



LPSCU Life

Security, Peace of Mind

Morning Star

ZORNIČKA

Vol. 83, No. 894
January-February 2024

Meet the LPSCU's New Secretary-Treasurer John C. Andrzejewski, III, FIC

The LPSCU is pleased to announce John C. Andrzejewski, III, FIC, as its newly hired Secretary-Treasurer. John has a deep and rich history with fraternal organizations, beginning with his life-long membership in The Polish National Union of America where he has held a variety of positions. Starting as a file clerk, he quickly moved up to Assistant Secretary General. From there, he was named the Chief Financial Officer/Secretary, a position he held for thirty-two years.

John graduated with honors from the University of Scranton, located in northeast Pennsylvania, with a Bachelor of Science degree in Accounting. He also completed the required coursework to attain a Fraternal Insurance Counselor (FIC) designation.

John is currently serving as Secretary-Treasurer of the Fraternal Societies of Northeastern Pennsylvania. He is an active member of the Pennsylvania Fraternal Alliance and the American Fraternal Alliance, having held various leadership positions within both organizations in the past. John was a past recipient of the John Jordan Upchurch Award given by the Pennsylvania Fraternal Alliance.

Throughout his career, John has been a member of, or spearheaded, numerous committees. Some of these include Investment, Youth Development, Youth Initiative, Join Hands Day, Membership, Nominating, John Jordan Upchurch Award, Flag Day, and Banquet.

When not working, John is an active member of the Elmhurst Roaring Brook Volunteer Fire Company, where he serves as Vice President. Over the years he has held the positions of Trustee, Secretary-Treasurer, Secretary, and Chairperson of the Fire Station Building Committee with the department. He is also a Director on the Board of the Northeastern Pennsylvania Emergency Medical Services. In prior years, he held the positions of Treasurer, Vice-President, President, and Immediate Past President.

Pursuing his passion for model railroads, John is a member of the Anthracite Hi-Railers O-gauge Model Railroad Club. He is part owner of a company that provides design and build services to model train enthusiasts.

These are just a few of the organizations to which John has contributed his time and talents over the years. It is clear that when John commits to be a part of any organization, he truly becomes involved and takes on leadership roles where he can facilitate the group's growth.

John and his wife, Julie, reside in Elmhurst Township, Pennsylvania. They are the proud parents of a daughter, Elizabeth. John is a member of LPSCU Branch 213, Dallas, Pennsylvania.

The LPSCU welcomes John and wishes him much success in his new position as Secretary-Treasurer.



In This Issue

Spiritual Advisor's Message	3	Bethlehem Branches Celebrate LPSCU's 125th.....	13
New Insurance Issued.....	3	Book Buy Program	13
Annual Meeting Notice	3	Rev. Dianiska District Holds Matching Fund Event .	14
Election of Delegates – Branches 90 and 213	3	In Memoriam.....	14
The Importance of Life Insurance.....	3	2024 College Award Notice	14
Call to the 43rd National Convention.....	4	Focusing on National Awareness Month	15
Activity Campaign – All God's Children	4	Welcoming a Newborn Into Your Family?.....	15
Illinois Members Celebrate LPSCU's Anniversary.....	4	Youth Achievement Award Presented.....	15
Branches 83 and 130 Make a Difference	5	Tree of Life Reservation Form.....	16
Members Aspiring for National Office Notice.....	5	2023 SS.C.M. Appeal Wraps Up	16
Convention Delegate Notice.....	6	California, Here We Come...Again!.....	17
LPSCU Life.....	6	LPSCU 10 Payment Life Insurance Plan.....	18
Mission Statement.....	6	JET Plan \$1.00 First Year Premium Extended	19
Convention Booklet Patron Form	6	FSNEPA Makes Donation.....	19
2024 Fraternalist of the Year Notice	7	Are You Making the Most of Your Membership.....	19
Rev. Dianiska District Honors Award Recipients	7	Guaranteed Issue Program	20
Cooking Corner	7	Get a Discount on Car Rentals.....	21
Branch and Okres News.....	8-9	2nd Quarter Financial Report	21
Rev. Dianiska District Makes a Difference.....	9	Branch 39 Spreads Christmas Cheer.....	21
Can You Help Us Locate These Members?	10	Junior Branch Journal.....	22-23
Branch 39 Makes Donations on Giving Tuesday.....	11	SS.C.M. Sisters Present Leadership Awards	24
Pittsburgh District Marks LPSCU's Anniversary	11	LPSCU Cookbook	24
LPSCU Flexible Annuity	12		

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

JANUARY

- 15** – Deadline to purchase a Patron ad in the LPSCU's 43rd National Convention Booklet. See page 6 for details.
- 19** – March for Life in Washington, D.C.
- 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

- 1** – Deadline to nominate a member as our 2024 Fraternalist of the Year. Details on page 7.
- 3-4** – LPSCU Audit, Home Office, Wilkes-Barre, Pennsylvania
- 5** – LPSCU Annual Board Meeting, Wilkes-Barre, Pennsylvania
- 14-15** – Slovak Catholic Federation Spring Meeting, Danville, Pennsylvania
- 30** – Deadline to apply for a 2024 LPSCU College Award. Details on page 14.
- 30-5/2** – American Fraternal Alliance Spring Symposium, Oak Brook, Illinois

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. (Delegate registration on June 28.)

JULY

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

SEPTEMBER

- TBD** – LPSCU Semi-Annual Board Meeting, Illinois or Indiana
- 15-16** – Slovak Catholic Federation Fall Meeting, Youngstown, Ohio
- 16-18** – American Fraternal Alliance Executive Summit, Washington, D.C.
- 20** – Deadline to submit articles for November/December 2024 Morning Star.

continued on page 21

LADIES PENNSYLVANIA
SLOVAK CATHOLIC UNION

Morning Star ZORNICKA



(USPS 699-520)

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

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

Printed by Triangle Press, 6720 Allentown Blvd., Harrisburg, PA 17112.

Periodical Postage paid at Wilkes-Barre, PA 18701 and additional entries.

Subscription Rate: Members — free; Non-members — \$25.00 per year.

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

OFFICE HOURS AT NATIONAL HEADQUARTERS

Monday through Friday:

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

Phone: 570/823-3513

Toll Free 888/834-6614

Fax: 570/823-4464

E-mail: lpescu@lpescu.org

Website: www.lpescu.org

Facebook: LPSCU Life

BOARD OF DIRECTORS

SPIRITUAL ADVISOR

Reverend Robert Seeman, 301 S. Home Avenue, Apt. 801, Pittsburgh, PA 15202; 412/225-3585; rseeman801@gmail.com

PRESIDENT

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

VICE PRESIDENT

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

SECRETARY/TREASURER

John C. Andrzejewski, III, FIC, 71 S. Washington Street, Wilkes-Barre, PA 18701; 570/823-3513; Fax 570/823-4464; john@lpescu.org

CHAIRPERSON OF TRUSTEES

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

TRUSTEES

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

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

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

Janice M. Mathews, 670 Pettigrew Road, North Huntingdon, PA 15642; 412/751-9582; jndmathews@gmail.com

A Message from Our Spiritual Advisor

FINDING HOPE AND PRAYING FOR PEACE IN THE NEW YEAR

On January 1st, the universal church celebrates the Solemnity of Mary Mother of God. Also, on this day, the world celebrates the beginning of a new year. It is an opportunity for all of us to once again renew our commitment to God to spread His truth ~ the message of hope, love, forgiveness, and peace to a world filled with tension and conflict.



Rev. Robert L. Seeman

“In every person the desire for peace is an essential aspiration which coincides in a certain way with the desire for a full, happy, and successful human life. In other words, the desire for peace corresponds to a fundamental moral principle, namely, the duty and right to an integral social and communitarian development, which is part of God’s plan for mankind. In the words of Jesus Christ, ‘Blessed are the peacemakers, for they will be called children of God’ (Mt. 5:9)” – Pope Benedict XVI

These words taken from the Sacred Scriptures give us a renewed sense of hope. Each of us is called by the Lord to be instruments of His peace.

*May Mary help us discover the face of Jesus,
Prince of Peace.*

*May she support and accompany us
in this new year.*

*May she obtain for us and for
the whole world the desired gift of peace!
So be it!*

~ Pope John Paul II

May God bless you and protect each of you and your family throughout this New Year.

Stastny Novy Rok!

Fr. Bob

New Insurance Issued

Branch	Branch Representative	Sept./Oct. 2023	Year-to-Date Total
6	Maryann Ewasko	\$ 10,000.00	\$ 10,000.00
42	Dolores Sakal	\$ 2,000.00	\$ 7,000.00
64	Susan Ondrejco	\$ 5,000.00	\$ 10,000.00
90	Theresa Kluchinski	\$ 15,000.00	\$ 29,000.00
158*	Maureen Grohowski	\$ 5,000.00	\$ 5,000.00
213*	Maureen Grohowski	\$ 40,000.00	\$ 40,000.00
		\$ 77,000.00	\$ 101,000.00

*Sold through Home Office, not included in Campaign

JANUARY/FEBRUARY 2024

Board of Directors Annual Meeting Notice

This announcement is made to all members of the LPSCU that the Annual Meeting of the Board of Directors will convene on Friday, April 5, 2024, at 8:30 a.m. at the Best Western Genetti Hotel, 77 East Market Street, Wilkes-Barre, Pennsylvania.

Members wishing to submit matters for the Board of Directors to consider at this meeting are directed to send them to the attention of Theresa Kluchinski at the LPSCU National Headquarters, 71 South Washington Street, Wilkes-Barre, PA 18701 or P.O. Box 32, Wilkes-Barre, PA 18703. All correspondence relative to this Annual Meeting should be received no later than February 28, 2024.

Our Scholarship Recipients Explain

The Importance of Life Insurance

Life insurance can provide protection against the unplanned, so understanding and getting life insurance is key to protecting your loved ones. Life insurance not only protects but provides for your family. There are many reasons insurance is important and some of these reasons may be more important than other reasons to some. Life insurance is to make sure there is money left behind after someone dies to help care for the people that matter most to them. It can ease stress for families and give all involved peace of mind knowing money is there to cover some common needs. Needs and dreams are different for every family and life insurance provides a variety of options. There are numerous reasons to buy life insurance and helping secure the financial future for a family is just one of them. Life insurance can help cover funeral costs and ensure the memorial is meaningful. Also, being debt-free brings relief for families who just lost a loved one and insurance can help do just that. Life insurance can provide a large sum of money and is usually tax-free, so it is wise to consider who would suffer if you don't have life insurance.

Laney Schulz
Branch 6, Wilkes-Barre, PA

Election of Delegates

Branch 90 – Johnstown, PA and Branch 213 – Wilkes-Barre area

Members of Branch 90 (Johnstown, Pennsylvania) and Branch 213 (Wilkes-Barre/Dallas, Pennsylvania area) who are interested in representing their Branch as a delegate to the LPSCU National Convention at the Hershey Lodge, Hershey, Pennsylvania, to be held June 28-30, 2024, are instructed to contact Branch Representative Theresa Kluchinski. You may call 570-817-4657, e-mail tkluchinski@aol.com or write to 446 Mountain Oaks Drive, Laurel Run, PA 18706. ALL REQUESTS MUST BE RECEIVED OR POSTMARKED BY MARCH 1, 2024.

CALL TO THE 43rd NATIONAL LPSCU CONVENTION JUNE 29-30, 2024 ~ HERSHEY, PENNSYLVANIA

In accordance with LPSCU By-Law Article VIII Section 2(k), I hereby issue a call for the 43rd National Convention of the Ladies Pennsylvania Slovak Catholic Union to convene on Saturday, June 29, 2024, at the Hershey Lodge, Hershey, Pennsylvania. Registration of delegates will begin Friday, June 28th, at a time to be announced.

CONVENTION

LPSCU Constitution Article VII Section 1 – The National Convention is the highest governing body of the LPSCU.

LPSCU Constitution Article VII Section 2 – The National Convention consists of the National Board Directors, Honorary Officers, Court of Appeals, and the delegates sent by various Branches.

DELEGATES

LPSCU By-Law Article X:

Section 1 – Each Branch in good standing, having at least 10 members, will be entitled to have a delegate at the National Convention. Any one Branch may have no more than 15 delegates.

Section 2 – Each Branch determines traveling expenses and daily allowances for its delegates. The LPSCU will pay the delegate's expense for hotel and meals during the time spent at the National Convention. Each Branch having between 10 and 50 members, inclusive, is entitled to one delegate; 50 plus 1 member – two delegates; 100 plus 1 members – three delegates; 150 plus 1 members

– four delegates, etc. The delegate must be elected by a simple majority of the members present at a regular or special Branch meeting. The delegate's application must be returned by the time designated. The number of members in good standing is designated according to the membership list held by the Secretary-Treasurer from the sixth month prior to the National Convention.

Section 3 – Each Branch has the opportunity to elect alternates to represent its Branch at the National Convention in the event of unforeseen circumstances which prevent an elected delegate from attending the National Convention.

Section 4 – A delegate to the National Convention must be 18 years of age, an active member in good standing, and duly elected at the regular or special meeting of the Branch in which they hold membership.

CREDENTIAL COMMITTEE

LPSCU Constitution Article VII Section 5 – The Credential Committee meets prior to the opening of the National Convention and submits a report to the National Convention regarding the number of registered delegates. The National Convention is the sole judge of the qualifications of its delegates and may refuse or grant any person the right to be a delegate.

Fraternally,
Theresa A. Kluchinski
National President



LPSCU PRESENTS

ACTIVITY CAMPAIGN

All
God's
Children

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

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

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

*Simple Monetary participation does not qualify

Made with PosterMyWiz.com

Illinois Members Celebrate LPSCU's 125th Anniversary

LPSCU members from the northeast Illinois area enjoyed their opportunity for fellowship as they celebrated the 125th Anniversary of the Ladies Pennsylvania Slovak Catholic Union. The event was held at Sorrento's Steak House, located in Maple Park, Illinois, on Sunday, October 15, 2023. The group enjoyed having the opportunity to gather and recognize this major milestone in the history of the LPSCU.



Members from the northeast Illinois area celebrate the LPSCU's 125th Anniversary.

Branches 83 and 130 “Make a Difference”

To commemorate National Make a Difference Day, LPSCU Branches 83 and 130, both based out of Bethlehem, Pennsylvania, paid for remembrance candles at Incarnation of Our Lord Parish’s annual “Remembrance Day” Mass. The Mass was held on Saturday, October 28, 2023. At this annual service, Incarnation specifically remembers and prays for parishioners who have passed away the previous year and honors them with a personalized 7-day votive candle, which can be taken home by the deceased’s family. During the Mass, celebrated by Incarnation pastor Father Andy Gehringer, fourteen individuals were honored.



Annie Pecsek (left), Bereavement Committee chair, and Milissa Bolcar, president of LPSCU Branches 83 and 130.



View of remembrance candles at altar.

ATTENTION ALL MEMBERS ASPIRING FOR LPSCU NATIONAL OFFICE

According to the Official Minutes of the Board of Directors’ Semiannual Meeting held in Gettysburg, Pennsylvania, on September 18-19, 2015, it is required that any member with aspirations for National Office must request an Intent Form from the Home Office. According to the LPSCU Bylaws, the qualifications for candidates are set forth in Article III:

Section 2. A candidate for office must be at least 21 years of age, an active member, and be present as a delegate at the National Convention.

Section 3. No two immediate family members can serve as an officer of the LPSCU during the same term of office. Immediate family is defined as: grandparent, parent, spouse, or sibling.

Section 4. A member or delegate who is a national officer/director/board member of another fraternal benefit society may not hold office in the LPSCU.

Section 10. No hired employee of the LPSCU shall be eligible to hold any national office in the LPSCU while so employed, with the exception of the office of Secretary-Treasurer.

Section 11. Since the position of President is full time, working out of the Home Office, nominations for this position will not be made from the floor. Nominations for this position are by written application, stating the nominee’s qualifications, personal background, and history. Applications must be submitted to the Home Office two months prior to the National Convention. The National Board of Directors will verify these qualifications by use of personal interviews, a professional investigating company, or any other means. From these applications, the National Board of Directors shall recommend to the Nominating Committee candidates qualifying for the position of President. In the event the National Board of Directors cannot recommend a qualified candidate to the Nominating Committee, a search committee will be appointed by the National Convention to fill the vacancy.

Section 12. While nominations from the floor are to be accepted for all national offices, excluding the position of President and the hired position of Secretary-Treasurer, upon acceptance of the nomination, said nominee will provide a resume to the delegates of the National Convention, containing personal background, history, and past experience to prove their qualifications for the office to which they have been nominated.

The completed Intent Form must be returned to the Home Office with a postmark no later than March 15, 2024.

Attention All Members
**Convention
 Delegate
 Notice**

Any LPSCU member interested in being a delegate to the National Convention at the Hershey Lodge, Hershey, Pennsylvania, on June 28-30, 2024, should contact their Branch Representative before **March 1, 2024**. If you, as a member, do not know who your Branch Representative is, contact the Home Office for the information: Home Office toll free 888-834-6614; e-mail lpacu@lpacu.org; fax 570-823-4464. Additional information regarding the National Convention and LPSCU Branches can be found on our website at www.lpacu.org.

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.



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

43rd National Convention

June 29-30, 2024

**CONVENTION
 BOOKLET**



LPSCU Life

Security, Peace of Mind

PATRONS

RATE SCHEDULE

Platinum	\$100.00
Diamond	\$ 75.00
Gold	\$ 50.00
Silver	\$ 25.00
Bronze	\$ 10.00
Memorials	\$ 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're looking for a Shining Star
in the LPSCU to be our

2024 FRATERNALIST OF THE YEAR

Do you know a member who, through example and accomplishment, provides outstanding volunteer service?

Do you know a member who should be recognized for outstanding fraternal and volunteer efforts?

If you can answer "Yes!" to the above, then you have a "Shining Star" member to be nominated to be the 2024 LPSCU Fraternalist of the Year.

Nomination Guidelines

- ❖ Nominee must be an active member of the LPSCU.
- ❖ Board of Directors and Home Office staff are not eligible.
- ❖ Prior honorees are prohibited from entering.
- ❖ Wallet-size or digital color photograph must accompany nomination form.
- ❖ Decisions of the LPSCU are final.

The honoree will be presented with an award and their name may be submitted to state fraternal alliances having a similar award.

Nomination forms are available from the Home Office or the LPSCU's website. They may be returned by mail, fax (with photo mailed), or email (with photo digitally supplied). All material sent becomes the property of the LPSCU and will not be returned.

Nominations must be submitted to the LPSCU with a postmark no later than April 1, 2024.

Nomination form, photograph, and any accompanying material are to be sent to:

Ladies Pennsylvania Slovak Catholic Union
Fraternalist of the Year Award
71 South Washington Street
Wilkes-Barre, PA 18701

Phone: 570-823-3513 ❖ Toll free: 888-834-6614
E-mail: lpscu@lpscu.org ❖ Fax: 570-823-4464

Rev. Dianiska District Honors Award and Scholarship Recipients

The Rev. Dianiska District honored 2023 award recipients from the District at the annual Christmas party that was held on Sunday, December 3, 2023, at the Holiday Inn/East Mountain in Wilkes-Barre, Pennsylvania.

Laney Schulz was recognized as the recipient of both the Linda (Posivak) Mohlenhoff Memorial Award and the Margaret Sabol Scholarship Award. She also received an LPSCU college scholarship award. Marissa Jason was recognized for receiving the Bishop Andrew G. Grutka Memorial Scholarship Award. Both Laney and Marissa are members of Branch 6, Wilkes-Barre.

District college scholarship winners unable to attend were Emily Banks (Branch 213, Dallas, Pennsylvania), John C. George, Jr. (Branch 6, Wilkes-Barre), and Katelin Voss (Branch 213, Swoyersville, Pennsylvania).

Each recipient received a monetary gift from the District.



L-R: Diane Jason, Paul G. Jason, Marissa Jason, Paul J. Jason, Theresa Kluchinski, MaryAnn Ewasko, Deb Adamchak, Margaret Jollimore, Kim Schulz, and Arlene and Michael Mallis (grandparents of Laney Schultz).

Cooking Corner

EASY CARROTS

- 1 lb. bag baby carrots, rinsed
- 1 cup chicken broth
- Dill seasoning

Place rinsed carrots in an 8 x 8 baking dish. Pour chicken broth over top until carrots are just about covered. Sprinkle dill seasoning on top to your liking. Cover with tin foil and bake at 350 degrees for one hour.



MSGR. BEEDA DISTRICT

Members of the Msgr. Beeda District began the holiday season by celebrating together at their Christmas party on Friday, December 1, 2023. Twenty members and two guests were in attendance. The party was held at Rocco's Restaurant in Hazleton, Pennsylvania, where everyone enjoyed a delicious meal consisting of salad, potatoes, green beans, chicken francese, sausage and peppers, rigatoni, meatballs, brownies, and assorted cheesecakes. We are always happy with the service that we receive at Rocco's, especially from our waitresses Trinity and Chris, as they are so welcoming and kind to all.

District President Anita Gregory welcomed everyone and thanked them for coming and for supporting her throughout the year. She also reminded everyone of the upcoming 43rd National LPSCU Convention in June of 2024 and all the scholarships, products, and benefits that the LPSCU has to offer. National President Theresa Kluchinski, who attended with her granddaughter, Emily Landmesser, said a few words and wished everyone a Merry Christmas and a Happy and Healthy New Year. West Hazleton Branch 60 member Emma Gregory offered a prayer before the meal.

Hazleton Branch 124 member Mary Kish was very generous and kind to donate eight handmade tissue box covers for use as door prizes. The District received over twenty-five beautiful prizes from generous donors for our Holiday Raffle. President Gregory would like to thank each of them and hopes all the lucky winners enjoy their prizes. The proceeds from the raffle will benefit the Divine Providence Homeless Shelter in Hazleton. The LPSCU will then match up to two hundred dollars through its Matching Fund Program.

President Gregory also wants to mention how very grateful she is for the help she received from our young members, Emma Gregory and Emily Landmesser. The girls handed out the door prizes, favors, and candy.

After an evening of genuine camaraderie, everyone departed with a little more holiday spirit, a handmade Christmas gnome ornament, a Hershey chocolate Santa (donated by Branch 60 member Jonathan Gregory), and a candy cane (donated by Mary Ann Litchcock, also a member of Branch 60).

As the evening concluded, President Gregory wished all the members a Merry Christmas and a Happy New Year.



Members and guests who attended the Msgr. Beeda District's Christmas party.

REV. DIANISKA DISTRICT

Members of the Rev. Dianiska District held their annual Christmas party on Sunday, December 3, 2023, at Holiday Inn/East Mountain located in Wilkes-Barre, Pennsylvania. Branch 19 of Swoyersville, Pennsylvania, served as host for the event.

District President Mary Ann Ewasko welcomed everyone with good wishes for the holiday season and new year. National President Theresa Kluchinski extended greetings on behalf of the LPSCU. Branch 19 member Jean Kapral offered a Christmas prayer, and everyone shared *oplatky* at their table.

A cash raffle was held to benefit Ruth's Place, an organization providing shelter and case management services for homeless women in Luzerne and Lackawanna counties. Nonperishable items brought by attendees were donated to Holy Family Food Pantry in Luzerne. Everyone attending received a gift bag with a candy cane and chocolates.

National President Theresa Kluchinski conducted the installation of the 2024 District officers. They are: President – Margaret Jollimore, Vice-President/Secretary – Judy Brzostek, Treasurer – Deb Adamchak, and Financial Secretary – Mary Ann Ewasko.

Everyone enjoyed a delicious buffet meal. Santa was even able to make a special appearance and distributed gifts to the children in attendance.

It was a wonderful way to begin the holiday season, and everyone left with a smile on their face.



Nonperishable food items collected for Holy Family Food Pantry.



Santa with the children in attendance: Margaret E. Jollimore, Emily Landmesser, Adam Landmesser, and Gavin Jollimore.



L-R: 2024 Rev. Dianiska District Officers: Treasurer Deb Adamchak, President Margaret Jollimore, Financial Secretary Mary Ann Ewasko, and Vice-President/Secretary Judy Brzostek. LPSCU President Theresa Kluchinski (behind podium) installed the new officers.



Raffle prizes waiting to be won.

Rev. Dianiska District "Makes a Difference"

Members of the Rev. Dianiska District held their second meeting of 2023 on October 22 at the North End Slovak Club, located at 635 North Main Street, Wilkes-Barre, Pennsylvania. Wilkes-Barre Branch 6 hosted.

"Make a Difference Day" was observed, with all members bringing cleaning supplies and bed linens to be donated to the Catherine McAuley House, located in Plymouth, Pennsylvania. Monetary donations were also given by the District, as well as Exeter Branches 6 and 7, Swoyersville Branch 19, and Dallas Branch 213 (all in Pennsylvania).

Plans were finalized for the District's annual Christmas Party scheduled to be held on December 3, 2023. The party will take place at the Holiday Inn/East Mountain Inn, Wilkes-Barre. Branch 19 will be hosting the event this year.

Officers for the 2024-26 term were elected and will be installed at the 2023 Christmas Party. Meeting dates for 2024 will be determined and announced at a later time.



Rev. Dianiska District members attend their Fall 2023 meeting and celebrate "Make a Difference Day."

CAN YOU HELP US LOCATE THESE MEMBERS?

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

Allsup, Stephanie – West Chester, OH
Amreihn, Kenneth – Essexville, MI
Beeda, Michaela – Port Lucie, FL
Blair, Stacy – Hickory, NC
Blum, John E. – Mahanoy City, PA
Bridzius, Andrius R. – El Paso, TX or San Antonio, TX
Calderone, Austin – Point Marion, PA
Calderone, Camden – Point Marion, PA
Cavenas, Keri L. – Mahanoy City, PA
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
Ford, Renee – Crest Hill, IL
Golby, Raeleen – Johnstown, PA
Griffin III, Thomas – Pittsburgh, PA
Hoobler, Mary – Sewickley, PA
Horman, Susan M. – Chandler, AZ
Horvath, Michael – Jacksonville, FL
Jones, Jeffrey – Youngstown, OH or Struthers, OH
Kametz, Danielle – Allentown, PA
Kinsey, Ann Marie – Taylor, PA
Kniess, Denise M. – Butler, PA
Kushnir, Vanessa – Plymouth, PA
Lovasko, Emelie – Whiting, IN
Lowrie, Deborah – Dalton, PA
Malarich, Matthew – Surfside, PA
Martincich, Luke – Lakewood, CO
Matuza, William R. – West Keansburg, NJ
McKenzie, Gary – Hazleton, PA
McTague, Robert – Scranton, PA
Mikulaj, Brian M. – Lafayette, IN
Miller, Richard – Luta, FL
Mitrakos, Deborah – Naperville, IL
Moskal, Justin – St. Charles, IL
Parisi, Allison – Seminole, FL
Pavalko, Steven – Boardman, OH
Repsher, Heather – Nazareth, PA

Renna, Laura – Baldwin, NY
Renna, Tara – Baldwin, NY
Riccio, Jodi – Lockport, IL
Rich, Austin – Burton, OH
Rusnak, Susan – Churchville, PA
Samson-Frazer, Margaret – Jupiter, FL
Shank, Angela – Davidsville, PA
Sharrow, Roxanne – Youngstown, OH
Shipton, Aaron – Pottsville, PA
Shook, Alexandra – Hoboken, NJ
Smetanka, Carter R. – Murrysville, PA
Stefko, Andrew J. – Coraopolis, PA
Stinavage, Judy – Binghamton, NY
Stinsky, Susan – Mahanoy, PA
Stumpf, Kelly – Blandon, PA
Suchy, Mary – Chicago, IL
Susoreny, James – Richardson, TX
Szanyi, Carolyn – Whiting, IN
Tatko Jr, Robert – N. Versailles, PA
Tomanio, Terri – Port Charlotte, FL
Vanlandingham, Randy – Forney, TX
Vizza, Daniel – Chicago, IL
Wateski, Jessica – Exeter, PA
Watson, Michael – Hubbard, OH
Weldner, Robert – Orefield, PA
Whitaker, Kimberly – Emmaus, PA
Wisniewski, Edward – Waymart, PA or Rockaway, NJ
Workosky, Dorothy – Johnstown, PA
Wright, Kelli – Whitehall, 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. Your assistance is greatly appreciated.

Branch 39 Makes Donations on Giving Tuesday 2023

LPSCU Branch 39 of Hazle Township, Pennsylvania, made four \$50 Matching Fund donations on Giving Tuesday, November 28, 2023. This is the second time Branch 39 has participated in Giving Tuesday, making the donations electronically.

Every year on the Tuesday after Thanksgiving, people are urged to kick off the holiday season by giving back to their community. Whether it is by donating money to a charitable cause or by volunteering, Giving Tuesday is a day set to benefit the community.

As part of the LPSCU's Matching Fund Program, the Home Office will match the donations made by Branch 39 to these charities. The LPSCU's Matching Fund Program allows individual members, Branches, and Districts to receive matching funds when they make a donation to a qualified project or a not-for-profit charitable institution.

The following organizations were the recipients of Branch 39's generosity on Giving Tuesday 2023:

- 👤 **CEO Weinberg Food Bank** – The Commission on Economic Opportunity (CEO) is a private, non-profit organization serving Northeastern Pennsylvania with a broad range of services. The mission of CEO is to reduce



Branch 39 Vice President Agnella Yocum makes four electronic donations on behalf of the Branch on Giving Tuesday 2023.

the causes and effects of poverty and increase self-sufficiency among low-income and vulnerable populations. One of CEO's largest programs is the Weinberg Northeast Regional Food Bank. The Food Bank is a member of Feeding America and distributes more than 5 million pounds of donated and commodity food each year to a network of more than 200 partners serving almost 10,000 people each week.

- 👤 **Jesuit Refugee Service USA** – The mission of Jesuit Refugee Service USA is to accompany, serve, and advocate for the rights of refugees and other forcibly displaced persons. The Jesuit Refugee Service is a work of the Society of Jesus, carrying out the Society's mission of faith and justice through humble and respectful service in solidarity with refugees from diverse cultures, nationalities, and religions.
- 👤 **Saint Joseph's Center, Scranton, Pennsylvania** – St. Joseph's Center is an independent Catholic agency sponsored by the Congregation of the Sisters Servants of the Immaculate Heart of Mary, rooted in the values of care, concern, compassion, and commitment. The Center strives to provide individuals and families who have special needs the opportunity to develop their abilities and potential to the fullest extent possible. They do this through residential, community, and home-based services, outpatient therapy, maternity, family, and adoption services.
- 👤 **World Central Kitchen** – WCK is first to the frontlines, providing meals in response to humanitarian, climate, and community crises. When disaster strikes, WCK's Relief Team mobilizes to the frontlines with the urgency of now to start cooking and providing meals to people in need. By partnering with organizations on the ground and activating a network of local restaurants, food trucks, and emergency kitchens, WCK serves comforting meals to survivors of disasters quickly and effectively. We know that good food provides not only nourishment, but also comfort and hope, especially in times of crisis.

Pittsburgh District Celebrates LPSCU's Anniversary Milestone

On Sunday, October 29, 2023, members of the Pittsburgh District gathered at St. Rosalia's Catholic Church in Greenfield, Pennsylvania, to celebrate the 125th anniversary of the LPSCU. The day began with a Mass at 9:00 a.m. with twenty-nine LPSCU members in attendance. The LPSCU's Spiritual Advisor, Rev. Robert Seeman, concelebrated the service.

Afterwards, a delicious breakfast buffet was enjoyed, catered by Jaden's Catering and organized by District President Susan Ondrejco. Father Seeman led the group in a blessing before the meal. While the weather outside was dismal and rainy, the inside of Wuerl Hall was sunny and warm with smiling faces and full stomachs.

The gathering concluded with a delicious cake to celebrate the occasion.



Members of the Pittsburgh District who gathered to celebrate the LPSCU's 125th Anniversary.

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 | www.lpscu.org

Bethlehem Branches Celebrate LPSCU's 125th Anniversary

Branches 83/130 (both in Bethlehem, Pennsylvania) hosted a "Turn Back the Clock" bingo on Sunday, October 29, 2023, at Incarnation of Our Lord Church in Bethlehem. The gathering also served as a celebration of the LPSCU's 125th Anniversary.

Twenty-eight members and two guests attended the event. Branch President Milissa Bolcar welcomed the group and provided a brief history of the LPSCU. Tasty refreshments including hot dogs, pizza, fresh fruit, chips, pretzels, and delicious desserts were available for attendees to munch on, along with birch beer and bottled water. Fifteen regular games and one final game of cover all were played.

Everyone received a jar gripper pad as a memento commemorating the LPSCU's anniversary and a travel-size hand sanitizer from the LPSCU. Those who attended enjoyed an afternoon of fun, friendship, and fellowship, and some were lucky bingo winners as well.



L-R: Dean Wehr, Helen Bobeck, and Kristin Wehr manned the entry table.



Attendees at Branch 83/130's "Turn Back the Clock" Bingo.



Some of the tasty treats available.



Branch President Milissa Bolcar addresses the attendees.

BOOK BUY PROGRAM

In addition to any Educational Award(s) a member may receive, the LPSCU's Book Buy Program assists members attending college by reimbursing 15% of college book expenses. To qualify, the member needs to purchase a new 20 Payment Life or Whole Life certificate during the student's freshman, sophomore, junior, or senior year of college. The Book Buy Program application can be submitted *each* school year, for a maximum of four years, along with the receipt for the books purchased. The member would then receive a 15% refund based on books purchased and limited to the amount paid for the annual premium on the 20 Payment Life or Whole Life certificate purchased.



Rev. Dianiska District Holds Matching Fund Event

Members of the Rev. Dianiska District held their annual Christmas party on Sunday, December 3, 2023, at Holiday Inn/ East Mountain Inn in Wilkes-Barre, Pennsylvania.

Members and guests donated gifts for a special raffle that was held in conjunction with the LPSCU's Matching Fund Program. Lucky ticket holders won beautiful prizes.

The proceeds of \$500 from the raffle were donated to 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.



Rev. Dianiska District members Jean Kapral (left) and Deb Adamchak (second from right) present a donation check to Ruth's Place representatives Candice Hall (second from left) and Isauia Castro (right).

In Memoriam

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

Name	Branch	Location
Corrine M. Culver	19	Swoyersville, PA
Mary A. Luzbetak	28	Joliet, IL
Cheryl L. Klavonick	42	Pittsburgh, PA
James L. Herman	62	Northampton, PA
Donald M. Klepach	79	Whiting, IN
George E. Pataky	109	Hammond, IN
Kenneth J. May	124	Hazleton, PA
Gregory P. Ziminski*	124	Hazleton, PA
Kathleen Arbie*	132	Campbell, OH
Frank Benedict	132	Campbell, OH
Romualdas Bublys*	132	Campbell, OH
Rev. Anthony Puchenski*	158	Chicago, IL
Theresa Kranick	172	Pittsburgh, PA
Rosalie Repcik	197	Wilkes-Barre, PA

*Multiple certificates



LPSCU EDUCATIONAL BENEFIT 2024 COLLEGE AWARD

\$500 One-Time Award

The LPSCU is offering a \$500, one-time College Award to our members who will be attending college during the 2024-2025 academic year. A total of up to 25 College Awards will be granted.

These are the guidelines for those applying for this award:

- ❖ Applicants must be a member of the LPSCU for two years with at least a \$2,000 permanent reserve life insurance plan (excludes term insurance).
- ❖ Applicants must be a high school senior or college freshman, sophomore, or junior.
- ❖ High school seniors must provide a letter of recommendation from a school representative (ex: teacher, guidance counselor, or principal).
- ❖ High school applicants must submit an official transcript from their school that includes test scores; College students must submit documentation indicating latest overall GPA.
- ❖ Applicants must provide a detailed list of extracurricular activities, honors, and awards.
- ❖ Applicants must provide a detailed list of church, community, volunteer, and work activities including honors and awards, with reference(s) included.
- ❖ Applicants must be attending an accredited college/ university on a full time basis for the 2024-2025 academic year and must submit proof of acceptance for the Fall 2024 semester.
- ❖ Applicants must submit a brief essay (no more than 200 words) on the topic "Why is life insurance important?"
- ❖ Applicants must provide a wallet-size or digital color photo.

In order for an applicant to be eligible, all criteria outlined above must be met and all requested data provided. Applications with incomplete data or missing requirements will not be considered. All submitted materials become the property of the LPSCU and will not be returned. The LPSCU reserves the right to publish the applicant's entire essay or excerpts thereof, at its own discretion, in its official publication, *Morning Star*.

Applications are available from the LPSCU Home Office or its website. **Applications must be post-marked by April 30, 2024.** Submit applications to:

Ladies Pennsylvania Slovak Catholic Union

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

Focusing on National Awareness Month

Deborah McKinley, LPSCU Public Relations Director

JANUARY

Winter Safety Month

January is Winter Safety Month. While it may sound pretty obvious what the month recognizes, let's outline how you can stay safe during the winter months.

- **Prepare for a Winter Storm** – No one can predict Mother Nature, but we can predict how well we will handle what she throws at us by being prepared. Being prepared before a storm hits will make the storm less stressful.
- **Stay Safe During and After a Winter Storm** – Being prepared by having essentials (food, water, medications) on hand ahead of time will ease potential stress after a storm when obtaining these items can be difficult.
- **Prevent Hypothermia and Frostbite** – Staying outside in cold weather can cause hypothermia and frostbite. Being outdoors for extended periods of time shoveling snow can cause frostbite depending on temperatures. Know the symptoms and when/how to get help.

The key to winter safety is being prepared. If you don't need that extra gallon of milk that you purchased, that's great; but if you do, it is much better to have it than to wonder how you'll get it.

FEBRUARY

American Heart Month

A person's heart is essential to life. How's that for stating the obvious? So taking care of your heart now can potentially avert problems in the future.

There are many risk factors that can cause heart disease. Some of these include high blood pressure, high cholesterol, being overweight, having prediabetes or diabetes, smoking, lack of physical activity, family history of heart disease, unhealthy eating habits, and being 55 or older for women or 45 or older for men.

Each risk factor can increase your chance of developing heart disease. The more risk factors you have, the higher your overall risk. You can't change your age or family history, but you can stop smoking, eat healthier, and become more physically active.

Welcoming a Newborn Into Your Family?

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

Even though I'm not at risk from smoking, I know that I could benefit by becoming more physically active. Won't you join me in trying to decrease one of *your* risk factors? It can be as simple as parking a little farther away from a store's entrance to force yourself to get a few extra steps in for the day. Drop me an email at dmckinley@lpescu.org and let me know what you're doing to boost your heart health.

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.

Youth Achievement Award Presented to Melina Gregory

National Vice President Anita Gregory recently had the pleasure of presenting the 2023 LPSCU Youth Achievement Award to her granddaughter, Melina E. Gregory, at the family's Thanksgiving dinner. Melina received a plaque from the Ladies Pennsylvania Slovak Catholic Union along with a \$2,000 paid up life insurance certificate.

Melina received this prestigious award for her volunteer service, outstanding achievements, and dedication to fraternalism. She was nominated for the award by her uncle, Jonathan Gregory, a member of LPSCU Branch 60 in West Hazleton, Pennsylvania. Melina is also a member of Branch 60.

In addition to her recognition by the LPSCU, Melina was also the recipient of the NJ/NY Youth Volunteer Scholarship, receiving a \$500 award at their meeting in Atlantic City, New Jersey, this past October.

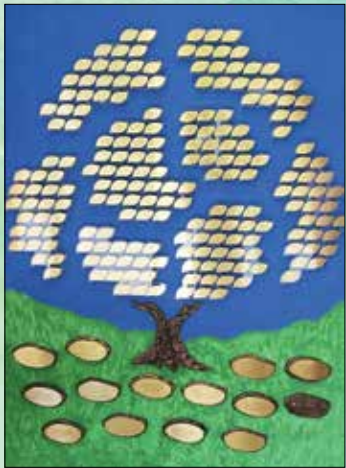
The LPSCU congratulates Melina on both awards and wishes her continued success in her future endeavors.



From left, Melina's mother, Jodi, National Vice President (and Melina's grandmother) Anita Gregory, Melina's father, Christopher, and award recipient Melina Gregory.

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:

2023 SS.C.M. Appeal Wraps Up

The 45th Saints Cyril and Methodius Appeal concluded on November 30, 2023. The mailing for the 46th annual SS.C.M. Appeal has gone out to clergy of Slovak heritage, national and local leaders of our Slovak Catholic fraternal benefit societies, members of the Slovak Catholic Federation, past donors, and individual parishes of Slovak ancestry.

Thank you to the Home Office and the Districts, Branches, and members of the Ladies Pennsylvania Slovak Catholic Union who made donations to the 45th Annual Appeal. The final total will not be known for a few weeks, but **as of November 15, 2023, the 2023 Appeal had received \$24,675.51 from 197 donors.** Money raised goes to assist the Pontifical Slovak College of Saints Cyril and Methodius in Rome with its day-to-day operations. On behalf of the Pontifical College, thank you everyone for your continued generosity and support.

Anyone wishing to donate to the 2024 Appeal is asked to fill out the form 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. **The 46th Annual Appeal runs from December 1, 2023, to November 30, 2024. Gifts received after November 30, 2024, will be credited to the 2025 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. HvozdoVIC, 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.

46th 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

California, Here We Come...Again!

Last August, thanks to the generosity of Kristin and Stephen Kaylor, Tom and Mary Ann Kaylor, along with their daughter Mary Ann and her friend Earl, flew to Sea Ranch, California, to visit the elder Kaylors' son and daughter-in-law. Their son Martin and his wife Lisa also joined in on the family reunion, traveling from their home on Orcas Island in Washington State.

It was a great get-together and Mary Ann and Tom were thrilled to have three of their four children present. They enjoyed catching up on current events in their lives, hiking the woods along the coastline, sitting around the campfire, horseback riding, and visiting an animal refuge where they fed the giraffes.

One evening, a gourmet chef prepared a delicious dinner for the family at Stephen and Kristin's home. All agreed that the dessert was out of this world!

The Kaylors are members of Branch 64, North Side, Pittsburgh.



Tom and Mary Ann Kaylor at the Pacific Ocean in Sea Ranch, California.



Getting ready to board a private jet for the flight to California.



Horseback riding on a beach in Mendicino County, California.



Tom Kaylor feeds a giraffe at B. Bryan Preserve, a private preserve located in Point Arena, California.



The group hiked among the redwood trees in Sea Ranch.

LPSCU 10 Payment Life Insurance Plan

The LPSCU offers an economic and beneficial 10 Payment Life Insurance Plan for anyone from age 0 to 75. Under this plan, there is a minimum purchase requirement of life insurance. For those ages 0-70, the minimum purchase amount is \$5,000; for ages 71-75, the minimum purchase amount is \$2,000. Premiums are payable for ten (10) years from issue date. If the insured dies within the 10-year period following the issue date, no additional premiums are due and payable, and the face amount of the certificate is paid to the named beneficiary/ies, except as provided within the contract regarding Suicide and Contestability.

Premium payments can be made monthly, quarterly, semiannually, or annually. The certificate becomes fully paid at the end of ten years, and coverage remains in full force and effect for the entire life of the insured without any additional premium payments required. Upon the death of the insured, the face amount of the certificate is paid to the insured's named beneficiary/ies.

A member with a 10 Payment 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, to name a few.

The 10 Payment Life Plan is ideal for both youth and adults – particularly anyone who prefers to have their life insurance paid in full within ten years. Additionally, the 10 Payment Life Plan offered by the LPSCU is both economical and beneficial for estate planning and can especially help with the ever-increasing 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 Annual and Monthly Premium Schedules for the 10 Payment Life Insurance Plan. The premiums listed are based on \$1,000 of life insurance coverage. Semiannual and Quarterly premium rates are also available. Contact your Branch Secretary or the Home Office for more information.

10 PAYMENT 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	\$13.92	\$12.03	\$1.25	\$1.08
1	14.30	12.36	1.29	1.11
2	14.71	12.71	1.32	1.14
3	15.14	13.09	1.36	1.18
4	15.58	13.47	1.40	1.21
5	16.04	13.86	1.44	1.25
6	16.51	14.27	1.49	1.28
7	16.99	14.69	1.53	1.32
8	17.49	15.12	1.57	1.36
9	18.01	15.57	1.62	1.40
10	18.55	16.03	1.67	1.44
11	19.10	16.50	1.72	1.49
12	19.67	16.99	1.77	1.53
13	20.25	17.49	1.82	1.57
14	20.85	18.01	1.88	1.62
15	21.45	18.54	1.93	1.67
16	22.06	19.07	1.99	1.72
17	22.66	19.61	2.04	1.76
18	23.26	20.16	2.09	1.81
19	23.88	20.74	2.15	1.87
20	24.51	21.32	2.21	1.92
21	25.15	21.93	2.26	1.97
22	25.82	22.56	2.32	2.03
23	26.49	23.20	2.38	2.09
24	27.19	23.86	2.45	2.15
25	27.91	24.54	2.51	2.21
26	28.64	25.24	2.58	2.27
27	29.40	25.96	2.65	2.34
28	30.19	26.70	2.72	2.40
29	31.01	27.47	2.79	2.47
30	31.85	28.25	2.87	2.54
31	32.72	29.06	2.94	2.62
32	33.62	29.89	3.03	2.69
33	34.54	30.74	3.11	2.77
34	35.48	31.62	3.19	2.85
35	36.44	32.51	3.28	2.93
36	37.43	33.43	3.37	3.01
37	38.43	34.36	3.46	3.09

Issue Age	Annual		Monthly	
	Male	Female	Male	Female
38	\$39.45	\$ 35.31	\$3.55	\$3.18
39	40.49	36.29	3.64	3.27
40	41.55	37.29	3.74	3.36
41	42.62	38.32	3.84	3.45
42	43.72	39.37	3.93	3.54
43	44.83	40.46	4.03	3.64
44	45.99	41.59	4.14	3.74
45	47.18	42.74	4.25	3.85
46	48.40	43.94	4.36	3.95
47	49.67	45.16	4.47	4.06
48	50.98	46.42	4.59	4.18
49	52.34	47.71	4.71	4.29
50	53.74	49.04	4.84	4.41
51	55.20	50.41	4.97	4.54
52	56.70	51.81	5.10	4.66
53	58.25	53.26	5.24	4.79
54	59.85	54.75	5.39	4.93
55	61.51	56.28	5.54	5.07
56	63.22	57.86	5.69	5.21
57	64.99	59.49	5.85	5.35
58	66.82	61.17	6.01	5.51
59	68.72	62.90	6.18	5.66
60	70.68	64.70	6.36	5.82
61	72.71	66.55	6.54	5.99
62	74.80	68.46	6.73	6.16
63	76.97	70.44	6.93	6.34
64	79.21	72.49	7.13	6.52
65	81.54	74.61	7.34	6.71
66	83.98	76.82	7.56	6.91
67	86.55	79.10	7.79	7.12
68	89.27	81.48	8.03	7.33
69	92.16	83.97	8.29	7.56
70	95.24	86.58	8.57	7.79
71	98.53	89.32	8.87	8.04
72	102.03	92.23	9.18	8.30
73	105.76	95.33	9.52	8.58
74	109.75	98.66	9.88	8.88
75	114.04	102.26	10.26	9.20

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 lpacu@lpacu.org. Visit our website (www.lpacu.org) for more details.

FSNEPA Donates to Domestic Violence Service Center

As part of their Make a Difference Day project, the Fraternal Societies of Northeast Pennsylvania presented a donation to the Domestic Violence Service Center (DVSC) at FSNEPA's October meeting held at the Home Office of LPSCU Life in Wilkes-Barre, Pennsylvania. The donation included an assortment of things such as household items, bed linens, towels, small appliances, hats and gloves, and health and hygiene products. All the items will be used by the residents of DVSC's emergency shelter and transitional housing unit.

The Fraternal Societies of Northeast Pennsylvania, a not-for-profit trade association, unites local leaders of fraternal benefit societies in Northeastern Pennsylvania. Members include the First Catholic Slovak Ladies Association, Greek Catholic Union of the USA, Ladies Pennsylvania Slovak Catholic Union, Polish National Union of America, National Slovak Society, Slovak Catholic Sokol, and the First Catholic Slovak Union.



At the donation presentation are, from left, John Andrzejewski, III, Mary Jo Savidge, Theresa Kluchinski, Brianna Schadder of the Domestic Violence Service Center, Margaret Jollimore, and Anna Hudock.

Are you making the most of your LPSCU membership?

How many of these benefits are you taking advantage of?

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

For more information on any of the above benefits, visit www.lpacu.org.



**We just enrolled in the
LPSCU Guaranteed Issue Program.**

HAVE YOU?

We are providing our loved ones with added protection!

- Guaranteed Issue Program is for all members age 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

Get a 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.

Ladies Pennsylvania Slovak Catholic Union 2nd Quarter Report

Assets	2nd Quarter 2023	2nd Quarter 2022
Investments.....	\$ 15,858,415.00	\$ 15,544,371.00
Cash on Deposit.....	\$ 105,393.00	\$ 492,069.00
Real Estate Owned.....	\$ 94,270.00	\$ 99,654.00
Other Assets.....	\$ 53,431.00	\$ 56,758.00
Totals	\$ 16,111,509.00	\$ 16,192,852.00
Liabilities & Fund Balance	2nd Quarter 2023	2nd Quarter 2022
Fund Balance.....	\$ 3,052,099.00	\$ 3,454,420.00
Interest Maintenance Reserve.....	\$ 130,584.00	\$ 169,856.00
Asset Valuation Reserve.....	\$ 458,348.00	\$ 215,705.00
Amt. Retained as Trustee.....	\$ 91,108.00	\$ 86,208.00
Aggregate Reserve-Life Certificates.....	\$ 12,173,929.00	\$ 12,087,421.00
Other Liabilities.....	\$ 205,441.00	\$ 179,242.00
Totals	\$ 16,111,509.00	\$ 16,192,852.00
Revenues	2nd Quarter 2023	2nd Quarter 2022
Premium Income.....	\$ 85,820.00	\$ 144,578.00
Investment Income.....	\$ 314,602.00	\$ 311,765.00
Income - Other.....	\$ 11,764.00	\$ 13,916.00
Totals	\$ 412,186.00	\$ 470,259.00
Expenses	2nd Quarter 2023	2nd Quarter 2022
Death Claims.....	\$ 151,955.00	\$ 160,520.00
Endowments.....	\$ 11,156.00	\$ 5,430.00
Cash Surrenders.....	\$ 28,664.00	\$ 17,546.00
Annuity Benefits.....	\$ 45,923.00	\$ 12,203.00
Dividends.....	\$ -	\$ -
Increase in aggregate reserves.....	\$ 44,000.00	\$ 109,000.00
Branch Support/Commissions.....	\$ 1,221.00	\$ 766.00
General Operating Expenses.....	\$ 172,512.25	\$ 132,926.50
Officers and Committee Expenses.....	\$ 7,497.41	\$ 6,203.34
Actuarial/Accounting Expense.....	\$ 66,050.84	\$ 75,372.00
Investment Mgt. Fee.....	\$ 43,026.81	\$ 48,794.51
Official Publications.....	\$ 29,653.11	\$ 27,605.66
Travel Expense.....	\$ 3,234.61	\$ 3,956.99
Bureau and Association Dues.....	\$ 3,500.00	\$ 6,245.00
Donations.....	\$ 3,995.00	\$ 4,795.00
Scholarships.....	\$ (1,250.00)	\$ (500.00)
Fraternal Activities.....	\$ 5,596.97	\$ 5,364.00
Insurance Taxes, Licenses & Fees.....	\$ 50,215.00	\$ 17,752.00
Sub Totals	\$ 666,951.00	\$ 633,980.00
Net Gain/Loss From Operations.....	\$ (254,765.00)	\$ (163,721.00)
Net Realized Capital Gain (Loss).....	\$ 8,176.00	\$ (7,210.00)
Totals	\$ (246,589.00)	\$ (170,931.00)

LPSCU Branch 39 Spreads Christmas Cheer

Members of LPSCU Branch 39, Hazle Township, Pennsylvania, helped to spread some holiday cheer by sending Christmas cards to the SS.C.M. Sisters at Maria Hall, SS.C.M. Emmanuel Center, and SS.C.M. Nazareth Memory Center. Residents at these facilities include the Sisters of Saints Cyril and Methodius, the Carmelite Sisters, the Good Shepherd Sisters, and the Contemplatives of the Good Shepherd. Thanks go to Sister Susan Hazenski for coordinating and facilitating this outreach project sponsored by Branch 39. Participating Branch members included Jim Yocum, Agnella Yocum, Gina Yocum, Donna Car, and Matt Car.



L-R: Jim Yocum, “Cookie” Car, and Gina Yocum address cards.

Calendar

continued from page 2

OCTOBER

TBD – Ohio Fraternal Alliance Meeting

TBD – Pennsylvania Fraternal Alliance Meeting

3 – New Jersey/New York Fraternal Alliance Meeting, Atlantic City, New Jersey

NOVEMBER

20 – Deadline to submit articles for January/February 2025 Morning Star.

DECEMBER

TBD – LPSCU Board Meeting via Zoom



Junior Branch Journal

New Year's Day Traditions



In some areas of Slovakia, people visit on New Year's Day. 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.

People noted carefully how they behaved the entire day as they believed their behavior would influence their success for the whole year. If, for example, someone woke up late, that person would be late with important tasks the whole year. A person who was bad-tempered or angry would remain that way the whole year.

Food also played a magical role on New Year's Day. Pork meat, which symbolizes prosperity, has to be a part of the menu. On the other hand, people did not eat poultry or rabbit meat as this would mean that their luck would either "fly" or "run" away. In eastern Slovakia, *pirohy* were cooked so that the cows would become fat. In the Spiš region, money was symbolized by poppyseed so housewives always prepared poppyseed

cakes. A variety of dishes had to be prepared so that everyone could eat until they were full, otherwise they would suffer from hunger the whole year.

What are some of your New Year's Day traditions?

Fun Facts about January

January (in Latin, *Ianuaris*) is named after Janus, the god of beginnings and transitions; the name has its beginnings in Roman mythology, coming from the Latin word for door (*ianua*) since January is the door to the year.

January's birthstone is the garnet, which represents constancy.

The zodiac signs for the month of January are Capricorn (until January 19) and Aquarius (January 20 onwards).



New Year's Resolutions

A New Year's resolution is a tradition in which a person resolves to continue good practices, change an undesired trait or behavior, accomplish a personal goal, or otherwise improve their behavior at the beginning of a calendar year.

A "resolution" is a firm decision to do or not to do something. It's often about finding a solution to a problem. If the word "resolution" simply makes you feel bad, based on experience, call it an "intention." Or, how about calling it a "recognition" of what makes you happy and setting smaller goals towards getting back to what makes you happy in a small way? A resolution is not about magical, sweeping change. It's mainly a time to reflect on your behavior—both what you've achieved and how you can continue to make efforts in the right direction.

Avoid wording your resolution negatively, such as "quitting" or "stopping" a behavior. For example, say "I want my nails to grow" instead of "I want to stop biting my nails." Take a photo every day of your nails and log your progress. Keep it simple. Settle on one or two goals. Not a big list. Create an incentive. For example, if your goal is to stop using your phone at dinner, put it in a basket nearby. If you take it out of the basket, then you need to give a family member at the table a dollar.



Junior Branch Journal

What is a Leap Year?

A leap year has 366 days. Leap years are needed to keep our modern day calendar in alignment with the Earth's revolutions around the sun. It takes the Earth approximately 365 days, 5 hours, 48 minutes, and 45 seconds to circle once around the sun. If we don't add a leap day nearly every four years, we lose almost 6 hours off our calendar every year. After 100 years, our calendar would be off by about 24 days.



We add a leap day almost every four years to the shortest month of the year. This year is a leap year, meaning that February will have 29 days. In order to qualify as a leap year

- ♦ the years must be evenly divided by 4
- ♦ if the year can be evenly divided by 100, it is NOT a leap year unless
- ♦ the year is also divisible by 400

The year 2000 was a leap year, but 1900 and 2100 are NOT leap years.

Roman general Julius Caesar introduced the first leap year over 2000 years ago. But his calendar allowed any year divisible by 4 to be a leap year. This formula produced way too many leap years, but was not corrected until the introduction of the Gregorian calendar more than 1500 years later. Pope Gregory XIII adjusted the calendar by moving the date ahead by 11 days and by instituting the exception to the rule for leap years.

Leap Day has been a day of traditions, folklore, and superstitions ever since leap years were introduced by Julius Caesar.

- ♦ **Women propose to their men**—This is believed to have been introduced to balance the traditional roles of men and women.
- ♦ **12 pairs of gloves**—Tradition dictates that any man who refuses a woman's proposal on February 29 has to buy her 12 pairs of gloves. The intention is that the woman can wear the gloves to hide the embarrassment of not having an engagement ring.
- ♦ **Leap day babies world record**—According to the Guinness Book of Records, there are world record holders for a family producing three consecutive generations born on February 29 and of the number of children born on February 29 in the same family .
- ♦ **What are your chances of being born on leap day?** About 1 in 1500.
- ♦ **Unlucky in love**—In Scotland, it used to be considered unlucky for someone to be born on leap day. Greeks consider it unlucky for couples to marry during a leap year, and especially on leap day.

Groundhog Day ~ February 2

Groundhog Day is a tradition observed in the United States and Canada on February 2 of every year starting in the 16th century. It derives from the Pennsylvania Dutch superstition that if a groundhog emerges from its burrow on this day and sees its shadow, it will retreat to its den and winter will go on for six more weeks; if it does not see its shadow, spring will arrive early.

While the tradition remains popular in the 21st century, studies have found no consistent association between a groundhog seeing its shadow and the subsequent arrival time of spring-like weather.

The weather lore was brought from German-speaking areas where the badger is the forecasting animal. It is related to the lore that clear weather on the Christian festival of Candlemas forebodes a prolonged winter.

PERIODICAL

SS.C.M. Sisters Present Servant Leadership Awards

On October 29, 2023, the Sisters of Saints Cyril and Methodius in Danville, Pennsylvania awarded the Father Matthew Jankola Lifetime Servant Leadership Awards. The ceremony took place at the Basilica of Saints Cyril and Methodius in Danville.

Father Jankola was a priest from the Diocese of Scranton, Pennsylvania, who was instrumental in recognizing the need for Religious Sisters to educate children. He founded the Sisters of Saints Cyril and Methodius in 1909.

The 2023 Lifetime Servant Leadership Awards were presented to:

- ❖ Reverend Andrew Stahmer: Evangelization
- ❖ Sister Suzanne Duzen, SS.C.M.: Education
- ❖ Cynthia Hornberger and Vicki James: Elder Care
- ❖ Dorothy Grimm: Justice and Peace ~ Care for Creation
- ❖ Sister Maria Theresa Hronec, SS.C.M.: Ecumenism



From left, Sister Barbara Sable, SS.C.M., general superior of the Sisters of Saints Cyril and Methodius, with award recipients Sister Maria Theresa Hronec, SS.C.M., Sister Suzanne Duzen, SS.C.M., Dorothy Grimm, and Mary Kay Bartel, who accepted the award on behalf of Rev. Andrew Stahmer. Not pictured are Cynthia Hornberger and Vicki James.

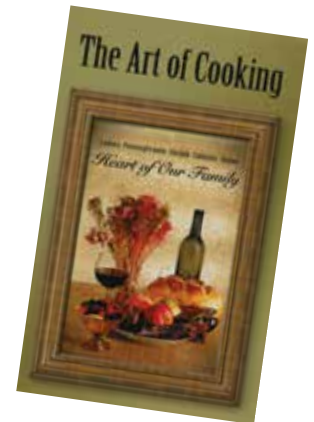
Still Available!

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!**