



**LPSCU Life**

Security, Peace of Mind

# Morning Star

ZORNIČKA

Vol. 83, No. 896  
May-June 2024

## LPSCU Spiritual Advisor Rev. Robert Seeman to Retire

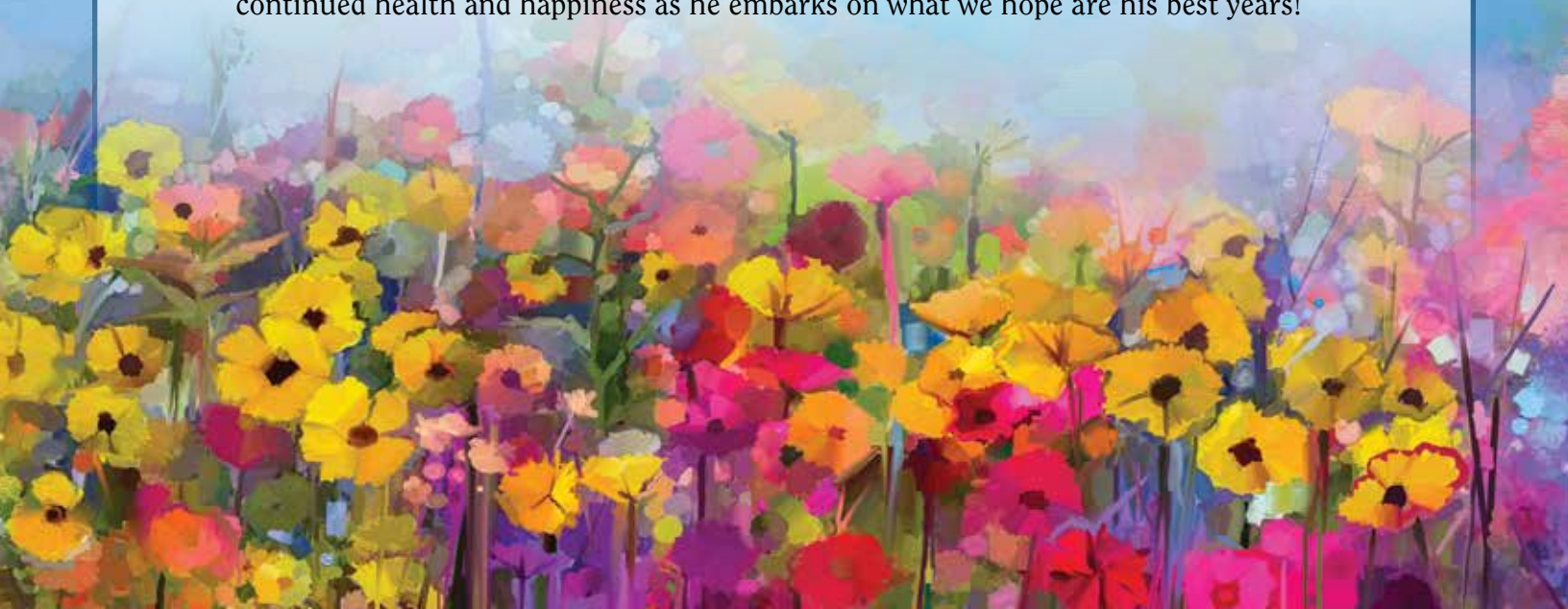
After eight years of serving as the LPSCU's National Spiritual Advisor, Rev. Robert Seeman is retiring. Father Bob was appointed National Spiritual Advisor by the Board of Directors in 2016 and was elected National Spiritual Advisor at the National Convention in 2020.

After over forty-four years of priestly ministry, during which Father Bob served in ten pastoral assignments, Bishop David Zubik of the Diocese of Pittsburgh, Pennsylvania, granted his request to retire. Fr. Bob's official retirement from his pastoral duties began in July 2023.

In speaking about his ministry, Father Bob said, "My heart is filled with gratitude to God for the life He has given me. I am grateful to all of you who have helped and supported me with your prayers, your friendship, and kindness over the years."

Fr. Bob's retirement from his position with the LPSCU will begin in September 2024. He is a member of LPSCU Branch 64, Pittsburgh, Pennsylvania.

We would like to thank Father Bob for his service to the LPSCU and wish him continued health and happiness as he embarks on what we hope are his best years!



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# Calendar of Events

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

## 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 5 for more details.*
- 20** – **Deadline to submit articles for July/August 2024 Morning Star.**

## JUNE

- 1** – Deadline to nominate a young member to receive our 2024 Youth Achievement Award. *See page 15 for details.*
- 8** – LPSCU Branch 213 celebrates Flag Day at the Ballpark at the Scranton/Wilkes-Barre Railriders game beginning at 6:05 p.m. *See page 6 for details.*
- 8** – Fraternal Societies of Northeastern Pennsylvania (FSNEPA) celebrates Flag Day at the Ballpark at the Scranton/Wilkes-Barre Railriders game beginning at 6:05 p.m. *See page 14 for details.*
- 14** – Observance of National Flag Day with Pledge of Allegiance at 7:00 p.m. ET. *See Proclamation on page 4.*
- 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.*
- 30** – Deadline to apply for a 2024 Catholic High School Award. *See notice on page 11.*
- 30** – Deadline to apply for the 2024 Bishop Andrew G. Grutka Memorial Scholarship Award. *See notice on page 6.*

## JULY

- 1** – Deadline to apply for the 2024 Anne (Shinal) Cichy Memorial Award. *See notice on page 17.*
- 20** – **Deadline to submit articles for September/October 2024 Morning Star.**

## AUGUST

- 15** – Deadline to apply for the 2024 Margaret Sabol Scholarship Award. *See page 13 for details.*
- 31** – Deadline to apply for an LPSCU Religious Award. *Details on page 5.*

## SEPTEMBER

- 6-15** – 2024 Slovakia Heritage Tour being run by Best Slovakia Tours. Contact Judith Northrup-Bennett at Slovakia Heritage Tours (978-544-5144 or email [slovakiaheritagetours@gmail.com](mailto:slovakiaheritagetours@gmail.com)).

*continued on page 11*

LADIES PENNSYLVANIA  
SLOVAK CATHOLIC UNION

# Morning Star

ZORNICKA

(USPS 699-520)



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# A Message from Our Spiritual Advisor

## The Precious Gift of the Eucharist

*“While they were eating, Jesus took bread, said the blessing, broke it, and giving it to his disciples said, ‘Take and eat; this is my body.’ Then he took a cup, gave thanks, and gave it to them saying, ‘Drink from it, all of you, for this is the blood of the covenant, which will be shed on behalf of many for the forgiveness of sins.’”*

(Matthew 26: 26-28)



**Rev. Robert L. Seeman**

As I reflect back to the day of my First Holy Communion, I am reminded of the joy that filled my heart to receive the real presence of Jesus in the Eucharist. How awesome and precious the gift of the Lord!

In the midst of the challenges we face today, we need to take time to reflect on the importance of the Eucharist in our daily lives as Catholics. The Catholic Catechism reminds us that “the Eucharist is the source and summit of the Christian life.” (CCC 1324) The Church has called for a Eucharistic Revival on a national, diocesan, and parish level through special Eucharistic celebrations, adoration, and other educational presentations centering on the Eucharist.

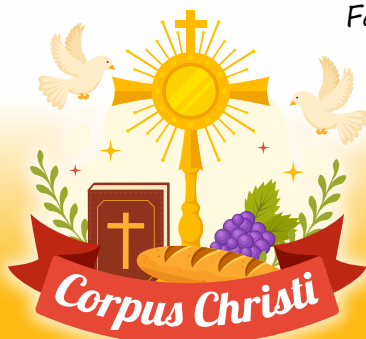
The highpoint of 2024 is the National Eucharistic Congress to be held in Indianapolis, Indiana, from July 17-21. Catholics throughout the United States will gather to celebrate in a very meaningful way the powerful gift of the Real Presence of Jesus in the Holy Eucharist.

Pope Francis said, “It is my hope, then, that the Eucharistic Congress will inspire Catholics throughout the country to discover anew the sense of wonder and awe at the Lord’s great gift of himself and to spend time with him in the celebration of the Holy Mass and in personal prayer and adoration before the Blessed Sacrament.”

*May the heart of Jesus,  
in the Most Blessed Sacrament,  
be praised, adored, and loved  
with grateful affection,  
at every moment,  
in all the tabernacles of the world,  
even to the end of time.*

*Amen*

Blessings,  
Father Bob



## Branch 213 Donates Two Bicycles to Township Easter Egg Hunt

Wilkes-Barre Township’s annual Easter Egg Hunt was held on March 30th at the Al Karaska Park and it was a beautiful, sunny day. For the third year, LPSCU Branch 213 donated bicycle prizes to this fun community event. Pictured below are the lucky winners with their new bikes and Branch 213 Secretary Theresa Kluchinski.



**MSGR. BEEDA DISTRICT**

The Msgr. Beeda District gathered for its first meeting of the year on Wednesday, March 6, 2024. The meeting was held at Perkin’s Restaurant, Route 93, West Hazleton, Pennsylvania. LPSCU Branch 60 hosted the meeting.

District President Anita Gregory welcomed those in attendance and thanked them for taking time to attend the meeting. The financial report was then reviewed. The District received a thank you from the Divine Providence Homeless Shelter for its generous donation from the Holiday Raffle which was held at the District’s Christmas party.

Members next discussed several places where they could hold their Christmas party. After discussion it was agreed by all to hold the 2024 Christmas party on Friday, December 6, at Rocco’s Restaurant, 245 Muir Avenue, Hazleton, Pennsylvania, beginning at 6:00 p.m. Everyone’s opinion was that we are treated very well there, we receive such great service, and their food is delicious.

Next on the agenda, the Matching Fund project that the District holds at our annual Christmas party was discussed. Members decided upon another Holiday Raffle. A successful raffle is possible due to prize donations from our officers and members. Anyone wishing to donate a prize may do so by contacting District President Anita Gregory. This year’s raffle will benefit the Valley Food Pantry in the Conyngham/ Sugarloaf area. The local food pantry serves around sixty families each week and it is completely run by volunteers. They provide these families with nutritious food, as well as fresh produce from local farms. The pantry serves the community through the collective efforts of nine churches in the Sugarloaf Valley region.

The District’s next meeting will be held on Wednesday, September 11, 2024, at 6:00 p.m. at Vesuvio’s Restaurant in Drums, Pennsylvania. Please contact District President Anita Gregory at 570-788-3263 if you are interested in attending.

*Our Scholarship Recipients Explain*

**The Importance of Life Insurance**

Life insurance is important for several reasons. These reasons include financial protection, estate planning, business continuity, and to have an overall peace of mind. Life insurance will provide a financial safety net for loved ones in case of unexpected death. This will allow loved ones to plan for a funeral and cover the expenses, outstanding debts, and day-to-day living expenses. Life insurance may also be used as a part of planning around your estate to ensure that assets are distributed according to the individual’s wishes. Life insurance can be crucial for people who own businesses because it can ensure that the business continues to operate in the event of an unexpected death. Lastly, life insurance can provide peace of mind to an individual knowing that loved ones would be taken care of in the event that an unexpected death did occur. Overall, life insurance can provide financial stability and peace of mind to those who choose to obtain it.

**Katelin Voss**  
Branch 19, Swoyersville, PA

**PROCLAMATION**

**National Flag Day**

**FRIDAY, JUNE 14, 2024**

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



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

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

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

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

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

NOW, THEREFORE, I, Theresa A. Kluchinski, national president, do hereby proclaim June 14, 2024, as National Flag Day and urge all members of the Ladies Pennsylvania Slovak Catholic Union to pause at 7 p.m. Eastern Time on this date for the 42nd annual Pause for the Pledge of Allegiance to the United States Flag and our great nation.

**Have you signed up  
a new member lately?  
Do your part to help your LPSCU!**



# 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 [lpscu@lpscu.org](mailto:lpscu@lpscu.org). (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 post-marked/ emailed 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 \_\_\_\_\_

\*\*\*

Name of Individual \_\_\_\_\_

Position Held \_\_\_\_\_

\*\*\*

Name of Individual \_\_\_\_\_

Position Held \_\_\_\_\_

*Attach an additional sheet if necessary.*

## New Insurance Issued

Branch	Branch Representative	Nov./Dec. 2023	Year-to-Date Total
19	Regina Kapral	\$ 5,000.00	\$ 5,000.00
197*	Theresa Kluchinski	\$30,000.00	\$30,000.00
213	Maureen Grohowski	\$20,000.00	\$20,000.00
213	Maureen Grohowski	\$20,000.00	\$20,000.00
213	Maureen Grohowski	<u>\$10,000.00</u>	<u>\$10,000.00</u>
		\$85,000.00	\$85,000.00

\*Sold through Home Office, not included in Campaign

# LPSCU 2024 RELIGIOUS AWARDS

FOR MEMBERS ENTERING RELIGIOUS LIFE

- ❖ **St. John Vianney**
- ❖ **St. Theresa of the Little Flower**
- ❖ **St. André Bessette**

**\$300 ANNUALLY**

The LPSCU is offering three separate Religious Awards for members entering religious life. They are:

- ❖ **The St. John Vianney Award**  
This award is offered to any male member of the LPSCU aspiring to the priesthood. The member may apply for the \$300 award upon entrance into an approved program of priestly formation. The award may be renewed for each successive year until ordination, provided the member re-applies for said award each year.
- ❖ **The St. Theresa of the Little Flower Award**  
This award is offered to any female member of the LPSCU aspiring to religious life. The member may apply for the \$300 award upon completion of her first year of Novitiate. The award may be renewed annually until the member is professed as a religious nun, provided she re-applies for said award each year.
- ❖ **The St. André Bessette Award**  
This award is offered to a male member of the LPSCU aspiring to religious life as a brother in a religious congregation. He may apply for the \$300 award upon entrance into an approved program for religious brother formation. The award may be renewed annually for each successive year until completion of the program, provided the member re-applies for said award each year.

Following are the guidelines for applying for each of the Religious Awards. All applicants must:

- ❖ Be a member of the LPSCU for two years with a minimum \$2,000 permanent reserve life insurance certificate (excludes term insurance).
- ❖ Provide a wallet-size or digital color photo with the application.
- ❖ Re-apply each year while attending/completing studies for Religious Life in order to receive the award each year of his/her religious training.

Applicants must meet all criteria outlined and provide data indicated to be eligible. Incomplete applications or those missing data requirements will not be considered. All materials become the property of the LPSCU and will not be returned.

Applications are available from the LPSCU Home Office or its website. **Applications for the 2024 awards must be postmarked by August 31, 2024.**

Submit applications to:  
Ladies Pennsylvania Slovak Catholic Union  
ATTN: Religious Awards  
P.O. Box 32  
Wilkes-Barre, PA 18703

Phone: 570-823-3513 ❖ Toll free: 888-834-6614  
Fax: 570-823-4464

E-mail: [lpscu@lpscu.org](mailto:lpscu@lpscu.org) ❖ Website: [www.lpscu.org](http://www.lpscu.org)

# In Memoriam

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

Name	Branch	Location
Msgr. Albert Contons	21	West Lake, MA
Antoinette Janiga*	42	Pittsburgh, PA
Gerald A. Beidleman	62	Northampton, PA
Eleanor Lessel	83	Bethlehem, PA
Margaret Spirko*	132	Campbell, OH
Francis J. Lisak*	172	Pittsburgh, PA
Kathryn T. Barrett	197	Wilkes-Barre, PA
Anthony Kapeluch	197	Wilkes-Barre, PA
Florence Savage	197	Wilkes-Barre, PA
Thomas J. Figmik	213	Dallas, PA

\*Multiple certificates



## Flag Day at the Ballpark

Saturday, June 8, 2024

Scranton/Wilkes-Barre RailRiders  
Game Time ~ 6:05 p.m.

### PRICE:

No cost for members of LPSCU Branch 213!  
Other LPSCU members ~ \$25.00 per person  
Non-members of LPSCU ~ \$40.00 per person

### INCLUDES:

Entry through the Mohegan Sun Club entrance.  
Dinner on covered deck/suite in right field.  
Food served from 5:30 p.m. to 7:00 p.m.  
Watch as one member throws out the 1st pitch.  
All the camaraderie you can get!

Please make reservations by May 17, 2024  
Ask for Theresa ~ 570-829-5410  
or 570-817-4657

Make checks payable to LPSCU Branch 213

Seating is limited! Sign up today!



## BISHOP ANDREW G. GRUTKA MEMORIAL SCHOLARSHIP AWARD \$1,000 AWARD (Maximum of \$2,000 per member)

The LPSCU is proud to once again offer the Bishop Andrew G. Grutka Memorial Scholarship Award for lay persons between the ages of 18 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: [lpescu@lpescu.org](mailto:lpescu@lpescu.org) ❖ Website: [www.lpescu.org](http://www.lpescu.org)

# Executive Finance Committee Meeting Minutes

February 21, 2024 ❖ Home Office, Wilkes-Barre, Pennsylvania

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

## Minutes

The committee reviewed and accepted the Minutes from the November 29, 2023, Executive Finance Committee meeting.

## Correspondence/Requests

### Correspondence

- ❖ Thank you from UPMC Children's Hospital Foundation for a donation made in December of 2023.
- ❖ Thank you from the Grace Leadership Institute for a donation made in July of 2023.
- ❖ Invitation to the Benedictine High School Blue & White Gala. Ticket and sponsorship pricing were reviewed. After a short discussion, the EFC members agreed to a donation.

### Standard Donations

- ❖ President Kluchinski introduced for discussion the standing donation to the Jankola Library. She informed the EFC that the library had closed and moved its contents to the National Czech and Slovak Museum and Library. Discussion regarding the donation was held. The committee members agreed to send the donation to the Sisters of Sts. Cyril and Methodius.

## LPSCU Members Volunteer

Branch 213 members Mary Jo Savidge and Sarah Smigelski had the privilege of volunteering for Brighter Journeys Annual Special Needs Egg Hunt, which was held at Mohegan Sun Hotel and Casino in Wilkes-Barre, Pennsylvania, on March 20, 2024.

Brighter Journeys is a 501C3 non-profit organization that helps individuals with special needs. They help families by providing words of comfort, direction to resources, and the intention to provide tangible support. One unique quality of this foundation is that Brighter Journeys is not specific to any one disability or diagnosis.

Over 1,000 children and adults with disabilities attended the event! It was such a wonderful day to see the smiles on all the children's and adults' faces.



L-R: Lisa Rowski, Mary Jo Savidge, and Sarah Smigelski.

## Requests

- ❖ There were none to consider.

## Financial Statement

The committee reviewed the following checking accounts: M&T Bank – General Operating Account – The Outstanding Checklist for the M&T General Operating Account for November and December 2023, and January 2024; the Morgan Stanley Smith Barney Checking Account for November and December 2023, and January 2024; and the Home Office – Branch Deposit Account.

The committee reviewed the December 31, 2023, Annual Statement and the Profit & Loss/Balance Sheet for November and December 2023, and January 2024.

## Investment Portfolio

The committee reviewed all activity from November and December 2023, and January 2024 including Common Stocks, Preferred Stocks, and Bonds. The Employee Retirement Plan was also reviewed.

A discussion regarding the investment portfolio was entered into by the EFC. The discussion concentrated on the allocation of equity holdings as compared to the total assets. An analysis of the percentage of equities was used during the discussion. As a result, the EFC agreed to reduce equity holdings and increase Bond holdings.

## Home Office

Secretary-Treasurer Andrzejewski reported the following:

- ❖ Research was conducted to determine a direction on new phone service. As a result, a new phone service was chosen and a necessary upgrade to the security system was installed.
- ❖ The Annuity Promo is being developed.
- ❖ The primary focus of work has been on the preparation and filing of the Annual Statement.
- ❖ A letter to the Spojnia Credit Union was sent to request that LPSCU members be admitted to benefit from the financial services offered.

President Kluchinski reported that a project list was developed to keep the executive officers on track with respect to the assorted items to be addressed. They include:

- ❖ Online payment of bills
- ❖ Use of a company credit card
- ❖ Property insurance renewal review in relation to property value
- ❖ The necessity to change software associated with scanned archived documents

## Other Business

None

## Meeting Dates

The next meeting will be May 22, 2024.

There being no further business, the EFC adjourned.

Respectfully submitted,  
**John C. Andrzejewski, III**  
National Secretary-Treasurer

# Branch 52 Celebrates LPSCU's 125th Anniversary

On November 18, 2023, Branch 52 hosted a party to celebrate the 125th Anniversary of the LPSCU at the Elks Club in Wilkins Township, Pennsylvania. The luncheon consisted of stuffed cabbage, perogies, kolbassy and sauerkraut, haluski, (all made by Branch member Ramona Tomasic Shaffer), nut rolls, and cake. A true Slovak feast!

The Branch also held a fundraiser that benefitted the Southwestern Veterans Center in Pittsburgh, Pennsylvania. There was a 50/50 drawing, a Chinese auction, and a Christmas bingo. Any leftover food was sold to the guests to take home, also adding to the fundraiser's total. There were twenty-nine people in attendance, of which twenty-one were LPSCU members.

With a few outside donations from some members who were unable to attend, Branch 52 was able to raise and donate \$400! A check was presented to Chris Veitch, activities director

at the Veterans Center. He told us that the residents love playing bingo and the donation will help to cover the cost for a full year.

Junior members Delaney Keenan and Taylor Shaffer each received \$10 from the Branch for Christmas. Everyone had a great time and all were in agreement that they wanted to do this again next year.



Beautiful prizes wait to be won.



Branch 52 members and guests.



Delicious ethnic food was prepared by Ramona Tomasic Shaffer.



A special cake celebrates the LPSCU's 125th Anniversary.



Junior members Delaney Keenan (left) and Taylor Shaffer.







Attendees intently watch their bingo cards.



## LPSCU 2024 POST GRADUATE AWARD

The LPSCU is offering a Post Graduate Award Benefit to our members who are awarded a Master's or Doctorate degree during the period running from July 1, 2023, to August 30, 2024. Applicants must have a minimum of \$5,000 of insurance through the LPSCU in order to apply for the \$500 award. Applicants can increase their current face amount to meet the \$5,000 requirement.

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

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

- Be a member of the LPSCU for at least five years with a \$5,000 permanent reserve life insurance certificate. (Term insurance is excluded.)
- Provide a photocopy of the Master's and/or Doctorate degree received.
- Provide documentation that the degree was awarded between July 1, 2023 and August 30, 2024.
- Provide a wallet-size or digital color photo.

Applicants must meet all criteria outlined and provide data indicated in order to be eligible. Applications missing data or with incomplete requirements will not be considered. All materials become the property of the LPSCU and will not be returned.

Applications are available from the LPSCU Home Office or its website. **Applications must be postmarked by September 30, 2024.** Submit applications to:

Ladies Pennsylvania Slovak Catholic Union  
ATTN: Post Graduate Award  
P.O. Box 32  
Wilkes-Barre, PA 18703

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

E-mail: [lpscu@lpscu.org](mailto:lpscu@lpscu.org) ♦ Website: [www.lpscu.org](http://www.lpscu.org)

# *A Sweet Deal Annuity Promotion*

*Lots of X's and O's mean lots of dough!*

**Convention Annuity Special**  
**5.26 % for 2 years Guaranteed.\***  
**Initial deposit of \$5,000 or more.**

**Celebrating our 126th year of service to our membership**

- Tax deferred accumulation of interest
- Ability to transfer principal to beneficiaries upon death
- Guaranteed INCOME starting on the date OF YOUR CHOICE
- Minimum guaranteed rate of 3%
- Membership in the LPSCU having additional benefits
- Penalty period ends after six years
- Easy application
- Interest builds faster

\*Minimum guaranteed rate on Annuities issued after January 1, 2024 is 3%. After two years, based on the issue anniversary date, the rate will be reset at the rate approved by the board of directors at that time. Limited time offer. Offer good May 1, 2024 to September 1, 2024. New deposits only.



**LPSCU Life**

Security, Peace of Mind

**For more information, contact your local representative or the LPSCU Home Office at 888-834-6614 or email [lpscu@lpscu.org](mailto:lpscu@lpscu.org).**

## LPSCU Branch 213 Donates to Easter Party

LPSCU Branch 213 recently donated to Laurel Run Recreation for its annual Easter Party. The Easter Bunny was there to the delight of young and old alike. Each child was given a ceramic bunny to paint for their activity, followed by an Easter egg hunt, and snacks of cupcakes and juice. Pictured are the filled Easter “baskets” presented to the children who attended the party.



## Calendar of Events

*continued from page 2*

- 11** – Msgr. Beeda District’s Fall meeting at 6:00 p.m. at Vesuvio’s Restaurant, Drums, Pennsylvania. Contact District President Anita Gregory (570-788-3263) if you plan to attend.
  - 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.**
  - 28** – LPSCU Semi-Annual Board Meeting via Zoom conference call
  - 30** – Deadline to apply for a 2024 Post Graduate Award. *See page 9 for details.*
- OCTOBER**
- 3** – New Jersey/New York Fraternal Alliance Meeting, Atlantic City, New Jersey
  - 12** – Ohio Fraternal Alliance Meeting, Independence, Ohio
  - 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.
  - 20-22** – Pennsylvania Fraternal Alliance Meeting, Washington, Pennsylvania
- NOVEMBER**
- 20** – **Deadline to submit articles for January/February 2025 Morning Star.**

MAY/JUNE 2024

## LPSCU 2024 CATHOLIC HIGH SCHOOL AWARD

**\$300 One-Time Award**



The LPSCU is offering a Catholic High School Award benefit, which is a \$300 one-time award to our members who are attending a Catholic high school during the 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](mailto:lpscu@lpscu.org) ❖ Website: [www.lpscu.org](http://www.lpscu.org)

## Cooking Corner

### PEANUT BUTTER COOKIES

- 1 pkg. yellow cake mix
- 1 cup creamy peanut butter
- ½ cup Crisco oil
- 2 Tbsp. water
- 2 eggs

Combine all ingredients. Mix well. Drop from a teaspoon onto an ungreased cookie sheet. Criss-cross each cookie with fork prongs that have been dipped in water. Bake at 350 degrees for 10-12 minutes.



# CAN YOU HELP US LOCATE THESE MEMBERS?

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

Amreihn, Kenneth – Essexville, MI  
Beeda, Michaela – Port Lucie, FL  
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 & Camden – Point Marion, PA  
Cavenas, Keri L. – Mahanoy City, PA  
Chesek, Richard – Etters, PA  
Clifford, Stephanie – Scranton, PA  
Clifford, Brian – Scranton, PA  
Colello, Christopher – Georgetown, KY  
Costello, Thomas – Allentown, PA  
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, 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, Steve – Boardman, OH  
Pocius, Kara – Lake Ariel, PA  
Repsher, Heather – Nazareth, PA  
Renna, Laura – Baldwin, NY  
Renna, Tara – Baldwin, NY  
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  
Stinavage, Judy – Binghamton, NY  
Stinsky, Susan – Mahanoy, PA  
Stults, Regina – Windber, 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  
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  
Ziomkowski, Stanley – Wilkes-Barre, PA



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

## Volunteering and Remembering

Marcia Cooke, a member of LPSCU Branch 109, Hammond, Indiana, volunteered with her sister, Monica Hasenback, to place wreaths at the Abraham Lincoln National Cemetery in Elwood, Illinois. This was done in conjunction with the Wreaths Across America event held on November 11, 2023. It was their honor to remember and place a wreath at the grave of their father, Charles Stearney, who served in both Korea and Vietnam.



## THE 2024 MARGARET SABOL SCHOLARSHIP AWARD

**\$1,000 ANNUAL AWARD**

The LPSCU is proud to continue to offer this award to full time students pursuing a Medical or Science degree, including STEM programs. This award is given in memory of Margaret Sabol, who was a member of LPSCU Branch 42 in Pittsburgh, Pennsylvania. It is funded entirely through the generosity of Margaret's daughter, who is also a member of Branch 42.

Any LPSCU member may apply, regardless of the amount or type of life insurance they have, but applicants must meet the following criteria to be eligible for this memorial award:

- Attend an accredited college/university in the fall of 2024 on a full-time basis pursuing a degree in Medicine or Science (including STEM programs). Proof of acceptance/attendance is required.
- Provide a wallet-size or digital color photo.
- Provide two letters of recommendation from a teacher, friend, or religious affiliation.
- Submit a one-page essay on "Why this degree is important to me."

The recipient of the Margaret Sabol Scholarship Award will receive \$1,000. No individual shall be eligible to receive the scholarship more than two times. The recipient will be selected by Margaret Sabol's daughter from among all the qualified applicants.

**Applications must be postmarked by August 15, 2024.** Request an application by contacting one of the choices listed below. Send completed applications to:

Ladies Pennsylvania Slovak Catholic Union

ATTN: Margaret Sabol Award

P.O. Box 32

Wilkes-Barre, PA 18703

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

Fax: 570-823-4464

E-mail: [lpscu@lpscu.org](mailto:lpscu@lpscu.org) • Website: [www.lpscu.org](http://www.lpscu.org)

# Letters

## *From Volunteers of America of Pennsylvania*

Dear Ladies Pennsylvania Slovak Catholic Union,

Ruth's Place, a program of Volunteers of America of Pennsylvania, is grateful for your gift of check #44791 in the amount of \$200. No goods or services of any value have been nor will be transferred to you in connection with this gift.

As you know, Ruth's Place helps women change their lives. As we begin a new year, you are part of our commitment to provide emergency shelter, case management, group services, and resources to women experiencing homelessness in Luzerne County. Our ultimate goal is to help women regain stability and start life on a new path. Together we can give every woman the dignity, community support, and services she needs to overcome homelessness.

Thank you for your support!

**Jodina Hicks**  
President

## *From Catholic Social Services of the Diocese of Scranton*

Dear Ladies:

On behalf of Catholic Social Services, I would like to take this opportunity to thank you for matching the \$200 donation of the LPSCU Msgr. Beeda District, resulting in a total contribution of \$400 (Ck. #44753). Your support is truly appreciated.

Thank you again for always remembering those we serve.

Sincerely,  
**Danielle Matarella**  
Director, Greater Hazleton Office

## *From Saint Joseph's Center Foundation Scranton, Pennsylvania*

Dear Ladies Pennsylvania Slovak Catholic Union Members,

It is with a great sense of joy and gratitude that we acknowledge your Christmas gift to Saint Joseph's Center. We have been touched by the generosity shown by our benefactors throughout the year and wish you God's abundant blessings as we celebrate Christ's coming among us. Thank you for your generous support that ensures life-changing services continue. On behalf of all those who benefit from your gift, I want to thank you especially for your most recent gift of \$50 (Ck. #44721 received on 12/11/2023).

As we draw closer to the end of another year, I am happy to share with you a special story about Andy, a Supported Living client. Supported Living, a program within Community Support Services, enables individuals to live independently with assistance from Saint Joseph's Center staff. As a long-time client, Andy has established trusting relationships with several staff. Recently Andy expressed a desire to find a new apartment but wasn't sure how to make that happen for himself. Saint Joe's staff, especially Michele Uhler, Program Specialist, encouraged him to name what he was looking for in a future living situation and consider various options to meet those needs. Michele supported Andy throughout the process, including on moving day.

Knowing Andy so well, Michele believes Andy is settled in a safe location with convenient access to the community, especially the things he most enjoys. Others who live in the

same apartment building readily engage in conversation and have similar interests. He enthusiastically told the staff, "I am happy to live in the same place as three of my friends. I can decorate my apartment for Christmas with them and we can celebrate together." Andy is proud of his collection of Christmas decorations. When it comes to the clients, nothing is too much for CSS staff to do to give them the most fulfilling life possible.

Thank you for remembering us at Christmas and throughout the year. You and your loved ones are remembered in our daily prayers and a monthly mass at the IHM Center. May God bless you and your loved ones throughout the New Year. Merry Christmas!

Gratefully,  
**Sister Maryalice Jacquinot, IHM**  
President/CEO

Fraternal Societies of Northeastern Pennsylvania  
*is hosting*

## **FLAG DAY AT THE BALLPARK**

**Saturday, June 8, 2024**

*Scranton/Wilkes-Barre RailRiders  
Game Time ~ 6:05 p.m.*



### **PRICE**

**LPSCU Members - \$25.00 per person**

**Non-members - \$40.00 per person**

*Includes:*

- Entry through the Mohegan Sun Club entrance.
- Dinner on covered deck/suite in right field.
- Food served from 5:30 p.m. to 7:00 p.m.
- Watch as one member throws out the first pitch.
  - All the camaraderie you can get!

*Please make reservations by Thursday, May 17, 2024*

*Ask for Theresa or John:*

*570-823-3513 or 888-834-6614*

**RESERVATIONS MUST BE PAID FOR BY MAY 17, 2024**

**Make checks payable to LPSCU**

**Seating is limited! Sign up now!**

*From the Catherine McAuley Center  
Scranton, Pennsylvania*

Dear Friends at the Ladies Pennsylvania Slovak Union:

Our work would not be possible without the support of donors like you. This donation in the amount of \$300 received on 12/1/2023 representing donations from Branch 6, Branch 7, Branch 213, and a matching grant from [the] Rev. Dianiska District allows the McAuley Center to help those in need overcome the trauma of homelessness.

Since 1984, the Catherine McAuley Center has provided housing and supportive services in Lackawanna and Luzerne counties beyond the shelter of a roof and walls. Through education, counseling, life skills, and access to employment and training opportunities, the Center strives to empower program participants to rebuild their lives and regain a sense of hope.

Please know that the impact of your gift is tangible in the lives transformed by your generosity and we are so deeply thankful.

Sincerely,  
**Krista Murray**  
Executive Director

*From The Weinberg Northeast Regional Food Bank  
Wilkes-Barre, Pennsylvania*

Dear Friends:

We are so grateful for your generous donation of \$50 to the Weinberg Regional Food Bank. Your gift has been doubled by a generous donor!

The holidays can be both joyous and difficult. Thank you for taking one unnecessary burden – the worry of having enough food – off the shoulders of so many this season. In just this month alone, we expect to share over 1 million pounds of food with families and seniors in need.

Through our network of partners, we provide healthy food to people in need – of all ages and in a variety of convenient locations. Schools, childcare centers, churches, libraries, health clinics, community centers, fire departments, and more are partnering with the Food Bank to host food giveaways and to serve prepared meals. This incredible network of partners and volunteers are fighting hunger every day and has a constant supply of food to give away because of your generosity!

Thank you again for your dedication to the fight against hunger. On behalf of the network of hunger fighters in Northeast Pennsylvania, we are so grateful for your support! Please accept our best wishes for a joyous holiday season and healthy New Year!

Sincerely,  
**Jennifer Warabak**  
Executive Director



**“Like” Us  
on Facebook  
at LPSCU Life**

**IN THE SPOTLIGHT**

**2024  
Youth  
Achievement  
Award**

**LET AN  
OUTSTANDING  
YOUNG PERSON KNOW**

**YOU ARE  
APPRECIATED!**

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

Help the LPSCU show an outstanding young member that they are appreciated by nominating him or her for the **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: [lpescu@lpescu.org](mailto:lpescu@lpescu.org) or visit our website: [www.lpescu.org](http://www.lpescu.org).

**THE POSTMARK DEADLINE FOR NOMINATIONS IS JUNE 1, 2024.**



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

**HAVE YOU?**

**We are providing our loved ones with added protection!**

- Guaranteed Issue Program is for all members age 40-75.
- Guaranteed lifetime coverage of \$5,000 or \$10,000 through our 3-pay plan.
- No medical questions will be asked.
- Details will arrive in the mail near your certificate's anniversary date. No member will ever be refused.
- This is a limited time offer!

**GUARANTEED ISSUE**

**for all members age 40 to 75**



## SS.C.M. Appeal Update

The Saints Cyril and Methodius Appeal is in its 46th year raising money to assist the Pontifical Slovak College of Saints Cyril and Methodius in Rome with its day-to-day operations. The Appeal relies upon the generosity of individual donors in addition to collections taken up in individual parishes of Slovak ancestry. A direct mailing asking for donations was sent in January to local District and Branch leaders from the four Catholic Slovak fraternal organizations, members of the Slovak Catholic Federation, clergy with Slovak ancestry, and previous donors.

**As of March 18, the 2024 Appeal has received \$12,600.54 from 118 donors.** Donations to date have been received from LPSCU Branch 65 as well as twenty-six other Branches and Districts from our Slovak Catholic fraternal organizations, one church, twenty clergy and religious, and seventy individuals. On behalf of the Pontifical College, thank you for your continued generosity and support.

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. Hvozdic, V.F., supreme chaplain of the Slovak Catholic Sokol and pastor of Our Lady of Victory Parish, Harvey's Lake, Pennsylvania, and Gate of Heaven Parish, Dallas, Pennsylvania. Reverend Thomas A. Nasta, national chaplain of the First Catholic Slovak Union and parochial vicar with senior priest status at Our Lady of Grace Parish, Pennel, Pennsylvania, serves as First Vice President of the Federation and is the Appeal Coordinator.*

### 46th Annual SS.C.M. Appeal

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Email \_\_\_\_\_

Amount \$ \_\_\_\_\_

*Please make check payable to*  
**Slovak Catholic Federation** and mail to:  
Rev. Thomas A. Nasta  
First Vice President, Slovak Catholic Federation  
Our Lady of Grace Church  
225 Bellevue Avenue, Pennel, PA 19047-4052

## 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: [lpescu@lpescu.org](mailto:lpescu@lpescu.org) ◆ Website: [www.lpescu.org](http://www.lpescu.org)

# LPSCU SINGLE PREMIUM LIFE PLAN

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

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

A member with a Single Premium Life Plan is entitled to all LPSCU fraternal benefits including educational awards, youth and adult activities, newborn benefits, prescription discount card, and discount car rental, to

name a few. Check with your representative for the latest list of fraternal benefits available.

Currently, dividends are not paid on the Single Premium Life Plan.

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

During these unstable economic times, the Single Premium Life Plan offered by the LPSCU is 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 Single Premium Schedules for the Single Premium Life Insurance Plan. The premiums listed are based on \$1,000 of life insurance coverage. A Branch Administration Fee of \$10 must be added to the total premium.

## SINGLE PREMIUM LIFE PREMIUM RATES PER \$1,000 Based on 2017 CSO Male and Female Mortality Tables

Issue Age	Single Premium Life	
	Male	Female
0	\$111.00	\$ 98.00
1	114.00	101.00
2	117.00	104.00
3	120.00	107.00
4	124.00	110.00
5	128.00	113.00
6	131.00	117.00
7	135.00	120.00
8	139.00	124.00
9	143.00	127.00
10	147.00	131.00
11	152.00	135.00
12	156.00	139.00
13	161.00	143.00
14	165.00	147.00
15	170.00	151.00
16	175.00	156.00
17	180.00	160.00
18	184.00	165.00
19	189.00	169.00
20	194.00	174.00
21	199.00	179.00
22	204.00	184.00
23	210.00	189.00
24	215.00	195.00
25	221.00	200.00
26	227.00	206.00
27	233.00	212.00
28	239.00	218.00

Issue Age	Single Premium Life	
	Male	Female
29	\$245.00	\$224.00
30	252.00	230.00
31	259.00	237.00
32	266.00	243.00
33	273.00	250.00
34	280.00	257.00
35	287.00	265.00
36	295.00	272.00
37	303.00	279.00
38	311.00	287.00
39	319.00	295.00
40	327.00	303.00
41	335.00	311.00
42	344.00	320.00
43	352.00	328.00
44	361.00	337.00
45	370.00	347.00
46	380.00	356.00
47	389.00	366.00
48	399.00	375.00
49	410.00	386.00
50	420.00	396.00
51	431.00	406.00
52	442.00	417.00
53	453.00	428.00
54	465.00	439.00
55	477.00	451.00
56	489.00	463.00
57	501.00	474.00

Issue Age	Single Premium Life	
	Male	Female
58	\$513.00	\$487.00
59	526.00	499.00
60	540.00	511.00
61	553.00	524.00
62	567.00	537.00
63	579.00	550.00
64	593.00	563.00
65	606.00	576.00
66	619.00	590.00
67	633.00	603.00
68	646.00	617.00
69	659.00	630.00
70	673.00	644.00
71	687.00	658.00
72	700.00	672.00
73	714.00	685.00
74	728.00	699.00
75	742.00	713.00
76	755.00	727.00
77	769.00	741.00
78	782.00	755.00
79	795.00	768.00
80	807.00	782.00
81	819.00	795.00
82	831.00	808.00
83	844.00	821.00
84	855.00	833.00
85	866.00	845.00

# Focusing on National Awareness Month

Deborah McKinley, LPSCU Public Relations Director

## MAY

### ALS Awareness Month

May is recognized as ALS Awareness Month in the United States. Technically, ALS stands for Amyotrophic Lateral Sclerosis. However, many people know ALS as “Lou Gehrig’s Disease,” since the famous baseball player succumbed to the affliction. More than 5,000 people are diagnosed with ALS every year.

What is ALS? It is considered a progressive disease, meaning that symptoms will worsen over time. The brain loses its connection with muscles and slowly takes away a person’s ability to walk, talk, and eat.

Who is most likely to get ALS? Statistics show that 60% of people with ALS are male. As far as race, 93% of those afflicted are white. And the age range for diagnosis is between 55 and 75 years of age.

How long can someone live with ALS? The average life expectancy, after diagnosis, is two to five years, but many people live for decades.

Without a doubt, receiving an ALS diagnosis is difficult to hear. While there is no cure as of today, there always is hope. Strides are being made every day to combat the disease and its symptoms.

## JUNE

### National Migraine and Headache Awareness Month

Any type of pain associated with a person’s scalp, head, or neck is considered to be a “headache.” But did you know there are three types of headaches? They are tension, migraine, and cluster.

Tension headaches are the most common and almost everyone at some point in their life will experience one. Tension headaches are most often caused by stress, anxiety, or depression. They can be triggered by alcohol, caffeine, lack of sleep, dental problems, or eye strain. It makes sense then that if you limit alcohol and caffeine intake, get enough sleep, and exercise regularly, you will also limit the number of tension headaches that you experience. If you’re experiencing a headache more than fifteen days in a month, please seek medical advice.

Migraines are a severe, recurring type of headache. Statistics show that women are more prone to having migraines than men. While the exact cause of migraines is unknown, there are medical conditions that may increase the likelihood of having them. Some of these include having bipolar disorder, depression, epilepsy, and sleep disorders. Anything can trigger a migraine headache, but the most common triggers are stress, change in sleep patterns (too much or too little), change in daily routine, missing meals, caffeine, caffeine withdrawal, alcohol, bright lights, certain foods, dehydration, and smells. The most common trigger is stress.

Cluster headaches are repeated headaches that usually happen at the same time every day. They have a tendency to last for several hours. The most common cause of cluster

headaches is alcohol, followed by changes in weather and certain medications. Many people confuse migraines and cluster headaches. Migraine headaches cause people to feel nauseous and have a sensitivity to light. Cluster headaches cause runny noses and watery eyes. Another difference is in how they come on. Cluster headaches come on suddenly; migraine headaches build up slowly.

How can you manage your headaches, regardless of the type? The first step is to identify your own personal triggers. This involves keeping a journal of information on each headache attack. Once you have identified what causes your headaches, then you can develop a plan to avoid, or minimize, headaches all together.

As with any medical ailment, please seek professional medical guidance to help diagnosis and treat any condition. *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.*

## NCSML Celebrates 50th

2024 is a special year for the National Czech & Slovak Museum & Library. Actually, it’s a *very* special year. NCSML is celebrating its 50th anniversary. In addition to the exhibits, workshops, and concerts usually offered, there are special events scheduled all year long to commemorate this noteworthy milestone.

Some of the upcoming events include:

- ❖ June-July: Week-long summer classes with Smithsonian Leaders.
- ❖ August: A week of Radost Theatre – Brno puppetry for both children and adults.
- ❖ September: Discovering Our Roots Through Music and Dance.
- ❖ September 20: BrewNost – an international beer festival.

Visit [NCSML.org](https://NCSML.org) for the most up-to-date information on all programs, events, exhibits, concerts, and event registration. Join NCSML as we celebrate our Czech and Slovak heritage. You can participate either virtually or in person if you’re in the Cedar Rapids, Iowa, area. *Vitáme Vás!* – Welcome!



## LPSCU Seeking Independent Agents/ Recommenders

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

Please call or email President Theresa Kluchinski at 888-834-6614 or [theresa@lpescu.org](mailto:theresa@lpescu.org).

## INSURANCE POLICY CHECKLIST

### Beneficiary:

✓ *Is my named beneficiary living?*

✓ *Do I want to change my beneficiary?*

### Address:

✓ *Is my current address on file with the Home Office?*



It is very important that this information be correct and up-to-date. Please contact the Home Office or your Branch Secretary to make any necessary changes or corrections.

## Correction

The captions for the photos in the article on page 10 of the last issue (*Branch 37 Members Help Feed the Homeless*) were reversed. We apologize for any confusion this may have caused.

# Ladies Pennsylvania Slovak Catholic Union End of Year Report

Assets	Year End 2023	Year End 2022
Investments.....	\$ 15,700,315.00	\$ 15,885,497.00
Cash on Deposit .....	\$ 237,232.00	\$ 105,431.00
Real Estate Owned .....	\$ 91,886.00	\$ 97,270.00
Other Assets .....	\$ 108,743.00	\$ 56,396.00
<b>Totals</b> .....	\$ 16,138,176.00	\$ 16,144,594.00

Liabilities & Fund Balance	Year End 2023	Year End 2022
Fund Balance.....	\$ 2,950,405.00	\$ 3,309,950.00
Interest Maintenance Reserve .....	\$ 118,762.00	\$ 142,771.00
Asset Valuation Reserve .....	\$ 542,435.00	\$ 231,086.00
Amt. Retained as Trustee.....	\$ 84,839.00	\$ 86,210.00
Aggregate Reserve-Life Certificates.....	\$ 12,229,359.00	\$ 12,129,929.00
Other Liabilities .....	\$ 212,376.00	\$ 244,648.00
<b>Totals</b> .....	\$ 16,138,176.00	\$ 16,144,594.00

Revenues	Year End 2023	Year End 2022
Premium Income .....	\$ 178,120.00	\$ 228,042.00
Investment Income.....	\$ 642,206.00	\$ 638,930.00
Income - Other .....	\$ 74,920.00	\$ 27,837.00
<b>Totals</b> .....	\$ 895,246.00	\$ 894,809.00

Expenses	Year End 2023	Year End 2022
Death Claims .....	\$ 313,046.00	\$ 340,177.00
Endowments .....	\$ 19,202.00	\$ 37,727.00
Cash Surrenders.....	\$ 68,327.00	\$ 38,576.00
Annuity Benefits.....	\$ 46,667.00	\$ 22,949.00
Dividends .....	\$ -	\$ -
Increase in Aggregate Reserves .....	\$ 99,429.00	\$ 151,510.00
Branch Support/Commissions .....	\$ 17,998.00	\$ 17,069.00
General Operating Expenses .....	\$ 386,245.00	\$ 319,739.88
Officers and Committee Expenses .....	\$ 16,881.00	\$ 17,521.39
Actuarial/Accounting Expense.....	\$ 81,423.00	\$ 78,621.86
Investment Mgt. Fee .....	\$ 84,297.00	\$ 88,994.46
Official Publications.....	\$ 59,181.00	\$ 57,350.73
Travel Expense .....	\$ 9,167.00	\$ 7,798.00
Bureau and Association Dues .....	\$ 4,285.00	\$ 8,020.00
Donations.....	\$ 545.00	\$ 5,605.00
Scholarships .....	\$ 4,100.00	\$ 2,150.00
Fraternal Activities.....	\$ 13,361.00	\$ 12,097.68
Insurance Taxes, Licenses & Fees.....	\$ 70,852.00	\$ 30,951.00
<b>Sub Total</b> .....	\$ 1,295,006.00	\$ 1,236,858.00

Net Gain/Loss From Operations.....	\$ (399,760.00)	\$ (342,049.00)
Net Realized Capital Gain (Loss).....	\$ 12,570.00	\$ (47,596.00)
<b>Totals</b> .....	\$ (387,190.00)	\$ (389,645.00)

Surplus Account	Year End 2023	Year End 2022
Surplus, December 31, previous year .....	\$ 3,309,950.00	\$ 3,738,748.00
Net income from operations .....	\$ (387,190.00)	\$ (389,645.00)
Change in net unrealized capital gains (losses) ..	\$ 339,644.00	\$ (349,827.00)
Change in asset valuation reserve .....	\$ (311,350.00)	\$ 310,082.00
Aggregate write-ins for gains and losses .....	\$ (649.00)	\$ 592.00
Change in reserve acct. chg. in valuation basis ..	\$ -	\$ -
Net change in surplus for the year .....	\$ (359,545.00)	\$ (428,798.00)
Surplus, December 31, previous year .....	\$ 2,950,405.00	\$ 3,309,950.00

# LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION

## FLEXIBLE ANNUITY

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

\*EFFECTIVE JULY 1, 2023

- The LPSCU Flexible Annuity is a flexible-premium, deferred annuity that accepts ongoing deposits of as little as \$100 per month.
- An annuity is a long-term investment where the interest earned is accumulated and compounded.
- Annuities are used to supplement retirement income, whereby at some point you stop paying into the annuity and start taking out.
- Upon maturity, LPSCU offers a number of distribution options, giving our members the convenience of selecting the one that is best suited for them.
- LPSCU's competitive interest rate is reviewed quarterly by the Board of Directors; however, your rate will never go below the guaranteed minimum rate established by the annuity contract.
- You can become a member of the LPSCU by purchasing an annuity and you can own an annuity regardless of your health status.
- Deposits can be made at your convenience!
- Minimum deposit is \$100
- After the sixth year, there is no LPSCU penalty on annuity withdrawals.
- If the annuitant dies prior to settlement, funds on deposit are payable directly to the named beneficiary(ies).
- Settlement Options:
  - Payment of a specified amount
  - Payments for a specified period
  - Life Annuity
- Payment options can be monthly, quarterly, semi-annually or annually, depending upon your needs.
- Prior to settlement, annuitant may withdraw the Cash Surrender Value at any time; however, the minimum withdrawal amount is \$250

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



For more information about the

### **LPSCU FLEXIBLE ANNUITY**

contact the LPSCU Home Office or your local Branch Secretary

71 South Washington Street | Wilkes-Barre, PA 18701

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



# Junior Branch Journal



## Memorial Day

Memorial Day is more than just a great excuse for a cookout and a day off from school. The holiday was created to honor the many American men and women who died in military service. This focus on those who made the ultimate sacrifice sets it apart from Veterans' Day, which honors all military veterans, living and dead. Memorial Day is always commemorated in the US on the last Monday in May. This year, Memorial Day is on Monday, May 27. The day was originally set aside to remember Union soldiers who died during the Civil War, but following World War I, its scope expanded to include those who died in any war or military action.

The idea for a specific holiday came in 1868 from Illinois Senator John Alexander Logan, a former Union general and keynote speaker at one early commemoration. Logan used his position as commander-in-chief of the Grand Army of the Republic, a fraternal organization of Union soldiers, to issue a proclamation for a national "Decoration Day" to be observed on May 30 of that year by decorating the tombs of Union soldiers. The name "Memorial Day" started cropping up from time to time. The new name became more common after World War II, and in 1967 was declared the official name by federal law.



## Why is the Poppy Associated with Memorial Day?

The poppy has signified remembrance and hope through history. Today, poppies carry a message of peace with an underlying sentiment of soldiers' sacrifice as they tend to grow on war-torn fields. Following the Napoleonic Wars in the early 19<sup>th</sup> century and again after WWI, red poppy flowers began popping up around. They were often the first type of vegetation to regrow on the destroyed battlefields, which were rich in lime deposits, due to the rubble. This provided optimal soil for their growth.



In the US, people wear the red poppy on Memorial Day to honor those who died trying to protect the country, according to The Department of Veterans Affairs. Two women - Anna E. Guerin of France and Moina Michael of Georgia - sold artificial poppies to benefit children left orphaned by the War, and by 1922, the poppy was adopted as the official memorial flower of the VFW.

## Mother's Day

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



# Junior Branch Journal



## Stop and Smell the Roses: The Meaning of Rose Colors



Did you know that June is National Rose Month? This holiday is to appreciate the rose, its species, and offerings. Plus, in 1986, President Ronald Reagan signed a proclamation stating that the rose is the National Floral Emblem. With all of the different kinds and colors of roses, it's hard to keep up, and sometimes difficult to choose what kind of rose to plant or give. Here's a color chart and meanings to help you choose the perfect colored roses:

Red: Love, Passion, Beauty, Courage, and Respect

White: Purity, Innocence, Silence, Secrecy, Heavenly

Dark Pink: Appreciation and Gratitude

Light Pink: Admiration, Sympathy, Grace, Joy, and Sweetness

Yellow: Joy, Delight, Friendship, New Beginnings

Orange: Fascination, Desire, and Enthusiasm

Peach: Appreciation, Closing the Deal, Get Together

Coral: Desire

Lavender: Love at First Sight, Enchantment

Yellow with Red Tips: Friendship and Falling in Love

Red and White: Given together, these signify Unity

Red and Yellow: Given together, they mean Happiness and Excitement



## St. John's Day ~ June 24

When the sun reaches its farthest distance from the equator, known as the summer solstice, many rituals involving the sun and fire take place all over the world. In Slovakia, the people sing, dance, and often jump over bonfires, particularly on St. John's Day.

Fire is considered one of the essential elements and the singing and dancing around the fire was considered magical. Since the Church celebrates St. John the Baptist's birthday on June 24, this pagan custom around the fires became known as St. John's fires since the villagers believed St. John had magical abilities.



## 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: [lpescu@lpescu.org](mailto:lpescu@lpescu.org) ♦ Website: [www.lpescu.org](http://www.lpescu.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  
TODAY!**