



**LPSCU Life**

Security, Peace of Mind

# Morning Star

ZORNIČKA

Vol. 82, No. 893

November-December 2023

## Laney Schulz Receives Two LPSCU Awards



### 2023 LYNDA (POSIVAK) MOHLENHOFF MEMORIAL AWARD 2023 MARGARET SABOL SCHOLARSHIP AWARD

Laney Schulz, a member of Wilkes-Barre Branch 6, was recently named the recipient of both the 2023 Lynda (Posivak) Mohlenhoff Memorial Award and the 2023 Margaret Sabol Scholarship Award. She is a sophomore studying biomedical engineering at The Catholic University of America, located in Washington, D.C.

During her freshman year there, Laney definitely stood out for all of her achievements and campus involvement. Some of these include participation in the STEMforHer mentorship program, membership in the Biomedical Engineering Society, membership in the Society of Women Engineers, volunteering with the Campus Ministry to serve the homeless, vice-president of the cheerleading squad, and campus ambassador for the Office of Undergraduate Admissions, where she gives tours to prospective students and will be an orientation advisor for incoming freshmen. Additionally, she was invited into Phi Eta Sigma, a national honor society for high achieving college freshmen. As impressive as all the above is, Laney also maintained a 3.935 grade point average and was named to the Dean's List both semesters of her freshman year.

The Lynda (Posivak) Mohlenhoff Memorial Award is given to a full-time student pursuing a degree in or relating to the field of math, science, or technology. The award is in memory of Lynda (Posivak) Mohlenhoff and is funded in its entirety through the generosity of Lynda's parents, Peggy and Frank Posivak. Lynda was and her parents are members of Branch 83, Bethlehem, Pennsylvania.

The Margaret Sabol Scholarship Award is given to a student pursuing a degree in science. The award is given in memory of Margaret Sabol, who was a member of Branch 42, Pittsburgh, Pennsylvania, and funded in its entirety by Margaret's daughter, also a member of Branch 42.

The LPSCU is proud to announce and congratulate Laney Schulz as the 2023 Lynda (Posivak) Mohlenhoff Memorial Award and 2023 Margaret Sabol Scholarship Award recipient. We wish Laney continued success as she pursues her studies.





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# Calendar of Events

At the time **Morning Star** went to press, the events listed on this calendar and in this issue were correct to the best of our knowledge. We recommend that members check the LPSCU's website ([www.LPSCU.org](http://www.LPSCU.org)) or Facebook page (LPSCU Life) or contact their Branch representative closer to each event in case any changes or cancellations had to be made.

## NOVEMBER

- 1** – Deadline to submit any matters to be considered by the LPSCU Board at its December 9 meeting.
- 18** – Branch 52, North Braddock, Pennsylvania, is celebrating the LPSCU's 125th Anniversary by holding a fundraiser from 1:00 to 4:00 p.m. at the Wilkins Township Elks Lodge, 718 Beulah Road, Turtle Creek, Pennsylvania. A 50/50 raffle and Chinese auction will be held. Delicious Slovak food will be on the menu. The cost is \$15 per person. Proceeds benefit Aspinwall Veterans Hospital. RSVP to Angela Skiffen by November 12. *See page 5 for more details.*
- 19** – Deadline to order a wreath for Branch 213's Christmas Fundraiser benefitting St. Andrew Parish in Wilkes-Barre, Pennsylvania. *See page 24 for details.*
- 20** – **Deadline to submit articles for January/February 2024 Morning Star.**

## DECEMBER

- 1** – Msgr. Beeda District's Christmas Party at 6:00 p.m. at Rocco's Restaurant, 245 Muir Avenue, Hazleton, Pennsylvania. Reservations are required. Please RSVP to District President Anita Gregory (570-788-3263) by November 22. *See page 15 for more details.*
- 3** – Rev. Dianiska District's Christmas Party at 1:00 p.m. at Holiday Inn East Mountain, 600 Wildflower Drive, Wilkes-Barre, Pennsylvania. Reservations required by November 13. *See page 13 for more details.*
- 9** – LPSCU Board Meeting, Zoom teleconference beginning at 9:00 a.m. EST.
- 17** – The Lehigh Valley Okres is holding a Christmas party and luncheon at 11:30 a.m. at the Carriage House, 326 Main Street, Rear, Hellertown, Pennsylvania. Cost is \$15. Please RSVP to Jean Kosalko (610-838-8940) by December 8. *See page 4.*

## ❖ 2024 ❖

## JANUARY

- 15** – Deadline to purchase a Patron ad in the LPSCU's 43rd National Convention Booklet. *See page 9 for details.*

*continued on page 17*

LADIES PENNSYLVANIA  
SLOVAK CATHOLIC UNION

*Morning Star* ZORNICKA

(USPS 699-520)



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### OFFICE HOURS AT NATIONAL HEADQUARTERS

**Monday through Friday:**

**November 1 — April 30**

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

**May 1 — October 31**

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

**Phone: 570/823-3513**

**Toll Free 888/834-6614**

**Fax: 570/823-4464**

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

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

### BOARD OF DIRECTORS

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Janice M. Mathews, 670 Pettigrew Road, North Huntingdon, PA 15642; 412/751-9582; [jndmathews@gmail.com](mailto:jndmathews@gmail.com)

## A Message from Our Spiritual Advisor

### CELEBRATE WITH GRATITUDE

"I will give thanks to you, Lord, with all my heart; I will tell of all your wonderful deeds."

~ Psalm 9:1

As our nation once again prepares to celebrate Thanksgiving, I pray that everyone will take time to give thanks and recognize the many blessings received from the generous and loving heart of God. For people of faith, this day is more than just a secular holiday. We direct our hearts to the goodness of the Lord. Yes, we celebrate times of happiness, we face many challenges, confront illness, our tables are filled with a bountiful harvest, and all that binds it together – the love of God that heals, forgives, and blesses us. As you gather with your family and friends around the festive Thanksgiving table, select a Psalm to read and make it a part of your prayer together. (Psalm 100 or 118 perhaps). Begin the day by attending Mass on Thanksgiving Day.



**Rev. Robert L. Seeman**



"Enter His gates with thanksgiving,  
His courts with praise.  
Give thanks to Him, bless His name;  
good indeed is the Lord,  
His mercy endures forever,  
His faithfulness lasts through every  
generation."

~ Psalm 100:4-5

A Blessed Thanksgiving,  
Father Bob



*The National Officers and Staff  
of the LPSCU Wish You and Yours  
a Very Happy Thanksgiving, a Blessed  
and Merry Christmas, and a New Year  
Filled with Health and Happiness!*

#### BOARD OF DIRECTORS

Right Reverend Gary A. Hoover, O.S.B., Spiritual Protector  
Reverend Robert L. Seeman, Spiritual Advisor  
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Maureen Grohowski  
Patricia "Trish" O'Donovan

*Radostne Vianocne sviatky  
a Bohom pozehnany Novy Rok!  
Linkiu jums geru Sv. Kaledu  
ir mielu bei laimingu Naujuju Metu!*

## Lehigh Valley Okres to Hold Christmas Party

The Lehigh Valley Okres will hold its Christmas party on Sunday, December 17, 2023. A luncheon will be served at 11:30 a.m. at the Carriage House, 326 Main Street, Rear, Hellertown, Pennsylvania. The cost is \$15 for both members and non-members attending. Any LPSCU member is welcome. Anyone planning to attend should RSVP to Jean Kosalko at 610-838-8940 **by December 8, 2023.**



**LPSCU Life**

Security, Peace of Mind

**Pleased be advised of the following:**

**LPSCU Life is a trade name and service mark of the Ladies Pennsylvania Slovak Catholic Union. Our association has not changed its legal name, which remains Ladies Pennsylvania Slovak Catholic Union.**

**We have adopted, and may use, LPSCU Life as a trade name for our organization and as a mark for services that we render.**

### Statement of Ownership, Management and Circulation

(Act of October 23, 1962, Section 4369, Title 39 U.S. Code.)

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	Average No. Copies Each Issue During Preceding 12 Months	No. Copies of Single Issue Published Nearest to Filing Date
Total Number of Copies	5,330	5,290
Mailed Outside-County Paid Subscriptions	4,805	4,820
Mailed In-County Paid Subscriptions	0	0
Paid Distribution Outside the Mails	0	0
Paid Distribution by Other Classes of Mail	0	0
Total Paid Distribution	4,805	4,820
Free or Nominal Rate Outside-County	0	0
Free or Nominal Rate In-County	0	0
Free or Nominal Rate Copies Mailed at Other	0	0
Free or Nominal Rate Distribution Outside the Mail	0	0
Total Free or Nominal Rate Distribution	0	0
Total Distribution	4,805	4,820
Copies not Distributed	525	470
Total	5,330	5,290
Percent Paid	100%	100%

Publication of Statement of Ownership will be printed in the November/December issue of this publication

## Member Receives Two Awards



Marissa Jason, a student at King's College and a member of Branch 6, both in Wilkes-Barre, Pennsylvania, was recently nominated and named a "Magnificent Monarch." To be considered for selection as a Magnificent Monarch, students have to be nominated by someone from the King's College community. Once nominated, two individuals are selected each month. A Monarch is someone who embodies and lives the King's College mission.

Marissa was also recently awarded the Athena Smith Ford Student for Peace Award through the Peace and Justice Center of Wilkes-Barre for her work with the Center and Peace Camp and Model UN at King's. She received the award at the annual awards dinner that is always held on the International Day of Peace.

Congratulations, Marissa!

### Photograph Info

When submitting digital photos for publication in the *Morning Star*, please save them as separate files sent as attachments to your text copy, not as part of the text copy itself. For best results, photos should be saved in jpg format, not as Word files.



## Our Scholarship Recipients Explain

### The Importance of Life Insurance

Most young people do not want to think about death so they do not think it is necessary or see the need to purchase life insurance. I was lucky enough to grow up in a family that knows the importance of life insurance. My first insurance policy was purchased by my grandmother when I was an infant, which made it very affordable for her because the premiums are lower at that age.

Life insurance is important because it provides financial security to a family in the event of an unexpected death. It gives the family peace of mind to know they will be well taken care of after we are gone. Coverage from life insurance can help a family pay for funeral costs, educational debts, mortgages, or other financial debts which they may not be able to afford on their own.

Losing a loved one is difficult enough. Hopefully, by taking away some of these burdens, we will relieve some of the stress they are feeling during this difficult time. So don't put off purchasing a life insurance policy until something unexpected happens. As I go off to college this fall, I will remember what my family has taught me and how important it is to have life insurance.

**Cameron Gregory**

Branch 60, West Hazleton, PA

### Branch 52 to Honor Veterans, Celebrate LPSCU's Anniversary

Branch 52 of North Braddock, Pennsylvania, has decided that, in lieu of having its annual Christmas luncheon, the Branch will hold a fundraiser to honor our veterans as well as celebrate the 125th Anniversary of the LPSCU. This event will take place on November 18, 2023, at The Wilkins Township Elks Lodge, located at 718 Beulah Road, Turtle Creek, Pennsylvania, from 1:00 to 4:00 p.m. All are welcome to attend! The fundraiser will benefit Aspinwall Veterans Hospital. There will be a Chinese Auction as well as a 50/50 raffle. All proceeds will be used to buy items needed by the residents at Aspinwall.

This event will also be a celebration of our Slovak heritage with Slovak food being served. The menu will consist of pirohy, kielbasa and sauerkraut, stuffed cabbage, haluski, veggie and fruit trays, and desserts. Cost is \$15 per person.

For any questions or more information, please call Angela Skiffen at 724-864-7405.

So that we can prepare enough food, if you plan to attend, please RSVP and send your check (payable to LPSCU Branch 52) **by November 12, 2023**, to:

Angela Skiffen

7467 Pennsylvania Avenue, Irwin, PA 15642

Name \_\_\_\_\_

Number attending \_\_\_\_\_ Amount paid \$ \_\_\_\_\_

NOVEMBER/DECEMBER 2023

## Branch 60 Sponsors Trip to Dorney Park

This past summer, the boys from the United Children's Home in West Hazleton, Pennsylvania, were treated to a day out at Dorney Park in Allentown, Pennsylvania. Thanks to the generosity of LPSCU Branch 60, and donations from the Kupsho family and the Fistful of Two's Poker Club, a total of \$500 was raised for the trip.

The boys had a blast, starting the day off in the water park, having fun and making many wonderful memories together. Wild Water Kingdom features nineteen unique water slides and attractions for all ages.

Unfortunately, the weather didn't cooperate after lunch, forcing the park to close down. However, because of this unavoidable circumstance, Dorney Park gave the boys passes to return at a later date to enjoy another day in the park.

We would like to thank the Kupsho family and members of the Fistful of Two's Poker Club for helping LPSCU Branch 60 reach their goal. The boys are always so grateful and appreciate all that we do for them.



**Boys from United Childrens Home in West Hazleton, Pennsylvania, enjoy a day at Dorney Park's Wild Water Kingdom**

## EDITORIAL NOTICE

The editor reserves the right to edit submissions to *Morning Star* in order to correct grammatical or spelling errors, delete repetitions, clarify ideas, or reduce the amount of copy and/or photos to fit available space.



**MSGR. BEEDA DISTRICT**

Members of the Msgr. Beeda District held their second meeting of the year on September 6 at Vesuvio's Restaurant in Drums, Pennsylvania. Seven members were in attendance and Branch 124 hosted the meeting.

The financial report was reviewed and accepted. The District received a thank you letter from the Valley Food Pantry for the two shopping carts full of pasta and sauce that were collected at the District's LPSCU 125th Anniversary breakfast. The food pantry was very grateful for the donation.

The District Christmas party is already booked for December 1 at Rocco's Restaurant, Hazleton, Pennsylvania. District President Anita Gregory shared that she already has the favors and several door prizes for the raffle. Anyone who would like to donate a door prize (or two) should advise President Gregory. The cost to attend is \$15 for both members and non-members. As reservations are required, attendees need to call President Gregory at 570-788-3263 by November 22, 2023.

The District is hoping that the 2023 LPSCU Youth Achievement Award recipient, Melina Gregory, is available to attend the Christmas party. If she is, President Gregory will present her with the award at that time.

President Gregory picked menu items for the Christmas party prior to the meeting and reviewed the choices. All members were in agreement with what will be served. Meeting attendees were asked if they would like to change or add something to the agenda of the party. All meeting attendees agreed that they were happy with everything as it currently appears. The District's Matching Fund Raffle proceeds this year will go to Divine Providence Homeless Shelter in Hazleton, Pennsylvania.

The next District meeting will be held on March 6, 2024, at Perkins Restaurant, Route 93, Hazleton, at 5:00 p.m. Anyone planning to attend should contact President Gregory at 570-788-3263 by March 1, 2024, since reservations are required.

**PITTSBURGH DISTRICT ~ Summer Picnic**

The Pittsburgh District held its annual Summer Picnic on Sunday, July 23, 2023, at White Oak Park in White Oak, Pennsylvania. It was a beautiful summer day for the fraternal event. Pittsburgh District President Sue Ondrejco opened the gathering with a prayer prior to lunch. Approximately thirty members and guests attended. A Chinese auction was held with gifts being donated by each Branch.

One lucky attendee even won a free lunch as the door prize. Bingo games were also played after District business was discussed. A paper with all the District's upcoming events was handed out.

A special thanks to Janice and Dave Matthews of Branch 65 (Munhall, Pennsylvania) for spearheading the event and providing all the delicious food, including hamburgers, hot dogs, strawberry spinach salad, corn on the cob, fruit, and cookies for dessert. They did an awesome job pulling this fraternal gathering together.







**PITTSBURGH DISTRICT ~ Fall Bingo**

Members of the Pittsburgh District held their second annual Fall Bingo event on Sunday, September 17, 2023, at Gaetano's Banquet Center in Pittsburgh, Pennsylvania. Approximately forty-five people attended, including District members and guests.

District President Sue Ondrejco welcomed everyone and opened the gathering with a prayer before the meal. A buffet lunch which included salad, chicken, pasta with vodka sauce, scalloped potatoes, and cupcakes was served. Everything was delicious!

A 50/50 raffle was held with the winner taking home over \$130. A Chinese auction was also held. Everyone had a great time playing the various games of Bingo even though one particular table seemed to have all the luck, taking home a lot of the game prizes as well as the Chinese auction prizes. Lady Luck was definitely with them. All in all, it was a great afternoon of fraternization.



# LPSCU WHOLE LIFE INSURANCE PLAN

If you're looking for a very economical insurance plan, LPSCU Whole Life should be examined as a viable option. Premiums are considered to be low and affordable for any applicant's age. Whole Life Insurance plans offer the advantage of having substantial life insurance protection with low premium payments.

This plan is offered to individuals 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 LPSCU Whole Life Plan offers the added fraternal benefits of educational awards, youth and adult activities, newborn benefit, prescription discount plan, official publication, and discount car rental, to name a few. Check with your Branch representative or LPSCU Home Office for the latest fraternal benefits

available.

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 ever-increasing 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.

## WHOLE LIFE ANNUAL AND MONTHLY 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



# Letters

Dear LPSCU:

Thank you so much for the beautiful gold wedding cross for our 50th wedding anniversary. We appreciate your thoughtfulness. It is a wonderful remembrance.

**John & Anita Gregory**  
Members of Branch 60  
West Hazleton, PA

Dear Mrs. Kluchinski and LPSCU,

Thank you so much for choosing me as one of your college award recipients. Your generous scholarship will certainly help me out when I start school this fall.

Sincerely,  
**Cameron Gregory**  
Branch 60  
West Hazleton, PA

Dear LPSCU Board of Directors,

Thank you very much for awarding me the Bishop Grutka Scholarship. It will be a great help to me in completing my law school applications.

Fraternally,  
**Marissa Jason**  
Branch 6  
Wilkes-Barre, PA

Dear LPSCU,

Thank you for my Catholic Grade School grant. I can't wait to start 1st grade!

**Lucy Jedlovec**  
Branch 60  
West Hazleton, PA



**LPSCU Life**

Security, Peace of Mind

## Our Mission...

*Provide affordable insurance and annuity products while embracing our Catholic faith, ethnic culture, heritage and fraternalism, through our programs and benefits.*

## Ladies Pennsylvania Slovak Catholic Union

# 43<sup>rd</sup> National Convention

**June 29-30, 2024**

# CONVENTION BOOKLET



**LPSCU Life**

Security, Peace of Mind

### PATRONS

Platinum  
Diamond  
Gold  
Silver  
Bronze  
Memorials

### RATE SCHEDULE

\$100.00  
\$ 75.00  
\$ 50.00  
\$ 25.00  
\$ 10.00  
\$ 20.00

### EXAMPLES OF PATRONS

#### **Platinum / Diamond / Gold / Silver / Bronze:**

Ladies Pennsylvania Slovak Catholic Union Branch ##  
City, State

John and Mary Smith, LPSCU Branch ##  
City, State

#### **Memorial Patron:**

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

### **PATRON ORDER FORM**

(PLEASE TYPE OR PRINT)

Patron's Name \_\_\_\_\_

City, State \_\_\_\_\_

Phone Number \_\_\_\_\_ Email \_\_\_\_\_

Type of Patron \_\_\_\_\_ Amount enclosed \$ \_\_\_\_\_

Memorial is from \_\_\_\_\_

PLEASE MAKE CHECK PAYABLE TO: LPSCU

Send form and payment to:

Ladies Pennsylvania Slovak Catholic Union

ATTN: President Theresa Kluchinski

PO Box 32

Wilkes-Barre, PA 18703-0032

**DEADLINE IS JANUARY 15, 2024**



**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**



# Executive Finance Committee Meeting Minutes

August 23, 2023 ❖ Home Office, Wilkes-Barre, Pennsylvania

President Theresa Kluchinski called the meeting to order and offered a prayer. Present were President Kluchinski, Vice President and Acting Secretary-Treasurer Anita Gregory, and Chairperson of Trustees James Yocum.

The committee reviewed and accepted the Minutes from the May 17, 2023, Executive Finance Committee meeting.

## Correspondence/Requests

The committee acknowledged the correspondence read and approved the following:

- ❖ Indiana Fraternal Alliance charity St. Jude House Family Violence Prevention Center and Shelter. *Approved \$100 donation.*
- ❖ Ohio Fraternal Alliance Silent Auction to benefit OFA Scholarship Fund and Second Harvest Food Bank. *Approved \$100 donation.*
- ❖ NJNY Fraternal Alliance ad book. *Approved \$100 full page ad.*
- ❖ Slovak Heritage Festival Sponsorship request for \$500 that includes: display table, full-page ad in the program book, listing and recognition as an official festival sponsor. *After further information was provided by e-mail (8/30/23), approved \$500 sponsorship.*
- ❖ Saint Andrew Abbey Annual Benefit celebrating Abbot Gary Hoover's 40th Anniversary of priesthood. *Approved \$100 sponsorship and \$100 gift.*

## Financial Statement

The committee reviewed the following checking accounts: M&T Bank – General Operating Account – The Outstanding Check List for the M&T General Operating Account for May, June, and July 2023; the Morgan Stanley Smith Barney Checking Account for May, June, and July 2023 and the Home Office – Branch Deposit Account.

The committee reviewed the June 30, 2023, Quarterly Statement and the Profit & Loss/Balance Sheet for May, June, and July 2023.

## Bond/Stock/Pension Portfolio

The committee was provided and reviewed all activity from May, June, and July 2023, along with Common Stocks, Preferred Stocks, and Bonds. The Employee Retirement Plan was also reviewed.

## Home Office

President Kluchinski reported the following:

- ❖ Patricia O'Donovan was hired to the full-time position on May 8, 2023. The 90-day probationary period ended August 6, 2023.
- ❖ The examination with the Pennsylvania Insurance Department is ongoing. Information requested from the examiner is given in a timely manner.

## Budget

The budget was reviewed. President Kluchinski asked that any recommendations for the 2024 budget be submitted prior to the next meeting in November.

## Other Business

The committee discussed advertising options.

## Meeting Dates

The next meeting will be held November 29, 2023.

There being no further business, the EFC adjourned.

Respectfully submitted,

**Anita Gregory**

Acting National Secretary-Treasurer

## SLOVAK NEWS

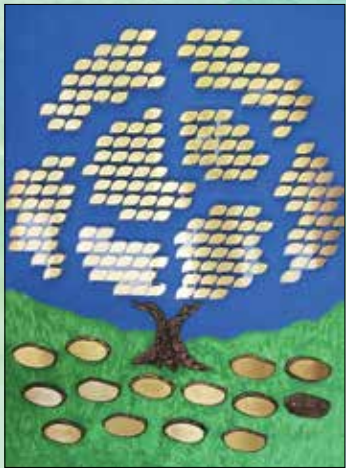
Compiled by **Fr. Gerald Gonda, OSB**  
**St. Andrew Abbey, Cleveland, Ohio**

- This summer marked the 100th anniversary of “**Slovak Day**” at **Kennywood** amusement park near Pittsburgh, Pennsylvania.
- **Slovak Heritage Tours** in Deerfield, Massachusetts, has seen an increase in Polish Americans interested in visiting Slovakia because the language and culture are so similar to their Polish heritage.
- **Bishop Larry Kulick** of Greensburg, Pennsylvania, visited Slovakia in July and celebrated Mass in honor of his ancestors in the towns of Nova Bystrica and Stara Bystrica.
- Actor **Emma Horvath**, 29, was born and raised in the United States by her parents who were Slovak immigrants. Since 2022, she has played Earlen in the Amazon Prime fantasy television series, “The Lord of the Rings: The Rings of Power.”
- Catholic actor **Jim Caviezel** – who had the starring role in the movies *The Passion of the Christ* and, more recently, *The Sound of Freedom* – has Slovak blood through his paternal grandmother.
- The United States Embassy in Slovakia created a traveling exhibit of **30 Notable Slovak Americans** that was displayed first in Bratislava in April 2023 and then traveled to other cities in Slovakia. Some of figures included **U.S. Air Force Colonel Eva Strelka Jenkins**, a native of Bratislava, who commands thousands of troops in the U.S. military, and **Steve Ditko**, a comic book artist who helped to create the character of Spiderman.
- You can find a very interesting 10-minute video called “**10 Things That Shock Tourists When Visiting Slovakia**” produced by Wolters World, a YouTube video travel series. The narrator gives Slovakia higher points in several categories over neighboring countries.

*Fr. Gerard Gonda welcomes material connected to Slovak news to be sent to him at [gerard@standrewabbey.org](mailto:gerard@standrewabbey.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, Tree of Life, P.O. Box 32, Wilkes-Barre, PA 18703-0032

### ALL PROCEEDS RECEIVED FUND OUR SCHOLARSHIP PROGRAM

Name \_\_\_\_\_  
 Address \_\_\_\_\_  
 City/State/Zip \_\_\_\_\_  
 Phone \_\_\_\_\_

#### 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 - Keep track of your own payments.)
- My \$100 check for a Leaf (paid in full)
- My \$500 check for a Stone (paid in full)

#### 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:

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# LPSCU PRIVACY STATEMENT

## Our Privacy Commitment

The Ladies Pennsylvania Slovak Catholic Union (LPSCU), a fraternal life insurance society, shares your concern about privacy. We believe in protecting the confidentiality and security of the information we collect. This notice describes our privacy policy and how we treat the information we receive about you.

## Why we collect and how we use information

We use the information we collected about you for business purposes with respect to our insurance and fraternal relationship with you. The business purposes include evaluating a request for our products, services or benefits; evaluating benefit claims; administering our products, services or benefits; and processing transactions requested by you. We may also use the information to contact you about other products and services we provide.

## How we collect information

Much of the personal information that we have comes directly from you. The information you give us when you apply for our products or services generally provides the information we need. If we need to verify information or need additional information, we may obtain this information from third parties such as health care providers. Information collected may relate to your employment, finances, health, avocations, or other personal characteristics.

## How we protect information

We treat the information we collect about you in a confidential manner. Our employees are required to protect the confidentiality of this information. Your personal information is available only to our employees who may need to see it to fulfill and service your needs. We maintain safeguards to protect the information and our employees are required to comply with our established policies. Should your relationship with us end, your personal information will remain protected in accordance with our privacy practices as outlined in this notice.

## What we do with personal information we collect

We do not disclose your personal information to companies or organizations not affiliated with us that would use the information we have provided them to contact you about their own products and services. We may disclose information about you in order for us to conduct our business, or where law requires disclosure. For example, information may be disclosed to others to enable them to provide business services for us, such as performing general administrative activities. We may use your personal information for marketing purposes or to help with your overall insurance program. Information may also be disclosed for audit or research purposes, or to law enforcement and regulatory agencies.

## Further information

As required by law, we will notify you of our privacy policy annually.

### Ladies Pennsylvania Slovak Catholic Union

71 South Washington Street / P.O. Box 32  
 Wilkes-Barre, PA 18703-0032  
 Phone: 888-834-6614 ❖ Fax: 570-823-4464  
 E-mail: lpscu@lpscu.org



## JET Plan \$1.00 First Year Premium Extended for 2024

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 2024. **This offer is limited to certificates with an issue date in the year 2024.** 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 2024.

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](mailto:lpscu@lpscu.org). Visit our website ([www.lpscu.org](http://www.lpscu.org)) for more details.

## Lehigh Valley Celebrates LPSCU's 125th Anniversary

Officers and members of the Lehigh Valley Okres met to celebrate the 125th Anniversary of the LPSCU on Sunday, August 13, 2023, at Melt Restaurant, located at The Promenade Shops at Saucon Valley, Center Valley, Pennsylvania. The event was opened with a prayer by Okres Vice President Marie Egan.

Plans were discussed for the District's Christmas party to be held on Sunday, December 10. *(Please note this date has subsequently been changed to Sunday, December 17.)* Plans will be finalized at the September meeting.

Members and guests that participated in the anniversary celebration were Okres President Jean Kosalko, Vice President Marie Egan, Okres Secretary Sarah Reid, Okres Treasurer Jeffrey Kosalko, Eric, Tiffany, Benjamin and Alex Kosalko, and William and Claire Egan.



**L-R: Jean Kosalko, Sarah Reid, Marie Egan, Benjamin Kosalko, Jeffrey Kosalko, and Eric Kosalko.**

## Rev. Dianiska District Sets Date for Christmas Party

The Rev. Dianiska District's Annual Christmas Party will be held on Sunday, December 3, 2023, beginning at 1:00 p.m. at the Holiday Inn East Mountain, 600 Wildflower Drive, Wilkes-Barre, Pennsylvania. This year Branch 19 (Swoyersville, Pennsylvania), will be hosting the event. Reservations are required and can be made by contacting Debbie Adamchak (570-696-1663) or Jean Kapral (570-287-1328). **Please reserve your spot by Monday, November 13, 2023.**

# 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  
Amreihn, Kenneth – Essexville, MI  
Beeda, Michaela – Port Lucie, FL  
Blair, Stacy – Hickory, NC  
Bridzius, Andrius R. – El Paso, TX or San Antonio, TX  
Campbell, Scott – Pittsburgh, PA  
Cavenas, Keri L. – Mahanoy City, PA  
Chvostal, John – Long Beach, CA  
Chvostal, Paul – Cypress, CA  
Clifford, Stephanie – Scranton, PA  
Clifford, Brian – Scranton, PA  
Colello, Christopher – Georgetown, KY  
Doran, James – Hesperia, CA  
Fink, Carly – Reading, PA  
Fink, Thomas – Coopersburg, PA  
Flegel, Mirella – Daufuskie Island, SC  
Golby, Raeleen – Johnstown, PA  
Hodge, Michael – N. Catasauqua, PA  
Hoobler, Mary – Sewickley, PA  
Horman, Susan M. – Chandler, AZ  
Horvath, Michael – Jacksonville, FL  
Jones, Jeffrey – Youngstown, OH or Struthers, OH  
Kinsey, Ann Marie – Taylor, PA  
Kniess, Denise M. – Butler, PA  
Lovasko, Emelie – Whiting, IN  
Lowrie, Deborah – Dalton, PA  
Malarich, Matthew – Surfside, PA  
McBeth, Ryan – Hellertown, PA  
McKenzie, Gary – Hazleton, PA  
McTague, Robert – Scranton, PA  
Matuza, William R. – Hazlet Twp., NJ or  
West Keansburg, NJ  
Mikulaj, Brian M. – Lafayette, IN  
Miller, Richard – Luta, FL

Mitrakos, Deborah – Naperville, IL or Aurora, IL  
Moskal, Justin – St. Charles, IL  
Parisi, Allison – Seminole, FL  
Pavalko, Steven – Boardman, OH  
Rusnak, Susan – Churchville, PA  
Shank, Angela – Davidsonville, PA  
Sharrow, Roxanne – Youngstown, OH  
Shook, Alexandra – Hoboken, NJ  
Stinavage, Judy – Binghamton, NY  
Stumpf, Kelly – Blandon, PA  
Suchy, Mary – Chicago, IL  
Susoreny, James – Richardson, TX  
Swetz, Edward – Scranton, PA  
Tomanio, Terri – Port Charlotte, FL  
Vanlandingham, Randy – Forney, TX  
Vizza, Daniel – Chicago, IL  
Votral, Gregory – Springfield, MA  
Wateski, Jessica – Exeter, PA  
Watson, Michael – Hubbard, OH  
Weinreich, Sarah – Shenandoah, PA  
Weldner, Robert – Orefield, PA  
Whitaker, Kimberly – Emmaus, PA  
Wisniewski, Edward – Waymart, PA or Rockaway, NJ  
Workosky, Dorothy – Johnstown, PA  
Ziomkowski, Stanley – Wilkes-Barre, PA



***If you have any information regarding any of these members or their relatives, please contact the Home Office as soon as possible at 570-823-3513, toll free at 888-834-6614, or via email at [lpescu@lpescu.org](mailto:lpescu@lpescu.org). Your assistance is greatly appreciated.***



# Focusing on National Awareness Month

Deborah McKinley, LPSCU Public Relations Director

## NOVEMBER

### National Diabetes Awareness Month

November is designated as National Diabetes Awareness Month. The American Diabetes Association hopes the focus of the month will raise awareness of diabetes symptoms, promote healthy living, and advise people of the risk factors. Did you know that one in every ten Americans has diabetes?

The most common types of diabetes are:

- **Type 2** – A chronic condition that affects the way the body processes blood sugar.
- **Type 1** – A chronic condition where the pancreas produces little or no insulin.
- **Prediabetes** – A condition in which blood sugar is high, but not high enough to be considered Type 2.
- **Gestational** – High blood sugar affecting pregnant women.

Symptoms of diabetes include excessive thirst, excessive hunger, extreme tiredness, very dry skin, losing weight without trying, and frequent urination, to name a few. Type 2 symptoms usually develop slowly, over time, and it can be years before you are aware of it. On the other hand, Type 1 symptoms often appear very quickly, especially in children.

Diabetes is usually treated using a combination of diet, exercise, medication and/or insulin therapy. Regular monitoring of blood sugar levels is important as well. Some people need to check their blood sugar twice per day, while for others once per day is sufficient.

You can't "fix" diabetes on your own. Trained medical professionals can guide you through treatment options. Please see a doctor for questions and treatments.

## Msgr. Beeda District to Hold Christmas Party

The LPSCU's Msgr. Beeda District will hold its Christmas party on Friday, December 1, 2023, at 6:00 p.m. A buffet-style dinner will be served at Rocco's Restaurant, 245 Muir Avenue, Hazleton, Pennsylvania. The cost is \$15 per person for anyone attending.

Once again, the District will hold a Holiday Raffle with many beautiful prizes to be chanced off. Maybe you'll be one of our lucky winners! The raffle will be held in conjunction with the LPSCU's Matching Fund Program. The proceeds this year will benefit the Divine Providence Homeless Shelter at 214 West Walnut Street, Hazleton. The shelter accommodates up to twenty people per night and provides free showers, meals, and counseling to both men and women, ages 18-26 years old.

As always, the District thanks everyone for all they do and for their continued generosity to these worthwhile projects. Anyone planning on attending is asked to RSVP District President Anita Gregory (570-788-3263) by November 22, 2023.

## DECEMBER

### Seasonal Affective Disorder Awareness Month

Have you ever heard someone say that they have the "winter blues"? Or have you yourself experienced them? It's important to know that you are not alone. Statistics say that approximately 10 million Americans have some sort of Seasonal Affective Disorder, otherwise known as SAD. SAD is most readily associated with the winter months -- hence the term "winter blues" -- but some people are more affected during the spring months rather than winter ones. Another thing to know is that there are paths for help if needed. Don't be afraid to seek help.

Symptoms may include some of the following:

- **Mood** – Apathy, mood swings, sadness
- **Sleep** – Excessive sleepiness or sleep deprivation
- **Whole body** – Appetite changes, fatigue
- **Behavioral** – Irritability, social isolation

SAD can also bring about a lack of concentration and weight gain. There is help and treatment that can help. Treatment options may include light therapy, psychotherapy, and/or medications.

I'm sure most of us have been or know someone who has been "down in the dumps" because there's been x number of days without the sun. Lack of sunshine can definitely contribute to someone suffering from SAD. Reports say that going outside for as little as 20 minutes, even on gray, cloudy days, proves more beneficial to our overall well-being than staying indoors 24/7.

Be aware of your own body and don't be afraid to explore options for help if you need it.

*The purpose of these monthly awareness articles is to bring to the forefront issues that people deal with every day but probably don't think about on a daily basis. The better informed we are, the better we can react to situations when needed.*

## 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 who is a member in good standing of 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**

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.  
 St. Theresa of the Little Flower

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

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

*In Memoriam*

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

~ Matthew v.5

NAME	BRANCH	LOCATION
Deborah A. Cook	6	Wilkes-Barre, PA
Bernadette Yencha	6	Wilkes-Barre, PA
John J. Galgon	40	Allentown, PA
Anton J. Bravar	42	Pittsburgh, PA
Antoinette Nero	62	Northampton, PA
Petra Papst*	64	Pittsburgh, PA
Paul E. Martin*	65	Munhall, PA
Paul J. Martin*	65	Munhall, PA
Jeremy Spierling	65	Munhall, PA
Eleanore Majkut*	77	Lorain, OH
Monica M. Gibbs	79	Whiting, IN
Irene Vuksanovic*	79	Whiting, IN
Edward J. Hudak*	81	Beaverdale, PA
Frances M. Skubak	90	Johnstown, PA
Eleanor Donnelly	132	Campbell, OH
Sheryl A. Harakal	156	Coaldale, PA
Scott A. Sendra	158	Chicago, IL
George J. Siska*	158	Chicago, IL
Linda M. Benson	197	Wilkes Barre, PA
Saule J. Palubinskas	197	Wilkes-Barre, PA
Norbert Duray, Sr.	198	Whiting, IN

*\*Multiple certificates*

**Cooking Corner**

**MACARONI & CHEESE**

- 1 bar Cracker Barrel Cheese  
(sharp or extra sharp)
- 2 cups milk
- 2 Tbsp. flour
- 4 Tbsp. margarine or butter
- 1 tsp. salt
- Bread crumbs
- 2 cups macaroni  
(cooked to package directions)

Cut up cheese into small cubes. In a saucepan, melt margarine (or butter), stir in flour, add salt and milk. Bring to a boil. Turn heat down to low and SLOWLY add pieces of cheese until all but a few are left. Pour mixture into a baking dish over cooked macaroni. Sprinkle bread crumbs, pieces of cheese, and dabs of margarine (or butter) on top. Bake at 350 degrees for 25 minutes.





# Calendar of Events

continued from page 2

**20 – Deadline to submit articles for March/April 2024 Morning Star.**

## MARCH

**6** – Msgr. Beeda District Meeting at 5:00 p.m., Perkins Restaurant, Route 93, Hazleton, Pennsylvania. If you plan to attend, please RSVP to District President Anita Gregory (570-788-3263) by March 1.

**20 – Deadline to submit articles for May/June 2024 Morning Star.**

## APRIL

**14-15** – Slovak Catholic Federation Spring Meeting, Danville, Pennsylvania

## MAY

**20 – Deadline to submit articles for July/August 2024 Morning Star.**

## JUNE

**29-30** – 43rd National LPSCU Convention, Hershey Lodge and Convention Center, Hershey, Pennsylvania

## JULY

**20 – Deadline to submit articles for September/October 2024 Morning Star.**

## SEPTEMBER

**15-16** – Slovak Catholic Federation Fall Meeting, Youngstown, Ohio

**20 – Deadline to submit articles for November/December 2024 Morning Star.**

# New Insurance Issued

Branch	Branch Representative	July/Aug. 2022	Year-to-Date Total
64	Susan Ondrejco	\$ 5,000.00	\$ 5,000.00
83	Helen Bobeck	\$ 10,000.00	\$ 10,000.00
213	Mary Jo Savidge	\$ 10,000.00	\$ 10,000.00
		\$ 25,000.00	\$ 25,000.00

## 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 3, 2023. The event will be held in conjunction with the LPSCU's Matching Fund Program. The raffle will benefit Ruth's Place, an organization that provides shelter and case management services for women experiencing homelessness in Luzerne and Lackawanna counties. It is headquartered in Wilkes-Barre, Pennsylvania.

District or LPSCU members may support this project by donating a gift and/or attending the Christmas party. All donated gifts with a minimum value of \$10 will be awarded at the party. For more information or to make a donation, kindly contact Debbie Adamchak at 570-696-1663 or Jean Kapral at 570-287-1328.

# 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](mailto:Theresa@lpscu.org).

## WE HOPE TO SEE YOU AT A DISTRICT EVENT SOON!





LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION

# FLEXIBLE ANNUITY

**ANNUAL INTEREST RATE IS 4%\***

\*EFFECTIVE JULY 1, 2023

- 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
- 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

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



For more information about the

## **LPSCU FLEXIBLE ANNUITY**

contact the LPSCU Home Office or your local Branch Secretary

71 South Washington Street | Wilkes-Barre, PA 18701

Phone 888-834-6614 | Fax 570-823-4464 | e-mail: [lpscu@lpscu.org](mailto:lpscu@lpscu.org) | [www.lpscu.org](http://www.lpscu.org)



## 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 [zornicka@lpescu.org](mailto:zornicka@lpescu.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 [lpescu@lpescu.org](mailto:lpescu@lpescu.org).

## 2023 SS.C.M. Appeal Nearing Conclusion

The Saints Cyril and Methodius Appeal is in its 45th 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 September 15, the 2023 Appeal has received \$23,113.51 from 187 donors.** Among the 57 donations received from the Slovak Catholic fraternal Branches and Districts, Branch 6, Branch 19, Branch 90, Branch 213, the Rev. Dianiska District, and the Home Office of the LPSCU have donated a total of \$650. Donations to date have been also received from six parishes, 27 clergy and religious, and 97 individuals. On behalf of the Pontifical College, thank you for your continued generosity and support!

Anyone wishing to contribute to the 2023 Appeal 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, 2023, will be credited toward the 2024 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 purposes. 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, Penndel, Pennsylvania, serves as First Vice President of the Federation and is the Appeal Coordinator.*

### 45th 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, Penndel, PA 19047-4052


# ENJOY THE BENEFITS OF BEING PART OF A COMMUNITY.

As a member of Ladies PA Slovak Catholic Union, you could save up to \$842 a year<sup>1</sup> on auto and home insurance, and you'll have access to all the advantages of being a Liberty Mutual Insurance customer.

 **24-Hour Claims Assistance**  
Online or by phone.

 **Accident Forgiveness<sup>2</sup>**  
No premium increase due to an initial accident.

 **Better Car Replacement<sup>TM3</sup>**  
If your car is totaled, we'll give you the money for a model that is one year newer.

 **24-Hour Roadside Assistance<sup>4</sup>**  
Real help when you need it.

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  
Cell: (570) 793-5828  
Candice.Cilvik@LibertyMutual.com  
Client #122164

AUTO | HOME | PET | RENTERS | UMBRELLA | MOTORCYCLE | CONDO | WATERCRAFT

<sup>1</sup>Savings validated by countrywide survey of participating new customers from 3/1/2018 to 3/1/2019 who switched to Liberty Mutual. Savings may vary. Comparison does not apply in MA. <sup>2</sup>Accident forgiveness not available in CA. Terms and conditions apply. <sup>3</sup>Optional coverage in some states; availability varies by state. Eligibility rules apply. In the event of a total loss to a vehicle, we will provide Actual Cash Value of the same make, model, and equipment of a vehicle one year newer than the covered vehicle as well as 15,000 fewer miles than the vehicle that was lost. <sup>4</sup>Coverage is provided on the optional Towing and Labor Coverage endorsement. May vary by state. Applies to mechanical breakdowns and disablements only, and may be subject to limits. Coverage provided and underwritten by Liberty Mutual Insurance and its affiliates, 175 Berkeley Street, Boston, MA 02116 USA. Equal Housing Insurer. ©2018 Liberty Mutual Insurance 13849512

This organization receives financial support for offering this auto and home benefits program.



## Book Review

### Arcadia Publishing

By Fr. Gerald Gonda, OSB

St. Andrew Abbey, Cleveland, Ohio

You may be familiar with one or another of the interesting, compact, paperback books of the "Images of America" series of Arcadia Publishing which operates out of Charleston, South Carolina; Chicago, Illinois; Portsmouth, New Hampshire; and San Francisco, California. This series allows you to learn the history of your hometown written by local authors. You can often find these books in your local drugstore. However, if you go on the website <https://www.arcadiapublishing.com/collections/images-of-america> you will be surprised to find a number of books related to Slovak Americans in different locations of the United States. (Search "Slovak.") Some of these volumes are written by local Slovak fraternalists like John T. Sabol (Cleveland, Ohio) and Loretta Ekoniak (Youngstown, Ohio). Each book contains about 127 pages of mostly historical photographs with informative captions. As such, they are very effective in bringing memories to the surface that have been forgotten with the passage of time.

The website lists a number of Slovak-related volumes, each selling for \$21.99. I came across the following:

- *Slovaks of Chicagoland* by Robert Fasiang and Robert Magruder
- *Slovaks of the Greater Mahoning Valley* by Loretta Ekoniak (Loretta is willing to offer a small discount if you order through her – [Loretta.ekoniak@gmail.com](mailto:Loretta.ekoniak@gmail.com).)
- *Slovak Pittsburgh* by Lisa Alto
- *A Race to Freedom – the Mira Slovak Story* by David Williams (This is about a young airline pilot, born in Cifer, Slovakia, who escaped communism in 1953 by hijacking his own commercial flight. He later became a hydroplane racing champion and a stunt flyer and who died in 2014.)
- *The Anthracite Coal Region's Slavic Community* by Brian Ardan
- *Cleveland Slovaks* by John T. Sabol and Lisa Alzo
- *Cleveland's Buckeye Neighborhood* by John T. Sabol

Also, if you search under "Catholic" you will find volumes about the historic Catholic churches in cities like Cleveland, Pittsburgh, Chicago, and Detroit, as well as histories of some religious orders like the Chardon and Covington Provinces of the Sisters of Notre Dame.

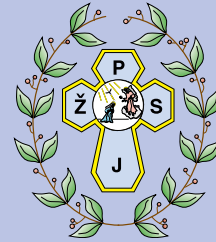
Fr. Gerard Gonda, OSB, welcomes suggestions of books connected to Slovak history, culture, or faith – new or old – that are readily available to be reviewed. Send titles for consideration to [gerard@standrewabbey.org](mailto:gerard@standrewabbey.org).



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

## 125<sup>th</sup> Anniversary

1898-2023



### LPSCU IS 125 YEARS OLD!

The Board of Directors has authorized a reimbursement of \$15.00 per member if any LPSCU Branch/District commemorates this milestone with a specific 125th Anniversary Celebration held any time from January 1st to December 31st in 2023!

There are some rules:

- You must publish the celebration in the *Morning Star (Zornicka)* prior to the event, inviting participation of all members, and
- After the event, you must publish an article and group photo of the celebration, with a copy being sent to the Home Office.
- A list of attendees must accompany the article that is sent to the Home Office.
- The type of event is at the Branch's/District's discretion.
- For any member that attends, whether or not they are in your Branch/District, you will be reimbursed \$15.
- Giveaways will be provided by the Home Office, if requested.

If you have any questions, do not hesitate to contact the Home Office.



**LPSCU Life**

Security, Peace of Mind

### LPSCU.ORG ~ Check it out!

Have you heard the latest? At the end of June, LPSCU launched a revamped and refreshed website. If you haven't checked it out yet, go to [www.lpscu.org](http://www.lpscu.org) and see what the buzz is about. It's easier to navigate, easier to find what you're looking for, and easier to contact the Home Office. Let us know what you think. We love to hear from our members!



# Junior Branch Journal

**November 21, 1898  
Happy 125th Birthday LPSCU!**



With foresight and determination, a group of eight immigrant women, who were gathered at a social event, envisioned the need to organize so they could help themselves to better adjust and participate in the American way of life. From that meeting, a bright idea was conceived to organize a fraternal benefit society for the purpose of providing financial protection for its membership. Antonia Virusky, Paulina Petro, Marta Kuntz, Maria Lapchak, Anna Tkac, Maria Hanisek, Maria Yeager and Maria Pjatek - we salute you!

## All Saints Day ~ November 1

All Saints Day in Slovakia, as well as many other Slavic countries, is a highly celebrated holy day. Slovak families travel across the country to visit cemeteries where their deceased family members are located. Cemeteries overflow with flowers and thousands and thousands of candles are lit and placed on the graves. Families take time to meet together and take care of their family members' gravesites. War memorials that commemorate the World Wars are also highly decorated. Although the practice is similar to Memorial Day in the United States, All Saints Day in Slovakia has a much larger observance. It generates more traffic on the road than virtually any other day in Slovakia, including Easter and Christmas. A large industry has sprung up to accommodate All Saints Day observance. Flower shops in town start stocking memorials several weeks before All Saints. Local radio stations play sad music all day and take calls from people to give memorials about deceased relatives. In the cemetery, the smell of burning wax is overpowering and the cemeteries are quite beautiful, especially at night.



### Hey Kids ~

Watch your mailboxes for a special invitation to participate in the LPSCU Christmas Coloring Contest!

Everyone's a winner (from first place to honorable mention), so send in your entries by December 31, 2023, to claim your prize!

## Thanksgiving Prayer



**O Gracious God,  
we give thanks for  
your overflowing  
generosity to us.**

**Thank you for the blessings  
of the food we eat and especially  
for this feast today.**

**Thank you for our home,  
family and friends, especially  
for the presence of those gathered here.**

**Thank you for our health,  
our work and our play.**

**Please send help to those who are hungry,  
alone, sick, and suffering  
war and violence.**

**Open our hearts to your love. We  
ask your blessing through Christ  
your son. Amen.**

- by Mary Cronk Farrell





# Junior Branch Journal

## Štedry Večer ~ Christmas Eve

Families began preparing for Christmas weeks in advance. They cleaned their homes, baked cakes, and made decorations for their trees. During the last week before Christmas, women had to return things they borrowed, wash and clean everything, and organize their work. Spinning, weaving, and cleaning were forbidden between Christmas and Epiphany.

Beginning in the early morning on Christmas Eve, preparations for the Birth of Christ are underway in every home, from the richest to the poorest. A final batch of cookies is baked and the dishes for the Christmas Eve meal are prepared. In some areas, people visit on Christmas Eve. The first visitor to the home should be a man or boy, bringing greetings of luck, health, and happiness in the coming year. If the first visitor is a woman, there is a prediction of bad luck during the entire New Year.



The holiday table is prepared with clean straw under the tablecloth or on the floor to remind us that Christ was bedded on straw in the manger. In some villages, the table legs are also bound with chains to represent the link from Christ's birth to His death. When the holiday table is prepared, one extra place is set for an unknown guest. With preparations complete, the family eagerly awaits the appearance of the first evening star.

Before dinner begins, the father or mother takes a little honey to make a small sign of the cross on the foreheads of each person. This serves as a reminder that is proper at all times to keep our Divine Redeemer in our thoughts and to live and work so that harmony and pleasant fellowship will sweeten our lives.

After a dinner of mushroom soup, bobalky (tiny biscuits steamed and served with sauerkraut or poppyseed), peas, and fish, the home is cozy and quiet.

## The Legend of Christmas Angels



There once were two angel friends: one wore pink robes and the other wore blue robes. These angels were known for singing lovely duets and praised the glory of God. They also played trumpets made from pure silver that were believed to be the most melodious sounds ever heard by man. One day, 'Temira,' their orchestra leader, shared wonderful news to the members of the angelic orchestra. He said that God decided to send his 'Son' to live among 'His' people. On hearing this news, the angels were overjoyed. The



cherubs decided to prepare a musical event for the most important occasion in history. The musical event was expected to be flawless and only angels with the best voices were chosen to sing. 'Temira,' the orchestra leader, questioned his orchestra whether they knew what to do and for what purpose they sang. The angel, dressed in pink, answered by saying that the 'Lord' wanted the angels to show themselves to the shepherds, who lived in the hills of Bethlehem, and also added that the shepherds might be afraid because they would have never witnessed angels in their lives. The angel in blue, added to what the pink angel had to say, by saying that the angels could remove the fear of the shepherds by singing and declaring the arrival of the 'savior' on human lands. On hearing the answers of both the angels, 'Temira' smiled and nodded.

On the day of Jesus Christ's birth, the Christmas angels set out to meet the shepherds. A number of angels appeared in front of the shepherds and played few notes to rejoice the birth of baby Jesus. The shepherds were awestruck. Never were they confronted by divine beings in their lives. This was a first. The shepherds were amazed with this sudden appearance and their hearts were filled with humility and love for God. The angels sang praises for God and spread happiness all around. With their angelic voices they spoke the words - "Glory to God in the highest, and on earth peace, good will to men."



## PERIODICAL

A Matching Fund Project

### LPSCU Branch 213 Christmas Fundraiser

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



- ❖ 24" Wreath - Mixed Greens..... \$17.00
- ❖ 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 4th -  
St. Andrew Parish in Wilkes-Barre (after 10 a.m. Mass)
- ❖ December 5th -  
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.*

Orders are due by November 22nd.

*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!**