,507.37	\$ 10,580.36
Insurance Taxes, Licenses & Fees.....	\$ 61,438.00	\$ 55,508.00
Sub Total	\$ 1,284,758.00	\$ 1,161,865.00

Net Gain/Loss From Operations.....	\$ (272,491.00)	\$ (140,929.00)
Net Realized Capital Gain (Loss).....	\$ (36,562.00)	\$ (2,145.00)
Total	\$ (309,053.00)	\$ (143,074.00)

Surplus Account	Year End 2019	Year End 2018
Surplus, December 31, previous year	\$ 3,898,324.00	\$ 4,075,121.00
Net income from operations	\$ (309,053.00)	\$ (143,074.00)
Change in net unrealized capital gains (losses)...	\$ 323,465.00	\$ (194,247.00)
Change in asset valuation reserve	\$ (87,942.00)	\$ 160,522.00
Aggregate write-ins for gains and losses	\$ (424.00)	\$ 2.00
Change in reserve acct. chg. In valuation basis	\$ (100,000.00)	\$ -
Net change in surplus for the year	\$ (173,954.00)	\$ (176,797.00)
Surplus, December 31, previous year	\$ 3,724,370.00	\$ 3,898,324.00

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.



FLEXIBLE ANNUITY

Annual Interest Rate is 3.5%*

*Effective April 1, 2018

NOTE: Withdrawals taken prior to age 59½ may be subject to a 10% Early Withdrawal Penalty by the Internal Revenue Service.

For more information about the

LPSCU FLEXIBLE ANNUITY

contact the LPSCU Home Office or your local Branch Secretary.

71 South Washington Street | Wilkes-Barre, PA 18701

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



Junior Branch Journal

Meet the May JBJ Star

Arianna McMahon

- ★ She is 8 years old and lives in Avoca, PA
- ★ Jasmine is the best Disney character
- ★ If she had one superpower, it would be to freeze time
- ★ The best vacation destination is on a Disney Cruise to a Disney Island
- ★ If a genie gave her 3 wishes, she would wish for 1. world hunger to be stopped, 2. for everybody to be happy, and 3. for lots of money to give away



Mother's Day ~ May 10, 2020

Everybody has a mother and absolutely no one is more special than mom. Often taken for granted, they are always our strongest supporter. You can't do wrong in Mom's eyes. When you are hurt, or not feeling well....there is no one else that can help you more than Mom. Show her how special she is by making a chocolate bouquet!



Mother's Day Chocolate Bouquet

- Chocolate DOVE PROMISES in assorted flavors
- green paint
- bamboo skewers
- scissors
- colorful cardstock
- double-sided tape
- hot glue gun
- floral arranging foam
- vase (preferably opaque)



Start by painting the bamboo skewers green.

Cut some flower shapes out of colorful, heavy cardstock. You really do need to use sturdy cardstock for this project, because these paper flowers are going to provide the support for the chocolate petals.

Trace around a flower cookie cutter. You can easily free-hand the flower or find some free clip art to use as a template.

Cut out the cardstock flowers.

Glue the bamboo sticks to the back of the flowers.

Apply double-sided tape to the paper flowers, and then simply stick your chocolate petals right on!

Once the flowers have been made, trim a piece of floral foam to fit inside a vase. Stick the flowers in the foam and add a few cardstock leaves, if you'd like.

Junior Branch Journal



History of Father's Day

The original Father's Day is thought to have been founded by Sonora Dodd in Spokane, Washington on June 19, 1910. Sonora and her five siblings were raised by their single-parent dad. She thought that since there was a Mother's Day, there should be a day to honor fathers as well.

In 1916 President Woodrow Wilson visited Spokane and spoke at the Father's Day celebration. He wanted to make the day an official US holiday, but Congress didn't agree. President Calvin Coolidge tried again in 1924, but the day still didn't become a holiday. The main reason was because many people felt that the day was too commercial. That the only reason to have the holiday was so that companies who sold ties and men's clothing could make money.

In 1966 President Lyndon Johnson proclaimed the third Sunday of June as Father's Day. The national holiday was finally signed into law in 1972 by President Richard Nixon. Since then the day has become a major holiday in the United States.

Fun Facts About Father's Day

- There are around 70 million fathers in the United States.
- Sonora initially wanted the day to be on her dad's birthday which was June 5th, but the preachers needed more time after Mother's Day to write their sermons, so the day was moved back to the third Sunday in June. There was a movement in the 1930s to combine Mother's Day and Father's Day in to Parent's Day.
- Around \$1 billion is spent each year on Father's Day gifts.
- For many dads, they consider being a father the most important job they have.

St. John's Day ~ June 24

When the sun reaches its farthest distance from the equator, known as the summer solstice, many rituals involving the sun and fire take place all over the world. In Slovakia, the people sing, dance, and often jump over bonfires, particularly on St. John's day.

Fire is considered one of the essential elements and the singing and dancing around the fire was considered magical. Since the Church celebrates St. John the Baptist's birthday on June 24, this pagan custom around the fires became known as St. John's fires since the villagers believed St. John had magical abilities.

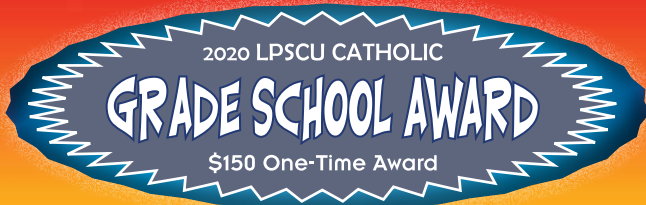
Meet the June JBJ Star

Jack Gibbons

- ★ He is 5 years old and lives in Ellwood City, PA
- ★ Flynn Rider is the best Disney character
- ★ When he grows up, he wants to be a chef or an astronaut
- ★ His favorite color is blue
- ★ If he swapped roles with his parent, he would get to eat all the ice cream he wanted
- ★ His favorite book is Small Knight and George and the Chocolate Cake



PERIODICAL



The LPSCU is proud to announce that it is offering a Catholic Grade School Award Benefit, which is a \$150 one-time award to our members who are attending a Catholic Grade School during the 2020-2021 academic year. Members may only receive this award one time

The following are the Guidelines for applying for the Catholic Grade School Award:

- Must be a member of the LPSCU for two (2) years with \$2,000 permanent reserve life insurance certificate (excludes term insurance).
- Must be enrolled in a Catholic grade school in kindergarten, or in Grades 1 through 8 in the fall of 2020.
- Must provide a wallet-size color photo.

Applicants must meet all criteria and provide data indicated above 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 must be postmarked by June 30, 2020.

Applications are available from the LPSCU Home Office or its website. Return completed application and supporting materials to:

LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION

ATTN: Catholic Grade School Award

P.O. Box 32 • Wilkes-Barre, PA 18703

P: 570-823-3513 • TF: 888-834-6614 • F: 570-823-4464

E: lpscu@lpscu.org • W: www.lpscu.org



Still Available!

The LPSCU Cookbook

The Art of Cooking - Heart of Our Family

Our brand new cookbook is chockfull of over 400 cherished family recipes submitted by our members, in addition to helpful tips, hints, and measurements to aid you while cooking and baking these delicious favorites.

The spiral bound book is divided into sections which include:

- *Appetizers & Beverages*
- *Breads & Rolls*
- *Soups, Salads & Sauces*
- *Main Dishes*
- *Miscellaneous - Crock-Pot*
- *Ethnic Foods*
- *Vegetables*
- *Desserts*



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

LPSCU Cookbook

P.O. Box 32

Wilkes-Barre, PA 18702-0032

Hurry before they're gone!

**SIGN UP A NEW MEMBER
TODAY!**