



LPSCU Life

Security, Peace of Mind

# Morning Star

ZORNIČKA

Vol. 83, No. 897  
July/August 2024

## LPSCU Partners with Wreaths Across America

The Ladies Pennsylvania Slovak Catholic Union is excited to announce their collaboration with Wreaths Across America (WAA) to become a sponsor. At 8:00 a.m. on December 14, 2024, wreath placement will begin at Arlington National Cemetery in Washington, D.C., as well as at many other cemeteries across the country. The wreaths are placed on the graves of our country's military veterans.

The tribute began in 1992 by Worcester Wreath Company of Harrington, Maine, as a small grassroots movement to lay wreaths on veterans' graves at Arlington National Cemetery. For over a decade, this annual tribute went on quietly and privately. Everything changed in 2005, when a photo of the stones at Arlington, adorned with wreaths and covered in snow, circulated around the internet. Suddenly, the homespun tribute from a small town in Downeast Maine was receiving national attention. Thousands of requests poured in from all over the country from people wanting to help purchase and lay wreaths at Arlington. Thousands more wanted to emulate the Arlington project at their local National and State cemeteries. In 2007, the Worcester family, along with the support of veterans' organizations and a variety of other groups and individuals who had helped with their annual veterans' wreath ceremony in Arlington, formed Wreaths Across America to continue and expand this effort, and support others around the country who wanted to do the same.

The simple mission of the organization was established. Its premise is three-fold: **REMEMBER** the Fallen, **HONOR** those who Serve, and **TEACH** our children the value of Freedom.

You can help the LPSCU's effort in three ways:

- ❖ **Sponsor** – You can choose to sponsor a wreath to be placed at a veteran's grave. You also get to choose the cemetery where you'd like your sponsored wreath to be placed.
- ❖ **Volunteer** – You may opt to help with the actual laying of the wreaths on December 14th. As with sponsoring a wreath, you can choose the location of the cemetery where you'd like to assist.
- ❖ **Invite** – You can help spread the word about WAA and encourage family and friends to sponsor or volunteer.

There are many options that you can select for sponsorship. There are currently 262,000 veteran grave sites at Arlington National Cemetery alone, with a lofty goal of having a wreath placed on every single grave.

Won't you join the LPSCU in this worthwhile effort? Please visit the following link for more information: <https://wreathscrossamerica.org/lpsc>. No amount of wreaths sponsored or time volunteered is considered to be too small. Please join us in honoring those who have given so much for their country.

*See page 6 for more information*



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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.

## JULY

- 1** – Deadline to apply for the 2024 Anne (Shinal) Cichy Memorial Award.
- 13** – Summer Festival hosted by the Sisters of Sts. Cyril and Methodius, Villa Sacred Heart, Danville, Pennsylvania, 10:30 a.m. to 5:00 p.m. Mass in the Basilica at 5:00 p.m.
- 20** – **Deadline to submit articles for September/October 2024 Morning Star.**

## AUGUST

- 4** – Pittsburgh District Summer Picnic beginning at 1:00 p.m. at Beech Grove, White Oak Park, 3 Muse Lane, White Oak, Pennsylvania. RSVP to Susan Ondrejco (412-953-5373 or [susan@lpescu.org](mailto:susan@lpescu.org)) by July 19.
- 9** – Deadline to submit any matters for the Board to consider at its Semi-Annual Meeting on September 28. Send all correspondence to Theresa Kluchinski at the Home Office.
- 15** – Deadline to apply for the 2024 Margaret Sabol Scholarship Award. *See page 11 for details.*
- 31** – Deadline to apply for an LPSCU Religious Award. *Details on page 19.*

## SEPTEMBER

- 1** – Deadline to nominate an LPSCU member who resides in New Jersey or New York as the NJ/NY Fraternal Alliance's Fraternalist of the Year. *See page 20 for more details.*
- 6-15** – 2024 Slovakia Heritage Tour being run by Best Slovakia Tours. Contact Judith Northrup-Bennett at Slovakia Heritage Tours ([slovakiaheritagetours@gmail.com](mailto:slovakiaheritagetours@gmail.com) or 978-544-5144).
- 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 beginning at 8:30 a.m. EST.

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LADIES PENNSYLVANIA  
SLOVAK CATHOLIC UNION

# Morning Star

ZORNIČKA

(USPS 699-520)



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## A Message from Our Spiritual Advisor

### Contemplating Jesus in the Eucharist

These days our lives are very busy and excuses run rampant. But for spiritual growth, we all need to set aside time in our lives for personal daily prayer.

Mother Teresa once said, *"Prayer is putting oneself in the hands of God, and listening to His voice in the depth of our hearts."* The Missionary Sisters of Charity start their day with attending Mass and receiving Jesus in Holy Communion and end their day with a Holy Hour before the Blessed Sacrament.

Mother Teresa also said, *"Each one of us is a co-worker of Christ – we must labor hard to carry Him to the hearts where He has not yet been known and loved...But, unless we have Jesus, we cannot give Him; that is why we need the Eucharist. Spend as much time as possible in front of the Blessed Sacrament and He will fill you with His strength and His power."*

These shared words are meant to be words of encouragement for all of us. To know Jesus, we must spend more time with Him in prayer. As Pope St. John Paul II said, *"Let Jesus present in the Blessed Sacrament speak to your hearts. It is he who is the true answer of life that you seek. He stays here with us: He is God with us. Seek him without tiring; welcome him without reserve; love him without interruption: today, tomorrow, forever!"*



Rev. Robert L. Seeman



In this time of Eucharistic Revival, I pray that you will draw closer to Jesus by receiving Him often in Holy Communion and spending more time with Him in a Holy Hour of prayer.

Blessings,  
Father Bob

## Virtual Semi-Annual Board Meeting Notice

This announcement is made to all members of the LPSCU that the Semi-Annual Meeting of the Board of Directors will convene virtually on Saturday, September 28, 2024, at 8:30 a.m. and continue until all Semi-Annual Meeting business has been completed.

Members wishing to submit matters for the Board of Directors to consider at this meeting are directed to send them to the attention of Theresa Kluchinski at the LPSCU National Headquarters, 71 South Washington Street, Wilkes-Barre, PA 18701 or P.O. Box 32, Wilkes-Barre, PA 18703. All correspondence relative to this Semi-Annual Meeting should be received **no later than August 9, 2024.**

## Mark Your Calendars Now!

This fall, Branch 52 will be hosting a Matching Fund fundraiser, with the proceeds going to the Southwestern Veterans Center, located in Pittsburgh, Pennsylvania. This worthwhile and fun event will be held on November 9 at the Elks Lodge, 718 Beulah Road, Turtle Creek, Pennsylvania. There will be good homemade Slovak food, a Chinese auction, a 50/50 raffle, and bingo! Please mark your calendars and plan on attending. More details will follow in next issue of *Morning Star*. All are welcome!



### REV. DIANISKA DISTRICT

The Rev. Dianiska District held its spring meeting at the North End Slovak Club in Wilkes-Barre, Pennsylvania, on April 21. Branch 213 hosted the gathering.

Plans were discussed for "Make a Difference Day" which will be celebrated on October 20, 2024. This year we will be assisting "Sleep in Heavenly Peace," a non-profit that provides children in need with a bed and bedding.

Plans for the District's annual Christmas party were also discussed. This will be held on December 8, 2024, at the Hampton East Mountain Inn (formerly Best Western) in Wilkes-Barre. Donations of non-perishable and personal care items will be collected for Ruth's Place, a 24/7 emergency shelter serving women experiencing homelessness. Branch 6 will be hosting.

### Branch 60 Makes Donation to Local Church

LPSCU Branch 60 of West Hazleton, Pennsylvania, made a Matching Fund donation of \$150 on May 15, 2024. Branch Secretary Anita Gregory presented the donation on behalf of the Branch to Reverend Richard Polmounter, pastor of St. John Bosco Church in Conyngham, Pennsylvania.

The Ladies Pennsylvania Slovak Catholic Union's Matching Fund Program allows individual members, Branches, and Districts to receive matching funds when they make a donation to a charitable organization. Branch 60's donation was used to purchase a Sacred Heart of Jesus chasuble (vestment) and also an altar linen set for the church. Father Ric very much appreciated the Branch's generous donation.



**Rev. Richard Polmounter accepts the Sacred Heart of Jesus Chasuble from Branch 60 Secretary Anita Gregory.**

## 2024 LPSCU College Scholarship Recipients



**ALEX PORAMBO**  
Tamaqua, PA  
*DeSales University*  
Center Valley, PA  
Branch 156  
Coaldale, PA

**TYLER WOLFE**  
Freeland, PA  
*Ithaca College*  
Ithaca, NY  
Branch 60  
West Hazleton, PA



**PITTSBURGH DISTRICT**  
**SUMMER**  
**PICNIC**

GAMES FUN FOOD

**4** AUGUST @ 1PM **Beech Grove**

**WHITE OAK PARK**  
3 MUSE LANE, WHITE OAK PA 15131

RSVP to [susan@lpescu.org](mailto:susan@lpescu.org) or 412-953-5373 by July 19



# Executive Finance Committee Meeting Minutes

May 22, 2024 ❖ Home Office, Wilkes-Barre, Pennsylvania

President Theresa Kluchinski called the meeting to order, lead the members of the committee in saying the Pledge of Allegiance to the Flag, and offered a prayer. All committee members were present.

## Minutes

The committee reviewed and accepted the Minutes from the February 21, 2024, Executive Finance Committee meeting.

## Requests/Correspondence

### Requests

- ❖ FSGP Golf Tournament – A flier was received from the Fraternal Societies of Greater Pittsburgh regarding their annual golf outing. The EFC reviewed the information received and discussed a contribution. At the conclusion of the discussion a consensus was reached to support the event..
- ❖ University of Ottawa – A request for support was received from the Chair in Slovak History and Culture. The EFC discussed the request and reached a consensus to donate.
- ❖ Pennsylvania Fraternal Alliance Scholarship Fund – President Kluchinski reported that a request was received for a donation to the fund. The request was sent to the EFC via email and approved by response to the email.
- ❖ Western Pennsylvania Slovak Day Association event at Kennywood Park – President Kluchinski reported that a flier was received and forwarded to the EFC by email. The EFC approved support by email.

### Correspondence

Several thank you letters were received which acknowledge donations made by the LPSCU.

## 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 February, March, and April 2024; the Morgan Stanley Smith Barney Checking Account for February, March, and April 2024, and the Home Office – Branch Deposit Account.

Analytical graphs created by President Kluchinski were distributed for discussion. The graphs tracked major numbers found in the financial statements monthly. The graphs were reviewed, and trends were noted during discussion.

The Quarterly Statement for the first quarter of 2024 and the Profit & Loss/Balance Sheet for February, March, and April 2024 were distributed to the EFC members. The committee reviewed the April 30, 2024, Profit & Loss/Balance report and the First Quarter 2024 statement. Growth in assets and an increase in surplus was reported.

## Investment Portfolio

The committee reviewed all activity from February, March, and April of 2024 including Common Stocks, Preferred Stocks, and Bonds. The Employee Retirement Plan was also reviewed. Results generated by the approved sale of a portion

of the equity portfolio were presented. This sale occurred in February of 2024.

The 2024 Market Value Sheet showing the market value of investments monthly was distributed to the EFC. During discussion the EFC noted that all the equity accounts have increased in value since the end of the year. At this point of the discussion President Kluchinski noted that the executive officers were looking into the possibility of terminating the pension plan sponsored by the LPSCU due to the rising market environment which is creating a financial advantage.

## Home Office

Secretary-Treasurer John Andrzejewski reported the following:

- ❖ The executive officers have been researching the use of additional Microsoft programming to help with document distribution efficiency.
- ❖ The air conditioning in the meeting room was fixed.
- ❖ Water flow valves were replaced.
- ❖ The QuickBooks accounting program was updated to a new version. Data conversion is complete.

President Kluchinski reported the following:

- ❖ A new credit card account has been established.
- ❖ The project to establish electronic bill payment is progressing.
- ❖ Pricing was received for two available options for migrating scan reading software. The options were reviewed. Discussion followed which concluded in a request that a usage study be conducted with the Home Office staff.
- ❖ Letters were sent to several agents and agencies to determine if they would be interested in contracting with the LPSCU. Indications of interest were received.
- ❖ Application forms are being formatted for online use.
- ❖ Convention 2024 progress was reported.

## 2024 Budget

The EFC reviewed the 2024 budget which has an actual to budget comparison. Various items were noted during the review.

## Other Business

None

## Meeting Dates

The next meeting will be August 14, 2024.

There being no further business, the EFC adjourned.

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

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

*Join Us in Our Mission*

Remember ★ Honor ★ Teach



★ **December 14, 2024** ★

National Wreaths Across America Day



**Help LPSCU honor local heroes!**

Sponsor a wreath today to be placed on a veteran's grave this December at Arlington National Cemetery =.

Scan the QR code to make a donation online or visit <https://wreathscrossamerica.org/lpsc>



#LiveWithPurpose



## LPSCU Makes Donation to SS.C.M. Appeal

The LPSCU recently made a donation of \$500 to the 2024 Saints Cyril and Methodius Appeal. This annual fundraiser aids the Pontifical Slovak College of Saints Cyril and Methodius, the residence of priests from Slovakia who are sent to Rome by their bishops for graduate studies. A small portion of the funds collected are retained to cover the administrative expenses.

LPSCU Districts, Branches, and members can also make a tax-deductible donation to the Appeal by mailing a check (payable to the Slovak Catholic Federation) to Rev. Thomas A. Nasta, Our Lady of Grace Church, 225 Bellevue Avenue, Pennell, PA 19047. (Please indicate that the check is for the SS.C.M. Appeal.)



**Pictured at the check presentation are, from left, LPSCU Secretary-Treasurer John C. Andrzejewski, III, SCF Secretary-Treasurer and LPSCU Trustee Dolores Evanko, SCF President Rev. Andrew Hvozdovic, SCF First Vice President and Appeal Coordinator Rev. Thomas Nasta, and LPSCU President Theresa Kluchinski.**

## SCF Holds Spring Meeting, Plans 2025 Convention

The Slovak Catholic Federation held its Spring Board of Directors meeting in April at the Motherhouse of the Sisters of Saints Cyril and Methodius at Villa Sacred Heart in Danville, Pennsylvania.

Representatives of the LPSCU who attended the meeting were President Theresa Kluchinski and Secretary-Treasurer John Andrzejewski, as well as Trustee Dolores Evanko, who also serves as Secretary-Treasurer of the Federation.

Board members began to make plans for the Federation's Convention to be held in the Wilkes-Barre, Pennsylvania, area on March 3, 2025. All members of the Federation are welcome to attend as a delegate.

Information on becoming a member of the SCF and attending the Convention in March 2025 will be available soon on the Federation's website.

At the conclusion of the business session of the meeting, a liturgy was held at the Basilica of Saints Cyril and Methodius in Danville.



**Board members who attended the Spring meeting of the Slovak Catholic Federation.**

## Cooking Corner

### WHITE COCONUT CAKE

Cream together:

½ cup Crisco oil

2 cups sugar

Add:

4 egg yolks (save egg whites for step below)

1 can coconut (set some aside to sprinkle on top)

2 tsp. baking powder

1 cup milk

2 cups flour



Beat the 4 egg whites and fold in last. Pour into a 9x13 baking dish. Bake at 350 degrees for 45 minutes.

After the cake has cooled, add icing of your choosing and sprinkle remaining coconut on top.

## Rev. Dianiska District Plans Make a Difference Day and Matching Fund Event

Members of the Rev. Dianiska District will celebrate "Make a Difference Day" at their fall meeting on October 20, 2024. The meeting will be held at the North End Slovak Club, 635 N. Main Street, Wilkes-Barre, Pennsylvania.

A Matching Fund event benefiting "Sleep in Heavenly Peace," a non-profit that provides children in need with a bed and bedding, will be held at this meeting.

All members of the LPSCU are welcome to attend our District meetings, which are held twice a year at the North End Slovak Club. Reservations can be made with District President Margaret Jollimore, either by phone at 570-760-9790 or by e-mail at [jollimore.lpscuy@gmail.com](mailto:jollimore.lpscuy@gmail.com).

# *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).**



## Pittsburgh Fraternalists Name 2024 Fraternalist of the Year

Since 1976, the Fraternal Societies of Greater Pittsburgh (FSGP) has chosen to honor one of its members who exemplifies the true spirit of fraternalism, demonstrating outstanding leadership and dedication to the fraternal benefit system as the Fraternalist of the Year. This year the FSGP award honored Franjo Bertović, who serves as Executive Vice President of the Croatian Fraternal Union.

Franjo was inspired to organize and establish a lodge in Ontario, Canada, which has nearly 700 members and is the largest CFU lodge in the country. In addition to holding numerous positions within the CFU over the years, he has also initiated many humanitarian fundraising causes.

The award was presented at a testimonial banquet. Present to represent the LPSCU were National Spiritual Advisor Rev. Bob Seeman, Trustee Jan Mathews, and Fraternal Activities Director Susan Ondrejco.

Congratulations to Franjo Bertović. May God continue to bless you as a true fraternalist!



**Joe Stefka, 2023 FSGP Fraternalist of the Year (at podium), presents Franjo Bertović (left) with the 2024 award.**



**L-R: Banquet attendees Susan Ondrejco, Jan Mathews, Rev. Bob Seeman, Michele Bassegio, and Theresa Allan.**

## LPSCU Announces New Travel Program



The LPSCU is pleased to announce our new travel program with Collette Travel & Tours. Our first trip will be to tropical Costa Rica in November 2025!

An informational session will be held via Zoom on Tuesday, October 29, 2024, at 6:00 p.m. ET to provide details about the trip. The link to the session can be found below. (Attending the informational session does not commit you to the trip.)

Registration information for the trip will be available at a later date.

Enjoy your vacation and let Collette Travel handle the details.

<https://collette.zoom.us/meeting/register/tZcrd-CrrDoiHNBNFhMeAkEpfUVq5Yndz87P>

## Calendar of Events

*continued from page 2*

**30** – Deadline to apply for a 2024 Post Graduate Award. *See page 17 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

**27** – Pittsburgh District Bingo Luncheon at 1:00 p.m., Gaetano's Banquet Center, 1617 Banksville Road, Pittsburgh, Pennsylvania. *See page 13 for more details.*

**29** – Informational Zoom session at 6:00 p.m. ET about LPSCU's 2025 trip to Costa Rica in collaboration with Collette Travel & Tours. *See this page for more information.*

### NOVEMBER

**9** – Branch 52 is hosting a Matching Fund fundraiser at the Elks Lodge, 718 Beulah Road, Turtle Creek, Pennsylvania. Proceeds benefit the Southwestern Veterans Center in Pittsburgh, Pennsylvania. Chinese auction, 50/50 raffle, bingo, and homemade Slovak food.

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

# LPSCU 20 PAYMENT LIFE INSURANCE PLAN

The 20 Payment Life Insurance Plan offered by the LPSCU is both an economical and beneficial plan for anyone from age 0 to 70. The ages and limits of insurance coverage for Non-Medical Rates are: 0-40 – \$30,000; 41-60 – \$20,000; 61-70 – \$5,000. The LPSCU reserves the right to require a medical examination on any applicant.

Premiums are low and can be paid monthly, quarterly, semi-annually, or annually. The specific feature of this plan is that premiums are paid for a period of twenty years and then the certificate is paid in full. Coverage remains in full force and effect for the entire life of the insured without any additional premium payments required. In the event of death prior to twenty years, the face amount of the policy is paid to the insured's named beneficiary/ies, except as provided within the contract regarding Suicide and Contestability.

A member with a 20 Payment Life Insurance Plan is entitled to all fraternal benefits of the LPSCU including educational awards, youth and adult activities, newborn benefits, prescription discount card, official publication, and discount car rental, to name a few. Check with your representative for the latest list of fraternal benefits available.

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 20 Payment Life Insurance Plan. The premiums listed are based on \$1,000 of life insurance coverage. Semi-annual and Quarterly premium rates are also available by contacting your Branch Secretary or the Home Office.

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

Issue Age	Annual		Monthly	
	Male	Female	Male	Female
0	\$ 8.20	\$ 7.75	\$0.74	\$0.70
1	8.43	7.83	0.76	0.70
2	8.67	7.92	0.78	0.71
3	8.93	8.01	0.80	0.72
4	9.19	8.10	0.83	0.73
5	9.46	8.19	0.85	0.74
6	9.74	8.34	0.88	0.75
7	10.03	8.59	0.90	0.77
8	10.33	8.84	0.93	0.80
9	10.64	9.10	0.96	0.82
10	10.96	9.37	0.99	0.84
11	11.28	9.65	1.02	0.87
12	11.62	9.93	1.05	0.89
13	11.97	10.23	1.08	0.92
14	12.32	10.53	1.11	0.95
15	12.68	10.84	1.14	0.98
16	13.04	11.16	1.17	1.00
17	13.40	11.47	1.21	1.03
18	13.76	11.80	1.24	1.06
19	14.12	12.13	1.27	1.09
20	14.50	12.48	1.31	1.12
21	14.88	12.84	1.34	1.16
22	15.28	13.21	1.38	1.19
23	15.69	13.59	1.41	1.22
24	16.10	13.98	1.45	1.26
25	16.53	14.38	1.49	1.29
26	16.98	14.79	1.53	1.33
27	17.43	15.22	1.57	1.37
28	17.91	15.66	1.61	1.41
29	18.40	16.11	1.66	1.45
30	18.91	16.57	1.70	1.49
31	19.44	17.05	1.75	1.53
32	19.98	17.55	1.80	1.58
33	20.54	18.05	1.85	1.62
34	21.11	18.57	1.90	1.67
35	21.69	19.11	1.95	1.72

Issue Age	Annual		Monthly	
	Male	Female	Male	Female
36	\$22.28	\$19.65	\$2.01	\$1.77
37	22.89	20.21	2.06	1.82
38	23.51	20.78	2.12	1.87
39	24.15	21.37	2.17	1.92
40	24.79	21.97	2.23	1.98
41	25.45	22.60	2.29	2.03
42	26.13	23.24	2.35	2.09
43	26.82	23.90	2.41	2.15
44	27.55	24.59	2.48	2.21
45	28.30	25.31	2.55	2.28
46	29.08	26.05	2.62	2.34
47	29.89	26.82	2.69	2.41
48	30.74	27.61	2.77	2.48
49	31.63	28.43	2.85	2.56
50	32.56	29.29	2.93	2.64
51	33.54	30.17	3.02	2.72
52	34.56	31.09	3.11	2.80
53	35.63	32.05	3.21	2.88
54	36.75	33.05	3.31	2.97
55	37.93	34.10	3.41	3.07
56	39.17	35.19	3.53	3.17
57	40.48	36.34	3.64	3.27
58	41.86	37.54	3.77	3.38
59	43.32	38.80	3.90	3.49
60	44.87	40.14	4.04	3.61
61	46.52	41.55	4.19	3.74
62	48.27	43.04	4.34	3.87
63	50.18	44.62	4.52	4.02
64	52.39	46.30	4.72	4.17
65	54.76	48.10	4.93	4.33
66	57.29	50.03	5.16	4.50
67	60.04	52.11	5.40	4.69
68	63.06	54.36	5.68	4.89
69	66.35	56.80	5.97	5.11
70	69.97	59.45	6.30	5.35





## 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)

## Branches 90 and 213 Donate to SS.C.M. Appeal

LPSCU Branches 90 and 213 supported the 2024 SS. Cyril and Methodius Appeal by making a recent donation. Pictured below from left are Slovak Catholic Federation Secretary-Treasurer and LPSCU Trustee Dolores Evanko, SCF President Rev. Andrew Hvozdovic, SCF First Vice President Rev. Thomas Nasta, and LPSCU Branch 90 and Branch 213 Secretary-Treasurer Theresa Kluchinski, who made the check presentation on behalf of the branches.



## LPSCU Donates to Conference of Slovak Clergy

The LPSCU Board of Directors approved a \$2,000 donation to the Conference of Slovak Clergy for a partial grant toward helping priests prepare for church ministry in the various dioceses of Slovakia. Presentation of the donation took place at the Spring Meeting of the Slovak Catholic Federation held in Danville, Pennsylvania, at the Motherhouse of the Sisters of Saints Cyril and Methodius at Villa Sacred Heart.



**L-R: LPSCU Secretary-Treasurer John C. Andrzejewski, III; Monsignor Robert Siffrin, chairman of the Conference of Slovak Clergy; and LPSCU President Theresa Kluchinski.**

# Minutes of the Annual Board Meeting

April 5, 2024 ❖ Home Office, Wilkes-Barre, Pennsylvania

Friday April 5, 2024

## **Call to Order – Prayer – Pledge**

President Theresa Kluchinski called the meeting to order at 8:30 a.m. Spiritual Advisor Rev. Robert Seeman offered a prayer.

## **Roll Call**

President Theresa Kluchinski called upon Secretary-Treasurer John Andrzejewski for roll call. Eight members of the Board were present. One was absent.

## **Submission of Conflict of Interest Forms**

The Board members were provided and submitted the Conflict of Interest forms. All were received.

## **Welcome/Remarks**

President Kluchinski welcomed the Board to the Annual Meeting. She reviewed the agenda and announced that presentations would begin at 9:00 a.m.

## **Approval of Agenda/Minutes**

A motion to approve the agenda was made and seconded. The motion passed.

A motion to approve the Minutes from the December 2023 meeting with a minor correction was made and seconded. The motion passed.

## **Correspondence**

Correspondence received includes:

- ❖ Kohanski & Company – Required annual correspondence regarding the CPA audit
- ❖ Sisters of Saints Cyril and Methodius regarding library support from the LPSCU
- ❖ Thank you cards

## **Requests**

- ❖ Annual donation to the Conference of Slovak Clergy
- ❖ Slovak Catholic Federation – The 46th annual Saints Cyril and Methodius Appeal.

Both requests were approved by the Board based on a motion and second.

## **Resolutions**

A motion was made and seconded for the following resolutions:

- ❖ Golden Age Benefit Resolution
- ❖ 80 Year Age Resolution
- ❖ Certificate Loan Resolution
- ❖ MBA (Minor Beneficiary) Rate Resolution

The motion passed.

## **Appointments**

A motion was made and seconded for the following appointments:

- ❖ Accountant – Kohanski & Company PC
- ❖ Actuary – Allan Ferrone, CPS Actuaries, Inc.
- ❖ Medical Examiner – Dr. Michelle Balas, M.D.
- ❖ Legal Counsel – Attorney Jeffrey Malak; Attorney Todd Martin

- ❖ Financial Consultant – Ellen Bush and Karen Natishan (Morgan Stanley Wealth Management)
- The motion passed.

## **Financial Report**

Board members were provided and reviewed the following information:

- ❖ 2023 Annual Statement
- ❖ Balance Sheet/Revenue and Expenses
- ❖ Pension
- ❖ Budget
- ❖ Market Value 2023/2024
- ❖ Transaction Summary December 2023 and February 2024.
- ❖ Branch Support

## **Additional Financial Reports**

The Board noted receipt of the following with respect to additional financial reports:

- ❖ Management Discussion and Analysis (MD&A)
- ❖ Regulatory Asset Adequacy Issues Summary (RAAIS)

## **Presentations**

The first presenter was Allan Ferrone, CPS Actuaries. Mr. Ferrone reviewed a report distributed to the Board which presented information on a historical basis about the financial condition and membership of the LPSCU. The Management Discussion and Analysis report was also distributed to the Board. A period of questions and answers followed the presentation.

The next presenter was Karen Natishan with Morgan Stanley Wealth Management. Karen is the LPSCU investment advisor. The following was reviewed during the presentation:

- ❖ The changing interest rate environment and the effects on the investment strategy
- ❖ Current asset allocation
- ❖ Portfolio performance
- ❖ Accounts reviewed during the discussion included Jenn Global and Clearbridge Tactical, Ann (Shinal) Cichy Scholarship, Bishop Grutka Award, LPSCU Employee Pension.

The last presenter was Scott McCoy with the Tribeca Group Fixed Income Management with Morgan Stanley. Mr. McCoy reviewed the bond portfolio which was provided to the Board. A few of the topics reviewed include the bond portfolio and the relation of the interest rate cycles to the investment instruments chosen, the possibility of making changes to the portfolio based on the current interest rate environment, and the impact of the FED lowering rates. Karen Natishan continued the discussion with a focus on the equity portfolio. She covered information including the potential for the market to rise and the sectors of the market that were expected to rise in value the most. Questions asked were answered.

## **Officer/District Reports**

President Kluchinski acknowledged that reports were submitted by all officers and directors and in addition a report on District activities was submitted by Susan Ondrejco. She noted that since the reports were distributed



prior to the meeting, the Board would be given an opportunity to ask questions about the content. The reports submitted by President Kluchinski and Secretary-Treasurer Andrzejewski were reviewed such that items contained in the reports were highlighted.

The President's report included a notation regarding the LPSCU Spiritual Advisor's retirement, an expression of gratitude to all who support the activities of the LPSCU, Comments on the financial results for 2023, and outlining goals for the LPSCU to achieve in 2024.

The Secretary-Treasurer's report included financial information relevant to the financial condition of the LPSCU as of the end of 2023, specifics about various asset values, cash flow, investment strategy change, work done with President Kluchinski to develop additional member benefits, building operations items, and personnel.

The following quarterly reports were provided and reviewed:

- ❖ Spiritual Advisor – Rev. Robert Seeman
- ❖ Vice President – Anita Gregory
- ❖ Chairperson of Trustees – James Yocum
- ❖ Trustees – Dolores Evanko, Joan Hladek, and Janice Mathews

There were no questions or additions to the reports submitted. One exception was the report and information submitted by Trustee Joan Hladek. President Kluchinski noted that Trustee Hladek submitted detailed information outlining thoughts, observations, and suggestions about programs that could help enhance the benefits offered by the LPSCU. The Board engaged in discussion regarding this portion of the report. No action on the part of the Board resulted from the discussion.

Public Relations Director Deborah Mckinley provided a report regarding the official publication and other activities related to communicating the services and benefits of the LPSCU. She reported that one suggestion for increased youth activity pages be included in the official publication.

### **District Reports**

Fraternal Activities Director Susan Ondrejco provided the Board with the 2023 District reports. The report submitted contained details regarding the meetings and activities of the Districts. President Kluchinski reviewed the totals presented for the year 2023. The Board engaged in discussion regarding the report. It was noted that three Districts qualified for funding from the Home Office.

### **2023 Internal Audit Report**

Chairperson of Trustees Jim Yocum distributed a report from the Internal Audit Committee to the Board. The report was reviewed by the Board. During the review he reported that approved audit procedures were used to conduct the audit, changes to procedures were discussed, questions raised by the committee members during the audit were answered, and no recommendations were made as a result of the audit.

### **Home Office Report**

The Board was provided and reviewed the Home Office report given by Secretary-Treasurer Andrzejewski. As a part of the report the Secretary-Treasurer noted some building maintenance related items that were completed since the previous Board meeting, reviewed the vacation taken by officers and employees to confirm compliance with Board policy, and mentioned additional items which were covered

under previous reports.

President Kluchinski provided a Home Office report which highlighted various changes and projects associated with the operation of the society. Detail was given for each topic with time for questions and discussion where necessary. The items noted include:

- ❖ The termination of an affiliation contract with Liberty Mutual
- ❖ The progress and preliminary results of the Pennsylvania State Exam
- ❖ Results of the Guaranteed Issue program
- ❖ Establishment of a corporate credit card as per approval of the Executive Finance Committee
- ❖ Project/Task Spreadsheet
- ❖ Draft copy of the Business Plan and ERM Plan
- ❖ Job descriptions to be used after the convention if constitution and bylaws changes are approved during the convention.

### **Convention 2024**

The Board was provided a progress update and reviewed the following items for the 2024 Convention which will be held June 28 to July 1, 2024 at the Hershey Lodge, Hershey, Pennsylvania: Budget, Gifts, Church, Entertainment, Fraternal Day, Photographer, Court Stenographer, Constitution Changes, Compensation Committee, Incentives, Hotel, Task Schedule Report Book, and Delegates.

Two topics were discussed under the convention which resulted in the Board acting in the form of a motion. The first is the receipt of election intent letters as required by the

*continued on page 14*

LPSCU Pittsburgh District PRESENTS

# Bingo Luncheon

**Games • Fun • Prizes**  
SUNDAY, OCTOBER 27 1 PM  
AT GAETANO'S BANQUET CENTER  
1617 BANKSVILLE RD.  
PITTSBURGH, PA 15216

**50/50 ~ CHINESE AUCTION**

TICKETS \$35

Doors open 1 PM  
Lunch 1:30 PM  
Bingo 2:30 - 4 PM

**AWESOME PRIZES AWAIT YOU!**

**7 BINGO GAMES, HOT BUFFET, BEVERAGES, AND DESSERT INCLUDED.**

6 CARDS/GAME ~ RSVP BY OCTOBER 11  
susan@lpscu.org or 412-953-5373

# Minutes of the Annual Board Meeting

continued from page 13

LPSCU Constitution and Bylaws. President Kluchinski reported that a letter of intent was submitted by herself for the position of President and that all Board members have submitted their letters. She indicated that the letter of intent submitted for the position of President needed to be considered and approved by the Board for recommendation to the Nominating Committee. A motion was made and seconded to recommend Theresa Kluchinski to the Nominating Committee as a qualified candidate for the position of President. The motion passed.

The second is the charitable project initially presented during the December 2023 meeting. At that time the Board decided to reach out to Wreaths Across America to partner with during the convention. President Kluchinski reported a meeting was held with the organization where information about the program was received. The information was reviewed with the Board. At the conclusion of discussion, a motion was made and seconded to approve a donation to Wreaths Across America as a Bronze Sponsor. The motion passed.

## Unfinished Business

The following was discussed as a part of the unfinished business.

- ❖ *Crisis Business Continuity & Disaster Recovery Plan* – The Crisis Business Continuity & Disaster Recovery Plan was updated and distributed to the Board for review. There were no additions or corrections suggested. A motion was made and seconded to approve the Crisis Business Continuity & Disaster Recovery Plan as revised and presented. The motion passed.
- ❖ *Advertising and Marketing* – President Kluchinski reported that the American Fraternal Alliance has started a branding project. She also reported that the radio commercials have aired along with the native ads. Results are being monitored by the Home Office.
- ❖ *Vision Statement* – President Kluchinski reported that five responses were received regarding the vision statement and distributed to the members of the Board. The Board entered discussion regarding the statement to be used. A suggestion was made to modify statement number 5. After some consideration, a motion was made and seconded to approve the revised vision statement. The motion passed.

## Strategic Plan

An update on the progress being made on various aspects of the Strategic Plan was distributed to the Board by President Kluchinski. A more detailed report from the Branch Committee was also submitted under the Strategic Plan. The Board engaged in discussion and provided direction to the committee.

## New Business

- ❖ *Annuity Rate* – The LPSCU Annuity rate is currently 4%. A motion to keep the rate the same was made and seconded. The motion passed.
- ❖ *Branch Deposit Program* – The Branch Deposit rate was discussed. A motion to keep the rate unchanged was made and seconded. The motion passed.

- ❖ *Reinsurance* – Secretary-Treasurer Andrzejewski distributed a write up of information about the use of reinsurance. The write up was reviewed with the Board which then entered discussion. The discussion concluded with the Board tabling the subject until a future meeting.
- ❖ *Annuity Promotion* – President Kluchinski informed the Board that the annuity promotion discussed at a prior meeting was ready for distribution to the membership. The promotional rate is set at 5.26% for two years and will run from May 1 to September 1.
- ❖ *Collette Travel* – President Kluchinski reported that the executive officers have been working on potential new benefits for the membership. One of the benefits involves offering group travel. A meeting was held at the Home Office with a representative from Collette Travel. At the end of discussion, a motion was made and seconded to approve of partnering with Collette Travel and to promote the recommended trip. The motion passed.
- ❖ *Immediate Withdrawal Annuity* – The concept of an immediate withdrawal annuity was introduced to the Board by the executive officers. Information about this type of annuity was distributed to the Board. As a part of the program a new company policy was introduced for consideration. At the conclusion of the discussion, a motion was made to approve of the immediate withdrawal annuity program and policy. The motion passed.

## Compliance Update

The Board was provided information on compliance updates for Principles-Based Reserve (PBR) and Corporate Governance Annual Disclosure (CGAD).

## Good of the Order

Secretary-Treasurer Andrzejewski reported on the effort to bring credit union services to the membership of the LPSCU. Progress was being made and is currently waiting for approval by the state.

President Kluchinski informed the Board that Secretary-Treasurer Andrzejewski was asked to join the Board of New Jersey/New York Fraternal Alliance as the Second Vice President in the fall of 2024.

## Calendar of Events

The Board was provided and reviewed the Calendar of Events for 2024. It was noted that the Legislative Luncheon sponsored by the Pennsylvania Fraternal Alliance will be held on June 11, 2024, in Harrisburg, Pennsylvania.

The next LPSCU Board meeting will be held on June 17, 2024, via Zoom.

There being no further business, the meeting was adjourned.

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

**NOTIFY US IF YOUR ADDRESS CHANGES**



# 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  
Bryner, Monica – Uniontown, PA  
Calderone, Austin and Camden – Point Marion, PA  
Cavenas, Keri L. – Mahanoy City, PA  
Chesek, Richard – Etters, PA  
Clifford, Stephanie – Scranton, PA  
Clifford, Brian – Scranton, PA  
Costello, Thomas – Allentown, PA  
Costello, Jennifer L. – Schnecksville, 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  
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  
Kaminski, Timothy – unknown  
Kinsey, Ann Marie – Taylor, PA  
Krivy Family – Winter Park, FL  
Kushnir, Vanessa – Plymouth, PA  
Levertavish, Regina – Mahanoy City, PA  
Lowrie, Deborah – Dalton, PA  
Malarich, Matthew – Surfside, 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  
Mershimer, Gregory – Poland, OH  
Mighton, Samantha – Burton, OH  
Mighton, Sydney – Burton, OH  
Mikulaj, Brian M. – Lafayette, IN  
Miller, Richard – Luta, FL  
Mitrakos, Deborah – Naperville, IL  
Moore, Giles – Parsons, PA  
Moskal, Justin – St. Charles, IL  
Novitski, Anna – Plymouth, PA  
Parisi, Allison – Seminole, FL

Pavalko, Steven – Boardman, OH  
Pitonyak, Emmalou – Jeannette, PA  
Pocius, Kara – Lake Ariel, PA  
Rager, Paula – Port Orange, FL  
Repsher, Heather – Nazareth, PA  
Renna, Laura – Baldwin, NY  
Renna, Tara – Baldwin, NY  
Rich, Austin – Burton, OH  
Rider, Matthew – Otis, MA  
Rossi, Mary – Pittsburgh, PA  
Rowley, John – Mahanoy City, PA  
Rusnak, Susan – Churchville, PA  
Samson-Frazer, Margaret – Jupiter, FL  
Schmalzer, Michael – West Easton, PA  
Schwalm, Zachary – Frackville, PA  
Shank, Angela – Davidsville, PA  
Sharrow, Roxanne – Youngstown, OH  
Shipton, Aaron – Pottsville, PA  
Shook, Alexandra – Hoboken, NJ  
Stahura, John – Hazleton, PA  
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  
Uffer, Timothy – Hanover Twp., PA  
Vizza, Daniel – Chicago, IL  
Wateski, Jessica – Exeter, PA  
Watson, Michael – Hubbard, OH  
Weldner, Robert – Orefield, PA  
Whitaker, Kimberly – Emmaus, PA  
Wisniewski, Edward – Waymart, PA or Rockaway, NJ  
Workosky, Dorothy – Johnstown, PA  
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 [lpacu@lpacu.org](mailto:lpacu@lpacu.org). Your assistance is greatly appreciated.***

**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 25 to 43.
- 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 25-43**



## LPSCU Attends AFA Spring Symposium

LPSCU President Theresa Kluchinski and Secretary-Treasurer John C. Andrzejewski, III recently attended the American Fraternal Alliance's Spring Symposium in Oak Brook, Illinois. The AFA put together a great line up of speakers and educational sessions for the gathering, not to mention providing the opportunity to network with other fraternal leaders.

This year the AFA revved up for a fun time at the *Fraternal* Common Bond Race and Fundraiser with a total of 16 common bonds and societies that competed for bragging rights using remote-controlled cars. All money raised was donated to The Gift of Adoption, which helps families who are adopting children get to the financial finish line. The Gift of Adoption provides grants to complete the adoptions of children in vulnerable circumstances, giving them permanent families and a chance to thrive.



**LPSCU President Theresa Kluchinski (second from right) and Secretary-Treasurer John C. Andrzejewski, III (far right) present a check to representatives from The Gift of Adoption.**

## In Memoriam

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

Name	Branch	Location
Anna Grajewski	7	Exeter, PA
Mary A. Joseph	28	Joliet, IL
George Strish	37	Plymouth, PA
Rose Mary Strish	37	Plymouth, PA
Agnes M. Omilak*	38	Whitehall, PA
William M. Homa	60	W. Hazleton, PA
Tyler J. Stazer	65	Munhall, PA
Cristin D. Mikelonis	72	Stratford, CT
Bernice Gorenshek*	77	Lorain, OH
Dorothy Kulcsar	77	Lorain, OH
Helen Nypaver*	90	Johnstown, PA
Jimmy Fowler, Jr.*	109	Hammond, IN
Edna Stauffer*	124	Hazleton, PA
Raymond Bedner, Sr.	197	Wilkes-Barre, PA
Marjorie A. Boschele*	197	Wilkes-Barre, PA
Carole Kizis	197	Wilkes-Barre, PA
Claire Stukas	197	Wilkes-Barre, PA

\*Multiple certificates



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

# Focusing on National Awareness Month

Deborah McKinley, LPSCU Public Relations Director

## JULY Disability Pride Month

Disability Pride was first recognized as a single day in 1990 and has since become an awareness for the entire month of July. The reason for having this month is to celebrate all of the diverse backgrounds that people with disabilities have and hope that a common ground can be found.

According to information from the Centers for Disease Control, one in four people has a disability. And it isn't selective. It doesn't matter your age, race, ethnic background, gender, sexuality, or religion. It bears repeating...One in every four people has a disability.

Disability Pride has its own flag with each design facet having a particular meaning.

Each color represents a different type of disability:

- ❖ Red – Physical disabilities
- ❖ Gold – Neurodiversity, including cognitive and intellectual disabilities
- ❖ White – Invisible disabilities and disabilities that are undiagnosed
- ❖ Blue – Emotional and psychiatric disabilities
- ❖ Green – Sensory disabilities, including deafness, blindness, lack of smell, lack of taste, and audio processing disorder.

The flag's diagonal band represents "cutting across" barriers that separate disabled people from society. The faded background represents mourning for victims of violence and abuse. The parallel stripes that go from the top left to the bottom right represent the wider world.

### 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, Swyersville, PA

As one can readily see, there are many different types of disabilities, and not all are obvious or visible. The next time you see someone get out of a vehicle in a handicap parking spot and can't "see" any disability, stop and think for a moment about all the non-visible disabilities the person may have.

## AUGUST National Civility Month

August promotes National Civility Month. It was created with the hope that if you are civil to others, it makes the world a much better place. It's a reminder of the old adage of *Do unto others as they do unto you* with the hope that if people treat others with kindness, empathy, and respect, they too will be treated the same way.

While it may seem odd, and even sad, that there has to be a month devoted to promoting civility, if this reminder makes even one more person kinder, it has achieved its goal.

How can you mark National Civility Month? Here are some ideas:

- ❖ Listen to people – That means truly listen to what the other person is saying; don't interrupt or make judgments.
- ❖ Give compliments – Everyone loves hearing a compliment, whether it be about a job well done, an outfit, a hair style, a cooked meal, or just getting through a rough day.
- ❖ Spread positivity – Try to be positive yourself.
- ❖ Write thank you notes – The fact that you took the time to actually write a note to thank someone demonstrates that they "matter."
- ❖ Volunteer – There are countless organizations that need volunteers. Don't do anything that will add a burden to you, but even volunteering one day a month for a few hours can make a difference.

While these ideas may seem pretty obvious, it's easy to forget to be civil when we get caught up in "life." But, by treating others with civility and maybe even making them smile, it will come back to you tenfold. Try it!

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

## New Insurance Issued

Branch	Branch Representative	Mar./Apr. 2024	Year-to-Date Total
79	Joan Hladek	\$ 5,000.00	\$ 5,000.00
213	Theresa Kluchinski	\$ 5,000.00	\$ 5,000.00
213	Theresa Kluchinski	<u>\$ 5,000.00</u>	<u>\$10,000.00</u>
		\$15,000.00	\$20,000.00



# LPSCU 2024 RELIGIOUS LIFE 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 (2) years with a minimum \$2,000 permanent reserve life insurance certificate (excludes term insurance).
- ❖ Provide a wallet-size 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 2022 awards must be postmarked by August 31, 2022.**

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)

## SS.C.M. Appeal Continues

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 May 18th, the 2024 Appeal has received \$22,702.94 from 163 donors.** Among the 45 donations received from the Slovak Catholic fraternal organizations, Branch 65, Branch 90, Branch 213, the Rev. Dianiska District, and the Home Office of the LPSCU have donated a total of \$595. Donations to date have also been received from six churches, 25 clergy and religious, and 87 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, Penndel, Pennsylvania, serves as First Vice President of the Federation and is the Appeal Coordinator.*

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

Name \_\_\_\_\_

Address \_\_\_\_\_

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

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, Penndel, PA 19047-4052

## NJ/NY Fraternal Alliance is Seeking FOTY Nominees

Nominations are currently being accepted for the New Jersey/New York Fraternal Alliance 2024 “Fraternalist of the Year” award.

Can you answer YES to the following questions?

- Do you know an LPSCU member residing in New Jersey/New York who, through example and accomplishment, provides outstanding volunteer service?
- Would you like your member to be honored at the 2024 New Jersey/New York Fraternal Alliance Annual Meeting, scheduled for October 3, 2024?
- Would you like the LPSCU to be recognized for the outstanding fraternal and volunteer efforts of its members?

If you answered yes to the above, please read the guidelines in the web link provided, choose the member you would like to nominate, and complete the forms. **Nominations must be submitted no later than September 1, 2024.**

The members of the New Jersey/New York Fraternal Alliance 2024 “Fraternalist of the Year” Award Committee – Frederick Durso, Charlotte Androckitis, and Jennifer Stockdale – would like to thank you in advance for taking the time to recognize someone in the LPSCU as a nominee for this celebrated award.

Please enter the link below to access the nomination form and obtain the necessary information regarding submission.

<https://gbulife.typeform.com/to/UbOq1Woo>

*We look forward to seeing your LPSCU nominee!*

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

## Get a Discount on Car Rentals

Enterprise Car Rental offers LPSCU members a discount on car rentals from over 6,500 locations throughout the United States. Where available, Enterprise will even provide free pick up and return service at the start and end of your rental period. Just enter the code 57CE441 where it asks for “Corporate Account Number or Promotion Code” and it will automatically link you with the LPSCU discount. Be sure to compare rates using this code and other promotional codes that may be available to ensure you are getting the best rate.

## Ladies Pennsylvania Slovak Catholic Union 1st Quarter Report

Assets	1st Quarter 2024	1st Quarter 2023
Investments.....	\$ 14,784,884.00	\$ 15,798,037.00
Cash on Deposit .....	\$ 1,031,130.00	\$ 104,336.00
Real Estate Owned .....	\$ 90,386.00	\$ 95,770.00
Other Assets .....	\$ 283,671.00	\$ 54,905.00
<b>Totals</b> .....	<b>\$ 16,190,071.00</b>	<b>\$ 16,053,048.00</b>

Liabilities & Fund Balance	1st Quarter 2024	1st Quarter 2023
Fund Balance .....	\$ 3,081,211.00	\$ 3,176,585.00
Interest Maintenance Reserve .....	\$ 93,098.00	\$ 136,392.00
Asset Valuation Reserve .....	\$ 499,239.00	\$ 316,093.00
Amt. Retained as Trustee.....	\$ 86,331.00	\$ 91,608.00
Aggregate Reserve-Life Certificates.....	\$ 12,266,124.00	\$ 12,133,929.00
Other Liabilities .....	\$ 164,068.00	\$ 198,441.00
<b>Totals</b> .....	<b>\$ 16,190,071.00</b>	<b>\$ 16,053,048.00</b>

Revenues	1st Quarter 2024	1st Quarter 2023
Premium Income .....	\$ 70,049.00	\$ 44,110.00
Investment Income.....	\$ 168,990.00	\$ 147,708.00
Income - Other.....	\$ 5,922.00	\$ 5,874.00
<b>Totals</b> .....	<b>\$ 244,961.00</b>	<b>\$ 197,692.00</b>

Expenses	1st Quarter 2024	1st Quarter 2023
Death Claims .....	\$ 84,776.00	\$ 77,580.00
Endowments .....	\$ 3,436.00	\$ 7,562.00
Cash Surrenders.....	\$ 14,457.00	\$ 21,859.00
Annuity Benefits .....	\$ 12,983.00	\$ 21,173.00
Dividends .....	\$ -	\$ -
Increase in aggregate reserves.....	\$ 37,000.00	\$ 4,000.00
Branch Support/Commissions .....	\$ 16,919.00	\$ 218.00
General Operating Expenses .....	\$ 99,252.00	\$ 78,027.00
Officers and Committee Expenses .....	\$ 50.00	\$ 3,969.00
Actuarial/Accounting Expense.....	\$ 31,175.00	\$ 48,750.00
Investment Mgt. Fee .....	\$ 5,646.00	\$ 22,179.00
Official Publications.....	\$ 17,906.00	\$ 16,680.00
Travel Expense .....	\$ 231.00	\$ 1,860.00
Bureau and Association Dues .....	\$ 8,010.00	\$ 3,250.00
Donations.....	\$ 450.00	\$ 970.00
Scholarships .....	\$ -	\$ (250.00)
Fraternal Activities.....	\$ 565.00	\$ 3,574.00
Insurance Taxes, Licenses & Fees.....	\$ 15,072.00	\$ 10,932.00
<b>Sub Totals</b> .....	<b>\$ 347,928.00</b>	<b>\$ 322,333.00</b>

Net Gain/Loss From Operations.....	\$ (102,967.00)	\$ (124,641.00)
Net Realized Capital Gain (Loss).....	\$ 23,968.00	\$ (2,306.00)
<b>Totals</b> .....	<b>\$ (78,999.00)</b>	<b>\$ (126,947.00)</b>



# 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

## Šašov Castle ~ The Dream Castle



It was a very busy time at Zvolen Castle. Preparations were under way for the wedding of the only daughter. She found her love and the wedding would be attended by a selection of the finest guests. The wedding reception had to be perfect! To make the guests feel like they were at the King's court, the castle owner decided that bear meat had to be served at the wedding reception. The guests would never forget the taste of such a delicacy! No matter how much the people tried to tell him how dangerous it was to hunt bear, he wouldn't give up his idea. Every day, the jester reminded him the wedding day was getting closer and there still was no bear in the meat cellar. The lord got really angry and took the jester on a hunt to help him get a bear.

That morning, the jester's girlfriend, who worked at the castle, told him about a dream she had had that night. She was the wife of a castle owner! And the nobleman and his wife treated them as if they were equal. The jester listened to her words, but he did not believe in such crazy dreams.

All day, the ruler and his jester wandered around the woods, trying to find a bear. It almost looked like they would go back home empty-handed when, all of a sudden, the jester heard a bear growling by the stream. The ruler set off to kill the wild animal. He shot an arrow but missed. He threw his axe and missed again. The bear turned around and attacked the lord.

After a long fight, the nobleman was lying on the ground with the bear leaning over him. The jester threw his axe. The weapon hit its target and the lord was saved. When the ruler came to, he told the jester: "Thank you for saving my life. Tell me, how can I reward you?" The jester didn't know what to ask for. So the nobleman said, "If you don't know, then I will decide. You will not be my jester anymore. You will be my brother. I will build a castle for you similar to the one I have and I will make sure His Majesty promotes you to the nobility."

The dream of the jester's girlfriend came true. The ruler and his wife were in their company every day and treated them as equals. Not long after that, a new castle was built on a nearby hill, named Šašov Castle (Jester's Castle).





# Junior Branch Journal

## Slovak Folk Songs

Folk songs are the wealth of every nation. They have been around since the beginning of mankind. They were sung on various occasions, at celebrations, in households, and in the fields, making people's hard work easier. Most of them do not have their own author, they were often a collective creation, and they are passed down from generation to generation. Slovakia has a countless number of them.

One such song is Hej, Slováci. Many people would have liked to have had this song become the anthem of the independent Slovakia when it was declared on January 1, 1993, however, Nad Tatrou sa Blýska was chosen as the official anthem of the new Slovak Republic. But because of the deep meaning in the lyrics of Hej, Slováci, it has never been forgotten—especially by those who brought this song with themselves to America. "Hey Slovaks, be mindful that our tongue dies never, while our faithful hearts are beating for the nation ever, live long the Slovak language sounding through the ages."



## Beekeeping



Beekeeping has a long history and rich tradition in Slovakia. In the past, honey was used as a traditional sweetener for dishes, for the production of mead (honey wine), in cakes, and in the treatment of various diseases. The monks in the monasteries, who kept bees in the gardens, were most responsible for the development of beekeeping in Slovakia. Hives for bees used to be made of slats, boards, and woven from straw. Many hives were painted with art or carved in the shape of bears' cages.

### Bee Facts

- ♦ Bees have five eyes and six legs.
- ♦ Bees can see all colors except red. That and their sense of smell help them find the flowers they need to collect pollen.
- ♦ Worker bees collect nectar from flowers. In one trip, a bee visits 50 to 100 flowers.
- ♦ Honey bees are great flyers. They fly at a speed of around 25 km per hour and beat their wings 200 times per second.



## PERIODICAL

### Calling ALL Members of the LPSCU!



Hear ye, hear ye... ALL members of the LPSCU listen up! We want you! No, make that, we need you! We want to hear about our members' accomplishments, achievements, and milestones.

Did you recently graduate from high school, college, or even pre-school? Did you attain Eagle Scout? Or Gold Award in Girl Scouts?

Get inducted into any national honor societies? Go on any trips related to school?

Did you recently get married? Have a child? Adopt a child? Celebrate a milestone anniversary?

For those members who received scholarship monies from LPSCU, what did you use the money for?

Do you volunteer somewhere? Does your dog volunteer somewhere?

If so, we want to know about it! And photos are always great too.

Afraid that you're not a writer? Not a problem! You can contact our Public Relations Director, Debby McKinley, and she'll be happy to gather the information from you and write the article. You can contact her via email at [dmckinley@lpescu.org](mailto:dmckinley@lpescu.org) or phone/text at 610-704-7288.

***We look forward to hearing from you!!!***

*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!**