



LPSCU Life

Security, Peace of Mind

Morning Star

ZORNIČKA

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September-October 2019

MARISSA JASON Receives 2019 YOUTH *Achievement* AWARD

The LPSCU is proud to announce that Marissa Jason of Wilkes-Barre, Pennsylvania, a member of Wilkes-Barre Branch 6 for seventeen years, has been selected as the recipient of our 2019 Youth Achievement Award. Marissa is the daughter of Paul J. and Diane Jason and has an older brother, Paul. She was nominated by her grandmother, Mary Ann Ewasko.

Marissa has just begun her senior year at Holy Redeemer High School in Wilkes-Barre where she is enrolled in AP and Honors coursework. She is a member of the school's Respect for Life, Royal Service, and Yoga clubs and is on the yearbook staff. She is also a Commissioner on Holy Redeemer's Student Leadership Council, a Student Ambassador for Freshman Events, and a Retreat Leader for Holy Redeemer's Freshman Retreat. This past year, Marissa served as President of Holy Redeemer's Respect for Life Club. She designed club shirts, led a lollipop fundraiser, and facilitated a second fundraiser for the club.

Marissa's awards and achievements are both numerous and impressive. She has received the Bishop's Youth Award, Honorable Mention on the 2018 National Spanish Exam, Wilkes-Barre Academy's Altruism Award, a Certificate of Achievement from the Joan Harris Center, a Certificate of Merit for Scholastic Challenge 2016, a Science Olympiad Award of Excellence, Region 2 Second Place for Pennsylvania Junior Academy of Science, the President's Education Award for Academic Excellence, and Excellence in Honors in Writing, American Literature, Spanish 1 and 2, and Classical Literature. Marissa has made the High Honor Roll at Holy Redeemer High School. She is also a Student Representative at the Joan Harris Center and is Red Cross certified.

Marissa also finds time to be active in civic and school activities. She is a member of the Luzerne Foundation Youth Advisory Committee, Junior Leadership Wilkes-Barre, National Society of High School Scholars, and National Honor Society. Marissa is a volunteer counselor at Women Empowered by Science Summer Camp and a junior volunteer at Geisinger Wyoming Valley and Geisinger South Wilkes-Barre. She also volunteers at St. Vincent de Paul's Soup Kitchen, Blue Chip Farm's Animal Rescue, and CEO Food Bank's Thanksgiving Food Packaging and is a Swim Assistant at Wilkes-Barre Academy's Summer Program. Additionally, she is a volunteer at the Peace & Justice Camp, which is sponsored by the Wilkes-Barre Peace Center.

As for fraternal activities, Marissa is an active volunteer for the Reverend Dianiska District's meetings and parties. She was an acolyte for the liturgies at the last LPSCU National Convention. Marissa has attended the 2017, 2018, and 2019 March for Life in Washington, D.C. She has volunteered at the District's bowling parties as well as Branch 6's "Make A Difference Day."

In her letter recommending Marissa for the Youth Achievement Award, Holy Redeemer High School's Jeanne L. Evans detailed many of the Marissa's achievements and accomplishments and shared that Marissa has performed over five times the required amount of service hours required by students! Her pastor, J. Duane Gavitt from St. Mary's Church of the Immaculate Conception, stated that Marissa is thoughtful, compassionate, and is ready and willing to do whatever is asked. Deborah Adamchak, president of LPSCU Branch 19 and treasurer of the Reverend Dianiska District, indicated that Marissa exemplifies the meaning of fraternalism by serving as an "active" member of a fraternal society.

Marissa has outstanding credentials and has exhibited ambition, achievement, and dedication to all of the activities in which she has participated within her school, fraternal, and community. It is with great pride that the LPSCU presents Marissa Jason with the 2019 Youth Achievement Award. Congratulations, Marissa!



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Calendar of Events

SEPTEMBER

- 6-15** – 2019 Slovakia Heritage Tour, a ten-day, small-group tour. Genealogical research and ancestral village and family visits available. For details contact Judith Northup-Bennett (978-544-5144 or slovakiaheritagetours@gmail.com or visit www.slovakiaheritage.com.)
- 13-14** – LPSCU Semi-Annual Board Meeting at the Doubletree by Hilton, Washington, Pennsylvania. First session begins at 8:30 a.m.
- 16-17** – Slovak Catholic Federation Meeting, DuBois, Pennsylvania
- 20** – **Deadline to submit articles for November/December *Morning Star*.**
- 22** – Branch 39 Mass at 8:15 a.m. at the Church of St. Joseph, Saints Cyril and Methodius Parish, Hazleton, Pennsylvania, followed by a breakfast buffet at Four Blooms Restaurant, 668 North Hunter Highway, Drums, Pennsylvania. A Matching Fund event benefiting the Sisters of SS. Cyril and Methodius will be held at the breakfast.
- 23-25** – American Fraternal Alliance Executive Summit, Washington, D.C.
- 23-10/1** – Pilgrimage to Poland with our Spiritual Advisor, Rev. Robert Seeman. Go to www.pilgrimages.com/lrseeman for details.

OCTOBER

- 6** – Branch 124 is hosting a Breakfast Buffet at 9:30 a.m. at Genetti Ballrooms, Premier Catering and Events, 1345 N. Church Street, Hazle Township, Pennsylvania. Contact Branch Secretary Dolores Evanko (570-454-5547) by September 15th to make a reservation.
- 10** – New Jersey/New York Fraternal Alliance Annual Meeting, Tropicana Casino and Resort, Atlantic City, New Jersey
- 20-22** – Pennsylvania Fraternal Alliance Meeting, Hershey, Pennsylvania
- 21-12/18** – *Oplatky* (Slovak Christmas wafers) are available to order from the Sisters of SS. Cyril and Methodius. Contact Sister Catherine Laboure Bresnock (570-275-5606) or see page 9 for more details.
- 27** – Rev. Dianiska District meeting at 1:00 p.m. at the North End Slovak Club, North Main Street, Wilkes-Barre, Pennsylvania. "Make a Difference Day" will be observed. Branch 19 will host.
- 27** – Msgr. Beeda District will hold a 50/50 Matching Fund Raffle after the 11:15 a.m. Mass at SS. Cyril and Methodius Parish, North Laurel Street, Hazleton, Pennsyl-

continued on page 21

LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION

Morning Star

ZORNIČKA

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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.

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A Message from Our National Spiritual Advisor

CELEBRATING THE GIFT OF PRIESTHOOD

40th Anniversary of Ordination to the Priesthood

Fr. Robert Lawrence Seeman

1979-2019

Forty years ago, I was ordained to the priesthood on the Feast of the Archangels – Michael, Raphael, and Gabriel – on September 29, 1979. And as I write this message, I am once again reminded of the Lord’s invitation to be His messenger, to preach the Good News of Jesus Christ. On that beautiful fall morning, I processed down the center aisle of St. Paul Cathedral filled with family and friends gathered to witness the ancient rite of ordination. I can recall that solemn moment of prayer, the imposition of hands upon my head, and the anointing of my hands with sacred chrism. While in the background, I could hear the echoing words, “You are a priest forever according to the order of Melchizedek.”



Rev. Robert L. Seeman

These past forty years have been filled with many more blessings of ministry than I could have ever imagined on ordination day. I am so grateful to the people of God in the parishes/campus ministry programs where I had the privilege to serve. I extend my heartfelt gratitude to all who have journeyed with me in the course of these forty years, for their words of encouragement, kindness, and understanding.

Today, as a Church, we are faced with many challenges. The road is not an easy one. But we are not without hope and the triumph of God’s abiding grace will guide our hearts to the healing and mercy that flows from the very heart of Jesus, the Good Shepherd. When things get difficult, I also look to Our Blessed Mother who embraced those moments in her life with total trust in God.

So, this September, I will celebrate 40 years of ordained ministry as a priest. I ask only one thing: That you continue to keep all those who love and serve the Church as bishops, priests, deacons, and those in consecrated life in your prayers.

“You have been told what is good,
And what the Lord requires of you:
Only to do the right and to love goodness,
And to walk humbly with God.”

~ Micah 6:8

PRAYER OF THANKSGIVING

We praise you and we thank you, O God: all the earth adores you.
We, your ministers, with the voices of the prophets and the chorus of the Apostles, proclaim you as Father and Lord of life, of every form of life which comes from you alone.
We recognize you, O Most Holy Trinity, as the birthplace and beginning of our vocation;
You, the Father, from eternity have thought of us, wanted us and loved us;
You, the Son, have chosen us and called us to share in your unique and eternal priesthood;
You, the Holy Spirit, have filled us with your gifts and have consecrated us with your holy anointing.
You, the Lord of time and history, have placed us here, in order to be witnesses to the salvation which you have accomplished for all humanity.
And you, Mary, Mother of Christ, who at the foot of the Cross accepted us as beloved sons with the Apostle John, continue to watch over our vocation.
To you we entrust the years of ministry which Providence will grant us yet to live.
Be near us to guide us along the paths of the world, to meet the men and women whom your Son redeemed with his blood.
Help us to fulfill completely the will of Jesus, born of you for the salvation of humanity. O Christ, you are our hope!

~ Pope St. John Paul II

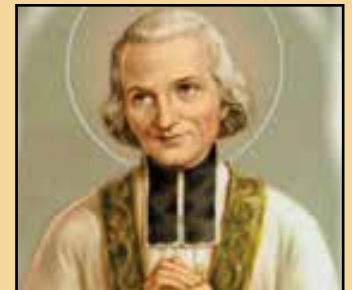
“The Saints did not all begin well, but they all ended well.”

~ St. John Vianney,
patron of priests

Pray for us

Blessings,

Father Bob



Rev. Dianiska District’s Upcoming Christmas Party

The annual Christmas party of the Reverend Dianiska District will be held on Sunday, December 1, 2019, at 1:00 p.m. The event will take place at Genetti Hotel and Conference Center, Market Street, Wilkes-Barre, Pennsylvania. Branch 6 will host. Please call Mary Ann Ewasko at 570-823-6432 by November 13th to make your reservation.

Susan Worth

New Insurance Issued

Branch	Branch Representative	May/June 2019	Year-to-Date Total
213	Mary Jo Savidge	\$ 2,000.00	\$ 2,000.00
		\$ 2,000.00	\$ 2,000.00

2019 LPSCU Catholic High School Award Recipients



**EMILY
BANKS**

Freshman

*St. Anthony Catholic
High School
San Antonio, TX*

Branch 213
Dallas, PA

**KATIE
KONTRIK**

Freshman

*Our Lady of the Sacred Heart
High School
Coraopolis, PA*

Branch 64
Pittsburgh, PA



**ANDREW
NEDEROSTEK**

Freshman

*Allentown Central Catholic
High School
Allentown, PA*

Branch 62
Northampton, PA



**HANNAH
PERRY**

Junior

*Archbishop Spalding
High School
Severn, MD*

Branch 40
Allentown, PA



**LACEY
RINKER**

Sophomore

*Holy Redeemer High School
Wilkes-Barre, PA*

Branch 213
Dallas, PA

**LANEY
SCHULZ**

Sophomore

*Holy Redeemer High School
Wilkes-Barre, PA*

Branch 6
Wilkes-Barre, PA



An LPSCU Educational Benefit

BOOK BUY PROGRAM

The LPSCU Book Buy Program assists our members who are attending college by reimbursing 15% of their college book expenses. This award is available *in addition* to any other educational award members may have received from the LPSCU.



How to qualify? You need only to purchase a **new 20 Payment Life or Whole Life Policy** during the student's freshman, sophomore, junior, or senior years of college. Premiums must be paid on an annual, semiannual, or quarterly basis and must be current in order for the student member to be eligible for this program. **Student members can submit an LPSCU Educational Book Buy Program Application each school year and receive a 15% refund based on books purchased (limited to the amount paid for the annual premium on the 20 Payment Life or Whole Life Policy).**

Example: A 19-year-old female student purchases a \$10,000 20 Payment Life policy having an annual premium of \$99.70. (This does not include administration fee.) The student submits receipts totaling \$650.00 for book purchases. The benefit will reimburse student \$97.50 (15% of the books purchased).

Example: A 19-year-old male student purchases a \$10,000 20 Payment Life policy having an annual premium of \$114.60. (This does not include administration fee.) The student submits receipts totaling \$750.00 for book purchases. The benefit will reimburse student \$112.50 (15% of the books purchased).

Student members may take advantage of this program for a maximum of four (4) years. Simply complete the LPSCU Educational Book Buy Program Application and attach your book receipts. It's as simple as that! And in addition to receiving this reimbursement, you are protected with valuable life insurance.

For a Book Buy application, please contact the Home Office at 570-823-3513, toll free at 888-834-6614, fax 570-823-4464, e-mail us at lpscu@lpscu.org, or check our website at www.lpscu.org. For a life insurance application, please contact your Branch Secretary or the Home Office.

Branches, Individuals Make Contributions to MS Society

On May 18, 2019, a local MS Walk was held at Kirby Park in Wilkes-Barre, Pennsylvania. LPSCU Branch 213 President Mary Landmesser was a registered participant on the Land Walker Team. LPSCU Branches 213, 90, and 6 donated monies and through the LPSCU Matching Fund Program, additional monies will be donated to the Multiple Sclerosis Foundation. Donating and/or walking on an individual basis, Theresa Kluchinski, Leonard Kluchinski, Mary Landmesser, and Emily Landmesser will have an additional \$25 each donated to the National Multiple Sclerosis Society.

Some of the members of the Land Walker Team are pictured below.



September is Life Insurance Awareness Month

Did you know that life insurance was first available in the United States in 1759? And yet, statistics show that as many as 40% of people do not have life insurance. This can be due to several reasons: not knowing what type of insurance to purchase, not knowing how much life insurance is needed, or just thinking that you're too young and don't need it.

Unfortunately, life throws us curveballs and we need to be prepared. Who will pay for your final expenses? How will loved ones continue to pay everyday living expenses if the primary wage earner dies? Discussing life insurance can seem morbid, as if you are tapping on death's door. However, by having a life insurance policy, you are providing your loved ones with so much more than a monetary check. It is the peace of mind that comes with the financial benefit.

LPSCU Branches and Districts – How will YOU celebrate Life Insurance Awareness Month? Don't forget to let us know if you held any activity or event to observe Life Insurance Awareness Month. We want to hear from you!

Branch 60 Members Have Fun at the Ballpark

Several members of LPSCU Branch 60 enjoyed an evening of fun as the Fraternal Societies of Northeast Pennsylvania sponsored Flag Day at the Ballpark on Friday, June 7. The event ended with a spectacular fireworks display.



Pictured L-R: Mary Ann Litchock, Jonathan Gregory, Cameron Gregory, Chris Gregory, and Anita Gregory.

Fraternal Sisters Lend a Helping Hand

Fraternal sisters Elizabeth Melko and Helen Lorinc recently joined in helping Sylvia Goda (and her “senior” cat, Samantha) settle into their new home at St. Barnabas Senior Communities in Gibsonia, Pennsylvania. Moving a lifetime of “treasures” was not easy, but the three ladies worked hard to accomplish the task and Sylvia was very grateful for their help. Afterwards, they shared a relaxing at lunch in one of the three restaurants in the facility.

Sylvia and Elizabeth are members of Branch 42, while Helen is a member of Branch 64.



L-R: Sylvia Goda, Elizabeth Melko, and Helen Lorinc.

LPSCU 2019 POST GRADUATE AWARD

The LPSCU is offering two different Post Graduate Award Benefits to our members who are awarded a Master's or Doctorate degree during the period running from July 1, 2018, to August 30, 2019. These awards are:

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

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

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

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

- Be a member of the LPSCU for at least five (5) years with either a \$2,000 permanent reserve life insurance certificate or a \$5,000 permanent reserve life insurance certificate. (Term insurance is excluded.)
- Provide a photocopy of the Master's and/or Doctorate degree received.
- Provide documentation that the degree was awarded between July 1, 2018 and August 30, 2019.
- 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, 2019.** Submit applications to:

Ladies Pennsylvania Slovak Catholic Union
ATTN: Post Graduate Award

P.O. Box 32

Wilkes-Barre, PA 18703

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

❖ Fax: 570-823-4464

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

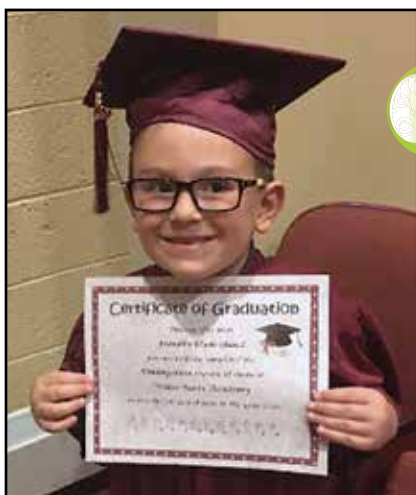
Please Note – As of September 1, 2021, only a \$5,000 permanent reserve life insurance certificate will qualify for this award. Future applicants can increase their current face amount to meet the \$5,000 requirement.

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

Franklin Shinal Graduates from Wilkes-Barre Academy

Franklin Shinal from Wilkes-Barre Township, Pennsylvania, recently successfully completed the Kindergarten program of study at Wilkes-Barre Academy. Franklin is a member of LPSCU Branch 213 along with his father, Jeff, mother, Angela, and grandfather, Eugene. His great-grandfather, Bernard, is also a member of the LPSCU.

Congratulations, Franklin!



Franklin with his graduation certificate.

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

Our Scholarship Recipients Explain

The Importance of Life Insurance

At some point in our lives, although it may sound morbid, we are going to face death, and that is why life insurance is essential to all people. It is not a conversation one would enjoy having, but it must be talked about, and this is because if one is working hard to provide for their family, they would want to ensure nothing happens to them. When my time comes, I know I would want to leave behind money and support for those in my life who have cared for me. Insurance makes this possible.

Life insurance offers many benefits to people who have passed, along with their families after they have died. For example, life insurance helps to pay off every day struggles of the person who passed away, such as mortgages, credit cards, car loans, and sometimes even funeral costs in order to help out the family of the person who died. These debts would normally be left behind and assumed by family members, which would put a large financial burden on them. Life insurance also helps to leave an inheritance and legacy to loved ones after one has passed by naming them as beneficiaries. This helps them to build a life by providing any monetary needs that may arise.

All in all, life insurance gives a peace of mind to those who have died and loved ones who they have left behind.

Alexandra McHale
Branch 7, Exeter, PA

LPSCU Donates to Conference of Slovak Clergy

The LPSCU Board of Directors approved a \$2,000 donation to the Conference of Slovak Clergy for a partial grant toward helping priests prepare for Church ministry in the various dioceses of Slovakia. Presentation of the donation took place at the Spring Slovak Catholic Federation meeting held in Passaic, New Jersey, at the Home Office of the Slovak Catholic Sokols.



Presenting the donation to Monsignor Robert Siffrin (center), chairman of the Conference of Slovak Clergy are LPSCU Secretary-Treasurer Mary Jo Savidge (left) and LPSCU President Theresa Kluchinski (right).

A New Wrinkle in Tracing Family History

If you read my past articles on Slovak heritage, you will recall that in the July/August issue of *Morning Star* that I was shocked to discover, through Ancestry.com, that a graduate student who worked as an assistant in my office turned out to be a distant cousin. His last name is Leeds. We have, over the years, been friends on Facebook but did not know we were related. When I saw the name of Leeds on my DNA section of Ancestry, I was stunned. I e-mailed the name and address Ancestry provided to ask if he was, indeed, the Leeds I know. He replied in the affirmative. Then I e-mailed him back to find out if he knew where the relationship might have originated. He is an administrator at a university and has a very busy schedule, so it took him a while to get back in touch with me.

Get ready for the shock! He said his mother was German and his father, whose family is from Pittsburgh, was Slovak. It turned out that early on, one generation of the family changed their name from their Slovak name of Liskovec. (As I've pointed out earlier, this name change situation can hinder a family history search.) It appears that we would be related through my maternal side of the family – Knazur or Shramek – since I know most of my father's family, having traveled to visit them in Slovakia several times. However, in a later email, he said he was contacted by a cousin who used Ancestry to find him. He had not heard from this cousin in 50 years! The cousin said his

Slovak family came from Turik in Slovakia, which is near the Polish border, and that may mean he could be related through my father's family.

It is amazing that my grandparents' generation did not teach me about our ancestral roots. Though this may not be true of most Slovak families, it is true for me and a few of my childhood friends with whom I am still in contact. For us, the story of our Slovak ancestry is still unfolding.

Joan Hladek

Rev. Dianiska District Meeting Announcement

The Reverend Dianiska District will celebrate "Make a Difference Day" and "Dress for Success" at its next meeting on October 27, 2019, at 1:00 p.m. at the North End Slovak Club, North Main Street, Wilkes-Barre, Pennsylvania. Branch 19 will host. Please contact your Branch Secretary if you plan to attend.

NJ-NY Fraternal Alliance Celebrates Flag Day

Directors of the New Jersey-New York Fraternal Alliance celebrated Flag Day this past June while attending a scheduled meeting of the Alliance. Attending the meeting were LPSCU National President Theresa Kluchinski and LPSCU Secretary-Treasurer Mary Jo Savidge. Both are past presidents of the Alliance. The meeting was held at the Tropicana Casino and Resort in Atlantic City, New Jersey, which is also the venue for the Alliance's annual meeting in October. Pictured below are all the current and past officers and directors of the Alliance in attendance.



**EARN
EXTRA
\$\$\$\$\$\$**

Referral of a Non-Member Could Put EXTRA CASH in Your Pocket!

If you refer a new member to the LPSCU and they join, you can earn up to \$50 per referral, depending upon the amount of insurance purchased.

What you receive is based on Annual Premium Income received:

\$200.00 or less awards you with \$10.00
\$201.00 to \$400.00 awards you \$20.00
\$401.00 to \$600.00 awards you \$30.00
\$601.00 to \$800.00 awards you \$40.00
\$801.00 and above awards you \$50.00

Just provide the Home Office with the name, address, phone number and/or e-mail address of anyone you think could be a potential new member. If a purchase is made, you will receive extra cash!!!

Contact the Home Office by calling 570-823-3514 or toll free at 888-834-6614, e-mailing lpscu@lpscu.org, or mailing the information to the Home Office address.

Members Participate in Memorial Day Ceremony

Tom Kaylor, Malcolm Bowman, and Earl Kalchthaler participated in a Memorial Day ceremony held at Legion Park in the Brighton Heights section of North Side, Pittsburgh, Pennsylvania. Malcolm played taps while Tom and Earl took part in the gun salute to honor the dead. Tom is Malcolm's grandfather and both are members of LPSCU Branch 64.



From left, Tom Kaylor, Malcolm Bowman, and Earl Kalchthaler at the Memorial Day ceremony held in Pittsburgh, Pennsylvania.

Where Are They Now?

Awhile back, we announced a new feature in the *Morning Star* updating what has happened to past recipients of our college scholarship, post graduate, religious, and various other awards. We continue to invite all our past awardees (or their parents or other relatives) to fill us in on what has been going on in their lives in the years since they received their LPSCU award. Whether it be furthering their education, marriage, starting a family, embarking on a career, travel, or any other "adventure" they've had, we would like to hear about it.

Please feel free to share your success with our readers through a brief story and a photo or two. Send your information to Debby McKinley, LPSCU Public Relations Director, 39 Lafayette Avenue, Tamaqua, PA 18252 or email zornicka@lpescu.org. Our readers look forward to hearing from you.

Branch 39 to Host Mass and Breakfast

Members and guests of LPSCU Branch 39, Hazle Township, Pennsylvania, will attend Mass together on Sunday, September 22, 2019, at 8:15 a.m. at the Church of Saint Joseph, Saints Cyril and Methodius Parish, Hazleton, Pennsylvania. Following the liturgy, members and their guests will enjoy a breakfast buffet at Four Blooms Restaurant, 668 North Hunter Highway, Drums, Pennsylvania.

Branch 39 will be holding a Matching Fund event at the breakfast. The Branch will donate \$100, combined with any donations received at the event, along with the matching funds received from the LPSCU Home Office, to be given to the Sisters of Saints Cyril and Methodius in Danville, Pennsylvania, in support of their ministries.

Christmas *Oplatky* Order Yours Now

Oplatky, the traditional Slovak Christmas wafers, will be available this holiday season from Jankola Library. Orders will be accepted from October 21 until December 18, 2019.

Thermal-sealed in packs of five, the *oplatky* can be purchased for \$5.00 per pack. In addition, the minimum cost of priority shipping and handling is \$8.00 and upward, depending upon the number of packs ordered. Customized requests can be filled to meet your needs. Payment to Jankola Library is expected before orders are shipped.

For more information or to place an order, contact Sister Catherine Labouré Bresnock, SS.C.M. at 570-275-5606 or write to Jankola Library and Slovak Museum, 1002 Railroad Street, Villa Sacred Heart, Danville, PA 17821-1698.

LPSCU Newborn Benefit

The Newborn Benefit offered by the LPSCU is available to infants from 10 days old through six months who have at least one parent as a member in good standing with the Ladies Pennsylvania Slovak Catholic Union. In families where either the mother or the father is an LPSCU member, the infant will automatically receive this benefit of \$2,000 of life insurance coverage, at no cost, upon notification of the birth to the Home Office. The benefit begins from the time the Enrollment Form is received at the Home Office and expires when the infant reaches six months of age.

Contact your Branch Secretary or the Home Office to find out more about this free fraternal benefit.



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

Slovak Catholic Federation Holds Spring Meeting

The Slovak Catholic Federation held its Spring Meeting on April 1-2, 2019, at the Slovak Catholic Sokol Home Office in Passaic, New Jersey. The agenda included:

- ❖ Reflection by Msgr. Thomas Derzack.
- ❖ Reports by Secretary-Treasurer Dolores Evanko and First Vice President Rev. Thomas Nasta
- ❖ Reports from the SCF Chapters and Conference of Slovak Clergy

The SCF was founded in 1911 by Reverend Joseph Murgas, pastor of Sacred Heart Slovak Church in Wilkes-Barre, Pennsylvania. This organization would serve as a unifying bond among Slovak Catholics, their parishes, fraternal societies, religious communities, and other institutions here in America. For more information on the Federation, visit its website at www.slovakcatholicfederation.org.

The Federation's SS. Cyril and Methodius Annual Appeal aids the Pontifical Slovak College of Saints Cyril and Methodius in Rome, the residence of priests from Slovakia who are sent by their bishops for graduate studies. A small portion of the funds collected are retained to cover administrative expenses. The LPSCU made a \$500 donation to the SS.C.M. Appeal for 2019. LPSCU Districts, Branches, and individual members can also make a tax-deductible donation to the SCF for this Annual Appeal. (See the SS.C.M. Appeal Update on page 13 of this issue for details on how to make a contribution.)



Pictured are those attending the Slovak Catholic Federation's Spring meeting.

LPSCU Seeking Independent Agents/Recommenders

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

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

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 will 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

LPSCU Attends Legislative Luncheon

The Pennsylvania Fraternal Alliance held its annual Legislative Luncheon at the Capitol Building in Harrisburg on April 30, 2019. Fraternal leaders and over 100 legislators attended the affair. The atmosphere was informal with the lunch set up outside the Lt. Governor's Office on the second floor of the Capitol. This function allows fraternal representatives an opportunity to meet with legislators as they exit from their morning session.

LPSCU President Theresa Kluchinski, Vice President Anita Gregory, Secretary-Treasurer Mary Jo Savidge, and Trustee James Yocum represented the LPSCU at the luncheon and took the opportunity to speak with members of the House of Representatives and Senate.



Members of the Pennsylvania Fraternal Alliance with Lieutenant Governor John Fetterman.



L-R: LPSCU Secretary-Treasurer Maryjo Savidge, Vice President Anita Gregory, Trustee James Yocum, President Theresa Kluchinski, State Representative Eddie Day Pashinski, FCSU representative Martha Zavada, and State Representative Mike Carroll. Rep. Pashinski represents the 121st Legislative District and Rep. Carroll represents the 118th Legislative District.

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 1, 2019. The event will be held in conjunction with the LPSCU's Matching Fund Program and will benefit the Catherine McAuley Center.

Since 1984, the Catherine McAuley Center has been providing a temporary shelter for women and children in crisis. The Center offers a Family Support Program, 30 Day Emergency Housing, Transitional Housing, and a Women Leaving Prison Program. The Catherine McAuley Center is located at 121 Church Street in Plymouth, Pennsylvania. For further information on the Catherine McAuley Center, call 570-779-2801 or visit their website at www.catherinemcauleycenter.org.

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 Mary Ann Ewasko at 570-823-6432.

In Memoriam

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

— Matthew v.5

Name	Branch	Location
Helen Kovalik	19	Swoyersville, PA
Rose Letoski	19	Swoyersville, PA
Dianne Love	38	Whitehall, PA
Dorothy Lichman*	40	Allentown, PA
Frances J. Barlock	42	Pittsburgh, PA
Edward Janiga*	42	Pittsburgh, PA
Elizabeth Chelak	60	W. Hazleton, PA
Irene Holder	64	Pittsburgh, PA
Matilda Labuda*	90	Johnstown, PA
Fred A. Graham	122	Wilkes-Barre, PA
Isabelle Williams	156	Coaldale, PA
Betty L. Galanis	197	Wilkes-Barre, PA
Steven Archavage	213	Dallas, PA
Jean Herman	213	Dallas, PA

**Multiple certificates*

Branch 124 to Host Breakfast Buffet

LPSCU Branch 124 will be hosting a breakfast buffet on Sunday, October 6, 2019, at 9:30 a.m. The buffet will be held at Genetti Ballrooms, Premier Catering and Events, 1345 N. Church Street, Hazle Township, Pennsylvania. Any member is welcome to attend. Please contact Branch Secretary Dolores Evanko (570-454-5547) by September 15th to make a reservation.

2019 SS.C.M. Appeal Update

The Saints Cyril and Methodius Appeal is in its 41st year raising money to assist the Pontifical Slovak College of Saints Cyril and Methodius in Rome with its day to day operations. Today, the Appeal relies upon the generosity of individual donors, in addition to collections taken up in individual parishes of Slovak ancestry.

As of July 20, \$25,149.73 has been received from 149 donors. On behalf of the Pontifical College, thank you for your continued generosity and support.

Anyone who wishes to contribute to the 2019 Appeal but who did not receive a letter in January asking for a donation is asked to fill out the information in the box at the bottom of this article. Mail it, along with your check payable to the Slovak Catholic Federation, to the address provided. Donations in any amount are deeply appreciated and are acknowledged. Gifts received after November 30, 2019, will be credited toward the 2020 Appeal.

Thank you again for your goodness and generosity.

The Slovak Catholic Federation, founded in 1911, brings together under one banner both individuals of Slovak heritage as well as Catholic Slovak fraternal organizations for cultural, religious, and educational needs. Serving as Moderator is the Right Reverend Gary Hoover, O.S.B., abbot of St. Andrew Svorad Abbey, Cleveland, Ohio. National President is Reverend Andrew S. Hvozdic, V.F., supreme chaplain of the Slovak Catholic Sokol and pastor of Epiphany Parish, Sayre, Pennsylvania. Reverend Thomas A. Nasta, national chaplain of the First Catholic Slovak Union and pastor of Sacred Heart Parish, Swedesburg, Pennsylvania, serves as First Vice President of the Federation and is the Appeal Coordinator.

2019 Annual SS.C.M. Appeal

Name _____

Address _____

City _____ State _____ Zip _____

Amount \$ _____

Please make check payable to

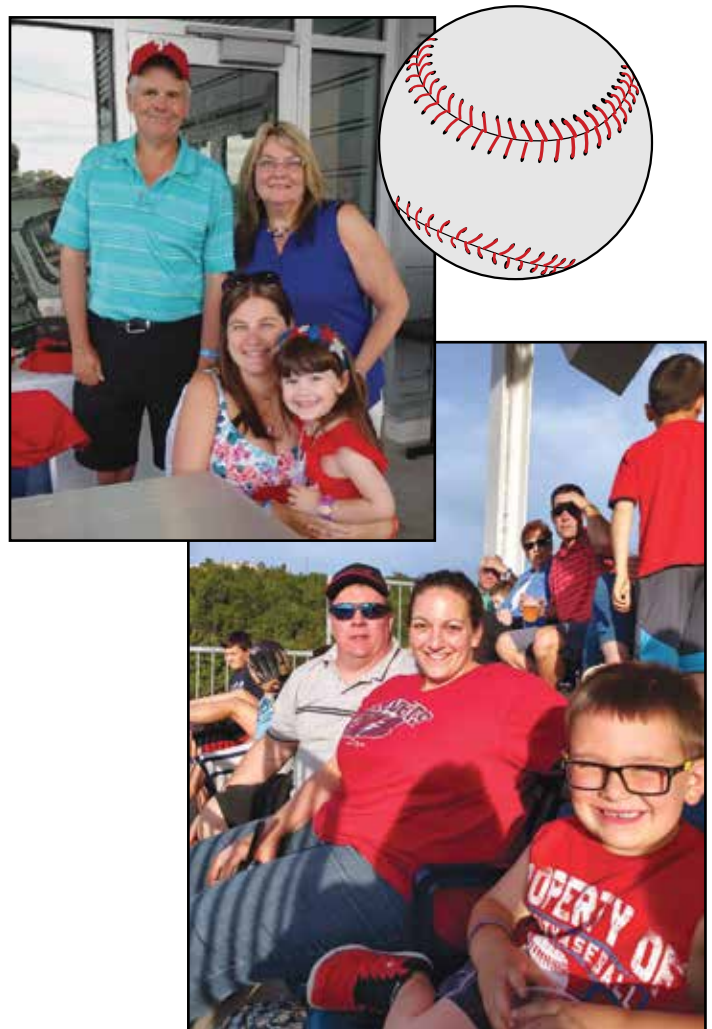
Slovak Catholic Federation and mail to:

Rev. Thomas A. Nasta
First Vice President, Slovak Catholic Federation
Sacred Heart Catholic Church
120 Jefferson Street
Swedesburg, PA 19405

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

Branch 213 Celebrates Flag Day at the Ballpark

On Friday, June 7, 2019, LPSCU Branch 213 hosted a group of 10 members and one guest at a Scranton/Wilkes-Barre Railriders Ballgame in Moosic, Pennsylvania. The Scranton/Wilkes-Barre Railriders, an affiliate of the New York Yankees, played the Syracuse Mets at 6:35 p.m. The Railriders won the game 3 to 1. Everyone had a great time, as the photos below attest.



LPSCU SINGLE PREMIUM LIFE PLAN

The Single Premium Life Plan offered by the LPSCU is a unique type of insurance option, providing the desired amount of life insurance with one premium payment. The greatest advantage to the Single Premium Life Plan is that the certificate is paid for the rest of the insured's life after just a single premium payment is made. The certificate remains in full force and effect for the life of the insured without the necessity of making any further premium payments after the single payment. Issue ages are from 0 to 85. The ages and limits of insurance coverage for Non-Medical Rates are: 0-40 (\$30,000), 41-60 (\$20,000), 61-70 (\$10,000), and 71-85 (\$5,000). However, the LPSCU reserves the right to require a medical examination on any applicant.

Upon the death of the insured, the face amount of the certificate is paid to the insured's named beneficiary/ies, except as provided within the contract regarding Suicide and Contestability.

A member with a Single Premium Life Plan is entitled to all fraternal benefits of the LPSCU including educational awards, youth and adult activities, newborn benefits,

prescription discount card, official publication, and discount car rental. Currently, dividends are not paid on the Single Premium Life Plan.

The Single Premium Life Plan is perfect for both youth and adults – especially anyone who prefers to have their life insurance paid in full with one premium payment. If you would like to give a special gift to anyone, consider a Single Premium Life Insurance certificate. This insurance plan would make an appropriate and thoughtful gift for anyone.

During these unstable economic times, the Single Premium Life Plan offered by the LPSCU is economical and beneficial for estate planning and can especially help with the high cost of funeral expenses.

To apply for this specific plan, or any other insurance plan offered by the LPSCU, contact your Branch Secretary or the LPSCU Home Office.

Listed below are the Single Premium Schedules for the Single Premium Life Insurance Plan. The premiums listed are based on \$1,000 of life insurance coverage. A Branch Administration Fee of \$10 must be added to the total premium.

Single Premium Life Premium Rates per \$1,000 Based on 2001 CSO Male and Female Mortality Tables

Issue Age	Single Premium Life	
	Male	Female
0	\$ 91.00	\$ 78.00
1	93.00	80.00
2	96.00	83.00
3	98.00	85.00
4	102.00	88.00
5	105.00	91.00
6	109.00	94.00
7	112.00	97.00
8	116.00	101.00
9	121.00	104.00
10	124.00	107.00
11	129.00	111.00
12	133.00	115.00
13	137.00	119.00
14	141.00	122.00
15	146.00	127.00
16	150.00	130.00
17	155.00	135.00
18	159.00	139.00
19	165.00	144.00
20	168.00	147.00
21	173.00	152.00
22	179.00	157.00
23	184.00	162.00
24	190.00	167.00
25	195.00	172.00
26	201.00	178.00
27	207.00	183.00
28	213.00	190.00

Issue Age	Single Premium Life	
	Male	Female
29	219.00	195.00
30	227.00	202.00
31	233.00	208.00
32	241.00	215.00
33	248.00	221.00
34	256.00	229.00
35	262.00	234.00
36	271.00	242.00
37	279.00	249.00
38	288.00	257.00
39	297.00	265.00
40	306.00	274.00
41	316.00	282.00
42	325.00	291.00
43	335.00	300.00
44	345.00	309.00
45	356.00	319.00
46	366.00	329.00
47	377.00	339.00
48	388.00	349.00
49	399.00	359.00
50	411.00	370.00
51	423.00	381.00
52	435.00	392.00
53	448.00	404.00
54	461.00	415.00
55	473.00	427.00
56	486.00	438.00
57	499.00	449.00

Issue Age	Single Premium Life	
	Male	Female
58	513.00	461.00
59	526.00	474.00
60	540.00	486.00
61	553.00	498.00
62	567.00	510.00
63	579.00	522.00
64	593.00	535.00
65	606.00	547.00
66	619.00	561.00
67	633.00	573.00
68	646.00	586.00
69	659.00	599.00
70	672.00	613.00
71	686.00	626.00
72	700.00	640.00
73	714.00	654.00
74	728.00	668.00
75	742.00	682.00
76	755.00	696.00
77	769.00	710.00
78	782.00	723.00
79	795.00	737.00
80	807.00	751.00
81	819.00	764.00
82	831.00	778.00
83	842.00	790.00
84	853.00	802.00
85	863.00	814.00

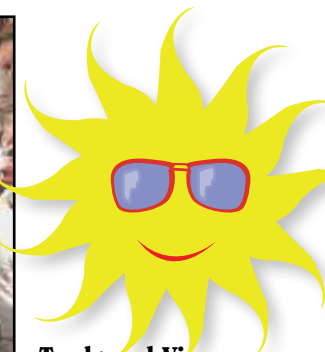
Branch 60 Holds Summer Picnic and Concludes Matching Fund Project

Despite the extra challenges with the weather on July 6th, members of LPSCU Branch 60 and their guests still managed to have fun and enjoy the day at the Branch's annual summer picnic. Some members and guests traveled from as far away as New York and New Jersey to be with family and friends for this event.

Everyone prepared so many delicious and unusual side dishes and desserts that if anyone went home hungry, it would be their own fault. We would like to thank everyone who helped make this picnic such a wonderful success. The rain finally cleared after about two hours and by that time everyone was ready to witness the spectacular fireworks display provided by Branch 60 member Chris Gregory. This marked Chris's fourteenth year of putting on the fireworks show. Everyone remarked how the show gets bigger and better year after year.

We also concluded our Matching Fund project at the picnic for the benefit of the Sugarloaf Fire Company Inc. in conjunction with the LPSCU Matching Fund Program. A check was presented by Branch 60 Secretary-Treasurer Anita Gregory to Fire Company President John Gregory and EMS Administrator Steve Motil on Wednesday, July 17. The money will help the fire company update some of their equipment.

Anita would like to say a special thank you to her family for all the hard work they do to help her get ready for this picnic. Whether it is trimming the shrubs, cleaning the yard, hauling tables and chairs, cooking, helping her shop for food, serving the food, or cleaning up after the picnic, she would not be able to do any of it without all of you. She appreciates your love and support for the LPSCU and her Branch.



Trudy and Vince Guza traveled the farthest, 214 miles, to join us and to be with their family for Branch 60's summer picnic.



LPSCU Branch 60 member Jonathan Gregory talks to a group of members attending the picnic.



Melina and Emma Gregory take a break to cool off and enjoy some time together.



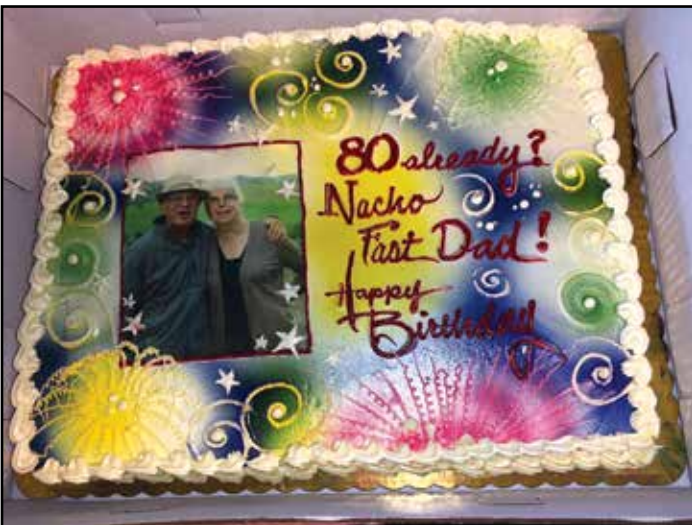
Branch 60 Secretary-Treasurer Anita Gregory (center) presents the Branch's Matching Fund donation for the Sugarloaf Fire Company to fire company President John Gregory (left) and EMS Administrator Steve Motil (right). The members of the fire company were very grateful for the donation and we thank all of them for their service to the community.

Tom Kaylor Turns 80!

This past April, Tom Kaylor, a member of LPSCU Branch 64, celebrated his 80th birthday and was totally surprised with a party at his daughter's house with family and friends present. A delicious meal was catered by Bravo's and Tom was able to reminisce and relive old times with his company. There was a crowd of about 45 people including family that traveled from California, Washington State, and Ohio. Three of Tom's four grandchildren were present to help him celebrate his special day.



Tom Kaylor's family and friends helped him celebrate his 80th birthday.



Tom's cake is a reflection of his humor. Family members call him "The Pun Master."

Msgr. Beeda District to Hold Matching Fund Raffle

The Msgr. Beeda District will hold a 50/50 Raffle in conjunction with the LPSCU Matching Fund Program. The proceeds from this raffle will benefit Dress for Success, an organization which empowers women to achieve economic independence by providing a network of support, professional attire, and the development tools to help women thrive in both work and life. Tickets for the raffle will be sold on the weekends of October 19-20 and October 26-27 after all Masses at Sts. Cyril and Methodius Parish, North Laurel Street, Hazleton, Pennsylvania. The drawing will occur after the 11:15 a.m. Mass on Sunday, October 27. Please come out and support this worthwhile project.

JET Plan \$1.00 First Year Premium Extended for 2019

The LPSCU Board of Directors announces that the \$1.00 first year annual premium on the Juvenile Estate Term (Term-to-25) plan of insurance has been extended for the year 2019. **This offer is limited to certificates with an issue date in the year 2019.** After the first year, premiums will be billed at the rate of \$16.00 for \$10,000 of term life insurance and \$9.50 for \$5,000 of term life insurance.

The LPSCU's Juvenile Estate Term (JET) Plan, commonly referred to as Term-to-25, is an ideal insurance solution for students and is available to anyone less than 22 years of age. The plan provides full life insurance protection from date of issue to age 25.

A medical exam is not required to apply. However, the LPSCU reserves the right to require a medical exam on any applicant should it be deemed necessary.

Once the JET insurance certificate is issued, coverage remains in full force and effect through the maturity date of the certificate, provided premium payments are current. This plan matures when the insured's certificate reaches the anniversary of issue date closest to his or her 25th birthday. **When the certificate expires, the insured will be given an option to convert his/her current coverage amount to a legal reserve plan (permanent insurance) with no evidence of insurability being required. This is a guaranteed provision within the JET contract.**

In the event of the death of the insured prior to reaching 25 years of age, the face amount of the policy is paid to the named beneficiary/ies.

The new legal reserve certificate may provide a death benefit equal to or less than the face amount of the expired JET policy. The policy date of issue will be the expiry date of the JET policy. The policy premium on the new certificate will be based on the member's age on the date of exchange and on the Society's premium rates then in effect. The first premium on the new certificate must be paid prior to the expiry date of the JET policy. Written request for exchange will be required.

JET Term-to-25 is an excellent, affordable plan providing protection for children from infancy on through their school years, including college. Now the JET Term-to-25 is even more affordable with the first year's premium costing just \$1.00. This offer is good for certificates with an issue date in the year 2019.

Call your Branch Secretary today for an application for this economical term insurance plan for the young, or contact the LPSCU Home Office at 888/834-6614 or 570-823-3513. You can also e-mail the Home Office at lpscu@lpscu.org. Visit our website (www.lpscu.org) for more details.

LPSCU Branch 213 Makes Donation to Candy's Place

LPSCU Branch 213 President Mary Landmesser and Secretary-Treasurer Theresa Kluchinski recently donated afghans and books to Candy's Place. Twelve afghans of different sizes and colors, hand made by Mary, were donated along with two boxes of books.

Candy's Place addresses the physical, emotional, and social needs of those diagnosed with cancer to enhance their medical treatment. Although medical advances have been made towards the treatment and eradication of cancer, little emphasis has been placed on cancer's physical and emotional toll regarding a patient's recovery and healing and, most importantly, quality of life issues before, during, and after cancer treatment.

All of the programs and services at Candy's Place are free of charge to cancer patients. Candy's Place receives neither state nor federal funds and is not a United Way member agency. They rely solely on good friends in our community who support the facility financially because of a strong belief in the work Candy's Place is doing. They also apply for community, county, state, and private grants. Most of their funding comes from individual and corporate donations, and from several annual fundraising events that they hold throughout the year such as their Rainbow Walk.



Holding several of the donated afghans are, from left, Candy's Place Office Supervisor Jonelle Smith, Theresa Kluchinski, and Mary Landmesser.

Branch 64 to Hold Matching Fund Event

Branch 64 is planning a Matching Fund project to raise funds for Dress for Success Pittsburgh by taking part in "Septemberfest" on September 28, 2019, at 351 Valley Brook Road, McMurray, Pennsylvania from 11:00 a.m. to 4:00 p.m. A Chinese Auction is part of the event, with all proceeds benefiting Dress for Success Pittsburgh.

Dress for Success Pittsburgh promotes the economic independence of women by providing professional attire, a network of support, and the career development tools to help women thrive in the workplace and in life.

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

INFORMATION REQUEST FORM

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

Name: _____

Address: _____

City: _____

State: _____ Zip: _____

Phone: (____) _____ - _____

Date: _____

Email Address: _____

Select how you would like to be contacted:

Phone Email Mail

~ REQUESTED INFORMATION ~

PRODUCT

- 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
 Youth Achievement Award Book Buy Program
 Newborn Benefit Wedding Cross

EDUCATION AWARDS

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

Comments: _____



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 40-75.
- 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 40 to 75

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!



FSNEPA Celebrates Flag Day at Veterans Medical Center

The Fraternal Societies of Northeast Pennsylvania held a Flag Day ceremony on June 12, 2019, at the Wilkes-Barre Veterans Medical Center. Members of the organizations that comprise FSNEPA gathered with local veterans for the ceremony. Afterwards, the veterans enjoyed playing bingo. Prizes were vouchers, which are used to purchase personal needs items in the facility's store. Refreshments were also served.

The LPSCU is a member society of FSNEPA. LPSCU President Theresa Kluchinski and Secretary-Treasurer Mary Jo Savidge attended the Flag Day presentation and stayed to play bingo with the veterans of the Medical Center.

Pictured below are participants from FSNEPA member societies.



JOIN FR. BOB SEEMAN ON A PILGRIMAGE TO POLAND

"In the footsteps of St. John Paul II & St. Faustina"

**Warsaw * Niepokalanow * Czestochowa
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**2019
Catholic Grade School
Award Recipient**

Juliet R. Jedlovec
Kindergarten
St. Joseph the Worker School
Orefield, PA
Branch 60
West Hazleton, PA

In Memoriam

**Mary Ann Siska
Branch 158
Secretary**

Mary Ann Siska, secretary of Branch 158 in Chicago, Illinois, passed away on February 8, 2019, after a brief illness. Mary Ann is lovingly remembered by her husband



George, son Thomas, daughter-in-law Nancy, and granddaughter Mallory Siska. A requiem Mass was held on February 12 at St. Mary Star of the Sea Catholic Church, Chicago, and burial was at Abraham Lincoln National Cemetery in Elwood, Illinois.

Mary Ann was also a former treasurer of Branch 158. As an officer of the Branch, she followed in a long line of succession starting in 1920 with her grandmother, followed by her mother. She was awarded the LPSCU Fraternalist of the Year in 2010 and received the 2011 Illinois Fraternalist of the Year Award.

Mary Ann was a delegate at many LPSCU national conventions. She had a wonderful sense of humor and was a warm and caring person, willing to help anyone who needed assistance. Mary Ann was recognized in Illinois and Chicago for her volunteerism and many years of service as well as by her local community for her activism.

The LPSCU extends sincere sympathy to the family of our beloved member, Mary Ann Siska. May she rest in peace.

LPSCU 2nd Quarter Report

Assets	2nd Quarter 2019	2nd Quarter 2018
Investments.....	\$ 15,490,440.00	\$ 15,485,197.00
Cash on Deposit	\$ 271,875.00	\$ 495,954.00
Real Estate Owned	\$ 114,557.00	\$ 119,836.00
Other Assets	\$ 54,774.00	\$ 63,655.00
Totals	\$ 15,931,646.00	\$ 16,164,642.00
Liabilities & Fund Balance	2nd Quarter 2019	2nd Quarter 2018
Fund Balance	\$ 3,835,198.00	\$ 4,000,227.00
Interest Maintenance Reserve	\$ 33,850.00	\$ 43,263.00
Asset Valuation Reserve	\$ 417,692.00	\$ 509,917.00
Amt. Retained as Trustee.....	\$ 129,203.00	\$ 134,500.00
Aggregate Reserve-Life Certificates.....	\$ 11,401,642.00	\$ 11,319,318.00
Other Liabilities	\$ 114,061.00	\$ 667,334.00
Totals	\$ 15,931,646.00	\$ 16,674,559.00
Revenues	2nd Quarter 2019	2nd Quarter 2018
Premium Income	\$ 83,999.00	\$ 85,591.00
Investment Income	\$ 356,123.00	\$ 417,299.00
Income - Other	\$ 12,929.00	\$ 17,070.00
Totals	\$ 453,051.00	\$ 519,960.00
Expenses	2nd Quarter 2019	2nd Quarter 2018
Death Claims	\$ 187,563.00	\$ 168,224.00
Endowments	\$ 4,717.00	\$ 23,487.00
Cash Surrenders	\$ 50,403.00	\$ 22,407.00
Annuity Benefits	\$ 13,432.00	\$ 16,907.00
Dividends	\$ -	\$ -
Increase in aggregate reserves.....	\$ 25,000.00	\$ 23,000.00
Branch Support/Commissions	\$ 2,519.00	\$ (744.00)
General Operating Expenses	\$ 157,528.57	\$ 167,624.40
Officers and Committee Expenses	\$ 6,506.80	\$ 10,811.58
Actuarial/Accounting Expense.....	\$ 61,975.00	\$ 56,650.00
Investment Mgt. Fee	\$ 47,943.22	\$ 11,682.43
Official Publications.....	\$ 26,965.53	\$ 26,651.37
Travel Expense	\$ 3,099.70	\$ 2,769.46
Bureau and Association Dues	\$ 5,700.00	\$ 3,700.00
Donations	\$ 4,370.00	\$ 4,645.00
Scholarships	\$ (1,500.00)	\$ (693.00)
Fraternal Activities.....	\$ 5,710.18	\$ 4,541.76
Insurance Taxes, Licenses & Fees.....	\$ 37,764.00	\$ 19,455.00
Sub Total	\$ 639,697.00	\$ 561,119.00
Net Gain/Loss From Operations.....	\$ (186,646.00)	\$ (41,159.00)
Net Realized Capital Gain (Loss).....	\$ (134,836.00)	\$ 1,864.00
Totals	\$ (321,482.00)	\$ (39,295.00)



LPSCU Life
Security, Peace of Mind

Calendar of Events continued from page 2

vania. Raffle tickets are available for purchase at the parish on October 19-20 and 26-27 after all Masses. Proceeds will benefit Dress for Success.

31 – Summer Hours end for LPSCU Home Office.

NOVEMBER

3 – Slovak Heritage Festival from 1:00-5:00 p.m. at the University of Pittsburgh Cathedral of Learning Commons Room (Oakland). Contact Christine Metil at 412-624-5906 or at slavic@pitt.edu.

20 – **Deadline to submit articles for January/February 2020 Morning Star.**

DECEMBER

1 – Rev. Dianiska District Christmas Party at 1:00 p.m. at Genetti Hotel and Conference Center, Market Street, Wilkes-Barre, Pennsylvania. Branch 6 will host. A Special Gifts Raffle Matching Fund Event benefitting the Catherine McAuley Center will be held at the party. Contact Mary Ann Ewasko (570-823-6432) for more information or *see page 12 for further details.*

1 – Branch 52 Annual Christmas Party beginning at 12:00 noon at Grandview Golf Club, North Braddock, Pennsylvania. Contact Jim Tomasic to make a reservation (412-824-0390).

6 – Msgr. Beeda District Christmas Party at 6:00 p.m. at Rocco's Restaurant, 245 Muir Avenue, Hazleton, Pennsylvania. Contact Anita Gregory (570-788-3263) by November 25th if you plan to attend.

7 – LPSCU Board Meeting (Telephone Conference)

8-9 – Pick-up dates if you ordered a wreath through Branch 213's Christmas fundraising project benefiting St. Andrew's Parish. *See page 24 for all the details.*

❖ 2020 ❖

JANUARY

20 – **Deadline to submit articles for March/April Morning Star.**

24 – March for Life in Washington, D.C.

MARCH

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

25-26 – LPSCU Internal Audit

27 – LPSCU Annual Board Meeting, Wilkes-Barre, Pennsylvania

APRIL

27-28 – Slovak Catholic Federation's Spring Meeting, Wilkes-Barre, Pennsylvania

MAY

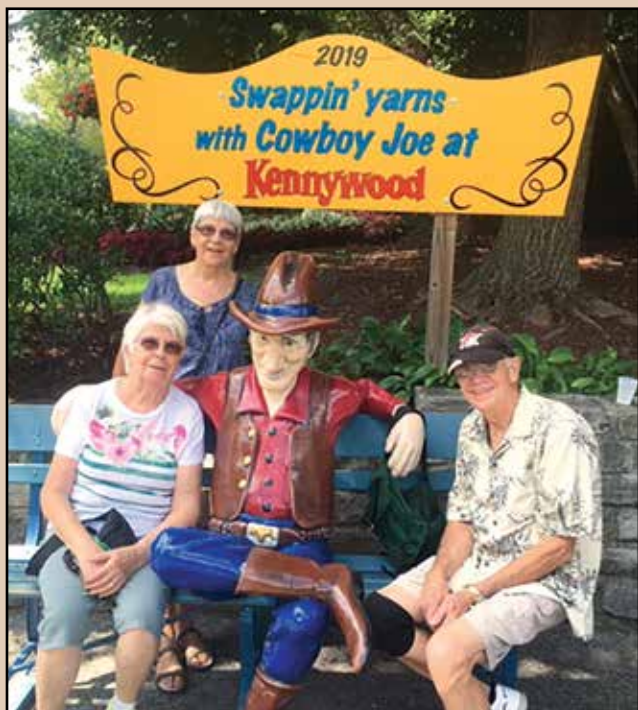
20 – **Deadline to submit articles for July/August Morning Star.**

26-28 – American Fraternal Alliance's Spring Symposium, Indianapolis, Indiana

JUNE

25-28 – LPSCU National Convention, Washington, Pennsylvania

Slovak Day at Kennywood



Reminiscing with "Cowboy Joe" about the "good old days" at Kennywood Park on Slovak Day are Mary Ann and Tom Kaylor (seated) and Helen Lorinc, all members of LPSCU Branch 64, North Side, Pittsburgh, Pennsylvania. Slovak Day was held on Thursday, July 18, 2019.

Cooking Corner

FOOTBALL STEW

In a large crock pot, layer in the following order:

- 1 to 1½ lbs. beef cubes
- 1 lb. baby carrots
- 1 lb. diced potatoes (or more, if to your liking)
- 1 can corn (drained)
- 1 can peas (drained)
- 1 celery stalk, cut into bite-size pieces
- 1 can cream of chicken soup*
- 1 can cream of mushroom soup*
- 1 can cream of celery soup*
- 1 can cream of mushroom soup*
- 1 package dry onion soup mix (sprinkled on top)

*Only add the contents from the soup cans (no water).

Let it cook on Low setting for 8 to 10 hours. Resist the temptation to add any water or open the lid and peek at it. Stir all ingredients before serving.





Junior Branch Journal

Stará Ľubovňa Castle



Nobleman Lubina had everything he asked for. The only thing missing from giving him happiness was having a stone castle. To build a castle, he chose a nice, high location on a hill above the Poprad River, to protect the important business routes between the Kingdoms of Hungary and Poland.

Craftsmen dug out the foundations, put stones inside and filled them. The walls were going up pretty quickly. But something was not right. Everything they did during the day disappeared at night. After a few days, the craftsmen said they would not play with a devil and left. The nobleman went to a cave below Ostra Hill and sold his soul to Lucifer. A few days later, there was a mighty castle towering on the hill like no other.

Time went by and the nobleman was preparing a wedding for his youngest daughter, Ludmila. The Polish prince who was her husband-to-be had an accident and could not come to the wedding. The nobleman realized he must pay off his old debt. He decided to call a monk to the castle to break the devil's powers. But no strangers were allowed into the castle because it was protected by devils. Ludmila said she would find a monk who would sneak into the castle to take her father's soul out of Lucifer's hands.

Ludmila secretly snuck out of the castle and found a monk. She dressed him up as an armor-bearer (squire) and managed to get him into the castle. When the monk stood in front of Lubina, he could see the regret in his eyes and gave him an absolution. At that moment, Lucifer lost all control over the nobleman. Furious, he flew out of the castle and wanted to take a big rock and turn the castle into dust. At that very moment, the cock crowed and the rock fell out of Lucifer's hand. It can be seen on the bank of the Poprad River today.

September 8 National Grandparents Day

A special day that is set aside for grandchildren and grandparents. Founder Marian McQuade wanted to set aside a special day, first, for the lonely elderly, and, second, to encourage grandchildren to spend time with their grandparents.





Junior Branch Journal



Ciao Readers!

I recently fulfilled a dream of mine - visiting Rome! I traveled with my cousin, Klaudia, who lives in Slovakia. We saw many, many sights in just a few short days. Most notably, we toured the Vatican Museums and spent some time in St. Peter's Basilica. Did you know that the Vatican City is the smallest country in the world? And that now since it is part of the European Union, the only way to prove you've been there is send yourself a postcard? This is because passports are no longer stamped with your entry. The only time the Vatican seal is used is on mail nowadays. It took my postcard over 3 weeks to reach me! Where have you gone on vacation this year?

~ The Pietà ~

The *Pietà* is a work of Renaissance sculpture by Michelangelo Buonarroti, housed in St. Peter's Basilica, Vatican City. It is the only piece Michelangelo ever signed. This famous work of art depicts the body of Jesus on the lap of his mother, Mary after the Crucifixion. Michelangelo's interpretation of the *Pietà* is unprecedented in Italian sculpture. It is an important work as it balances the Renaissance ideals of classical beauty with naturalism.

Subsequent to its carving, the *Pietà* sustained much damage. Four fingers on Mary's left hand, broken during a move, were restored in 1736 by Giuseppe Lirioni. The most substantial damage occurred on May 21, 1972, (Pentecost Sunday) when a mentally disturbed geologist, the Hungarian-born Australian Laszlo Toth, walked into the chapel and attacked the sculpture with a geologist's hammer while shouting "I am Jesus Christ; I have risen from the dead!" With fifteen blows he removed Mary's arm at the elbow, knocked off a chunk of her nose, and chipped one of her eyelids. After the attack, the work was painstakingly restored and returned to its place in St. Peter's, just to the right of the entrance, between the Holy door and the altar of Saint Sebastian, and is now protected by a bulletproof acrylic glass panel.

The *Pietà* is one of the Seven Sorrows of Mary. Our Lady of Sorrows is the Patroness of Slovakia. Her feast day is celebrated on September 15 and is an official state holiday.



PERIODICAL

A Matching Funds Project *LPSCU Branch 213 Christmas Fundraiser*

*All proceeds benefit St. Andrew's Parish
Wilkes-Barre, Pennsylvania*



- ❖ 24" Wreath - Douglas Fir with Boxwood Accents \$13.00
- ❖ Stand \$ 4.00

With Choice of Bow:

Red Velvet ❖ Burgundy Velvet ❖ Red & Green Plaid
Fundraiser is being held in conjunction with
Decker Florist, Wilkes-Barre, Pennsylvania

Two Pick-up Dates:

- ❖ December 8th -
St. Andrew's Parish in Wilkes-Barre (10-11 a.m.)
- ❖ December 9th -
LPSCU Home Office in Wilkes-Barre

Delivery of items can be arranged
with LPSCU Branch 213 Secretary/Treasurer.

Anyone interested in ordering should contact
Branch 213 Secretary/Treasurer Theresa Kluchinski
at 570-829-5410 or 570-817-4657 (call or text).

Payment must accompany order.

Still Available!

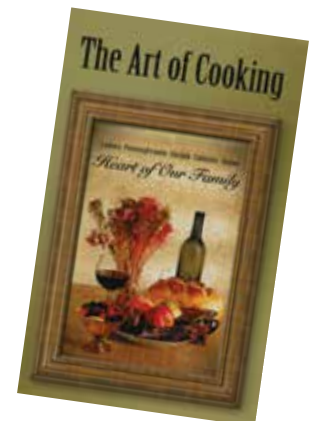
The LPSCU Cookbook

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!