

LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION

forning Star ZORNIČKA

Vol. 83, No. 895 March-April 2024

43rd National Convention JUNE 29-30, 2024

Hershey Lodge and Convention Center HERSHEY, PENNSYLVANIA

MY CONVENTION CHECKLIST □ Submitted a patron ad Notified my Branch representative that I would like to be considered as a delegate -Packed

Participated in Convention sessions and activities Met new people and rekindled past friendships Had fun and learned a lot Arrived home safely

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

MARCH

- 6 Msgr. Beeda District Meeting at 6:15 p.m. (*Note new time*), Perkins Restaurant, Route 93, Hazleton, Pennsylvania.
- 20 Deadline to submit articles for May/June 2024 *Morning Star*. APRIL
- Deadline to nominate a member as our 2024 Fraternalist of the Year. *Details on page 15*.
- Deadline for members who are residents of Ohio to apply for a college scholarship being offered by the Ohio Fraternal Alliance. *Details on page 13*.
- 3-4 LPSCU Audit, Home Office, Wilkes-Barre, Pennsylvania
- 5 LPSCU Annual Board Meeting beginning at 8:30 a.m. at Best Western Genetti Hotel, 77 East Market Street, Wilkes-Barre, Pennsylvania.
- **14-15** Slovak Catholic Federation Spring Meeting, Danville, Pennsylvania
- 21 Rev. Dianiska District's Spring Meeting at the North End Slovak Club, 635 North Main Street, Wilkes-Barre, Pennsylvania. Branch 213 will host.
- 25 LPSCU Zoom Bingo from 5:00-6:30 p.m. RSVP to <u>susan@lpscu.org</u> or call 412-953-5373 by April 11. *More info on page 7*.
- **30** Deadline to apply for a 2024 LPSCU College Award. *Details on page 8*.
- **30-5/2** American Fraternal Alliance Spring Symposium, Oak Brook, Illinois **MAY**
- **15** Deadline to submit the name of a late District or Branch officer to be recognized at the LPSCU's Convention Memorial Service. *See page 6 for more details*.

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

- Deadline to nominate a young member to receive our 2024 Youth Achievement Award. See page 10 for details.
- 29-30 43rd National LPSCU Convention, Hershey Lodge and Convention Center, Hershey, Pennsylvania. (Delegate registration on June 28.)
- **30** Deadline to apply for a 2024 Catholic Grade School Award. *See notice on page 24*.

LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION



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Send articles for publication to Deborah McKinley, Public Relations Director, 34 Oxford Street, Tamaqua, PA 18252; 610/704-7288; <u>zornicka@</u> <u>lpscu.org</u>

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

Facebook: LPSCU Life

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A Message from Our Spírítual Advísor

LENT TO EASTER JOY

The Lenten Season provides us with an opportunity to grow closer to the Lord through prayer, fasting, almsgiving, and personal reflection. The scriptures throughout Lent focus our attention on the path of the Lord's suffering that leads to the great victory and joy of Easter.

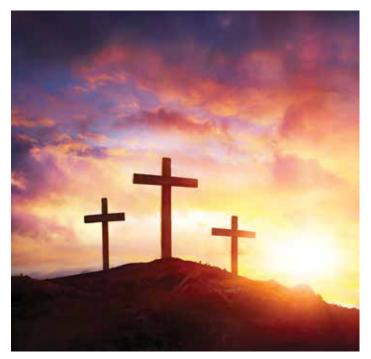


Rev. Robert L. Seeman

"Lent is a journey that involves our whole life, our entire being. It is a time to reconsider the path we

are taking, to find the route that leads us home, and to rediscover our profound relationship with God, on whom everything depends. Lent is not just about the little sacrifices we make, but about discerning where our hearts are directed. This is the core of Lent." ~ Pope Francis

During the Lenten season, take some time to walk with Jesus on the road to Calvary to the glory of the Resurrection by praying the Stations of the Cross.



May the holy season of Lent be: A time of renewed hope A time of spiritual renewal A time of personal reflection And a time for centering your life in Christ

May the joy of Easter fill your heart with the blessings of the Risen Lord.

Blessings, Fr. Bob

The Mational Officers of the Ladies Pennsylvania Slovak Catholic Union extend a most Blessed and Happy Easter to all!



Veselu Vel'ku noc Radostne Aleluja

Sventu Velyku Linkejimai

PITTSBURGH DISTRICT

Branch and Okres News

Members of the Pittsburgh District held their annual Christmas party on December 2, 2023. The venue was Dave & Buster's in the Waterfront, Homestead, Pennsylvania. Twenty-nine members and some guests gathered to celebrate the holiday season.

District President Susan Ondrejco welcomed everyone and National Chaplain Fr. Bob Seeman led the gathering in grace before a buffet lunch was served. The menu included hors d'oeuvres, salad, spaghetti, mashed potatoes, and chicken parmesan. Secretary Janet Lawrence provided a beautiful cake decorated with the infant Jesus in the manger for dessert.

Each Branch donated a basket/gift for the Chinese auction so there were lots of winners. Everyone received a favor of a beautiful Christmas angel ornament. It was a wonderful afternoon of fraternalization and friendship to start the Christmas season.



Calling All Members in Branches 7, 58, and 94

Any member of Pennsylvania Branches 7 (Exeter), 58 (Ashley), or 94 (Larksville) who wishes to be a delegate to the LPSCU's National Convention being held in Hershey, Pennsylvania, on June 29-30 should kindly contact the Branch Secretary, Margaret Jollimore, as soon as possible. Please call or text 570-760-9790 or email jollimore.lpscu@ymail.com.

A Message from the Lehigh Valley Okres President

To all our members, family, and friends of the Lehigh Valley Okres, the officers wish to apologize to all who were planning to attend our Holiday Brunch this past year. Due to an unusual outbreak of Covid, flu viruses, and RSV, many members and their family/friends were very ill over the holidays, and for the health and safety of our members, we sadly had to cancel the gathering. Some members are still laid-up as the new year begins. We wish you all a blessed, healthy new year and pray that this year will be better.

> **Jean Kosalko** Okres President

AN LPSCU EDUCATIONAL BENEFIT



2024 Anne (Shinal) Cichy Memorial Award \$750 Award

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

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

- Must have a life insurance certificate with the LPSCU.
- Must attend an accredited college/university in the fall of 2024 on a full time basis, pursuing a degree in the healthcare field. Proof of acceptance/attendance must be provided.
- Must provide a wallet-size or digital color photo.

The recipient of the 2024 Anne (Shinal) Cichy Memorial Award will receive \$750.

The recipient of this award shall be selected by a random drawing from among all

the qualified applicants. No individual shall be eligible to receive this award more than two times.

Applicants must meet all criteria outlined above and provide data indicated on the application form to be eligible. Those applications with incomplete data or requirements will not be considered. All submitted materials become the property of the LPSCU and will not be returned.

Applications are available from the LPSCU Home Office or its website. **Applications must be postmarked by July 1**, **2024.** Submit application to:

Ladies Pennsylvania Slovak Catholic Union ATTN: Anne (Shinal) Cichy Award P.O. Box 32 Wilkes-Barre, PA 18703 Phone: 570-823-3513 ♦ TF: 888-834-6614 Fax: 570-823-4464 E-mail: lpscu@lpscu.org ♦ Website: www.lpscu.org

Msgr. Beeda District Concludes Successful Matching Fund Project

The Msgr. Beeda District recently concluded its Matching Fund project, a Holiday Raffle held at the District's annual Christmas party on December 1, 2023. The proceeds from the event were donated to the Divine Providence Shelter located at 214 W. Walnut Street, Hazleton, Pennsylvania.

Divine Providence provides shelter for around thirty people, especially during the winter months. The shelter opens at 7:00 p.m. and closes at 7:00 a.m.

Amanda Deisroth, director of the homeless shelter, accepted the donation from the officers and members of the District on December 20, 2023.

Amanda explained some of the many items the homeless shelter desperately needs and was very appreciative of the generous donation of \$400. She assured us that the money would be put to good use.

The Msgr. Beeda District is always willing to help those in need in our community. We would like to thank everyone who helped make this project a huge success.



Seated are District Vice President Diane Kupsho (left) and District Treasurer Mary Ann Litchock. Standing, L-R: Raffle Chairperson John Guza, District President Anita Gregory, and Divine Providence Director Amanda Deisroth.



Branch	Branch Representative	Nov./Dec. 2023	Year-to-Date Total
76	Celeste Palcsey	\$10,000.00	\$10,000.00
213*	Theresa Kluchinski	<u>\$15,000.00</u> \$25,000.00	<u>\$35,000.00</u> \$45,000.00

*Sold through Home Office, not included in Campaign

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:

<u>Section 2</u>. 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.

<u>Section 3</u>. 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.

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

<u>Section 10</u>. 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.

<u>Section 12</u>. 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.

Executive Finance Committee Meeting Minutes

November 29, 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.



LPSCU National Convention 2024 Memorial Service

A Memorial Service will be held during the LPSCU's 2024 National Convention on June 29, 2024, in Hershey, Pennsylvania. Any individual holding an office in an LPSCU District and/or Branch who has passed away since the last convention can be recognized during the Memorial Service if their name is submitted.

Those wishing to have a late member recognized at the Memorial Service can email their information to <u>lpscu@lpscu.org</u>. (Please mention Memorial Service in the subject line.) Or, the information can be filled out on the form below and mailed to the Home Office at the address listed.

All Memorial requests should be emailed/postmarked no later than May 15, 2024.

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

> > Please type or print.

Name of Individual	

Position Held _____

жжж

Name of Individual _____

Position Held _____

жжж

Name of Individual _____

Position Held _____

Attach an additional sheet if necessary.

Correspondence

- Thank you from Doctor Michele Balas and family for the monetary gift on their home fire.
- Thank you from Rt. Rev. Gary A. Hoover, OSB, for the gifts to the Benedictine Order of Cleveland.
- Thank you from Grace Leadership Institute for donation made through the Pennsylvania Fraternal Alliance.

Requests

- ✤ Gift of \$250 to Doctor Michele Balas and family for their home fire. *Approved via e-mail October 17, 2023*.
- Ad for \$100 for 42nd Debutante Ball Program Booklet. Approved via e-mail October 3, 2023.
- Request received from the National Czech & Slovak Museum & Library for a newly established Slovak Endowment. Acknowledged.
- Request received from Saint Paul Cathedral, Pittsburgh, Pennsylvania, for sponsorship at the Vilija Dinner and Christmas Pageant. Acknowledged.

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 August, September, and October 2023; the Morgan Stanley Smith Barney Checking Account for August, September, and October 2023; and the Home Office – Branch Deposit Account.

The committee reviewed the September 30, 2023, Quarterly Statement and the Profit & Loss/Balance Sheet for August, September, and October 2023.

Investment Portfolio

The committee was provided and reviewed all activity from August, September, and October 2023 including Common Stocks, Preferred Stocks, and Bonds. The Employee Retirement Plan was also reviewed.

Home Office

President Kluchinski reported the following:

Letter received from Frontier Communications stating our phone service with Frontier will be discontinued as of March 1, 2024. We will begin to look for other service providers.

Budget

Budget for 2023 and 2024 was reviewed. The committee recommends the budget be placed on the agenda for the Board Meeting in December.

Other Business

President Kluchinski reported filing two 941X Adjusted Employer's Tax Return for Claim or Refund which will result in a refund to LPSCU.

Meeting Dates

The next meeting will be February 21, 2024. There being no further business, the EFC adjourned.

Respectfully submitted, **Anita Gregory** Acting National Secretary-Treasurer

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

Rev. Dianiska District Announces 2024 Meeting Dates

The Reverend Dianiska District will hold its first meeting of 2024 on April 21 at the North End Slovak Club, 635 North Main Street, Wilkes-Barre, Pennsylvania. Branch 213 will host this meeting.

Plans will be discussed for "Make A Difference Day" which will be observed at the Fall meeting on October 20. Branch 7 will host the October meeting, which will also be held at the North End Slovak Club.

The District's Annual Christmas Party will be held on December 8 at the Holiday Inn/East Mountain Inn, Wilkes-Barre. Branch 6 will be the host this year.

Reservations for these meetings can be made by contacting District President Margaret Jollimore by phone at 570-760-9790 (call or text) or email at <u>jollimore.lpscu@</u> <u>ymail.com</u>.

We welcome and encourage any member of the LPSCU, especially those living in the Wilkes-Barre/Scranton/Tunkhannock area, to join us at these meetings. We look forward to seeing you! - 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 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 postmarked 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: https://www.lpscu.org Website: www.lpscu.org

Branch 213 Concludes Matching Fund Project

LPSCU Branch 213 of Dallas, Pennsylvania, held a Matching Fund project to benefit St. Andrew Parish in Wilkes-Barre, Pennsylvania. The Branch conducted a wreath sale over the weekend of December 3-4, 2023. Total proceeds, including the matching funds collected, were \$425.



LPSCU National President and Branch 213 Secretary-Treasurer Theresa Kluchinski (right) presents a check to Deacon William F. Behm, parish life coordinator of St. Andrew's Parish.



- **30** Deadline to apply for a 2024 Catholic High School Award. *See notice on page 14.*
- 30 Deadline to apply for the 2024 Bishop Andrew G. Grutka Memorial Scholarship Award. See notice on page 9.
 JULY
- Deadline to apply for the 2024 Anne (Shinal) Cichy Memorial Award. See notice on page 4.
- 20 Deadline to submit articles for September/October 2024 *Morning Star*.

SEPTEMBER

TBD – LPSCU Semi-Annual Board Meeting, Illinois or Indiana

- 6-15 2024 Slovakia Heritage Tour being run by Best Slovakia Tours. Contact Judith Northrup-Bennett at Slovakia Heritage Tours (978-544-5144 or <u>slovakiaheritagetours@</u> <u>gmail.com</u>). *More details on page 13*.
- **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*.

OCTOBER

- 3 New Jersey/New York Fraternal Alliance Meeting, Atlantic City, New Jersey
- 20 Rev. Dianiska District's Fall Meeting at the North End Slovak Club, 635 North Main Street, Wilkes-Barre, Pennsylvania. "Make a Difference Day" will be observed. Branch 7 will host.



(Maximum of \$2,000 per member)

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

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

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

Applicants must meet all criteria and provide data indicated above to be eligible. Incomplete applications or those missing data requirements will not be considered. All materials become the property of the LPSCU and will not be returned. **Applications must be postmarked by June 30, 2024.**

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

Ladies Pennsylvania Slovak Catholic Union ATTN: Bishop Grutka Award P.O. Box 32 Wilkes-Barre, PA 18703 Phone: 570-823-3513 & TF: 888-834-6614 & Fax: 570-823-4464 E-mail: lpscu@lpscu.org & Website: www.lpscu.org

Branch 172 Member Earns Eagle Scout Rank

Jude Schafer received his Eagle Scout rank on September 29, 2023. He is a member of Boy Scout Troop 377 in Boulder, Colorado. Eagle Scout is the highest rank attainable in the Boy Scouts of America program.

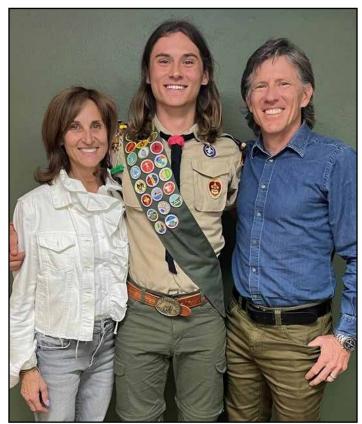
Requirements include earning at least twenty-one merit badges, and Jude earned them all. The Eagle Scout candidate must demonstrate spirit, an ideal attitude based upon the Scout Oath and Law, service, and leadership. This includes completing an extensive service project that the scout plans, organizes, leads, and manages.

Jude's service project was a trail conservation project. He organized a group of fellow scouts and family members to build a bridge over part of a hiking/biking trail near Boulder in order to eliminate trail erosion.

Jude is a senior at Boulder High School. Besides his participation in scouting, he is a competitive cyclist and is a captain and varsity rider for the Boulder High Mountain Bike Team. His future plans include going to college and majoring in Kinesiology, with a goal of becoming a physical therapist.

Jude and his family are members of Branch 172 (Pittsburgh, Pennsylvania). Jude's great-grandmother was Rose Tunney, long-time secretary of the Branch. Jude's brother, Luke, was also involved in scouting and achieved the Eagle Scout rank in 2021. Luke is currently a sophomore at the University of Oregon, studying Art and Design.

We congratulate Jude on attaining the rank of Eagle Scout!



Eagle Scout Jude Schafer (center) with his proud parents, Jackie and Dave Schafer.

Branch 37 Members Help Feed the Homeless

On December 27, 2023, after shopping for all the necessary items, Joan Evan, secretary of LPSCU Branch 37 (Plymouth, Pennsylvania) began to prepare an evening meal for twenty-five homeless men. In spite of her tiny kitchen, and with the help of her daughter-in-law, Joan prepared chicken tenders, candied carrots, lime garlic rice, and a Southwestern salad. Drinks were also provided. And since no meal would be complete without dessert, brownies and cookies were also baked. Additionally, the ladies purchased socks for the men, as this is a constant need for them.

In the past, these homeless men were housed at alternating sites. Now, however, Catholic Charities houses these individuals daily at St. Mary's Church in Wilkes-Barre, Pennsylvania, on a temporary basis. Churches and other organizations are asked to provide an evening meal. Plans are in progress to find a more permanent shelter location.

Pre-pandemic, several Branch 37 members and friends participated when the kitchen of Joan's church was utilized for preparation and cooking of the meal. This time Joan's grandson, Philip Evan, also a member of Branch 37, helped to load everything in the car for transportation to St. Mary's Church. Sadly, they were not able to actually serve the meal as in the past, but everything was delivered from Joan's kitchen with love.



A carload of delicious food ready for delivery.



Joan Evan prepares the meal.

IN THE SPOTLIGHT

LET AN OUTSTANDING YOUNG PERSON KNOW YOU ARE

/ል ጉ

APPRECIATED!

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

Help the LPSCU show an outstanding young member that they are appreciated by nominating him or her for the **2024 Youth** Achievement Award.

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

THE POSTMARK DEADLINE FOR NOMINATIONS IS JUNE 1, 2024.

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 Boyle, Kathleen – Exton, PA Bridzius, Andrius R. – El Paso, TX or San Antonio, TX Calderone, Austin and Camden – Point Marion, PA Cavenas, Keri L. – Mahanoy City, PA Charnigo, Brian – Medina, OH Chesek, Richard – Etters, 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 Gaska, Julija – Ypsilanti, MI Golby, Raeleen - Johnstown, PA Griffin III, Thomas – Pittsburgh, PA Hoobler, Mary – Sewickley, PA Horman, Susan M. – Chandler, AZ Horvath, Michael – Jacksonville, FL Hutnick, David – Schnecksville, PA Jones, Jeffrey – Youngstown, OH or Struthers, OH Kametz, Danielle – Allentown, PA Kametz, Denise – Allentown, PA Kinsey, Ann Marie – Taylor, PA Kniess, Denise M. – Butler, PA Kraft, Andrea – Munhall, PA Kraft, Jr., Andrew- Munhall, PA Kraft, Lisa – Munhall, PA Kushnir, Vanessa – Plymouth, PA Levertavish, Regina - Mahanoy City, PA Lovasko, Emelie - Whiting, IN Lowrie, Deborah – Dalton, PA Malarich, Matthew - Surfield, PA Manich, Martin - Schererville, IN Martincich, Luke – Lakewood, CO Mason, Stephen – Los Angeles, CA 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

Pocius, Jennifer – Lake Ariel, PA Pocius, Kara – Lake Ariel, PA Repsher, Heather – Nazareth, PA Renna, Laura – Baldwin, NY Renna, Tara – Baldwin, NY Riccio, Jodi – Lockport, IL Rich, Austin – Burton, OH Risko, Thomas – Wilkes-Barre, PA 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 Stukas, Bernadette-Sodus, NY Stults, Regina – Windber, PA Stumpf, Kelly – Blandon, PA Suchy, Mary - Chicago, IL Susoreny, James – Richardson, TX Suter, Diane - Vernon, NJ Szanyi, Carolyn – Whiting, IN Tatko, Jr., Robert – N. Versailles, PA Tomanio, Terri – Port Charlotte, FL Vanlandingham, Randy – Forney, TX Vizza, Daniel – Chicago, IL Walchak, Robert A. - Walterboro, SC 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 lpscu@lpscu.org. Your assistance is greatly appreciated.

LPSCU 15 PAYMENT LIFE INSURANCE PLAN

The LPSCU offers an economical and beneficial 15 Payment Life Insurance Plan for anyone from age 0 through 70. Under this plan, there is a minimum purchase amount of \$5,000 of life insurance. Premiums are payable for fifteen years from issue date. If the insured dies within the 15-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.

The plan allows for premium payments to be made monthly, quarterly, semiannually, or annually. The certificate becomes fully paid at the end of fifteen 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 15 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.

The 15 Payment Life Plan is perfect for both youth and adults – especially anyone who prefers to have their life insurance paid within fifteen years.

During these unstable economic times, the 15 Payment 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.

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 15 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.

15 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	Ann	ual	Mo	nthly	Issue	An	nual	Mo	nthly
Age	Male	Female	Male	Female	Age	Male	Female	Male	Fe
0	\$9.95	\$8.60	\$0.90	\$0.77	36	\$26.89	\$23.96	\$2.42	\$2.
1	10.22	8.83	0.92	0.79	37	27.61	24.63	2.48	2.
2	10.52	9.09	0.95	0.82	38	28.35	25.32	2.55	2.
3	10.82	9.35	0.97	0.84	39	29.10	26.03	2.62	2.
4	11.14	9.63	1.00	0.87	40	29.87	26.75	2.69	2.
5	11.47	9.91	1.03	0.89	41	30.65	27.50	2.76	2.
6	11.80	10.20	1.06	0.92	42	31.45	28.27	2.83	2.
7	12.15	10.50	1.09	0.95	43	32.27	29.06	2.90	2.
8	12.51	10.81	1.13	0.97	44	33.11	29.88	2.98	2.
9	12.89	11.13	1.16	1.00	45	33.99	30.73	3.06	2.
10	13.27	11.46	1.19	1.03	46	34.89	31.60	3.14	2.
11	13.67	11.80	1.23	1.06	47	35.83	32.50	3.22	2.
12	14.08	12.15	1.27	1.09	48	36.80	33.43	3.31	3.
13	14.50	12.51	1.31	1.13	49	37.82	34.39	3.40	3.
14	14.93	12.88	1.34	1.16	50	38.88	35.38	3.50	3.
15	15.36	13.26	1.38	1.19	51	39.98	36.40	3.60	3.
16	15.79	13.64	1.42	1.23	52	41.12	37.45	3.70	3.
17	16.23	14.02	1.46	1.26	53	42.31	38.55	3.81	3.
18	16.66	14.42	1.50	1.30	54	43.54	39.68	3.92	3.
19	17.10	14.83	1.54	1.33	55	44.83	40.85	4.03	3.
20	17.55	15.25	1.58	1.37	56	46.17	42.07	4.16	3.
21	18.01	15.69	1.62	1.41	57	47.57	43.33	4.28	3.
22	18.49	16.14	1.66	1.45	58	49.03	44.65	4.41	4.
23	18.98	16.60	1.71	1.49	59	50.60	46.02	4.55	4.
24	19.48	17.07	1.75	1.54	60	52.49	47.45	4.72	4.
25	20.00	17.56	1.80	1.58	61	54.47	48.94	4.90	4.
26	20.53	18.06	1.85	1.63	62	56.54	50.50	5.09	4.
27	21.08	18.58	1.90	1.67	63	58.70	52.13	5.28	4.
28	21.64	19.11	1.95	1.72	64	60.99	53.84	5.49	4.
29	22.24	19.66	2.00	1.77	65	63.40	55.64	5.71	5.
30	22.85	20.23	2.06	1.82	66	65.96	57.54	5.94	5.
31	23.48	20.81	2.11	1.87	67	68.71	59.55	6.18	5.
32	24.13	21.41	2.17	1.93	68	71.69	61.68	6.45	5.
33	24.79	22.02	2.23	1.98	69	74.92	63.96	6.74	5.
34	25.48	22.65	2.29	2.04	70	78.44	66.40	7.06	5.
35	26.17	23.30	2.36	2.10					

Female \$2.16 2.22 2.28 2.34 2.41 2.48 2.54 2 62 2.69 2.77 2.84 2.93 3.01 3.10 3.18 3.28 3.37 3.47 3.57 3.68 3.79 3.90 4.02 4.14 4.27 4.40 4.55 4.69 4.85 5.01 5.18 5.36 5.55 5.76 5.98

Rediscover Your Slovak Roots

Celebrate the harvest in Slovakia this fall and explore your ancestral land and history on the 2024 Slovakia Heritage Tour running September 6-15. From the Danube Plains to the Tatry Mountains and Eastern Slovakia, you'll see Slovakia up close and personal on this small group tour, joining with Slovaks as they celebrate age-old wine, harvest, and mining festivals. Relax and enjoy local music and folk arts as we travel comfortably around this small but diverse country to explore picturesque villages, spectacular castles, outdoor folklife museums, mountain resort towns, pastoral landscapes, and small cities with well-preserved medieval buildings, Soviet-era remnants, and the vibrant life of Slovakia today.

"The Slovakia Heritage Tour is small – never more than 16 people – traveling in a small bus for flexibility, and eliminating the time demands of a large group tour. This gives people more time to explore their own interests and family roots," explains Judith Northup-Bennett who provides general Slovakia travel information. "Often cousins, siblings, and two generations travel together to reconnect with their family ties to Slovakia, or solo travelers join to travel with other Slovak-Americans. At the end of the tour, after everyone has shared their family stories and Slovak-American common histories, people often feel like they've been traveling with their Slovak cousins."

The tour will also help you arrange personal visits to family and ancestral villages, as well as genealogical research to trace your family history.

For more information on this tour operated by Best Slovakia Tours and to discuss your personal family travel plans, please contact Judith Northup-Bennett at Slovakia Heritage Tours, 978-544-5144, and <u>slovakiaheritagetours@</u> <u>gmail.com</u> or text 978-894-6622. For a day-by-day itinerary and photos of past tours, visit <u>www.slovakiaheritage.com</u>.

Our Scholarship Recipients Explain

The Importance of Life Insurance

Our world is beyond unpredictable today. Hence, there are many valid reasons for having life insurance. As a former athlete, having one unexpected injury after another, I understand the value of life insurance. *Insurance that pays out a* sum of money either on the death of the insured person or after a set period. Why would this contract be so important? Well, to think of being without life insurance is dreadful. Having life insurance is a major security in life. Life insurance can help not only you but your family and generations after. This insurance can ease the stress of loved ones under unexpected circumstances, for instance, a death, major illness, or divorce. If you are without life insurance, you are expected to pay out of pocket under these overwhelming conditions. Having the money already taken care of under these situations makes it easier for you and others involved in the family to heal. Life insurance can also help with educational expenses, or to even protect a business. Educational expenses can majorly hold down a larger family. With that, life insurance can also ensure retirement.

Life is short, have insurance.

Tyler Shaffer, Branch 52, North Braddock, PA

Ohio Fraternal Alliance Offers College Scholarship

The Ohio Fraternal Alliance annually awards a college scholarship to a graduating high school senior. The eligibility requirements are as follows:

- > Applicant must be an Ohio resident.
- Applicant must be a current youth policy member of a fraternal society (in this case, the LPSCU), and be in good standing.
- Applicant must be a 2024 high school graduate attending an accredited college, university, trade or technical school, or school of nursing as a full-time student in the fall of 2024.
- Applicant must submit a minimum 150-word essay on the topic: How I have been personally involved in my fraternal society and how I plan to be involved in the future.
- Applicant must submit a separate list for each of the following categories:
 - Church related activities
 - Local community and volunteer activities
 - School activities/clubs
- Applicant must submit a letter of recommendation from their local fraternal society officer explaining their involvement in their fraternal society.

The applicant will be judged on their essay, all activities, and the recommendation letter. Completed application must be dated and submitted **by April 1, 2024**. Mail items to: OFA Scholarship Committee, Attn: Joyce Nicholson, 63 Meadow Lane, Wintersville, OH 43953.

Applications and more information can be obtained by contacting Joyce Nicholson directly, either by email at <u>nicholson63@comcast.net</u> or by phone at 740-264-6238.

Cooking Corner Blessed Easter Appetizer or cold soup

- 6 to 8 hard-boiled eggs, chopped
- 11/2 cups baked smoked Polish sausage, sliced
- 1½ cups baked ham, cubed
- 1½ qt. regular buttermilk
- 1 pint regular sour cream
- $\frac{1}{2}$ jar hot or regular horse radish or more (to your taste)
- 6 chopped green onions
- 1 tsp. garlic powder
- 1 Tbsp. white vinegar

Mix together well in a large bowl: buttermilk, sour cream, horseradish, garlic powder, and vinegar. Add eggs, ham, sausage, and green onions; mix well again. Store in fridge until ready to eat. Serve with chunks of rye bread.



Branch 60 Matches Member's Donation

Over the holidays, West Hazleton Branch 60 member Diane Kupsho and her husband, Bob, made a very generous donation of fifty dollars to Divine Providence Homeless Shelter in Hazleton, Pennsylvania. The donation was subsequently matched with fifty dollars by LPSCU Branch 60.



L-R: Diane Kupsho, Branch 60 member; Anita Gregory, Branch 60 Secretary-Treasurer; and Amanda Deisroth, director, Divine Providence Homeless Shelter.

In Memoriam

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

		Flattiew
Name	Branch	Location
Denise Urban	6	Wilkes-Barre, PA
John Selena	7	Exeter, PA
Bernard Ferenchak	38	Whitehall, PA
Joseph J. Chase*	40	Allentown, PA
Phyllis Sabol	42	Pittsburgh, PA
Bernard Tomasic*	52	North Braddock, PA
Ralph Danko, Jr.	64	Pittsburgh, PA
Bernard Wetzel	64	Pittsburgh, PA
Loraine Littlehale	65	Munhall, PA
Joanne Smail	76	White Oak, PA
Marie Frisch*	83	Bethlehem, PA
Francis Skubak	90	Johnstown, PA
Leona Stouffer*	90	Johnstown, PA
Anita Bouteiller	122	Wilkes-Barre, PA
James Getz, Jr.	124	Hazleton, PA
Charlotte Wallington	132	Campbell, OH
Danute Surdenas	153	Perth Amboy, NJ
Donna (Donata) Frizelis	158	Chicago, IL
Anna Savickas	167	Sterling Heights, MI
Carletta McPherson*	172	Pittsburgh, PA
Karen Ambrose	197	Wilkes-Barre, PA
Frances Domanskis*	197	Wilkes-Barre, PA
Albert Gutauskas	197	Wilkes-Barre, PA
Mary A. Hoover	197	Wilkes-Barre, PA
Bernadine Zawilinski	213	Dallas, PA
*Multiple certificates		

The donation was presented to the shelter's director, Amanda Deisroth, on December 20, 2023. Diane, who is Vice President of the LPSCU's Msgr. Beeda District, presented the checks along with Branch 60 Secretary-Treasurer Anita Gregory. Amanda expressed her appreciation on behalf of the shelter.

Branch 60 is very thankful to have such kind and generous support from the Kupsho family throughout the years. Diane and Bob have two children, Gabriella and RJ, who are also members of Branch 60.

LPSCU 2024 CATHOLIC HIGH SCHOOL AWARD



The LPSCU is offering a Catholic High School Award benefit, which is a \$300 one-time award to our members who are attending a Catholic high school during the 2024-2025 academic year. Members may only receive this award one time.

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

- Must be a member of the LPSCU for two (2) years with \$2,000 permanent reserve life insurance certificate (excludes term insurance).
- Must be a Catholic high school freshman, sophomore, junior, or senior in the fall of 2024.
- Must provide a wallet-size or digital color photo.

Applicants must meet all criteria and provide data indicated above to be eligible. Incomplete applications or those missing data requirements will not be considered. All materials become the property of the LPSCU and will not be returned. **Applications must be postmarked by June 30, 2024.**

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

Ladies Pennsylvania Slovak Catholic Union ATTN: Catholic High School Award P.O. Box 32 Wilkes-Barre, PA 18703 Phone: 570-823-3513 � TF: 888-834-6614 � Fax: 570-823-4464 E-mail: lpscu@lpscu.org � Website: www.lpscu.org 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: <u>lpscu@lpscu.org</u> & Fax: 570-823-4464

SS.C.M. Appeal Update

NUMBERS FOR 2023 ARE FINALIZED AND 2024 APPEAL HAS BEGUN

Thank you everyone who supported last year's Saints Cyril and Methodius Appeal. It is with great pleasure to announce that 204 donors gave \$25,725.51 in 2023. Here is a breakdown of donors and the amount given:

Parish Collections (6)	\$4,309.51
Slovak Fraternal Organizations* (63)	
*Includes Home Office donations	

Clergy and Religious of Slovak Heritage (27) \$ 3,890.00 Donations by Individuals (108)...... \$8,516.00

A direct mailing for the 2024 Appeal has been sent to local District and Branch leaders from the four Catholic Slovak fraternal organizations, members of the Slovak Catholic Federation, and previous donors. Your support is needed each year because money collected in the Appeal goes to help pay for the operating costs of the Pontifical College of Saints Cyril and Methodius in Rome, the residence of priests from Slovakia selected by their bishops to undertake graduate studies.

Anyone who did not receive a letter but would like to contribute 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. *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 Ar	nnual SS.C.M. Appeal
Name	
Address	
City	StateZip
Amount \$	
Please	e make check payable to
Slovak Cat	holic Federation and mail to:
R	Rev. Thomas A. Nasta
First Vice Pres	ident, Slovak Catholic Federation
	Lady of Grace Church
225 Bellevue A	Avenue, Penndel, PA 19047-4052

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

LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION Minutes of the Winter Board Meeting December 9, 2023 * via Zoom Video Conference

Call to Order and Prayer

President Theresa Kluchinski called the meeting to order at 9:00 a.m. Spiritual Advisor Rev. Robert Seeman offered a prayer of reflection regarding the question, "What does Jesus want of you?"

Roll Call

Present were: Spiritual Advisor Rev. Robert Seeman, President Theresa Kluchinski, Secretary-Treasurer John Andrzejewski, Vice President Anita Gregory, Chairperson of Trustees James Yocum, and Trustees Dolores Evanko, Margaret Jollimore, Joan Hladek, and Janice Mathews.

Welcome Remarks

President Kluchinski welcomed everyone to the winter meeting. She also welcomed Secretary-Treasurer Andrzejewski to his first board meeting and announced his start date as December 1, 2023.

Approval of Agenda/Minutes

The meeting agenda and Minutes from the meeting held September 29, 2023, were approved. There were two minor typographical changes made to the Minutes prior to approval.

Correspondence/Requests

There was no correspondence or requests.

Financial Report

Board members were provided the following information:

- Quarterly Statement September 30, 2023
- Month End Balance Sheet/Revenue and Expense Accounts for October 2023
- Summary Market Value 2023 Spreadsheet
- Transaction Summary Report
- Budget After review and discussion of the proposed 2024 budget, it was approved as presented.
- Investment Management Report President Kluchinski reported on the result of discussion engaged in regarding the account management fee. Based on the result of the discussion, the account will continue to be managed until further review scheduled for 2024.

Home Office Report

President Kluchinski provided a Home Office report on the following:

- MSSB Market Updates
- Webinars
- E-app The E-app is up and running.
- Small Business Sustainability Grant Program
- Business Plan and ERM Plan
- Intern Program
- Job Descriptions
- PA Insurance Department Exam
- Vacation
- ✤ 401 (k) Contributions
- Signature Authority

Unfinished Business

The Board was provided information and discussed the following:

- LPSCU's 125th Anniversary
- Activity Campaign: "LPSCU Life Taking Care of God's Children"
- Crisis Business Continuity and Disaster Recovery Plan
- Advertising/Marketing
- Vision Statement

New Business

The Board discussed the following under New Business:

- Annuity Rate The discussion of the annuity rate resulted in the Board setting the rate at 4% for the first quarter 2024.
- Minimum Guaranty Rate Based on a recommendation, the minimum guarantee rate was set at 3% for LPSCU annuity products.
- Branch Deposit Rate The Board considered the branch deposit rate. The rate was set at 1.5% for the First Quarter of 2024.

Officers' Reports

The Board was provided quarterly reports from the following:

- Spiritual Advisor Rev. Robert Seeman
- Vice President Anita Gregory
- Chairperson of Trustees James Yocum
- Trustee Margaret Jollimore
- Trustee Dolores Evanko
- Trustee Joan Hladek
- Trustee Janice Mathews
- Fraternal Activities Director Susan Ondrejco
- Public Relations Director Deborah McKinley

Prior to the conclusion of the report section of the meeting, the Board noted that there was a request for fraternal funds. The requested funding was approved.

Compliance Update

Nothing to report.

Local, State and National Alliance Meetings

Reports submitted to the Board include a report on the AFA Executive Summit held in September, and the New Jersey-New York Fraternal Alliance meeting held in October of 2023.

Convention 2024

President Kluchinski reported on the progress associated with convention planning. Preparations for the convention include:

- Sending correspondence regarding the ad book and delegate selection.
- Working on the Constitution and Bylaws changes
- Preparing the proposed changes for submission to the Pennsylvania Insurance Department.
- Preparing the call to convention.
 continued on page 18

Jankola Library and Museum to Merge with NCSML

The Sisters of Saints Cyril and Methodius and the National Czech and Slovak Museum and Library have entered into an agreement to share the resources of the Father Matthew Jankola Library in Danville, Pennsylvania, with the National Czech and Slovak Museum and Library in Cedar Rapids, Iowa. The two groups share a commitment to honoring those who immigrated to America and contributed their hard work, skill, and vision to the growth of our nation. The mission of both groups is to engage the global community with unique Slovak, Czech, and American stories to inspire individuals with universal themes of culture, freedom, democracy, and immigration. Their shared vision is to be an innovative leader in lifelong learning, community building, and cultural connections. They encourage self-discovery for all ages so that

Board Meeting continued from page 17

Strategic Plan

A report regarding the Strategic Plan was distributed and discussed during the meeting. During discussion areas of the plan to be concentrated on were brought to the attention of the Board. Elements of the plan covered in detail include:

- Suggested actions to help maintain contact with members.
- Progress of the Branch Committee which was appointed as a part of previous Strategic Plan discussions.
- A report on a potential society-wide fraternal activity known as Wreaths Across America.
- The potential to establish a scholarship associated with the Wreaths Across America project.

Good of the Union

The work of the Fraternal Activities Director was highlighted as a positive for the LPSCU. After discussion, the Board members approved a gift to the director in appreciation for her dedication and work during the year.

The second suggestion made during discussion of items that had the potential to enhance the LPSCU is associated with the possibility of seeking access to a credit union on behalf of the membership. The Board engaged in discussion and authorized the executive officers to follow through with a request.

Calendar of Events

Nothing noted.

Meeting Feedback

Board members engaged in discussion regarding the positive aspects of the meeting and how improvements can be made.

The next Board meeting will be held April 4, 2024.

There being no further business, the meeting was adjourned.

Respectfully submitted, John C. Andrzejewski, III National Secretary-Treasurer the stories of freedom, identity, family, and community will live on for future generations.

For fifty-five years, the Father Matthew Jankola Library and Museum has been one of the most important depositories of Slovak literature, culture, and the arts in the United States. Reverend Matthew Jankola, after whom the library is named, was the founder of the Sisters of Saints Cyril and Methodius in 1909, and he inspired the Sisters to value all that relates to scholarship and multiculturalism. The Museum now houses over 20,000 books and offers additional educational resources including Slovak periodicals, newspapers, and maps. The library contains rare books, Bibles, and children's literature, as well as Slovak music and plays, and the private collections of some of the outstanding Americans of Slovak ancestry including those of the Slovak Museum from Jednota Estates in Middletown, Pennsylvania, the late Bishop Andrew G. Grutka, Dr. Peter P. Hletko, and Dr. Stephanie Husek, among others.

Sister Barbara Sable, SS.C.M., general superior of the Sisters of Saints Cyril and Methodius said, "We believe that this collaboration will be of benefit to both our organizations, and will honor the intentions of our donors that the materials donated to us be respectfully kept, widely used, and would honor the history of the Slovak peoples, their contributions, and their stories of immigration to the United States. These materials from the Father Jankola Library and Museum will not only enhance the current collection of The Czech and Slovak Museum and Library but be valued and prized additions."

Materials from the Jankola Library will be transferred from Danville, Pennsylvania, to Cedar Rapids, Iowa, during the course of 2024. A celebration marking this collaboration and the 50th anniversary of The Czech and Slovak Museum and Library is scheduled for May 2024.



Current Director of the Jankola Library and Museum, Sister Loretta Marie Hrubec, SS.C.M. (left) and previous Director, Sister Catherine Laboure Bresnock, SS.C.M.

Focusing on National Awareness Month

Deborah McKinley, LPSCU Public Relations Director

MARCH

Nutrition Month

March is recognized as Nutrition Month. By definition, nutrition is the process of providing or obtaining the food necessary for health and growth. Having a month dedicated to nutrition is to focus on the importance of making informed food choices and developing both sound eating and physical activity habits. Sounds pretty simple, doesn't it? I can assure you, it is anything *but* simple! The following are tips to help break it down into manageable "bites."

- **Read FDA Nutrition Fact Labels** You might be amazed at ingredients, percentages for things like sugar and fat, and even more so by what is considered a serving size. A couple of years ago I remember getting a pint size container of chocolate milk. As I was happily slugging it down, I happened to turn the bottle around and my eye caught the nutrition label. You can only imagine my surprise when I saw the sugar content per serving. I continued reading and realized that my little pint container was considered a TWO serving drink! Didn't take long for my brain to double the sugar content and I stopped drinking it faster than Superman stops a speeding bullet.
- Use MyPlate.gov Website This website guides you through the process to create healthy meals that include all five food groups (fruits, vegetables, grains, protein, and dairy) for all life stages from pregnancy to older adults.
- **Plan Weekly Meals** Do this by writing down the necessary ingredients. Seeing the ingredients in writing has a two-fold benefit: you'll see if you are eating items from all five food groups and it can also serve as your grocery list when you go food shopping.
- **Be Aware of Labeling on Menus** Many restaurants now include the number of calories on their menus. They are printed there for people to read them. See them, but more importantly, *read* them! By doing this you are making an informed decision as to what to order.
- **Eat Smart** If you follow the above tips of planning, reading, utilizing the government website, and just being overall aware, you will undoubtedly eat smarter.

Are you going to follow all of these ideas every day of every week? Probably not. But as long as you follow some of them some of the time, I believe you will end up eating better by default. What do you have to lose by trying?

APRIL

National Stress Awareness Month

Stress is either a physical or mental response to an external cause. Who among us hasn't experienced stress at some point in their life? It can be a one-time occurrence or an ongoing experience. Whichever the case, it is important to manage and take control of the stress in your life before it takes control of you. Here are some suggested ways to help cope with stress.

- **Keep a Journal** Writing things down in a journal and seeing in print your stress triggers can help you minimize or avoid them.
- **Use Technology** There are countless free apps available that provide relaxation exercises, sleep tips, and more to help reduce stress levels. Don't be afraid to use them.
- **Exercise** Exercise not only provides your body with a tangible outlet for lessening stress, it is overall just good for you.
- **Sleep** Try to keep to a sleep routine of going to bed at the same time each night. Getting enough sleep is equally as important as having a sleep routine.
- **Limit Caffeine** Caffeine has a tendency to magnify the intensity of stress. Going back to being aware of labels from Nutrition Month, read the caffeine levels in soft drinks, energy drinks, and coffee.
- **Think Positive** This can be difficult, but at least try to keep negative thoughts in lesser amounts than positive ones.
- **Strength in Numbers** This isn't just a cliché. Rally your friends and family around you.

The theme for 2024 National Stress Awareness Month is "reduce stress and improve wellbeing." The two go handin-hand. As one's stress level is reduced, their wellbeing is improved.

As the saying "Rome wasn't built in a day" goes, these habits aren't going to happen overnight either. Experts say that it takes 30 days of doing something for it to become a habit, and second nature to you. Won't you join me in taking a 30-day challenge to strive to eat healthier and reduce your stress levels?

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.

Dear Mrs. Kluchinski and LPSCU,

Thank you so much for choosing me for your 2023 Youth Achievement Award. Your recognition means so much to me and I feel incredibly honored to have [my] achievements acknowledged. I will continue to strive for excellence in all I do and use this recognition to accomplish even more. Thank you so much for this amazing honor!

> Sincerely, **Melina Gregory** Branch 60 West Hazleton, PA

Remember to notify the Home Office if your address changes!



2024 Events Planned

The National Czech & Slovak Museum & Library (NCSML) anticipates a busy year with many activities and programs lined up. There is a program planned during every month of 2024. October and November feature several events for the Grand Celebration of the NCSML's 50th Anniversary.

Multiple exhibits will also be on display throughout the year, with most lasting several weeks so people can plan their travels accordingly to experience as much as possible. NCSML also has multiple "signature events" scheduled. Some of these include an "Economic Summit: Understanding the Past to Build the Future" happening on May 2-3.

Mid-May boasts the grand opening of the Furdek Special Collection. NCSML is hosting a variety of workshops where participants can learn things such as traditional Czech methods of handdecorating Easter eggs, designing and creating a *kroj*, and even dance forms of Slovakia.

The National Czech & Slovak Museum & Library is located at 1400 Inspiration Place SW, Cedar Rapids, Iowa. For more information on any of these programs and activities, please call 319-362-8500 or visit the website at NCSML.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.

Ladies Pennsylvania Slovak Catholic Union 3rd Quarter Report

Assets	2.	d Quarter 2023	2rd	Quarter 2022
Investments		15,629,388.00	31u \$	15,732,998.00
Cash on Deposit		124,689.00	գ Տ	115,884.00
Real Estate Owned		93,270.00	Ψ \$	98,154.00
Other Assets		52,066.00	ֆ \$	54,338.00
Totals		15,899,413.00	գ Տ	16,001,374.00
	.φ	15,699,415.00	φ	10,001,374.00
Liabilities & Fund Balance	3r	d Quarter 2023	3rd	Quarter 2022
Fund Balance	. \$	2,969,014.00	\$	3,242,718.00
Interest Maintenance Reserve	. \$	124,563.00	\$	162,940.00
Asset Valuation Reserve	. \$	367,415.00	\$	216,573.00
Amt. Retained as Trustee	. \$	90,052.00	\$	88,580.00
Aggregate Reserve-Life Certificates	. \$	12,172,929.00	\$	12,095,421.00
Other Liabilities	. \$	175,440.00	\$	195,142.00
Totals	. \$	15,899,413.00	\$	16,001,374.00
Povonuos	2-	d Quarter 2022	244	Quarter 2022
Revenues Premium Income		d Quarter 2023 125,060.00	sra \$	Quarter 2022 182,464.00
		·		
Investment Income		479,308.00	\$	465,384.00
Income - Other		17,615.00	\$ \$	20,858.00
Totals	. Ф	621,983.00	Ф	668,706.00
Expenses	3r	d Quarter 2023	3rd	Quarter 2022
Death Claims	. \$	242,608.00	\$	223,440.00
Endowments	. \$	17,083.00	\$	21,492.00
Cash Surrenders	. \$	47,976.00	\$	29,065.00
Annuity Benefits	. \$	46,292.00	\$	22,576.00
Dividends	. \$	-	\$	-
Increase in aggregate reserves	. \$	43,000.00	\$	117,000.00
Branch Support/Commissions	. \$	1,464.00	\$	1,097.00
General Operating Expenses	. \$	258,593.27	\$	220,453.64
Officers and Committee Expenses	. \$	9,002.63	\$	12,413.52
Actuarial/Accounting Expense	. \$	72,122.84	\$	76,997.00
Investment Mgt. Fee		64,052.32	\$	70,348.28
Official Publications		46,393.76	\$	37,979.59
Travel Expense	. \$	4,372.88	\$	5,757.97
Bureau and Association Dues	. \$	4,285.00	\$	7,020.00
Donations	. \$	4,995.00	\$	5,505.00
Scholarships	. \$	4,100.00	\$	1,750.00
Fraternal Activities	· •	7,664.30	\$	7,099.00
Insurance Taxes, Licenses & Fees	. \$	69,760.00	\$	26,164.00
Sub Totals	. \$	943,765.00	\$	886,158.00
Net Gain/Loss From Operations	. \$	(321,782.00)	\$	(217,452.00)
Net Realized Capital Gain (Loss)		7,357.00	\$	(12,145.00)
Totals		(314,425.00)	\$	(229,597.00)
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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 Ac-count 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 avail-able to ensure you are getting the best rate. LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION

FLEXIBLE ANNUITY

ANNUAL INTEREST RATE IS 4%*

*EFFECTIVE JULY 1, 2023

- The LPSCU Flexible Annuity is a flexiblepremium, 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



Announcing the winners of the 2023 LPSCU Coloring Contest

Ages 4-6





Reese Blankenship - Br. 19 Fuquay-Varina, NC First Place

Diana Zemelman - Br. 64 Falls Church, VA Second Place



Eric Cerny - Br. 64 Finleyville, PA Third Place

Honorable Mention:

Olivia Cerny Kalina Fila Zellie Jedlovec Layla Bell Josie Mike Dylan Sau Ivanka Barisic Kennedy C Lucy Jedlovec Vincent M Maggie Powell

Honorable Mention:

Paige Myers

Natalya Filak

Jack Gibbons

Eli Matvya

Kalina Filak Layla Bell Dylan Sauers Kennedy Gibbons Vincent Montalbano

Saylor Vevasis

Logan Hostetler

Charlotte Sauers

Daniel Zemelman

Juliet Jedlovec Havden Grace Adba

Ages 7-9



Lillian Frankenfield - Br. 62 Northampton, PA First Place



Jade Blankenship - Br. 19 Fuquay-Varina, NC Second Place



Vada Lazaro - Br. 7 Wallace, NC Third Place



Malanya Armstrong Gavin Sauers Lilli Cerny Connor Derenick Preston Gibbons Margaret Jollimore Savannah Myers Arianna McMahon

Ava Bichsel Chris Bichsel Jenna Jakub Max Jakub Whitney Matvya Cara Zemelman Evangeline Willis Tyler Frantz

Ages 10-12



Jax Cleary - Br. 213 Mountain Top, PA First Place



Belle Foremny - Br. 64 Dillsburg, PA Second Place



Alexis Shipton - Br. 156 Pottsville, PA Third Place

Honorable Mention:



Junior Branch Journal

St. George's Day ~ April 24

St. George's Day, celebrated on April 24, draws the spring customs to an end. It was considered to be the dividing line between winter and summer. Sayings like "On George's Day the earth opens," or "Before George's Day nothing grows, even if you try to pull it up with pliers; after George's Day everything comes out, even if you try to hammer it back" are still said.

George is considered the protector of livestock and vegetation. Rituals, such as spring walks among fields, visiting houses or strolling



along streets in villages or even towns with a symbol of the awakening Nature—a man either decorated or completely covered with live greenery sometimes take place.

The group accompanying Green George recited or sang songs about the arrival of Green George who brought spring and they would give away something green which they carried with them. People believed that sticking these twigs into the ground would protect them against natural disasters and evil spirits. They would also have a positive effect on crops as well as on the health of the people and livestock.





Did you know...

- As many as 91 million chocolate bunnies are sold annually for Easter in the US.
- As many as 59% of Americans eat the ears of their chocolate bunny first.
- The weight of the largest chocolate egg in history was 440 pounds.
- The largest chocolate bunny was 9,360 pounds. It was created in Brazil and took eight days to construct it.
- Over 1.5 billion Peeps in 24 flavors are consumed every Easter.
- 180 million eggs are purchased for Easter every year.



Noco

PERIODICAL



2024 LPSCU CATHOLIC GRADE SCHOOL AWARD \$150 ONE-TIME AWARD

The LPSCU is proud to announce that it is again offering a Catholic Grade School Award benefit, which is a \$150 one-time award to our members who are attending a Catholic grade school during the 2024-2025 academic year. Members may only receive this award one time

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

- Must be a member of the LPSCU for two years with \$2,000 permanent reserve life insurance certificate (excludes term insurance).
- Must be enrolled in a Catholic grade school in kindergarten, or in Grades 1 through 8 in the fall of 2024.
- Must provide a wallet-size or digital color photo.

Applicants must meet all criteria and provide data indicated above to be eligible. Incomplete applications or those missing data requirements will not be considered.

All materials become the property of the LPSCU and will not be returned. **Applications must be postmarked by June 30, 2024.**

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

Ladies Pennsylvania Slovak Catholic Union ATTN: Catholic Grade School Award P.O. Box 32 Wilkes-Barre, PA 18703 Phone: 570-823-3513 � TF: 888-834-6614 Fax: 570-823-4464 E-mail: lpscu@lpscu.org � Website: www.lpscu.org

Still Available!

The LPSCU Cookbook

The Art of Cooking - Heart of Our Family

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

The spiral bound book is divided into sections which include:

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

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

LPSCU Cookbook P.O. Box 32 Wilkes-Barre, PA 18702-0032

Get one before they're gone!

SIGN UP A NEW MEMBER

