



LPSCU Life

Security, Peace of Mind

# Morning Star

ZORNIČKA

Vol. 84, No. 901  
March/April 2025

## LPSCU's Planning an Awesome Trip to Tropical Costa Rica

The Ladies Pennsylvania Slovak Catholic Union is planning a trip to tropical Costa Rica from November 7-15, 2025. Enjoy beautiful beaches, a riverboat cruise, and a walking tour on the "Hanging Bridges." Those wanting more adventure can go for a ride on the longest canopy zip line in Costa Rica. Looking for even more exhilaration? Add the optional three-night "Jungle Adventure" pre-tour extension to your trip. For more information, contact Karen Monko-Nagle at Sea the World Travel. She can be reached by email at [seatheworld@epix.net](mailto:seatheworld@epix.net) or by phone at 570-714-5566.

Travel with fellow LPSCU members to scenic Costa Rica and create memories to last a lifetime!



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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.

## MARCH

- 3** – Slovak Catholic Federation Convention, Wilkes-Barre, Pennsylvania
- 12** – AFA Lunch & Learn, Chicago, Illinois
- 16** – Rev. Dianiska District Meeting at 1:00 p.m. at North End Slovak Citizens Club, 635 North Main Street, Wilkes-Barre, Pennsylvania.
- 20** – **Deadline to submit articles for May/June Morning Star.**
- 26-27** – LPSCU Internal Audit, Home Office, Wilkes-Barre, Pennsylvania
- 28** – Annual Meeting of the LPSCU Board of Directors beginning at 8:30 a.m. at the Hilton Gardens, 242 Highland Park Boulevard, Wilkes-Barre, Pennsylvania.

## APRIL

- 1** – Deadline to submit a member to be the LPSCU's 2025 Fraternalist of the Year. See page 17 for details.
- 23** – Msgr. Beeda District's Spring Meeting at 6:00 p.m. at Vesuvio's Ristorante, 366 West Butler Drive, Drums, Pennsylvania.
- 30** – Deadline to apply for a 2025 LPSCU College Award. See page 15 for details.

## MAY

- 5-7** – AFA Spring Symposium, Cleveland, Ohio
- 15** – LPSCU Zoom Bingo, 5:00-6:30 p.m. See page 12 for more details.
- 20** – **Deadline to submit articles for July/August Morning Star.**

## JUNE

- 1** – Deadline to nominate an outstanding young member for the 2025 Youth Achievement Award. See page 4 for details.
- 9** – LPSCU Mid-Year Zoom Board Meeting, 6:30 p.m. EDT
- 30** – Deadline to apply for a 2025 Catholic Grade School Award. See page 24 for details.
- 30** – Deadline to apply for a 2025 Catholic High School Award. See page 14 for details.
- 30** – Deadline to apply for the 2025 Bishop Grutka Memorial Scholarship Award. See page 10 for details.

## JULY

- 1** – Deadline to apply for the 2025 Anne (Shinal) Cichy Memorial Award. See page 12 for details.
- 22** – AFA Lunch & Learn, Pittsburgh, Pennsylvania

continued on page 14

LADIES PENNSYLVANIA  
SLOVAK CATHOLIC UNION

Morning Star ZORNIČKA

(USPS 699-520)



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## OFFICE HOURS AT NATIONAL HEADQUARTERS

**Monday through Friday:**

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

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

**Facebook: LPSCU Life**

## BOARD OF DIRECTORS

### SPIRITUAL ADVISOR

Position currently vacant

### PRESIDENT

Theresa A. Kluchinski, 446 Mountain Oaks Drive, Laurel Run, PA 18706; 570/823-3513, toll free 888/834-6614; [theresa@lpscu.org](mailto:theresa@lpscu.org)

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## LPSCU Board of Directors Semi-Annual Meeting Notice

This announcement is made to all members of the LPSCU that the Semi-Annual Meeting of the Board of Directors will convene on Friday, September 19, 2025, at 8:30 a.m. at the Hyatt Hotel, 212 Racetrack Road, Washington, Pennsylvania, 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 1, 2025.**

# You are Invited!

Saturday, September 20, 2025  
at 9 a.m.

Hollywood Casino  
Racetrack Road  
Washington, Pennsylvania



All LPSCU members are invited to attend a complimentary breakfast.

Non-members can attend at a cost of \$30

*RSVP by September 9<sup>th</sup>*

by calling the Home Office  
toll free at 888-834-6614



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

*Veselu Vel ku noc  
Radostne Aleluja*

*Sventu Velyku Linkejimai*

## LPSCU SEEKING SPIRITUAL ADVISOR

The Ladies Pennsylvania Slovak Catholic Union is seeking an interested Roman Catholic clergy member willing to take on the role of the society's Spiritual Advisor. The post of Spiritual Advisor has become an appointed position after changes approved by the 43rd National Convention. The Board of Directors is engaged in a search for a qualified volunteer to appoint to this important position.

The responsibilities of the Spiritual Advisor are:

- ❖ Abide by the Constitution and By-laws of the LPSCU.
- ❖ Decide any dispute regarding ecclesiastical questions of the LPSCU, whose decisions are final.
- ❖ Contribute educational articles of a spiritual nature to every issue of the LPSCU's official publication.
- ❖ Represent the LPSCU at other functions as needed and as deemed appropriate by the LPSCU President.

Interested candidates must meet specific requirements as outlined by the LPSCU common fraternal bond and the Constitution and By-laws of the LPSCU. Among the requirements are the following:

- ❖ Interested candidates must be 21 years of age and an ordained clergy member in good standing of the Catholic faith.
- ❖ Interested candidates cannot simultaneously hold the same or similar position with another fraternal benefit society.
- ❖ Interested candidates must be a member or agree to become a member of the LPSCU prior to the Board acting upon the appointment.

Compensation to be determined by the Board of Directors on a per diem basis.

For those interested in filling this position, resumes should be sent to:

LPSCU National Board of Directors  
c/o President Theresa Kluchinski  
PO Box 32  
Wilkes-Barre, PA 18703-0032

## Board of Directors Annual Meeting Notice

All members of the LPSCU are reminded that the Annual Meeting of the Board of Directors will convene on Friday, March 28, 2025, at 8:30 a.m. at the Hilton Gardens, 242 Highland Park Blvd., Wilkes-Barre, Pennsylvania. The meeting shall continue until all business has been completed.



# IN THE SPOTLIGHT

# 2025 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 **2025 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, 2025.**

## Member Helps Build Beds for Children in Need

On February 1, 2025, Milissa Bolcar, president of Bethlehem Branches 83 and 130, participated in a “Build Day” for Sleep in Heavenly Peace, a national charitable organization whose mission is to build beds for children who do not have a bed to sleep on. Milissa, along with many other volunteers, helped build twin beds for local children. Volunteers use raw lumber and some easy-to-use tools to build handmade bunk beds for children who are currently sleeping on the floor.

The bed building day was organized by the Luzerne County Chapter of Sleep in Heavenly Peace. About a dozen experienced SHP members from Luzerne County were on hand to help teach volunteers at several different workstations: sanding, pre-drilling, headboard and footboard assembly, branding, and surface treatment. Once the beds are built, the Chapter schedules delivery and set up in the homes of needy children.

This particular event was hosted by Hayden Power Group in their new state-of-the-art headquarters in Hazle Township, Pennsylvania. Hayden Power Group is a family-owned electrical contracting firm. Many of their workers also volunteered that day and the company graciously provided a tasty catered buffet lunch.

## Branch 39 Members Spread Christmas Cheer

Members of LPSCU Branch 39 (Hazle Township, Pennsylvania) helped to spread some Christmas cheer by sending Christmas cards to the sisters at SS.C.M. Maria Hall, SS.C.M. Emmanuel Center, and SS.C.M. Nazareth Memory Center, all located in Danville, Pennsylvania. Residents at these facilities include the Sisters of Saints Cyril and Methodius, the Carmelite Sisters, the Good Shepherd Sisters, and the Contemplatives of the Good Shepherd. Thanks to Sister Susan Hazenski for coordinating and facilitating this outreach project sponsored by Branch 39.



**Branch 39 members Agnella and Gina Yocum sign Christmas cards helped by social member “Cookie Car.”**

MARCH/APRIL 2025

In the morning, Milissa worked at the headboard building station. She shared that this portion of the process involved *lots* of power drilling! After lunch, she worked at the station that branded the SHP logo onto the headboards. By the end of the day, the volunteers had built 100 bed sub-assemblies.

For more information on this worthwhile cause, please visit either the Luzerne County Chapter’s website at [www.shpbeds.org/chapter/pa-luzerne-co/](http://www.shpbeds.org/chapter/pa-luzerne-co/) or the organization’s national website at <https://shpbeds.org>.



**Milissa Bolcar (left) with a member of the Luzerne County Chapter of SHP.**



**Some of the workstations for bed assembly.**



**A stack of freshly assembled headboards.**

**MSGR. BEEDA DISTRICT**

On Sunday afternoon, December 1, 2024, family and friends from the Msgr. Beeda District gathered to celebrate the beginning of the holiday season. This year the district's Christmas party was held at Sand Springs Country Club in Drums, Pennsylvania.

District President Anita Gregory welcomed everyone present and thanked them all for coming. She introduced LPSCU National President Theresa Kluchinski, along with Secretary-Treasurer John Andrzejewski, Honorary Secretary-Treasurer Mary Jo Savidge, officers of the district, and branch officers in attendance. For the first time Branch 60 members Vince and Trudy Guza were excited to be with us, They traveled all the way from Rome, New York, to celebrate with everyone.

Before the meal began, Emma Gregory shared with everyone information about the Christmas Eve tradition of the *oplatky*, which she continues to observe with her family at their Christmas Eve meal. *Oplatky* were then passed out to all the guests to break and share with one another.

President Gregory then continued by reading a short prayer before the meal. The Sand Springs staff did an excellent job in preparing a delicious dinner which everyone enjoyed.

Each year the district holds a Matching Fund Holiday Raffle with numerous beautiful prizes being raffled off. The prizes are all donated by members of the district.

This year's proceeds from the raffle will benefit the Valley Food Pantry in the Conyngham-Sugarloaf area. Each week the food pantry, which is completely run by volunteers, feeds around 60 families. They were extremely grateful for our generous monetary donation.

Each guest received a gingerbread ornament and a wreath ornament to take home to hang on their tree, as well as a Hershey chocolate Santa. The wreath ornaments were made by Branch 60 member Trudy Guza and the chocolate Santas were donated by Branch 60 member Jonathan Gregory.

President Gregory offered a heartfelt thank you to everyone who donates and supports the district and its branches, saying that without them, none of this would be possible. She also wished all LPSCU members a Merry Christmas and God's blessings.



**REV. DIANISKA DISTRICT**

The Rev. Dianiska District held its annual Christmas party on Sunday, December 8, 2024, at the Holiday Inn-East Mountain in Wilkes-Barre, Pennsylvania. Wilkes-Barre Branch 6 served as the host for this event.

The group was welcomed by District Financial Secretary Mary Ann Ewasko. The history of the *oplatky* was given and the wafers were shared by everyone. National President Theresa Kluchinski made brief comments and wished all a Merry Christmas and Happy New Year.

Everyone received a Hershey bar from Branch 6 officers as well as hand sanitizer from the Home Office. A delicious,



**President Margaret Jollimore (left) with Melissa Chisdock, accepting for her daughter, Post Graduate Award Recipient Cecelia Chisdock.**

buffet-style meal was served with a selection of desserts available to satisfy everyone's sweet tooth.

Members of the district who were recipients of educational awards were recognized and given a monetary gift from the district. Santa and Mrs. Claus even stopped by with a gift for each child in attendance.

Members and guests donated gifts for a special raffle that was held in conjunction with the LPSCU's Matching Fund Program. While everyone was hoping their number would be called, the winning ticket holders were very happy with their prizes.

Everyone enjoyed the afternoon of fraternalism and it was a great kick off to the holiday season.



**L-R: President Margaret Jollimore with Post Graduate Award recipient Paul G. Jason, with his parents, Diane and Paul Jason.**



**Rev. Dianiska President Margaret Jollimore (left) with Catholic High School Award Recipient Jennifer Passeri (second from right) surrounded by her parents, Mary and Robert.**



**Santa and Mrs. Claus made an appearance too!**



# Minutes of the Winter Board Meeting

Zoom Video Conference ❖ December 5, 2024

## **Call to Order**

President Theresa Kluchinski called the meeting to order, and Vice President Anita Gregory offered a prayer.

## **Roll Call**

All members of the Board were present.

## **Welcome/Remarks**

President Kluchinski welcomed the Board to the meeting and thanked the members of the Board. She reminded them that the Director Commitment form was distributed for them to complete and return to the Home Office.

## **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 Semi-Annual Meeting held on September 23, 2024, was made and seconded. There were no changes or corrections made. The motion passed.

## **Correspondence**

There were two thank you letters received and reviewed by the Board.

## **Requests**

None received.

## **Financial Report**

The Board members were provided with and reviewed information on the following:

- ❖ *2024 3rd Quarter Statement*
- ❖ *Balance Sheet/Revenue and Expenses*
- ❖ *Market Value 2023/2024*
- ❖ *Transaction Summary through October 2024*
- ❖ *American Fraternal Alliance Financial Performance Report* – President Kluchinski reported that the Executive Officers met with the actuary who developed the results of the report as directed by the Board during the Semi-Annual Meeting. Points made during the discussion were reviewed and discussed with the Board.

## **Home Office Report**

A Home Office report was submitted by President Kluchinski and Secretary-Treasurer Andrzejewski. President Kluchinski reviewed her report first with discussion on various items reported. The items reported were:

*Education* – President Kluchinski reported participation in several market updates by Morgan Stanley, and the LIC ERM committee call. Information regarding the LIC ERM call was shared with the Board via a separate document.

*E-app* – President Kluchinski reported no applications were received through the E-app program. President Kluchinski indicated that she would like to see an incentive program created which would encourage the branch secretaries to use the program for application submissions.

*Pension Plan Termination* – The Board was brought up to date with the progress of the pension plan termination. It was

reported that LPSCU may be booking a receivable related to overfunding the plan.

*Salary Increase* – President Kluchinski indicated that based on the salary increase policy in place, employees would be receiving an increase starting January 1, 2025. The Board was advised that a separate vote was required to approve an increase for the Secretary-Treasurer. She recommended that an increase equal to that of the staff members be approved. A motion was made and seconded to approve the increase for the Secretary-Treasurer as per recommendation of the President. The motion passed.

*Spiritual Advisor* – President Kluchinski reported that an ad seeking a spiritual advisor was being placed in the *Morning Star (Zornicka)*. She also informed the Board that correspondence expressing concern over the elimination of the position from the Board was received. The correspondence was reviewed with the Board.

*401 (k) Match* – During the Semi-Annual Meeting, the Board discussed the establishment of a 401(k) match due to the potential for employees to join the plan. Requested research was completed and a recommendation for the establishment of a matching contribution amount was made. After discussion a motion was made and seconded to approve a 401(k) match as recommended. The match is to start on January 1, 2025. The motion passed.

The second item discussed under the topic of the 401(k) plan concerned the annual profit-sharing contribution. President Kluchinski reported on what was approved for 2023 and provided several calculations showing the amount to be contributed at different percentage levels. President Kluchinski was excused from the meeting during discussion. At the conclusion of discussion, the Board reached a consensus to authorize a profit-sharing distribution for the year 2024 to be paid in January of 2025. The consensus was reported upon the return of President Kluchinski to the full session of the Board.

*Fraternal Activities Director* – President Kluchinski opened the floor for discussion regarding the approval of a gift of appreciation for the work done on behalf of the LPSCU on a voluntary basis. A recommendation was made. After a short discussion and recognition that no salary or stipend is paid to the Fraternal Activities Director, a motion was made and seconded to approve the recommended gift. The motion passed.

There was nothing to report under the headings of Procedures Manuals, Branches, Business Plan and ERM, and Intern Program.

The Board was updated on:

- ❖ The current results of the Guaranteed Issue Program
- ❖ The new credit card usage.
- ❖ Updates to the LPSCU website.

## **Home Office Report Items from the Secretary-Treasurer**

Secretary-Treasurer Andrzejewski highlighted several topics associated with the report distributed to the Board.

*Compliance* – Secretary-Treasurer Andrzejewski reported that required financial reports for the first, second, and third



quarter of 2024 were filed. He then reported on two new regulatory requirements which will be effective in 2024 and 2025.

**Participation in Meetings** – There were several association meetings held in the Fall. Secretary-Treasurer Andrzejewski noted participation in them.

**Vacation** – Secretary-Treasurer Andrzejewski reported that both officers have taken their required one-week vacation.

**Projects in Progress** – Progress associated with the establishment of a SharePoint site for the Board was reported on. A second project in progress is the further development of material to promote the Immediate Withdrawal Annuity. Information has been sent for publication in the *Morning Star (Zornicka)*.

**Annual Audit** – The Board was informed that a new engagement letter was received from the accounting firm Kohanski & Company. A new audit fee was quoted. The engagement letter was signed and returned by the executive officers.

### **Change in Reserve/Non-Forfeiture Interest Rates for 2025**

A letter was received from Allan Ferrone, actuary for Hause Actuarial Solutions, regarding a required change to the reserve and non-forfeiture interest rates starting January 1, 2025.

The information and recommendations within the letter were reviewed and discussed by the Board. Since the reserve rate and non-forfeiture rate were rising to a percentage used by the LPSCU in the past, no change was needed to internal systems. Consideration will be given to possible changes in premium and filing of new forms to accommodate the change.

### **Unfinished Business**

**Advertising and Marketing** – President Kluchinski reviewed the marketing and advertising purchased in 2024. A report containing the results was distributed to the Board. The cost of the advertising was reviewed with the Board. President Kluchinski indicated that a recent meeting with the marketing firm engaged to manage the advertising recommended that the LPSCU continue marketing through social media. After some discussion a motion was made and seconded to continue with social media advertising as recommended. The motion passed.

**Collette Travel Costa Rica Trip** – The Board was brought up to date on the trip. There was an informational video call held at the end of October.

### **New Business**

**Annuity Rate** – The interest rate credited to the annuity certificates was considered by the Board. President Kluchinski indicated that the current rate is set at 4%. The exception is the special program which is paying over 5%. The executive officers recommended that the rate be kept at 4% through the end of the first quarter of 2025. A motion was made and seconded to approve a 4% rate effective January 1, 2025. The motion passed.

**Branch Deposit Rate** - The branch deposit interest rate was discussed. President Kluchinski petitioned the Board to keep the rate the same through the first quarter 2025. A motion was made and seconded to set the rate at 1.5% through the end of the First Quarter of 2025. The motion passed.

**On Demand Governance Series** – The American Fraternal Alliance recently developed a Board Governance training program that can be purchased to use by member societies. President Kluchinski informed the Board of the cost and recommended purchasing the program for the Board members to use. A motion was made and seconded to authorize the pur-

chase of the AFA Governance Series Training program for use by the members of the Board. The motion passed.

### **Officer/District Reports**

Reports were received from all Board members and distributed to the Board prior to the meeting. President Kluchinski allowed time for questions and discussion about each of the reports. The Board also acknowledged receipt of a report from the Fraternal Activities Director.

### **Compliance Officer**

President Kluchinski introduced the subject of the appointed compliance officer for discussion. She indicated that she was currently appointed as the LPSCU compliance officer. She further recommended that the appointment be changed to list Secretary-Treasurer Andrzejewski as the compliance officer. Based upon the recommendation, a motion was made and seconded to appoint Secretary-Treasurer Andrzejewski as the compliance officer for the LPSCU. The motion passed.

### **Meeting Reports**

Reports on the various Fraternal Alliance meetings held during the period since the Semi-Annual Meeting were distributed to the Board. The reports distributed include the following:

- ❖ American Fraternal Alliance Executive Summit
- ❖ NJ/NY Fraternal Alliance Annual Meeting
- ❖ Pennsylvania Fraternal Alliance Annual Meeting
- ❖ LIC ERM Committee

President Kluchinski allowed some time for comments, questions, or observations regarding the reports. There were none.

### **Convention 2024**

President Kluchinski reported the following related to the unfinished work on various post-convention items:

- ❖ The changes to the Constitution which were made by the convention delegates are completely incorporated into a new document. The Board will undertake the task of reviewing the Bylaws for revision and upon conclusion the approved Bylaws changes will be incorporated into a final document which will be sent to the Insurance Department.
- ❖ The convention minutes were sent to members of the Board for review and comment. President Kluchinski reported on Board members' suggestions for change or correction. The finalized copy is expected to be forwarded to the *Morning Star (Zornicka)* for publication.
- ❖ Work is progressing on finding a site for the 2028 convention. President Kluchinski reported that the list of possible sites was sent to the members of the Board with a request for them to return their top three picks. The results of the survey were reviewed.

President Kluchinski indicated that the executive officers will be starting the process of narrowing the choices for the convention site. She also recommended considering having the Semi-Annual Meeting in the Pittsburgh area in 2025 to allow the Board to visit a potential site for the convention. The Board agreed by consensus to the meeting's recommendation.

### **Strategic Plan**

President Kluchinski mentioned two items to discuss under the Strategic Plan.

*continued on page 10*

# Winter Board Meeting

continued from page 9

Reports submitted about meetings attended – President Kluchinski brought for discussion the possibility of doing away with reports submitted by the officers when they travel to the various meetings sponsored with the fraternal system due to the amount of time it takes to compose the reports and the potential to retain more of the information discussed instead of noting the detail on paper. In place of the reports, the PowerPoint decks obtained at the meetings would be distributed through SharePoint.

Disbanding the committees established under the Strategic Plan – President Kluchinski raised the possibility of disbanding the committees created under the Strategic Plan and replacing them with individual Board assignments. The goal of this action would be to accomplish more tasks on the growing to do list which would in turn help propel the Society forward in developing a profitable business model.

Reference was made to the 2024 LPSCU project list which was distributed to the Board members. President Kluchinski made the following points regarding the proposal:

- ❖ She will go through the listing and work on assignments for the Board members.
- ❖ There are tasks that the Board members can do on their own.

The floor was opened for discussion regarding the idea of disbanding the committees and shifting to individual assignments. At the conclusion of the discussion, the Board reached a consensus to direct President Kluchinski to disband the committees appointed by her under the Strategic Plan and utilize individual assignments to accomplish the tasks identified in the 2024 Projects/Tasks sheet distributed.

## Calendar of Events

The Board reviewed the Calendar of Events for the remainder of 2024 and 2025. A request was made to consider changing the Winter Board Meeting date due to a conflict.

There being no further business, President Kluchinski accepted a motion and second to adjourn the meeting.

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

## New Insurance Issued

Branch	Branch Representative	Sept/Oct 2024	Year-to-Date Total
6	Mary Ann Ewasko	\$10,000.00	\$ 10,000.00
52	Angela Skiffen	\$10,000.00	\$ 10,000.00
52	Angela Skiffen	\$10,000.00	\$ 20,000.00
52	Angela Skiffen	\$ 2,000.00	\$ 22,000.00
196*	Theresa Kluchinski	\$ 5,000.00	\$ 5,000.00
213	Theresa Kluchinski	\$10,000.00	\$ 25,000.00
213	Theresa Kluchinski	\$10,000.00	\$ 35,000.00
213	Theresa Kluchinski	<u>\$10,000.00</u>	<u>\$ 45,000.00</u>
		\$67,000.00	\$172,000.00

\*Sold through Home Office, not included in Campaign



## 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, 2025.**

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

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

Phone: 570-823-3513 ❖ TF: 888-834-6614 ❖ Fax: 570-823-4464  
 E-mail: lpscu@lpscu.org ❖ Website: www.lpscu.org

## Branch 52 Fundraiser Benefits Veterans Center

On November 10, 2024, LPSCU Branch 52 of North Braddock, Pennsylvania, hosted a fundraiser for the Southwestern Veterans Center (SWVC). The event was held at the Elks Lodge in Turtle Creek, Pennsylvania. Those attending were treated to a homemade Slovak lunch that consisted of stuffed cabbage, haluski, pirohy, and kielbasa. All of the delicious food was prepared by Ramona Shaffer. Homemade desserts included various cheesecakes and thumbprints prepared by Michelle Tomasic, crème filled pizzelles prepared by Gina Herrington, and nut rolls prepared by Angela Skiffen. The meal was followed by a 50/50 raffle, a basket raffle, and bingo with prizes.

A special raffle that raised \$68 was held for Wreaths Across America and the prize was a one-of-a-kind ceramic Mrs. Claus that was won by Branch 65 member Jan Mathews, who coincidentally happened to win the one-of-a-kind Santa Claus statue last year! Proceeds from this raffle enabled the branch to purchase four wreaths for Wreaths Across America to place on veterans' graves.

In addition to the many raffles, the branch is very grateful for the donations received. Bernadette Phelps, a branch member from South Carolina, whose "Pops" was a resident of the Veterans Hospital for a number of years, donated a monetary gift. Bernadette is a member of the Air Force herself. Jan Mathews from Branch 65 in Munhall, Pennsylvania, and Tara Rotuna from Branch 42 in Pittsburgh, Pennsylvania, donated gift cards. Fleatique of Adamsburg, Pennsylvania, donated beautiful mugs denoting the four branches of service. These items were used as prizes for the bingo that helped to bring the total donation to SWVC to \$750!

A very special thank you goes to the Wilkins Township Elks for all the help they gave us in making this fundraiser a success.

Once again, Chris Veitch, activities director for SWVC, is so very grateful for the donation and said it will once again be used for their bingo games. The monthly bingos are the resident's favorite activity. Chris also mentioned that he might have a cookie social for them.

Mark your calendars now as the next fundraiser to be held to benefit SWVC is already booked for Saturday, November 15, 2025. May God bless all our veterans, active service members, and first responders.



**L-R: Angie Skiffen, Chris Veitch, activities director at SWVC, and Ramona Shaffer.**

## An LPSCU Educational Benefit



### 2025 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 2025 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 2025 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, 2025. Submit application to:

Ladies Pennsylvania Slovak Catholic Union  
ATTN: Anne (Shinal) Cichy Award  
P.O. Box 32

Wilkes-Barre, PA 18703

Phone: 570-823-3513 ◆ TF: 888-834-6614

Fax: 570-823-4464

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

## Msgr. Beeda District Helps Local Food Pantry

The Msgr. Beeda District, in conjunction with the LPSCU's Matching Fund Program, recently gave a total donation of \$500 to the Valley Food Pantry located in Conyngham, Pennsylvania. This donation enables them to service families in the Conyngham/Sugarloaf Valley communities.



**L-R: District President Anita Gregory, Food Pantry Director Billie Shafer, volunteer Rosie Campbell, District Secretary Dolores Evanko, District Treasurer Mary Ann Litchcock, and District member John Guza.**

**CASH PRIZES**

# BINGO

**THURSDAY, MAY 15, 2025**  
**5 - 6:30 PM**  
**PLAY ON ZOOM OR CALL INTO ZOOM**

Simply call in from your telephone, or use your computer, to hear the numbers being called.

6 cards/game

Cards and zoom information will be mailed out  
All LPSCU Members are eligible to play!

**RSVP: [SUSAN@LPSCU.ORG](mailto:SUSAN@LPSCU.ORG) OR 412-953-5373**  
**BY APRIL 24, 2025**

Made with PosterMyWall.com

# LPSCU WHOLE LIFE INSURANCE PLAN

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

This plan is offered to individuals from age 0 to 70 and premiums, which are paid during the life of the insured, can be paid on a monthly, quarterly, semiannual, or annual basis. Coverage remains in full force and effect for the entire life of the insured. Upon the insured's death, the face amount is payable to the insured's named beneficiary/ies, except as provided within the contract regarding Suicide and Contestability.

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

available.

During these unstable economic times, the Whole Life Plan offered by the LPSCU is economical and beneficial for estate planning and can especially help with the ever-increasing cost of funeral expenses.

For those who qualify, the Whole Life Plan also offers the "Paid Up at 80+" benefit. Any insured member with a Whole Life Certificate who turns 80 years of age and has 25 years of LPSCU membership while holding this plan will not have to pay any further premiums, as the certificate becomes paid up. (This member benefit is reviewed on an annual basis and is subject to change.)

To apply for this specific plan, or any other insurance plan offered by the LPSCU, contact your Branch Secretary or the LPSCU Home Office.

Listed below are the Annual and Monthly Premium Schedules for the Whole Life Insurance Plan. The premiums listed are based on \$1,000 of life insurance coverage. Semiannual and Quarterly premium rates are also available by contacting your Branch Secretary or the Home Office.

## WHOLE LIFE ANNUAL AND MONTHLY PREMIUM RATES PER \$1,000

Based on 2017 CSO Male and Female Mortality Tables / Based on Age at Last Birthday

Issue Age	Annual		Monthly	
	Male	Female	Male	Female
0	\$6.17	\$6.07	\$0.56	\$0.55
1	6.21	6.11	0.56	0.55
2	6.26	6.15	0.56	0.55
3	6.30	6.20	0.57	0.56
4	6.34	6.24	0.57	0.56
5	6.39	6.28	0.58	0.57
6	6.43	6.32	0.58	0.57
7	6.47	6.36	0.58	0.57
8	6.51	6.41	0.59	0.58
9	6.56	6.45	0.59	0.58
10	6.60	6.49	0.59	0.58
11	6.64	6.54	0.60	0.59
12	6.68	6.58	0.60	0.59
13	6.73	6.62	0.61	0.60
14	6.77	6.67	0.61	0.60
15	6.81	6.71	0.61	0.60
16	7.03	6.75	0.63	0.61
17	7.26	6.80	0.65	0.61
18	7.50	6.84	0.68	0.62
19	7.74	6.89	0.70	0.62
20	7.99	6.93	0.72	0.62
21	8.25	6.98	0.74	0.63
22	8.52	7.16	0.77	0.64
23	8.80	7.41	0.79	0.67
24	9.09	7.67	0.82	0.69
25	9.40	7.94	0.85	0.71
26	9.72	8.22	0.87	0.74
27	10.05	8.52	0.90	0.77
28	10.40	8.83	0.94	0.79
29	10.76	9.15	0.97	0.82
30	11.15	9.48	1.00	0.85
31	11.55	9.83	1.04	0.88
32	11.97	10.20	1.08	0.92
33	12.41	10.58	1.12	0.95
34	12.86	10.97	1.16	0.99
35	13.34	11.39	1.20	1.03

Issue Age	Annual		Monthly	
	Male	Female	Male	Female
36	\$13.83	\$11.82	\$1.24	\$1.06
37	14.35	12.27	1.29	1.10
38	14.88	12.74	1.34	1.15
39	15.44	13.23	1.39	1.19
40	16.02	13.74	1.44	1.24
41	16.63	14.28	1.50	1.29
42	17.28	14.84	1.56	1.34
43	18.04	15.44	1.62	1.39
44	18.83	16.07	1.69	1.45
45	19.69	16.76	1.77	1.51
46	20.57	17.49	1.85	1.57
47	21.51	18.27	1.94	1.64
48	22.50	19.09	2.03	1.72
49	23.55	19.94	2.12	1.79
50	24.67	20.84	2.22	1.88
51	25.89	21.81	2.33	1.96
52	27.13	22.77	2.44	2.05
53	28.43	23.78	2.56	2.14
54	29.82	24.84	2.68	2.24
55	31.28	25.96	2.82	2.34
56	32.82	27.13	2.95	2.44
57	34.45	28.36	3.10	2.55
58	36.17	29.66	3.26	2.67
59	38.03	31.13	3.42	2.80
60	40.01	32.69	3.60	2.94
61	42.11	34.36	3.79	3.09
62	44.34	36.14	3.99	3.25
63	46.70	38.04	4.20	3.42
64	49.20	40.07	4.43	3.61
65	51.85	42.24	4.67	3.80
66	54.69	44.57	4.92	4.01
67	57.73	47.06	5.20	4.24
68	61.01	49.74	5.49	4.48
69	64.55	52.62	5.81	4.74
70	68.48	55.72	6.16	5.01

## Local Charity Benefits from FSNEPA Raffle

Fraternal Societies of Northeast Pennsylvania members and their guests attended the annual Christmas Social on December 11, 2024, held at Leggio's Restaurant in Wilkes-Barre, Pennsylvania. A raffle was held with gifts being supplied by those in attendance. A \$500 donation was made to "Fishing for a Cause," a local non-profit organization dedicated to supporting qualifying families of children with disabilities.



From left, Martha Zavada (FCSU), FSNEPA 1st vice president; John C. Andrzejewski, III (LPSCU), FSNEPA secretary-treasurer; George Bowers, Fishing for a Cause founder; Theresa Kluchinski (LPSCU), FSNEPA president; and Anna Hudock (FCSLA), FSNEPA 2nd vice president.

## Calendar of Events

*continued from page 2*

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

### AUGUST

**1** – Deadline to submit matters to be considered by the Board of Directors at its Semi-Annual Meeting in September.

### SEPTEMBER

**8-10** – AFA Executive Summit, Cleveland, Ohio

**15** – Slovak Catholic Federation Meeting, Washington, D.C.

**19** – LPSCU Semi-Annual Board Meeting beginning at 8:30 a.m. at the Hyatt Hotel, 212 Racetrack Road, Washington, Pennsylvania.

**20** – Members are invited to join the LPSCU Board for breakfast at 9:00 a.m. at the Hollywood Casino, Racetrack Road, Washington, Pennsylvania. Non-members can attend for \$30. RSVP to the Home Office by September 9.

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

### OCTOBER

**19** – Rev. Dianiska District Meeting at 1:00 p.m. at North End Slovak Citizens Club, 635 North Main Street, Wilkes-Barre, Pennsylvania. Make a Difference Day will be observed.

## LPSCU 2025 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 2025-2026 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 2025.
- 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, 2025.**

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)

### NOVEMBER

**7-15** – Tropical Costa Rica trip offered to LPSCU members through Sea the World Travel. Contact Karen Monko-Nagle at 570-714-5566 or email [seatheworld@epix.net](mailto:seatheworld@epix.net).

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

### DECEMBER

**7** – Rev. Dianiska District's Christmas Party and Meeting at 1:00 p.m. at Holiday Inn Wilkes-Barre – East Mountain, 600 Wildflower Drive, Wilkes-Barre, Pennsylvania.

**8** – LPSCU Zoom Board Meeting, 6:30 p.m. EST



## LPSCU EDUCATIONAL BENEFIT 2025 COLLEGE AWARD

### \$500 One-Time Award

The LPSCU is offering a \$500, one-time College Award to our members who will be attending college during the 2025-2026 academic year. A total of up to 25 College Awards will be granted.

These are the guidelines for those applying for this award:

- ❖ Applicants must be a member of the LPSCU for two years with at least a \$2,000 permanent reserve life insurance plan (excludes term insurance).
- ❖ Applicants must be a high school senior or college freshman, sophomore, or junior.
- ❖ High school seniors must provide a letter of recommendation from a school representative (ex: teacher, guidance counselor, or principal).
- ❖ High school applicants must submit an official transcript from their school that includes test scores; College students must submit documentation indicating latest overall GPA.
- ❖ Applicants must provide a detailed list of extracurricular activities, honors, and awards.
- ❖ Applicants must provide a detailed list of church, community, volunteer, and work activities including honors and awards, with reference(s) included.
- ❖ Applicants must be attending an accredited college/university on a full time basis for the 2025-2026 academic year and must submit proof of acceptance for the Fall 2025 semester.
- ❖ Applicants must submit a brief essay (no more than 200 words) on the topic "Why is life insurance important?"
- ❖ Applicants must provide a wallet-size or digital color head shot photo.

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

Applications are available from the LPSCU Home Office or its website. **Applications must be postmarked by April 30, 2025.** Submit applications to:

Ladies Pennsylvania Slovak Catholic Union  
P.O. Box 32

Wilkes-Barre, PA 18703

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

❖ Fax: 570-823-4464

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

## Rev. Dianiska District Sets 2025 Meeting Dates

The Rev. Dianiska District has announced the following dates for this year's meetings and events:

- **Sunday, March 16, 2025** at 1:00 p.m. at North End Slovak Citizens Club, 635 N. Main Street, Wilkes-Barre, Pennsylvania. Branch 19 (Swoyersville, Pennsylvania) is hosting.
- **Sunday, October 19, 2025** at 1:00 p.m. at North End Slovak Citizens Club, 635 N. Main Street, Wilkes-Barre, Pennsylvania. Branch 6 (Wilkes-Barre, Pennsylvania) is hosting. Make a Difference Day will also be observed at this meeting.
- **Sunday, December 7, 2025** at 1:00 p.m. at Holiday Inn Wilkes-Barre – East Mountain, 600 Wildflower Drive, Wilkes-Barre, Pennsylvania. Branch 213 (Dallas, Pennsylvania) will host.

Please visit the LPSCU Facebook page (LPSCU Life) or check with your local branch representative to see if any changes have been made to these upcoming events. As always, everyone is welcome to attend.

## Branch 213 Holds Matching Fund Project

Over the holidays, LPSCU Branch 213 held a Matching Fund Project to benefit St. Andrew Parish in Wilkes-Barre, Pennsylvania. The branch conducted a wreath sale the weekend of December 7-8, 2024. Total proceeds, including the matching funds collected, were \$610. The parish was very grateful for this generous donation.



**LPSCU National President Theresa Kluchinski, secretary-treasurer of Branch 213, presents the donation check to Reverend Vincent Dang, pastor of St. Andrew's Parish.**

## Member's Disney Dream Comes True

Melina Gregory started dancing when she was three years old at the Performing Arts Center in Sugarloaf, Pennsylvania. Since that time, she has dreamed of the day that she would dance on a stage at Disney. On Friday, November 29, 2024, Melina's dream finally came true in Disney Springs, Florida. Forty-two Performing Arts students and their families made the commitment and dedicated their time, talent, and energy for over twenty weeks of rehearsals and a year of planning to prepare for this spectacular and unique holiday performance.

While in Florida, Melina and the other PAC students also had the opportunity to participate in a Disney Performance Workshop where they had a chance to take a class and learn from a Disney Cast Member. They became honorary "Cast Members" for a day. This experience, as well as the performance in Disney Springs, was a memorable one for each of them.

It was also incredible that their friends and families could savor the moments while they were on stage and their performance was filled with joy, pride, smiles, and happiness. Knowing that their months of preparation and commitment was all for this phenomenal opportunity, was truly magical. For their family and friends, it was a beautiful sight to see and an



extraordinary feeling to experience.

Before their Disney trip, the Performing Arts students also gave a special performance at Hazleton Area High School for family members and friends who could not travel to Florida with them so they too could experience the magic. Thanks to Miss Tammy and the staff of the Performing Arts Center, Melina's dreams finally came true.

Melina is a member of Branch 60 in West Hazleton, Pennsylvania. She was the 2023 recipient of the LPSCU's Youth Achievement Award. Her grandmother, Anita Gregory, is secretary of Branch 60.

## Cooking Corner

### UNSTUFFED CABBAGE ROLLS

- 3 lbs. ground meat
- 2 c. onion, chopped
- 1 c. red bell pepper, chopped
- 4 cloves garlic, minced
- $\frac{3}{4}$  tsp. salt
- $\frac{3}{4}$  tsp. pepper
- $\frac{3}{4}$  tsp. thyme
- 1 tsp. sugar
- 1 large head of cabbage
- 2 (14.5 oz.) cans diced tomatoes
- 2 (15 oz.) cans/jars tomato sauce
- 1 c. rice or orzo pasta



Spray the inside of a crock pot or slow cooker with a non-stick spray. Crumble the raw meat and spread across the bottom of the cooker. Add onions, red pepper, garlic, salt, pepper, thyme, rice or pasta, and cabbage. Pour the diced tomatoes over this. Combine the sugar and tomato sauce. If more is needed, add another can, and spread on top. Cover and cook on low for 8 hours or on high for 4 hours. When done, remove the lid and stir to mix well.

## Pittsburgh District Celebrates Traditional Slovak Dinner

On December 8, 2024, members of the Pittsburgh District joined St. Paul Cathedral Parish for a traditional Slovak Christmas Eve dinner celebration at the St. Rosalia Social Hall. Christmas is a time for remembrance, for recalling the joys and blessings of the year, as well as for treasuring memories of Christmases past.

The most treasured memories are the customs and traditions from Slovakia passed down by our parents, grandparents, and even great-grandparents. Many of these customs have been handed down from generation to generation and now are the links that bind us to the past as well as to the future.

Those in attendance experienced many of the traditions of people of simple country faith and cherished customs of our Slovak ancestors. They broke the *oplatky* wafer, enjoyed a traditional mushroom soup, baked cod, *pirohy*, and *bobalky*. The Pittsburgh Slovaks presented their Christmas pageant featuring Jaslickare that told the story of the shepherds bringing their gifts to the Christ Child. As a special treat, the St. Rosalia choir performed before dinner began.

It was a lovely evening, enjoyed by all who attended.

## Book Buy Program

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



We're looking for a Shining Star  
in the LPSCU to be our

## 2025 FRATERNALIST OF THE YEAR

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

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

If you can answer "Yes!" to the above, then you have a "Shining Star" member to be nominated to be the 2025 LPSCU Fraternalist of the Year.

### *Nomination Guidelines*

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

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

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

**Nominations must be submitted to the LPSCU with a postmark no later than April 1, 2025.**

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

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

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

## Branch 60 Supports Wreaths Across America

Members of LPSCU Branch 60, West Hazleton, Pennsylvania, made online purchases of six wreaths from the Wreaths Across America organization with which the LPSCU partnered in 2024. Three wreaths were laid at Arlington National Cemetery while the other three were laid at specific cemeteries in the branch's own area.

Three generations of the Gregory family visited Calvary Cemetery in Drums, Pennsylvania, on Saturday, December 14, 2024, and placed a wreath at the grave to honor their father, grandfather, and great-grandfather, Michael F. Guza, who served in the Army Air Corps in Iceland during World War II.

By remembering those who fought for their country, younger generations can develop a deeper appreciation for the past, recognizing the sacrifices made by our veterans. It helps them appreciate the freedoms and privileges they have today. The Gregory family hopes to carry on this tradition for years to come.



**L-R: Anita Gregory, Emma Gregory, Jonathan Gregory, and Walter Gregory. Also present was photographer Christopher Gregory.**

## Msgr. Beeda District Sets Date for Spring Meeting

The Spring meeting of the Msgr. Beeda District will be held on Wednesday, April 23, 2025. Members will meet at Vesuvio's Ristorante, located at 366 W. Butler Drive, Drums, Pennsylvania, at 6:00 p.m. All are welcome.

# Announcing Our New IMMEDIATE WITHDRAWAL ANNUITY

Available to New or Current Members  
Age 60 and Older

Available on the following plans:

- ❖ 3 PAYMENT LIFE
- ❖ 5 PAYMENT LIFE

### Here's how it works:

When a new or existing member age 60 or older applies for insurance under one of these two plans, they may choose to take a lump sum of cash and deposit it into an LPSCU annuity. A withdrawal to pay premium on the insurance policy is allowed with no penalty imposed for early withdrawal.

The advantage to an Immediate Withdrawal Annuity is that the remaining balance will accumulate interest at the LPSCU's advertised annuity rate throughout the number of years the premium is due to be paid and beyond.

Interest is accrued on a tax-deferred basis.

Since the annuity also acts as a dollar-for-dollar insurance policy, the remaining balance can either be withdrawn after the penalty period or left to continue to accumulate interest.

If left in place, any balance in the account upon the account holder's passing would be paid to the beneficiary as a death benefit and thus not be subject to any inheritance tax.

*Members/prospective members would have to simultaneously apply for one of the life insurance plans and the annuity plan in order to be enrolled in the program.*

If interested, please contact the Home Office or your branch representative for more information.

## SS.C.M. Annual Appeal

### 2024 FINAL APPEAL NUMBERS 2025 OFF TO GREAT START

Thank you everyone who supported last year's Saints Cyril and Methodius Appeal. It is my great pleasure to announce that **196 donors gave \$28,233.00 last year.** Here is a breakdown of donors and the amount given:

Parish Collections (8 donations).....	\$5,481.94
Slovak Fraternal Organizations (includes Home Office donations - 50 donations) .....	\$8,960.00
Clergy and Religious of Slovak Heritage (28 donations).....	\$4,920.06
Individual Donors (110 donations).....	\$8,971.00

A direct mailing for the 2025 Appeal was sent to local district and branch leaders from the four Slovak Catholic fraternal organizations, members of the Slovak Catholic Federation, and previous donors. Your support in this Appeal goes to the Pontifical Institute and College of Saints Cyril and Methodius in Rome.

**As of January 20, the 2025 Appeal has already received \$1,160 from 16 donors!** Donations to date have been received from ten fraternal branches, one clergy member, and five individuals. On behalf of the Pontifical College, thank you for your continued generosity and support.

Anyone who did not receive a donation letter but who wishes to donate to the 2025 Appeal is asked to fill out the information in the box below 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, 2025, will be credited to the 2026 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 Slovak Catholic 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 Church, Penndel, Pennsylvania, serves as first vice president of the Federation and is the Appeal coordinator.*

### 47th 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

## Rev. Dianiska District Holds Matching Fund Event

The Rev. Dianiska District held a two-part fundraiser at its annual Christmas party, which was held on December 8, 2024. Ruth's Place, located in Wilkes-Barre, Pennsylvania, was the recipient of this year's donations. The organization is a 24/7 emergency shelter serving women experiencing homelessness in Luzerne and Lackawanna counties.

A raffle was held where lucky ticket holders won beautiful prizes. In addition to the monies raised from the raffle, attendees also donated toiletries and non-perishable food items to be distributed to those being cared for at Ruth's Place. The raffle proceeds totaled \$500. Additional monies will be donated



**L-R: Rev. Dianiska District members President Margaret Jollimore, Diane Jason, and MaryAnn Ewasko present the donation check to Candace Hall and Isaura Castro, representatives from Ruth's Place.**



**Non-perishable food items donated to Ruth's Place.**



**Toiletries donated to Ruth's Place.**

Remember to notify the Home Office if your address changes!

from the LPSCU Home Office as part of the Matching Fund Program.

Party attendees heard first-hand how much of an impact their donations make to the women who seek help from Ruth's Place. Everyone was very moved by the heartfelt thanks offered by Ruth's Place representatives in attendance.



**Raffle prizes waiting to be won.**

## Reconnect with Your Slovak Heritage and Homeland

Let 2025 be the year you discover your homeland and reconnect with your family roots. Travel through the ever-changing landscapes. Rediscover the traditions you remember from childhood. Learn about Slovakia's history and why so many families left this beautiful country to settle in America. Walk your family's village streets and reconnect with the family who stayed behind.

Enjoy all of this and more – festivals, castles, outdoor heritage museums, the Tatry mountains – as a part of the popular fall Slovakia Heritage Tour, September 12-21, 2025; or the new spring Slovakia Heritage Tour, June 20-29, 2025.

"No matter how many generations their family has been in the States, Americans still have a longing to reconnect with their roots...the people, places, and lives that came before. It's in our DNA," said Judith Northup-Bennett, a Slovakia travel consultant who helps people with their Slovakia travel plans. Northup-Bennett founded the Slovakia Heritage Tour in 2011 with Peter and Jane Blazicek of Best Slovakia Tours who now operates the tour.

Northup-Bennett said people love the relaxed pace of the small-group tour that they can personalize to meet their own travel plans. Best Slovakia Tours has a very good success rate in working with travelers before the tour on genealogical research and reconnecting with relatives that remained in Slovakia. "People like getting off the beaten track where they can experience their own family history as well as tour Slovakia and meet Slovaks today," she added.

For more information on these excursions operated by Best Slovakia Tours or to discuss your personal family travel plans, please contact Judy Northup-Bennett at Slovakia Heritage Tours, by phone at 978-544-5144, text 978-894-6622 or email at [slovakiaheritagetours@gmail.com](mailto:slovakiaheritagetours@gmail.com). For a day-by-day itinerary and photos of past tours, visit [www.slovakiaheritage.com](http://www.slovakiaheritage.com).

# 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.*



### 2025 Annuity Contribution Coupon

Any time is a good time to invest, but investing earlier can maximize the compounding effect on your money.

Consider making your 2025 contribution as early as possible.

Name \_\_\_\_\_

Certificate No. \_\_\_\_\_ Deposit Amount \$ \_\_\_\_\_

If you wish to make a deposit into an existing account with the LPSCU, simply complete this coupon and return it with your check (made payable to LPSCU) to our Home Office at LPSCU, PO Box 32, Wilkes-Barre, PA 18703-0032

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)

# Focusing on National Awareness Month

Deborah McKinley, LPSCU Public Relations Director

## MARCH

### Brain Injury Awareness Month

The month of March brings awareness of brain injuries. The focus is to recognize brain injuries and provide support for people affected by them, and, by raising awareness, to reduce them in the process.

People suffering from brain injuries want to be known for more than their injury. They want to be known as a person first and foremost. No two brain injuries are the same, so each person, and their situation, should be treated independently. The effects of a brain injury vary from person to person. The effects that a brain injury can cause are directly related to factors such as location, cause, and severity of the injury.

There are three main types of brain injuries. These are traumatic brain injury, non-traumatic brain injury, and concussion. As its name implies, traumatic brain injuries are caused by some sort of trauma to the brain. This involves an external force, such as a fall, or some sort of accident, causing trauma to the brain. A non-traumatic brain injury is caused by an internal factor, such as lack of oxygen or pressure from a tumor. A concussion is caused by a bump, or jolt, to the head that causes the brain to bounce around in the skull.

There are a number of avenues by which people can get involved to bring awareness to brain injuries. Some of these are:

- **Share Your Story** – If you are a brain injury survivor, care giver, or relative, you are encouraged to share your story. This can be in writing, via social media, or exploring your artistic side, to name a few. If using social media, people are asked to tag BIAA (Brain Injury Association of America) or use the hashtag #MoreThanMyBrainInjury.
- **Get Another Perspective** – Read or watch stories that are shared via the methods indicated above.
- **Speak Up and Out** – The best advocates for speaking out for brain injuries are those with a personal investment, either because they themselves suffered a brain injury, or someone close to them has done so.
- **Mobilize** – Stay updated on activities for brain injury awareness so you can participate as your schedule allows.

While no one wants to suffer any type of brain injury, know that support *is* available. Don't be afraid to reach out and use any and all paths offered as you navigate the injury.

## APRIL

### National Donate Life Month

Are you an organ donor? Have you even thought about being an organ donor? Statistics state that in the United States alone, sixteen to seventeen people die each day waiting for a transplant. That equals 5,600 to 5,758 deaths per year! National Donate Life Month was established in 2003 with the hope of raising awareness about donation and encouraging people to

register as a donor. The month also honors those who have saved lives by being a donor.

Donate Life Month highlights the importance of organ donation. You can register as an organ, eye and/or tissue donor. There are over 100,000 people on the national organ transplant list who are waiting for a phone call that a match has been found and they are being given a second chance at life.

Throughout the month there are days and weeks that spotlight different areas to bring attention and focus to them. In 2025 they are:

- **Donate Life Living Donor Day – April 2, 2025** – Honors living donors.
- **National Donate Life Blue and Green Day – April 11, 2025** – People are encouraged to wear blue and green and at the same time promote organ, eye, and tissue donation.
- **Blue and Green Spirit Week – April 5-11, 2025** – This week recognizes donors and volunteers and gives hope to those still waiting for donations.
- **National Pediatric Transplant Week – April 20-26, 2025** – This week focuses on ending the pediatric transplant waiting list.

Statistically one donor can save **eight** lives! That a pretty powerful number. Won't you at least consider the possibility of becoming an organ donor?

## In Memoriam

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

~ Matthew v.5

NAME	BRANCH	LOCATION
Michael Mahalick	6	Wilkes-Barre, PA
Margaret Kuntz	7	Exeter, PA
Herbert J. Wiedlich	7	Exeter, PA
Donald Wozniak	7	Exeter, PA
Phillip Begosh	19	Swoyersville, PA
Bernadine Gosnell*	24	Windber, PA
James Salko*	24	Windber, PA
Christopher Powers	28	Joliet, IL
Irene Valek*	39	Hazle Twp., PA
Mary Chuckro	42	Pittsburgh, PA
Loretta Stana	42	Pittsburgh, PA
Mary Ann Nemchick	62	Northampton, PA
Charlotte Gowlis	72	Stratford, CT
John G. Mikulka	72	Stratford, CT
Bernadine Pringer*	83	Bethlehem, PA
Bartholomew Pruzin	109	Hammond, IN
Kenneth W. Amreihn	132	Campbell, OH
Antoinette Berta	167	Sterling Heights, MI
John M. Lisak	172	Pittsburgh, PA
Johanna Sorber*	197	Wilkes-Barre, PA
Richard Vasil	197	Wilkes-Barre, PA
Palma Bellucci*	216	Feasterville, PA

\*Multiple certificates



# Junior Branch Journal

## Announcing the winners of the 2024 LPSCU Coloring Contest

### Ages 4-6



Quinn Saniatan - Br. 52  
Marietta, GA  
First Place



Lucy Ebersole - Br. 65  
San Antonio, TX  
Second Place



Layla Bell - Br. 7  
Clayton, DE  
Third Place

### Honorable Mention:

Elly Lazaro	Nathaniel Myers
Luke Bell	Julia Montalbano
Kalina Filak	Zellie Jedlovec
Dylan Sauers	Josephine Mike

### Ages 7-9



Lillian Frankenfield - Br. 62  
Northampton, PA  
First Place



Paige Myers - Br. 132  
East Berlin, PA  
Second Place



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

### Honorable Mention:

Eric Cerny, Jr.	Willow Tomasic
Maggie Powell	Kennedy Gibbons
Lucy Jedlovec	Vincent Montalbano
Vada Lazaro	Emberlee Griffin
Natalya Filak	Charlotte Sauers
Tessa Norakus	Tyler Foremny
Ivanka Barisic	Logan Hostetler
Emma Concepcion	

### Ages 10-12



Maci Concepcion - Br. 32  
Cary, NC  
First Place



Malanya Armstrong - Br. 76  
W. Mifflin, PA  
Second Place



Evie Kovacs - Br. 64  
Pittsburgh, PA  
Third Place

### Honorable Mention:

Jack Gibbons	Daniel Zemelman
Juliet Jedlovec	Hayden Abda
Hazel Griffin	Alexis Shipton
Gavin Sauers	Niko Barisic
Sophia Baer	Cara Zemelman
Jenna Jakub	Max Jakub
Lillian Cerny	Savannah Myers
Greta Norakus	Preston Gibbons
Evangeline Willis	



# Junior Branch Journal

## Beckov Castle

Aristocrat Stibor loved to hunt. He liked to organize hunting parties for forest animals and invite his friends and family. After one exhausting hunt, Stibor and the hunting party were resting near a steep cliff, eating roasted meat, and drinking good wine. Stibor's courtly clown named Becko, well known for his swift tongue, was entertaining them.

When they had enough laughing, Stibor wanted to show off before the others. He raised his glass and turned to Becko. "I like your intelligence, Becko, and I would like to reward you. Ask for anything you want!" Becko looked at him and said: "Well, sir, here is my wish: Do you see the rock in front of us? Build a castle for me there!" All of a sudden, Stibor was short of breath. He did not expect such a daring wish from his clown. He could feel all eyes looking at him. Then he decided. "Well, so be it. In two years' time, you will have your castle here!"

All the servants were involved in building the castle for Becko. Two years later, there was a beautiful castle towering on the rock. Stibor did not really want to leave the castle to Becko, but he did not want to break his promise. Therefore, he offered Becko the chance to buy the castle from him. Becko agreed upon the condition of getting as much gold for the castle as he could take on his back and that the castle would bear his name—Becko Castle. And so it was.



Beckov Castle is located above the former town of Beckov in Nové Mesto nad Váhom District, in the Trenčín Region of Western Slovakia.

For Christians, Easter celebrates the resurrection of Jesus, who died to forgive the sins of humankind. Before Jesus' time on Earth, eggs had long served as a symbol of new life and were used in spring festivals by many different cultures. Due to their connection to new life, eggs remained a symbol of Easter for many Christians. Even Christian legends about coloring eggs developed. One legend says that an egg merchant, Simon of Cyrene, put down his basket of eggs in order to carry Jesus' cross. When he went back for his basket, all the eggs were colored. Another story suggests that eggs were originally dyed red to represent Jesus' blood.

In Slovakia, a lot of work is put into decorating eggs. "Kraslice," as they are called, are sometimes dyed using wax to make the designs on the eggs. In some parts of Slovakia, they are also decorated with straws, yarn, and even wire.

*Veľelín Veľkú Noc*



## PERIODICAL



### 2025 LPSCU CATHOLIC GRADE SCHOOL AWARD

#### \$150 One-Time Award

The LPSCU is proud to announce that it is 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 2025-2026 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 (2) 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 2025.
- 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, 2025.**

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

Ladies Pennsylvania Slovak Catholic Union  
ATTN: Catholic Grade School Award  
P.O. Box 32

Wilkes-Barre, PA 18703

Phone: 570-823-3513 ❖ TF: 888-834-6614

❖ Fax: 570-823-4464

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

*Still Available!*

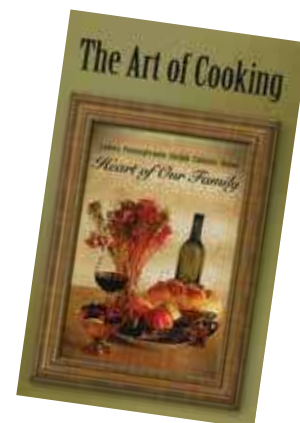
## The LPSCU Cookbook

### *The Art of Cooking - Heart of Our Family*

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

The spiral bound book is divided into sections which include:

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



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

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

*Get one before they're gone!*

**SIGN UP A NEW MEMBER  
TODAY!**