



LPSCU Life

Security, Peace of Mind

Morning Star

ZORNIČKA

Vol. 81, No. 884
May-June 2022

A DEADLINE REMINDER FOR OUR 2022 AWARDS

**YOUTH
ACHIEVEMENT
AWARD**
June 1

**BISHOP ANDREW G.
GRUTKA MEMORIAL
SCHOLARSHIP AWARD**
June 30

**CATHOLIC
GRADE SCHOOL
AWARD**
June 30

**CATHOLIC
HIGH SCHOOL
AWARD**
June 30

**ANNE (SHINAL)
CICHY
MEMORIAL
AWARD**
July 1

**LYNDA (POSIVAK)
MOHLENHOFF
MEMORIAL
AWARD**
August 15

**MARGARET
SABOL
SCHOLARSHIP
AWARD**
August 15

**RELIGIOUS
LIFE AWARDS**
August 31

**POST
GRADUATE
AWARD**
September 30

INFORMATION ABOUT THE VARIOUS AWARDS CAN BE FOUND IN THIS ISSUE.

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Calendar of Events

Because of the ongoing coronavirus pandemic, many events have been postponed, cancelled, or rescheduled. At the time Morning Star went to press, the events listed on this calendar and in this issue were correct to the best of our knowledge. We recommend that members check the LPSCU's website (www.LPSCU.org) or Facebook page (LPSCU Life) or contact their Branch representative closer to each event in case any changes or cancellations had to be made.

MAY

- 1** – Deadline to make a reservation to celebrate Flag Day at the Ballpark with members of LPSCU Branch 213.
- 13-14** – National Slovak Bowling Tournament in Cleveland, Ohio.
- 20** – **Deadline to submit articles for July/August Morning Star.**
- 22** – Deadline to submit matters for the Board to consider at its June 25th meeting.

JUNE

- 1** – Deadline to apply for the vacant position of LPSCU Chairperson of Trustees. *See page 5 for details.*
- 1** – Deadline to nominate a young member for the 2022 Youth Achievement Award. *Details on page 21.*
- 14** – National Flag Day and annual Pause for the Pledge of Allegiance. *See Proclamation on page 9.*
- 17** – LPSCU Branch 213 hosts Flag Day at the Ballpark with the Scranton/Wilkes-Barre Railriders.
- 25** – LPSCU Mid-Year Board Meeting (via Zoom) commencing at 9:00 a.m.
- 30** – Deadline to apply for the 2022 Catholic Grade School Award. *Details on page 24.*
- 30** – Deadline to apply for the 2022 Catholic High School Award. *Details on page 17.*
- 30** – Deadline to apply for the 2022 Bishop Andrew G. Grutka Memorial Scholarship Award. *Details on page 10.*

JULY

- 1** – Deadline to apply for the Anne (Shinal) Cichy Memorial Award. *Details on page 15.*
- 20** – **Deadline to submit articles for September/October Morning Star.**

AUGUST

- 15** – Deadline to apply for the 2022 Margaret Sabol Scholarship Award. *Details on page 5.*
- 15** – Deadline to apply for the 2022 Lynda (Posivak) Mohlenhoff Memorial Award. *Details on page 19.*
- 17** – Msgr. Beeda District Meeting at 5:00 p.m. at Vesuvio's Restaurant, 366 W. Butler Drive, Drums, Pennsylvania.

continued on page 6

LADIES PENNSYLVANIA
SLOVAK CATHOLIC UNION

Morning Star ZORNICKA



(USPS 699-520)

ZORNICKA (Morning Star), a bi-monthly magazine, is the official publication of the Ladies Pennsylvania Slovak Catholic Union, National Headquarters, 71 South Washington Street, Wilkes-Barre, PA 18701. Send articles for publication to Deborah McKinley, Public Relations Director, 34 Oxford Street, Tamaqua, PA 18252; 610/704-7288; zornicka@lpescu.org

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

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Postmaster: Send address changes only to: Zornicka (Morning Star), Ladies Pennsylvania Slovak Catholic Union, 71 South Washington Street, Wilkes-Barre, PA 18701.

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

BOARD OF DIRECTORS

SPIRITUAL ADVISOR

Reverend Robert Seeman, St. Catherine of Siena, 199 McGovern Boulevard, Crescent, PA 15046-7026; 412/225-3585; rseeman801@gmail.com

PRESIDENT

Theresa A. Kluchinski, 446 Mountain Oaks Drive, Laurel Run, PA 18706; 570/823-3513, toll free 888/834-6614; theresa@lpescu.org

VICE PRESIDENT

Anita Gregory, 304 Turkey Path Road, Sugarloaf, PA 18249; 570/788-3263; anitag13@hotmail.com

SECRETARY/TREASURER

Mary Jo Savidge, 71 South Washington Street, Wilkes-Barre, PA 18701; 570/823-3513, Fax 570/823-4464; maryjo@lpescu.org

CHAIRPERSON OF TRUSTEES

Position currently vacant

TRUSTEES

Dolores M. Evanko, 173 Berner Avenue, Hazleton, PA 18201; 570/454-5547; devanko112@gmail.com

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

Margaret Jollimore, 1001 SR 292E, Harveys Lake, PA 18618-7829; 570/760-9790; jollimore.lpescu@ymail.com

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

A Message from Our Spiritual Advisor

The Solemnity of the Sacred Heart of Jesus "FONT AND FULLNESS OF LOVE"

The month of June is dedicated to the Sacred Heart of Jesus. This year, the celebration of the Solemnity of the Sacred Heart of Jesus takes place on Friday, June 24. This feast has great significance for my parish community that consists of three Churches: St. Margaret Mary, St. Joseph, and St. Catherine of Siena. These three faith communities have merged to form a new parish which is now called the Most Sacred Heart of Jesus. How blessed we are to have received this precious name of the Lord for our parish. The ultimate symbol of God's mercy is the heart of Christ. It is the center from which salvation for all people has sprung forth. It is a heart filled with compassion.



Rev. Robert L. Seeman

Jesus said: "Come to me all you who labor and are burdened, and I will give you rest. Take my yoke upon you and learn from me, for I am meek and humble of heart, and you will find rest for yourselves. For my yoke is easy and my burden light."

~ Matthew 11:28-30

"O Sacred Heart of Jesus, fountain of eternal life, Your



Heart is a glowing furnace of Love. You are my refuge and my sanctuary." ~ St. Margaret Mary Alacoque

"Sacred Heart of Jesus,
filled with infinite love,
broken by my ingratitude,
pierced by my sins,
yet loving me still,
accept the consecration that I make to you,
of all that I am and all that I have.
Take every faculty of my soul and body,
and draw me, day by day,
nearer and nearer to your Sacred Side,
and there, as I can bear the lesson,
teach me your blessed ways."

Amen

Sacred Heart of Jesus, protect our families at home and throughout the world.

Blessings,
Father Bob

Mid-Year Board of Directors Meeting Announced

This announcement is made to all members of the LPSCU that the Mid-Year Zoom Conference Meeting of the Board of Directors will convene on Saturday, June 25, 2022, at 9:00 a.m. and continue until all 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 meeting should be received **no later than May 22, 2022.**

In Memoriam

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

— Matthew v.5

Name	Branch	Location
Anna M. Delaney	19	Swoyersville, PA
Suzanne Saylor	38	Whitehall, PA
Dane Heatherington	42	Pittsburgh, PA
Michael G. Holley	60	West Hazleton, PA
Rosemary Styka*	60	West Hazleton, PA
Eleanor Higham*	65	Munhall, PA
James R. Kadish	65	Munhall, PA
Bernadette Murcko	65	Munhall, PA
Eleanor Lukacsek	79	Whiting, IN
Phyllis M. Klein*	81	Beaverdale, PA
Marilyn Geiger*	83	Bethlehem, PA
Agnes Yokai*	83	Bethlehem, PA
Elaine R. Skopelja	109	Hammond, IN
Leonard J. Brozman	132	Campbell, OH
Mary Jane Dietz	132	Campbell, OH
Robert Simutis	158	Chicago, IL
Patricia Stearney	158	Chicago, IL
Patricia A. Croysdale	180	Youngstown, OH
Charles M. Boschele*	197	Wilkes-Barre, PA
Eileen C. Pocius	197	Wilkes-Barre, PA
Norbert W. Duray, Jr.	198	Whiting, IN
Michael Bitters*	213	Dallas, PA

*Multiple certificates

New Insurance Issued

Branch	Branch Representative	Jan/Feb 2022	Year-to-Date Total
19	Regina Kapral	\$ 15,000.00	\$ 15,000.00
60	Anita Gregory	\$ 10,000.00	\$ 10,000.00
90	Theresa Kluchinski	\$ 15,000.00	\$ 15,000.00
213	Mary Jo Savidge	\$ 25,000.00	\$ 25,000.00
		\$ 65,000.00	\$ 65,000.00

What's in a Name? ~ Zornička versus Morning Star

Zornička? Morning Star? Why the change? How did the LPSCU come up with *Morning Star*? What does it mean?

I'm asked these questions frequently. My answer usually is that the term "Zornička" was being phased out before I was hired as the Public Relations Director. However, I've been asked it enough times now that I thought it best if I did some research and shared my answers here for all to read.

First off, rest assured that the LPSCU is NOT digressing from its Slovak heritage. That couldn't be further from their intent. If one Googles "Morning Star in Slovak," the answer is "Zornička"! So simply put, Morning Star is the English/Americanized meaning of Zornička.

One might think, well so what that Zornička means "Morning Star." Why change the long-used name of the bi-monthly publication? For that, I went straight to the top! I asked National President Theresa Kluchinski why it was decided to change the name, who decided to change the name, when the name was changed, and how that change came about. Here is what I learned.

The name was never changed. Since Zornička and Morning Star mean the same thing, back when the first issue of the publication came out, it had "Zornička" across the top and "Morning Star" in smaller print directly underneath it. (A bit of trivia for you ~ The delegates authorized the printing of the publication at the 21st National Convention that was held in 1937, and the first issue – 4 pages – came out on April 28, 1938. Initially, the publication was published monthly. It was changed to a bi-monthly with the September/October 2007 issue and has remained so to this day.)

When the magazine was first published, most of its readers read and spoke Slovak, so all of its content was in the Slovak language. Over the years, as members became "Americanized" and more proficient in the English language, the proportion of Slovak to English in the magazine's pages changed accord-

ingly. Sadly, few of today's generation of members can speak or read Slovak and the magazine has adapted by becoming an all-English publication.

Unfortunately, people didn't know how to pronounce Zornička. Many still don't today. Often it is pronounced as ZOR-nick-a when in reality it is Zor-NITCH-ka.

In 2018, the LPSCU Board of Directors decided that the publication needed a fresher, more modern look, so it was voted to update the logo (from a cross showing the annunciation to the tree) and the words "Zornička" and "Morning Star" were reversed in prominence.

Hope this helps explain the change, which really isn't a change at all!

Deborah A. McKinley

LPSCU Public Relations Director



The original masthead on the publication.



The masthead currently used.

Branch and Okres News

MSGR. BEEDA DISTRICT

After a snowstorm postponed it from March 9 to the following day, the Msgr. Beeda District's meeting was held at Tom's Kitchen in Sugarloaf, Pennsylvania, with four members in attendance.

District President Anita Gregory called the meeting to order and the following items were discussed: planning for the 2022 District Christmas party, benefactor of the matching fund holiday raffle, and initial ideas for LPSCU's 125th anniversary year, which will be in 2023. It was decided that United Children's Home in West Hazleton, Pennsylvania, would receive monies derived from the matching fund holiday raffle.

Additionally, the District received a request for a donation from Brandon's Forever Home. The members present unanimously voted to send a check in the amount of \$200 to Brandon's Forever Home, a charitable organization in Hazleton, Pennsylvania, created to raise awareness about children in foster care and their need for permanent loving homes.

The next District meeting will take place at Vesuvio's Restaurant on Wednesday, August 17, 2022, at 5:00 p.m. Vesuvio's is located at 366 W. Butler Drive, Drums, Pennsylvania.

Following the meeting, everyone enjoyed a tasty meal.

Part Time Position Available at LPSCU Home Office

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

NOTICE OF VACANCY

National Chair of Trustees

After 29 years of service, Mary Ann Ewasko has decided to retire, effective February 1, 2022. We thank her for her dedicated service and wish her the best in her retirement.

Because of her departure, we are seeking applicants for the position of Chair of Trustees. The Chair of Trustees is an officer elected by the delegates at the LPSCU National Convention held every four years. As a result, therefore, the Chair is a member of the National Board of Directors and the Executive Finance Committee.

Pursuant to Article III Section 6 of the LPSCU By-Laws: "In the event of a vacancy in any other office, such vacancy will be filled temporarily by the Executive Finance Committee, and the temporary appointee will act until the National Board of Directors makes a permanent appointment to fill the vacancy for the balance of the term. Notice of the vacancy will be published in the official publication. Any member qualified for the office may submit a written application to the National Board of Directors. All applications must be submitted within 90 days of the date of publication of the notice of vacancy."

The following additional restrictions are pursuant to Article III Sections 2, 3, and 4 of the By-Laws:

- A candidate for office must be at least 21 years of age and an active member.
- 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.
- A member who is a National Officer/Director/Board Member of another fraternal benefit society may not hold office with the LPSCU.

Following are the responsibilities and requirements for the position of Chair of Trustees:

- Member of the Board of Directors, meeting at least four (4) times a year. Attendance is required.
- Member of the Executive Finance Committee, meeting at least four (4) times a year. Attendance is required.
- Coordinate the annual internal audit, providing a written report to the Board of Directors as to the findings of the annual internal audit.
- Represent the LPSCU at functions as requested (e.g., seminars, fraternal functions, meetings, etc.)
- Provide training for newly elected Trustees.
- Submit a written report of actions to the Board of Directors.
- Be familiar with and able to use Microsoft Windows (Word, Excel, Power Point) and be generally computer literate.
- Knowledge of the fraternal system, history, and traditions of the LPSCU is helpful, but not necessary.
- College degree in accounting, finance, or business is preferred, with proven business or work experience.

Salary to be determined based on experience.

Resume must be postmarked by June 1, 2022 and sent to:

National Board of Directors
c/o Theresa Kluchinski, President
P.O. Box 32, Wilkes-Barre, PA 18703-0032

THE 2022 MARGARET SABOL SCHOLARSHIP AWARD

\$1,000 ANNUAL AWARD

The LPSCU is proud to offer this award to full time students pursuing a Medical or Science degree, including STEM programs. 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 2022 on a full-time basis pursuing a degree in Medicine or Science (including STEM programs). 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, 2022. 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 • Website: www.lpscu.org

Minutes of the Executive Finance Committee

February 23, 2022 ❖ 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: President Theresa Kluchinski, Vice President Anita Gregory, and Secretary-Treasurer Mary Jo Savidge.

The committee reviewed and accepted the Minutes from November 17, 2021, Executive Finance Committee meeting.

Correspondence/Requests

The committee acknowledged the correspondence read and approved the following:

- ❖ Jankola Library annual donation. *Approved \$250.00.*
- ❖ Request from the Benedictine High School for the 20th Blue and White Gala. *Approved \$400.00 ad.*
- ❖ University of Ottawa requesting a donation. *Approved \$100.00.*
- ❖ Request from the Pennsylvania Fraternal Alliance for a donation towards the scholarship fund. *Approved \$100.00.*

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 Prevention for Make a Difference Day. *Approved \$100.00.*

Calendar of Events

continued from page 2

31 – Deadline to apply for LPSCU 2022 Religious Life Awards. *Details on page 9.*

SEPTEMBER

16-17 – LPSCU Semi-Annual Meeting, Pittsburgh, Pennsylvania

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

19 – Slovak Catholic Federation Fall Meeting, Cleveland, Ohio

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

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

30 – Deadline to apply for LPSCU 2022 Post Graduate Award. *Details on page 7.*

OCTOBER

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

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

NOVEMBER

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

DECEMBER

10 – LPSCU Board Meeting (via Zoom)

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 November and December 2021 and January 2022; the Morgan Stanley Smith Barney Checking Account for November and December 2021 and January 2022, and the Home Office - Branch Deposit Account.

The committee reviewed the Profit & Loss/Balance Sheet for November and December 2021 and for January 2022. The annual statement was not available for the meeting.

Bond/Stock/Pension Portfolio

The committee was provided and reviewed all activity from November and December 2021 and January 2022, including Common Stocks, Preferred Stocks, and International Bonds. The Employee Retirement Plan was also reviewed.

Home Office

Secretary-Treasurer Savidge reported on the following: The Pennsylvania American Water Company requires that we have testing of the backflow assembly which is called the Double Check Valve Assembly. Penn Mechanical will perform the testing in March 2022.

Budget

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

Meeting Dates

The next meeting will be held Wednesday, May 18, 2022. There being no further business, the EFC adjourned.

Respectfully submitted,

Mary Jo Savidge

National Secretary-Treasurer

Cooking Corner

BLUEBERRY CREAM CHEESE PIE

- | | |
|----------------------------|-------------------------|
| 1 graham cracker pie crust | 1 container blueberries |
| 1 c. powdered sugar | ¾ c. water |
| 8 oz. cream cheese | 2 Tbsp. cornstarch |

8 oz. container Cool Whip
Mix cream cheese and powdered sugar together. Fold in Cool Whip. Spread into pie crust and refrigerate. Heat water over medium heat; stir in cornstarch and bring to a boil. When smooth, add blueberries; stir until thickened. Let it cool and spread on top of pie. Refrigerate and enjoy!



MORNING STAR

SS.C.M. Appeal Continues

The Saints Cyril and Methodius Appeal is in its 44th 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 March 18, the 2022 Appeal has received \$15,277 from 136 donors. Donations to date have been received from two parishes, 41 Branches and Districts from our Slovak Catholic fraternal organizations, 26 clergy and religious, and 67 individuals. On behalf of the Pontifical College, thank you for your continued generosity and support.

Anyone who wishes to contribute to the 2022 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 and mail it, along with your check payable to the Slovak Catholic Federation, to the address provided. Donations in any amount are deeply appreciated and are acknowledged. *Gifts received after November 30, 2022, will be credited to the 2023 Appeal.* Thank you again for your goodness and generosity.

The Slovak Catholic Federation was founded in 1911 by Rev. Joseph Murgas, founding pastor of Sacred Heart of Jesus Slovak Church, Wilkes-Barre, Pennsylvania. The Federation brings together under one banner both individuals of Slovak heritage as well as Catholic Slovak fraternal organizations for cultural, religious, and educational needs. Serving as Moderator is the Right Reverend Gary Hoover, O.S.B., abbot of St. Andrew Svorad Abbey, Cleveland, Ohio. National President is Reverend Andrew S. Hvozdic, V.F., supreme chaplain of the Slovak Catholic Sokol and pastor of Our Lady of Victory Parish, Harvey's Lake, Pennsylvania and Gate of Heaven Parish, Dallas, Pennsylvania. Reverend Thomas A. Nasta, national chaplain of the First Catholic Slovak Union and parochial vicar with senior priest status at Our Lady of Grace Parish, Pennel, Pennsylvania, serves as First Vice President of the Federation and is the Appeal Coordinator.

44th Annual SS.C.M. Appeal

Name _____

Address _____

City _____ State _____ Zip _____

Amount \$ _____

Please make check payable to

Slovak Catholic Federation and mail to:

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

LPSCU 2022 POST GRADUATE AWARD

The LPSCU is offering a Post Graduate Award Benefit to our members who are awarded a Master's or Doctorate degree during the period running from July 1, 2021, to August 30, 2022. Applicants must have a minimum of \$5,000 of insurance through the LPSCU in order to apply for the \$500 award. Applicants can increase their current face amount to meet the \$5,000 requirement.

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 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, 2021 and August 30, 2022.
- 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, 2022.** 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: lpescu@lpescu.org ❖ Website: www.lpescu.org



JOIN US FOR THE FALL BOOK PARTY

THE GIRL WHO CAME HOME

by Hazel Gaynor

Order your copy at Half Price!

\$12 (includes shipping)

Send check, made payable to Susan Ondrejco, to

LPSCU Book Party

234 Ilion St.

Pittsburgh, PA 15207

by August 1

Saturday, September 10, 2022

1:00 - 2:00 PM

Zoom Details sent via Email

RSVP to susan@lpscu.org

Open to all LPSCU Members

PROCLAMATION

National Flag Day

TUESDAY, JUNE 14, 2022

Annual Pause for
the Pledge of Allegiance
to the U.S. Flag



WHEREAS, by Act of Congress of the United States dated June 14, 1777, the first official flag of the United States was adopted, and

WHEREAS, by Act of Congress dated August 3, 1949, June 14 of each year has been designated National Flag Day, and

WHEREAS, on December 8, 1982, the National Flag Day Foundation was chartered to conduct educational programs and to encourage all Americans to Pause for the Pledge of Allegiance on National Flag Day, June 14, and

WHEREAS, by Act of Congress, Public Law 99-54 was passed to have the Pause for the Pledge of Allegiance as part of the celebration of National Flag Day throughout the nation, and

WHEREAS, National Flag Day celebrates our nation's symbol of unity, a democracy in a republic, and stands for our country's devotion to freedom, to the rule of law, and to equal rights for all,

NOW, THEREFORE, I, Theresa A. Kluchinski, national president, do hereby proclaim June 14, 2022, as National Flag Day and urge all members of the Ladies Pennsylvania Slovak Catholic Union to pause at 7 p.m. Eastern Time on this date for the 40th annual Pause for the Pledge of Allegiance to the United States Flag and our great nation.

Financial Check-Up

We go to our doctor for an annual check-up to make sure we're doing alright physically. When was the last time you gave your insurance portfolio a check-up? Have you retired? Marital status changed? Have a new addition to your family? Bought a house? Moved? Take time to look over your insurance coverage to determine if your family will be able to continue their current lifestyle should something happen to you. Notify the Home Office when you move so your address can be updated accordingly. Contact your local Branch representative or call the Home Office toll-free (888-834-6614) with any questions.

LPSCU 2022 RELIGIOUS LIFE 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 2022 awards must be postmarked by August 31, 2022.**

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

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 and 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, 2022.**

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

Phone: 570-823-3513 ❖ TF: 888-834-6614

Fax: 570-823-4464

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

CAN YOU HELP US LOCATE THESE MEMBERS?

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

Amreihn, Kenneth – Essexville, MI
Beeda, Michaela – Port Lucie, FL
Bridzius, Andrius R. – El Paso, TX or San Antonio, TX
Brinker, Regina – Livermore, CA
Burrier, Ryan – Scranton, PA
Cavenas, Keri L. – Mahanoy City, PA
Chvostal, Paul – Cypress, CA
Davies, Bernadette – South Abington Twp., PA
or Chaumont, NY
DeLorenzo, Joseph – Pennington, NJ or Hillsborough, NJ
Domanic, Robert J. – Joliet, IL
Fink, Carly – Reading, PA
Fink, Thomas – Coopersburg, PA
Gillis, Jessica – Somerset, NJ
Golby, Raeleen – Johnstown, PA
Gorman, Meghan – Green Lane, PA
Gunther, Amanda – Chicago, IL
Hatalski, Richard – Glen Lyon, PA or Wapwallopen, PA
Heatherington, Dane – Seminole, FL
Hodge, Michael – N. Catasauqua, PA
Hoobler, Mary – Sewickley, PA
Jones, Jeffrey – Youngstown, OH or Struthers, OH
Kinsey, Ann Marie – Taylor, PA
Kniess, Denise M. – Butler, PA
Lichkus, Jonathan – Somerville, MA
Lowery, Sarah – Rocky River, OH
Lowrie, Deborah – Dalton, PA
Maloof, Nicholas J. – Hoover, AL
Maxwell, Brenda – Evans City, PA
McBeth, Ryan – Hellertown, PA
McKenzie, Gary – Hazleton, PA
McMahon, Arianna – Duryea, PA or Avoca, PA
McTague, Robert – Scranton, PA
Mathna, Zachary – Fayetteville, NC
Matuza, William R – Hazlet Twp., NJ or West Keansburg, NJ
Mikulaj, Angela – Lake Station, IN
Mikulaj, Brian M. – Lafayette, IN
Miller, Richard – Luta, FL
Mitrakos, Deborah – Naperville, IL or Aurora, IL
Morrison, Irena – Greensboro, NC
Moskal, Justin – St. Charles, IL

Murzyn, Stanley – Flint Hill, VA or Front Royal, VA
Nadzam, Derell – Sarver, PA
Parisi, Allison – Seminole, FL
Philippou, Zoe – Honolulu, HI
Popovich, Janet – Donora, PA or Monessen, PA
Rebarchak, John M. – Exton, PA
Roche, Collin – Doylestown, PA
Rodick, Amanda – Mahanoy City, PA
Ruthrauff, Daniel – Bethlehem, PA
Sell, Kathryn – Valencia, PA
Sharrow, Roxanne – Youngstown, OH
Shook, Alexandra – Hoboken, NJ
Silay, Amanda – Avalon, PA or Glenshaw, PA
Smith, Meredith – Owego, NY
Smith, GeriLynn – Chaumont, NY
Stinavage, Judy – Binghamton, NY
Stumpf, Kelly – Blandon, PA
Suchy, Mary – Chicago, IL
Susoreny, James – Richardson, TX
Talianek, Cathy – Allentown, PA
Tomanio, Terri – Port Charlotte, FL
Totin, Anastasia – San Leandro, CA
Vakerak, Sarah – Munhall, PA
Vizza, Daniel – Chicago, IL
Votral, Gregory – Springfield, MA
Vrabel, Susan – Orlando, FL
Wasko, Matthew – Binghamton, NY
Wateski, Jessica – Exeter, PA
Watson, Michael – Hubbard, OH
Weinreich, Sarah – Shenandoah, PA
Weldner, Robert – Orefield, PA
Wenta, Silvia – Mountain Home, AR or Western Spring, IL
Whitaker, Kimberly – Emmaus, PA
Wisniewski, Edward – Waymart, PA or Rockaway, NJ
Wooditch, Christopher – Dallas, PA or Hanover Twp., PA
Yurick, Ann V. – Aiea, HI

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 lpacu@lpacu.org. Your assistance is greatly appreciated.





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.¹



The cost of veterinary care has more than doubled in the past decade.²



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



Every six seconds a pet parent is handed a bill for more than \$3,000.³

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



Liberty Mutual
INSURANCE



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

Policies start at \$1.66/day.

Choose from these options:

Reimbursement:
70%, 80%, or 90%

Deductible:
\$250, \$500, or \$1K

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

Why Liberty Mutual?

- Customized coverages so you only pay for what you need
- Flexibility to use any vet
- Built by a company with 100 years experience
- No cancellation due to age
- Claims handlers with a wealth of experience
- No monthly transaction and administration fees

Ask about stackable discounts. If you qualify, you could save up to

20%.

¹American Pet Products Association, 2018. ²American Veterinary Medical Association, 2019. ³PetPlan, 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.

Products are administered by C&F Insurance Agency, Inc. (NPN # 3974227), a Crum & Forster company. C&F and Crum & Forster are registered trademarks of the United States Fire Insurance Company. Coverage provided and underwritten by Liberty Mutual Insurance and its affiliates, 175 Berkeley Street, Boston, MA 02116. Learn more about our privacy policy at libertymutual.com/privacy.

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LPSCU PRESENTS

2022 ACTIVITY CAMPAIGN



HOST AN ACTIVITY* WHERE YOU SUPPORT GOD'S CHILDREN
(young or old, two-legged or four-legged)

JANUARY 1 - DECEMBER 31, 2022

Take a picture with the official LPSCU "All God's Children" sign, fill out and submit an LPSCU Activity Form

All qualifying activities receive a Bonus of 300 Branch Points or \$100 District Stipend

*Simple Monetary participation does not qualify

An LPSCU Educational Benefit



2022 ANNE (SHINAL) CICHY MEMORIAL AWARD \$750 AWARD

The LPSCU is proud to offer the Anne (Shinal) Cichy Memorial Award for students in the healthcare 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 2022 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 2022 Anne (Shinal) Cichy Memorial Award will receive \$750.

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 post-marked by July 1, 2022.** 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 ❖ TF: 888-834-6614

Fax: 570-823-4464

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

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

Donate to the LPSCU Scholarship Program

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

Send your check payable to:

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

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

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

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

*See page 10 for more information
on the LPSCU Tree of Life.*

LPSCU WHOLE LIFE INSURANCE PLAN

If you are looking for a very economical insurance plan, check out the Whole Life Plan offered by the LPSCU. Premiums are considered to be low and affordable for any applicant's age. Why not take advantage of having substantial life insurance protection with low premium payments? This plan is offered from age 0 to 70 and premiums, which are paid during the life of the insured, can be paid on a monthly, quarterly, semiannual, or annual basis. Coverage remains in full force and effect for the entire life of the insured. Upon the insured's death, the face amount is payable to the insured's named beneficiary/ies, except as provided within the contract regarding Suicide and Contestability.

In addition to its low premiums, the Whole Life Plan offers the added fraternal benefits of educational awards, youth and adult activities, newborn benefits, prescription discount plan, official publication, and discount car rental.

During these unstable economic times, the Whole

Life Plan offered by the LPSCU is economical and beneficial for estate planning and can especially help with the high cost of funeral expenses.

For those who qualify, the Whole Life Plan also offers the "Paid Up at 80+" benefit. Any insured member with a Whole Life Certificate who turns 80 years of age and has 25 years of LPSCU membership while holding this plan will not have to pay any further premiums, as the certificate becomes paid up. (This member benefit is reviewed on an annual basis and is subject to change.)

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 Whole Life Insurance Plan. The premiums listed are based on \$1,000 of life insurance coverage. Semiannual and Quarterly premium rates are also available by contacting your Branch Secretary or the Home Office.

ANNUAL PREMIUM RATES PER \$1,000

Based on 2017 CSO Male and Female Mortality Tables / Based on Age at Last Birthday

Issue Age	Annual		Monthly	
	Male	Female	Male	Female
0	\$6.17	\$6.07	\$0.56	\$0.55
1	6.21	6.11	0.56	0.55
2	6.26	6.15	0.56	0.55
3	6.30	6.20	0.57	0.56
4	6.34	6.24	0.57	0.56
5	6.39	6.28	0.58	0.57
6	6.43	6.32	0.58	0.57
7	6.47	6.36	0.58	0.57
8	6.51	6.41	0.59	0.58
9	6.56	6.45	0.59	0.58
10	6.60	6.49	0.59	0.58
11	6.64	6.54	0.60	0.59
12	6.68	6.58	0.60	0.59
13	6.73	6.62	0.61	0.60
14	6.77	6.67	0.61	0.60
15	6.81	6.71	0.61	0.60
16	7.03	6.75	0.63	0.61
17	7.26	6.80	0.65	0.61
18	7.50	6.84	0.68	0.62
19	7.74	6.89	0.70	0.62
20	7.99	6.93	0.72	0.62
21	8.25	6.98	0.74	0.63
22	8.52	7.16	0.77	0.64
23	8.80	7.41	0.79	0.67
24	9.09	7.67	0.82	0.69
25	9.40	7.94	0.85	0.71
26	9.72	8.22	0.87	0.74
27	10.05	8.52	0.90	0.77
28	10.40	8.83	0.94	0.79
29	10.76	9.15	0.97	0.82
30	11.15	9.48	1.00	0.85
31	11.55	9.83	1.04	0.88
32	11.97	10.20	1.08	0.92
33	12.41	10.58	1.12	0.95
34	12.86	10.97	1.16	0.99
35	13.34	11.39	1.20	1.03

Issue Age	Annual		Monthly	
	Male	Female	Male	Female
36	\$13.83	\$11.82	\$1.24	\$1.06
37	14.35	12.27	1.29	1.10
38	14.88	12.74	1.34	1.15
39	15.44	13.23	1.39	1.19
40	16.02	13.74	1.44	1.24
41	16.63	14.28	1.50	1.29
42	17.28	14.84	1.56	1.34
43	18.04	15.44	1.62	1.39
44	18.83	16.07	1.69	1.45
45	19.69	16.76	1.77	1.51
46	20.57	17.49	1.85	1.57
47	21.51	18.27	1.94	1.64
48	22.50	19.09	2.03	1.72
49	23.55	19.94	2.12	1.79
50	24.67	20.84	2.22	1.88
51	25.89	21.81	2.33	1.96
52	27.13	22.77	2.44	2.05
53	28.43	23.78	2.56	2.14
54	29.82	24.84	2.68	2.24
55	31.28	25.96	2.82	2.34
56	32.82	27.13	2.95	2.44
57	34.45	28.36	3.10	2.55
58	36.17	29.66	3.26	2.67
59	38.03	31.13	3.42	2.80
60	40.01	32.69	3.60	2.94
61	42.11	34.36	3.79	3.09
62	44.34	36.14	3.99	3.25
63	46.70	38.04	4.20	3.42
64	49.20	40.07	4.43	3.61
65	51.85	42.24	4.67	3.80
66	54.69	44.57	4.92	4.01
67	57.73	47.06	5.20	4.24
68	61.01	49.74	5.49	4.48
69	64.55	52.62	5.81	4.74
70	68.48	55.72	6.16	5.01

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 ~

PRODUCTS

- Single Premium 3 Pay Life 5 Pay Life
 10 Pay Life 15 Pay Life 20 Pay Life
 Whole Life 20 Year Endowment
 Juvenile Estate Term (Term to 25)
 Flexible Annuity

FORMS

- Change of Address Change of Name
 Change of Beneficiary Direct Debit
 Cash Value Certificate Loan
 Cash Surrender Lost Certificate

FRATERNAL BENEFITS

- Fraternalist of the Year Award Book Buy Program
 Youth Achievement Award Wedding Cross
 Newborn Benefit Anniversary Cross

EDUCATION AWARDS

- Catholic Grade School College
 Catholic High School Post Graduate
 Ann (Shinal) Cichy Memorial Bishop Grutka
 St. John Vianney Margaret Sabol
 St. André Bessette, C.S.C. Lynda (Posivak)
 St. Theresa of the Little Flower Mohlenhoff Memorial

Comments: _____

Welcoming a Newborn Into Your Family?

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

LPSCU 2022 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 2022-2023 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 2022.
- 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, 2022.**

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

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

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

LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION

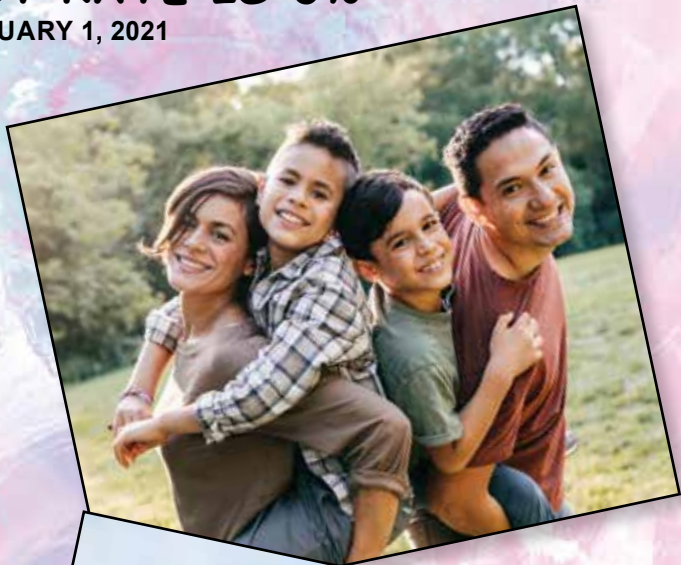
FLEXIBLE ANNUITY

ANNUAL INTEREST RATE IS 3%*

*EFFECTIVE JANUARY 1, 2021

- ❑ The LPSCU Flexible Annuity is a flexible-premium, deferred annuity that accepts ongoing deposits of as little as \$100 per month.
- ❑ An annuity is a long-term investment where the interest earned is accumulated and compounded.
- ❑ Annuities are used to supplement retirement income, whereby at some point you stop paying into the annuity and start taking out.
- ❑ Upon maturity, LPSCU offers a number of distribution options, giving our members the convenience of selecting the one that is best suited for them.
- ❑ LPSCU's competitive interest rate is reviewed quarterly by the Board of Directors; however, your rate will never go below the guaranteed minimum rate established by the annuity contract.
- ❑ You can become a member of the LPSCU by purchasing an annuity and you can own an annuity regardless of your health status.
- ❑ Deposits can be made at your convenience!
- ❑ Minimum deposit is \$100.00.
- ❑ After the sixth year, there is no LPSCU penalty on annuity withdrawals.
- ❑ If the annuitant dies prior to settlement, funds on deposit are payable directly to the named beneficiary(ies).
- ❑ Settlement Options:
 - Payment of a specified amount.
 - Payments for a specified period.
 - Life Annuity.
- ❑ Payment options can be monthly, quarterly, semi-annually or annually, depending upon your needs.
- ❑ Prior to settlement, annuitant may withdraw the Cash Surrender Value at any time; however, the minimum withdrawal amount is \$250.00.

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



For more information about the

LPSCU FLEXIBLE ANNUITY

contact the LPSCU Home Office or your local Branch Secretary

71 South Washington Street | Wilkes-Barre, PA 18701

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

CALLING ALL MEMBERS!

Information About LPSCU Districts

LPSCU Districts were established to encourage LPSCU Branches and members in the same proximity opportunities to unite together for meetings, education, community activities, and social events. Did you know that **any member** can attend functions of **any LPSCU District**? That means if you are a member of a Branch in Pennsylvania but you currently live in Chicago, Illinois, you can attend and participate in functions sponsored by the district in Illinois.

Our six LPSCU Districts and their general locations are:

Pittsburgh – Western, Pennsylvania
Rev. Baloga – Youngstown, Ohio
Rev. Dianiska – Northeast Pennsylvania
Lehigh Valley – Southeast Pennsylvania
Msgr. Beeda – Hazleton, Pennsylvania
Illiana – Illinois and Indiana

Not sure what to expect or can't make it to all the meetings or functions? That's OK! Pick up the phone or send an e-mail with your questions or concerns. You can get involved as little as you want or as much as you want!

Want to check out what's happening? Look at the Calendar of Events as well as District announcements published in the *Morning Star*.

If you would like more information or have any questions about our Districts, please contact your local Branch representative or President Theresa Kluchinski at the Home Office: phone 888-834-6614 or e-mail Theresa@lpscu.org.

WE HOPE TO SEE YOU
AT A DISTRICT EVENT SOON!



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, 2022**. 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.

Branch 39 Holds Matching Fund Drive

LPSCU Branch 39 recently sponsored a Matching Fund drive to collect donations for Catholic Relief Services to provide support to the people of Ukraine. The Branch collected monetary donations from members and friends, which was combined with a Matching Fund grant from the LPSCU Home Office. The proceeds from the collection will be sent to Catholic Relief Services. CRS and Caritas partners on the ground are working across Ukraine and in bordering countries, providing safe shelter, hot meals, hygiene supplies, transport to safe areas, counseling support, and more to Ukraine residents affected by the ongoing war with Russia.

This important humanitarian fund drive was held from April 1-15. This issue went to press prior to the final tally, so look for the July/August issue of *Morning Star* to learn how much was collected.

Make a Difference Day Reminder

October will be here in a flash so just a reminder that "Make a Difference Day" will be held on October 22. Only two more issues for Branches and Districts to finalize their plans for their Make a Difference Day project. Branches and Districts are deciding how they will "make a difference" and welcome your input. Contact your local Branch or District officers to see how you can get involved and positively impact the lives of others.

"Like" Us on Facebook at LPSCU Life

Ladies Pennsylvania Slovak Catholic Union Year End Financial Report

Assets	Year End 2021	Year End 2020
Investments.....	\$ 15,740,325.00	\$ 15,433,170.00
Cash on Deposit	\$ 819,632.00	\$ 577,203.00
Real Estate Owned	\$ 102,654.00	\$ 108,038.00
Other Assets	\$ 60,771.00	\$ 57,918.00
Totals	\$ 16,723,382.00	\$ 16,176,329.00

Liabilities & Fund Balance	Year End 2021	Year End 2020
Fund Balance	\$ 3,738,748.00	\$ 3,613,344.00
Interest Maintenance Reserve	\$ 162,559.00	\$ 31,684.00
Asset Valuation Reserve	\$ 541,168.00	\$ 519,792.00
Amt. Retained as Trustee.....	\$ 90,365.00	\$ 84,846.00
Aggregate Reserve-Life Certificates.....	\$ 11,978,421.00	\$ 11,759,565.00
Other Liabilities	\$ 212,121.00	\$ 167,098.00
Totals	\$ 16,723,382.00	\$ 16,176,329.00

Revenues	Year End 2021	Year End 2020
Premium Income	\$ 319,567.00	\$ 239,155.00
Investment Income.....	\$ 728,484.00	\$ 725,370.00
Income - Other	\$ 31,338.00	\$ 35,235.00
Totals	\$ 1,079,389.00	\$ 999,760.00

Expenses	Year End 2021	Year End 2020
Death Claims	\$ 339,368.00	\$ 318,730.00
Endowments	\$ 30,349.00	\$ 37,690.00
Cash Surrenders	\$ 59,688.00	\$ 38,211.00
Annuity Benefits	\$ 20,556.00	\$ 1,723.00
Dividends	\$ -	\$ -
Increase in aggregate reserves.....	\$ 218,854.00	\$ 148,589.00
Branch Support/Commissions	\$ 20,724.00	\$ 16,717.00
General Operating Expenses	\$ 358,176.45	\$ 267,905.87
Officers and Committee Expenses	\$ 5,658.90	\$ 3,004.71
Actuarial/Accounting Expense.....	\$ 97,145.43	\$ 67,625.00
Investment Mgt. Fee	\$ 97,108.39	\$ 86,254.05
Official Publications.....	\$ 55,606.78	\$ 55,236.54
Travel Expense	\$ 3,208.62	\$ 1,480.69
Bureau and Association Dues	\$ 6,695.00	\$ 6,810.00
Donations.....	\$ 5,380.00	\$ 5,230.00
Scholarships	\$ 2,471.65	\$ 4,950.00
Fraternal Activities.....	\$ 9,988.78	\$ 8,885.14
Insurance Taxes, Licenses & Fees.....	\$ 32,040.00	\$ 31,136.00
Sub Total	\$ 1,363,019.00	\$ 1,100,178.00

Net Gain/Loss From Operations.....	\$ (283,630.00)	\$ (100,418.00)
Net Realized Capital Gain (Loss).....	\$ 168,833.00	\$ (46,909.00)
Total	\$ (114,797.00)	\$ (147,327.00)

Surplus Account	Year End 2021	Year End 2020
Surplus, December 31, previous year	\$ 3,613,345.00	\$ 3,724,370.00
Net income from operations	\$ (114,797.00)	\$ (147,328.00)
Change in net unrealized capital gains (losses)...	\$ 263,528.00	\$ 100,958.00
Change in asset valuation reserve	\$ (21,376.00)	\$ (64,725.00)
Aggregate write-ins for gains and losses	\$ (1,952.00)	\$ 69.00
Change in reserve acct. chg. In valuation basis	\$ -	\$ -
Net change in surplus for the year	\$ 125,403.00	\$ (111,025.00)
Surplus, December 31, previous year	\$ 3,738,748.00	\$ 3,613,345.00



2022 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.

Help the LPSCU show an outstanding young member that they are appreciated by nominating him or her for the 2022 Youth Achievement Award.

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

**THE POSTMARK DEADLINE
FOR NOMINATIONS IS JUNE 1, 2022.**

Discount on Car Rentals

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

Have Any News?

We welcome any news concerning honors, awards, or outstanding achievements received by our members, life events of our members (confirmations, graduations, weddings, promotions, etc.), news on a Branch or District social, or any letters, articles, or information of interest to our members.

Contact Debby McKinley, Public Relations Director
34 Oxford Street, Tamaqua, PA 18252
or email lpscu@lpscu.org

LPSCU Matching Fund Program

On January 1, 2011, the LPSCU initiated a Matching Fund Program for our Branches and Districts. In the program's initial year, we had one Matching Fund project. We are pleased to report that the program has grown steadily ever since.

As a fraternal benefit society, the LPSCU encourages our Branches and Districts to participate in Matching Fund projects for the benefit of charitable organizations. The funds that are raised from a Matching Fund event will be matched dollar for dollar by the LPSCU, up to a maximum of \$100 for a Branch event and \$200 for a District event.

If a Branch or District prefers to make a non-monetary donation to a charitable organization, that can also be considered as a Matching Fund project but in that case, the matching donation will be limited to 50% of the maximum amount: \$50 for a Branch and \$100 for a District.

Each Branch and District is allowed to hold four Matching Fund events per year.

For more information, or to receive a copy of the Matching Fund Program Guidelines and Forms, contact the Home Office at 570-823-3513, toll free at 888-834-6614, or e-mail lpscu@lpscu.org.



Junior Branch Journal

Meet the May JBJ Star

Annalise Good



- ★ She is 10 years old and lives in Gibsonia, PA
- ★ She would be a dog because they are cute and fluffy.
- ★ She would like to meet Dwight Eisenhower because he is her favorite president and she did a report on him.
- ★ She would rather have a dog instead of a car because she can't drive and dogs are cute.
- ★ She would rather play in the snow instead of the sand..
- ★ Her favorite thing to do in the summer is SWIM!



Did you know...

Soon after inheriting Mount Vernon, John Augustine Washington III came to realize that the estate could not be profitably operated and maintained. Of course even then it was a popular tourist destination, but in those days the tourists were uninvited intruders who made managing the farm and home even more difficult. So, reluctantly, he offered to sell the property to the state of Virginia or to the federal government.

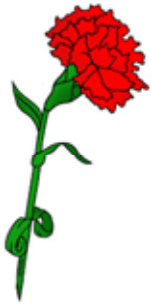
Virginia passed, being unable to afford it. Likewise Congress refused the offer. The proposed sale was blocked by Congressmen who did not believe preservation of historic properties was a proper function of the federal government. The once magnificent home of John's famous great-granduncle George was beginning to deteriorate. The future of Mount Vernon was in great doubt.

Louisa Bird Cunningham saw Mount Vernon while traveling down the Potomac by steamboat in 1853. Saddened by the sight of the dilapidated home, she wrote her daughter Ann Pamela Cunningham, "I was painfully distressed at the ruin and desolation of the home of Washington and the thought passed through my mind: Why was it that the women of his country did not try to keep it in repair, if the men could not do it? It does seem such a blot on our country!" Galvanized by her mother's letter, Cunningham sprang into action.

In 1853, Cunningham founded the Mount Vernon Ladies Association, the first historic preservation association in the country, and she began raising the funds to acquire and restore the estate. Initially John Washington was not receptive to the notion of selling to the Association, continuing to insist instead that Mount Vernon should be a government-owned property. But with the success of Cunningham's efforts and with the encouragement of the state of Virginia, in 1858 he agreed to the sale. On February 22, 1860, one hundred sixty-two years ago, the final payment was made, and the Mount Vernon Ladies Association took possession of the property.

The oldest women's patriotic society in the United States, the Mount Vernon Ladies Association still owns and operates Mount Vernon. It is the most popular historic estate in the United States, hosting about one million visitors per year.

Junior Branch Journal



Mother's Day

Carnations have come to represent Mother's Day since Anna Jarvis delivered 500 of them at its first celebration in 1908. Many religious services held later copied the custom of giving away carnations. This also started the custom of wearing a carnation on Mother's Day. The founder, Anna Jarvis, chose the carnation because it was the favorite flower of her mother. In part due to the shortage of white carnations, and in part due to the efforts to expand the sales of more types of flowers on Mother's Day, the florists promoted wearing a red carnation if your mother was living, or a white one if she was dead; this was tirelessly promoted until it made its way into the popular observations at churches.

Father's Day

Father's Day is celebrated on June 19th and is unique to modern America. It's a day when all children, young and old, remember their present and past fathers.

On June 19, 1910, a Father's Day celebration was held at the YMCA in Spokane, Washington by Sonora Smart Dodd. Her father, the civil war veteran William Jackson Smart, was a single parent who raised his six children there. She was also a member of Old Centenary Presbyterian Church (now Knox Presbyterian Church), where she first proposed the idea. After hearing a sermon about Jarvis' Mother's Day in 1909 at Central Methodist Episcopal Church, she told her pastor that fathers should have a similar holiday to honor them. Although she initially suggested June 5, her father's birthday, the pastors did not have enough time to prepare their sermons, and the celebration was deferred to the third Sunday in June. Several local clergymen accepted the idea, and on June 19, 1910, the first Father's Day, "sermons honoring fathers were presented throughout the city".



On Father's Day, we give thanks to God for having the right to call them Dad, shower them with gifts, love, and affection. Don't forget Father's Day, and don't forget to tell him, "I love you, Dad!"

School's Out for the Summer

"School's Out" is a song released as a single on April 26, 1972. It has been regarded as Alice Cooper's signature song. It reached number 7 on the *Billboard* Hot 100 and number 2 on the *Billboard* 200 pop albums chart. Cooper has said he was inspired to write the song when answering the question, "What's the greatest three minutes of your life?" Cooper said: "There's two times during the year. One is Christmas morning, when you're just getting ready to open the presents. The greed factor is right there. The next one is the last three minutes of the last day of school when you're sitting there and it's like a slow fuse burning. I said, 'If we can catch that three minutes in a song, it's going to be so big.'"

Slovakia Takes Home Bronze Medal

For the first time since becoming an independent nation in 1993, Slovakia took home an Olympic hockey medal. The Slovaks were not at all expected to compete for a medal, and many considered them one of the weaker teams at the games. But the underdog squad went on a three-game winning streak and fell just short of an appearance in the gold medal game.

Juraj Slafkovsky scored twice in the bronze medal game to help guide his home nation to victory. The 17-year-old's seven points (all goals) ties the Olympic record for points in a single tournament by a player under 18. The 2022 Beijing Winter Games were the first Olympics for Juraj. He was voted MVP of the Men's Olympic Tournament.



PERIODICAL



2022 LPSCU CATHOLIC GRADE SCHOOL AWARD \$150 One-Time Award

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 2022-2023 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 2022.
- 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, 2022.**

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

Phone: 570-823-3513 ♦ TF: 888-834-6614

Fax: 570-823-4464

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

Still Available!

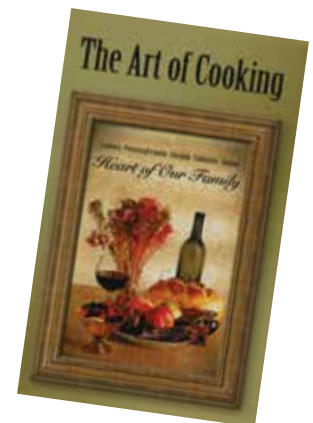
The LPSCU Cookbook

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!**