



LPSCU Life

Security, Peace of Mind

Morning Star

ZORNIČKA

Vol. 82, No. 888
January-February 2023

TREE OF LIFE HONORS AND CELEBRATES WHILE HELPING STUDENTS



Most issues of *Morning Star* include a form to purchase an inscribed leaf or stone as part of the LPSCU's "Tree of Life." At this point you might be wondering where exactly this "tree" is or where it got its name. It's located on the entry wall to the Home Office. It is called the "Tree of Life" because the monies generated by the purchase of leaves and stones fund LPSCU scholarship programs. Members taking advantage of the various scholarship programs are either furthering their education, or already have by degrees received, thereby perpetuating growth by the knowledge they have – or will have – gained. The scholarship monies offered often help members with expenses such as tuition and books.

A "leaf" costs \$100 and is approximately 2½" by 1¾" in size. "Stones" cost \$500 and are approximately 6¾" by 3½". A leaf or stone can be purchased for a variety of reasons – to honor or celebrate a person or an occasion, or in memory of someone. They can also be to honor, celebrate, or memorialize an entire family or business as well. If the cost is too prohibitive at one time, installment payments (minimum of \$20 per payment) can be made until the chosen option (leaf or stone) is paid in full.

I challenge members to purchase a leaf or stone and in so doing, support the many scholarship programs the LPSCU offers to its members. To jumpstart this challenge, I purchased a leaf in memory and honor of my mom, Kathleen Korutz, who recently passed away. Please join me in this worthwhile cause and make the tree overflow with leaves as it grows upon a strong stone foundation.

Information on how to purchase your leaf or stone can be found in this issue on page 11.

Deborah McKinley
LPSCU Public Relations Director

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

❖ 2023 ❖

1/1-12/31 – The LPSCU will be celebrating its 125th Anniversary Year throughout 2023. See the Announcement on page 3.

JANUARY

- 20** – March for Life, Washington, D.C.
- 20** – **Deadline to submit articles for March/April 2023 Morning Star.**

FEBRUARY

- 15** – Deadline to submit matters to be considered by the LPSCU Board of Directors at its Annual Meeting on March 24.

MARCH

- 1** – Deadline to apply for the position of LPSCU National Secretary-Treasurer. See the Notice of Vacancy on page 7 for details.
- 20** – **Deadline to submit articles for May/June 2023 Morning Star.**
- 22-23** – LPSCU Internal Audit
- 24** – LPSCU Annual Board Meeting beginning at 8:30 a.m. at the LPSCU Home Office, 71 South Washington Street, Wilkes-Barre, Pennsylvania. See notice on page 3.
- 31** – Deadline to apply to be a member of the LPSCU's Constitution Committee. See page 7 for details.

APRIL

- 1** – Deadline to nominate a member as the LPSCU's Fraternalist of the Year. See page 6 for details.
- 16** – Msgr. Beeda District's celebration of the LPSCU's 125th Anniversary with an 8:00 a.m. Mass at SS. Cyril and Methodius Parish at the Church of St. Joseph, 604 North Laurel Street, Hazleton, Pennsylvania. Breakfast buffet to follow at Rocco's Restaurant, 245 Muir Avenue, Hazleton. Reservations are required. See page 6 for more information.
- 16** – 80th Anniversary celebration of the Rev. Dianiska District at the North End Slovak Club, 635 North Main Street, Wilkes-Barre, Pennsylvania. See page 6 for more details.
- 17** – Slovak Catholic Federation Spring Meeting

continued on page 16

LADIES PENNSYLVANIA
SLOVAK CATHOLIC UNION

Morning
Star ZORNICKA

(USPS 699-520)



ZORNICKA (Morning Star), a bi-monthly magazine, is the official publication of the Ladies Pennsylvania Slovak Catholic Union, National Headquarters, 71 South Washington Street, Wilkes-Barre, PA 18701.

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OFFICE HOURS

AT NATIONAL HEADQUARTERS

Monday through Friday:

November 1 — April 30

7:00 a.m. to 4:30 p.m.

May 1 — October 31

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

Phone: 570/823-3513

Toll Free 888/834-6614

Fax: 570/823-4464

E-mail: lpescu@lpescu.org

Website: www.lpescu.org

BOARD OF DIRECTORS

SPIRITUAL ADVISOR

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

A Message from Our Spiritual Advisor

HAPPY NEW YEAR 2023

With a new year comes the opportunity for a new beginning. Make a commitment to put aside more time for prayer and works of charity and mercy. Pray for peace. Pope Francis says there can be no peace without a “culture of care” that advocates for “a common, supportive, and inclusive commitment to protecting and promoting the dignity and good of all, a willingness to show care and compassion, to work for reconciliation and healing, and to advance mutual respect and acceptance.”



On the first day of the new year, we celebrate the Feast of the Solemnity of Mary the Mother of God, she who held the Christ Child in her arms. She who beheld the face of Jesus draws us to listen the words of her Son: “Behold I make all things new!” (Rev. 21:5)

Pope Francis said, “May the Virgin Mary, who gave birth to the ‘Prince of Peace’ (Is 9:6), and who cuddles him this way, with such tenderness in her arms, obtain for us from heaven the precious gift of peace, which cannot be fully pursued by human strength alone. Human strength alone is not enough because peace is above all a gift, a gift of God; it should be implored with unceasing prayer, sustained with patient and respectful dialogue, constructed with an open cooperation with truth and justice, and always attentive to the legitimate aspirations of individuals and peoples. My hope is that peace may reign in the hearts of men and women and in families, in places of work and of recreation, in communities and in nations.”

The Lord bless you and keep you. The Lord make his face to shine upon you, and be gracious to you. The Lord lift up his countenance upon you, and give you peace.

(Num. 6: 24-26)

Šťastný Nový Rok!

Blessings,
Fr. Bob

New Insurance Issued

Branch	Branch Representative	Sept./Oct. 2022	Year-to-Date Total
52	Angela Skiffen	\$ 8,000.00	\$ 8,000.00
64	Susan Ondrejco	\$ 4,000.00	\$ 4,000.00
90	Theresa Kluchinski	\$ 10,000.00	\$ 25,000.00
213	Mary Jo Savidge	\$ 10,000.00	\$ 55,000.00
		\$ 32,000.00	\$ 92,000.00

LPSCU Board of Directors Schedules Annual Meeting

This announcement is made to all members of the LPSCU that the Annual Meeting of the Board of Directors will convene on Friday, March 24, 2023, at 8:30 a.m. at the LPSCU Home Office, 71 South Washington Street, Wilkes-Barre, Pennsylvania.

Members wishing to submit matters for the Board of Directors to consider at this meeting are directed to send them to the attention of Theresa Kluchinski at the LPSCU National Headquarters, 71 South Washington Street, Wilkes-Barre, PA 18701 or to P.O. Box 32, Wilkes-Barre, PA 18703. All correspondence relative to this Annual Meeting should be received no later than February 15, 2023.

125th Anniversary 1898-2023



LPSCU WILL BE 125 YEARS OLD!

The Board of Directors has authorized a reimbursement of \$15.00 per member if any LPSCU Branch/District commemorates this milestone with a specific 125th Anniversary Celebration held any time from January 1st to December 31st in 2023!

There are some rules:

- You must publish the celebration in the *Morning Star (Zornicka)* prior to the event, inviting participation of all members, and
- After the event, you must publish an article and group photo of the celebration, with a copy being sent to the Home Office.
- A list of attendees must accompany the article that is sent to the Home Office.
- The type of event is at the Branch's/District's discretion.
- For any member that attends, whether or not they are in your Branch/District, you will be reimbursed \$15.
- Giveaways will be provided by the Home Office, if requested.

If you have any questions, do not hesitate to contact the Home Office.

MSGR. BEEDA DISTRICT

Members of the Msgr. Beeda District began the holiday season by celebrating at their annual Christmas party. Twenty-five members and two guests enjoyed the event held on Friday, December 2, 2022, at Rocco's Restaurant in Hazleton, Pennsylvania.

District President Anita Gregory welcomed everyone and thanked them for taking time out of their busy schedules to come join her for some fun and fraternalism. She also told them how grateful she is for their continued support of the District. She continued by wishing everyone and their families a Merry Christmas and a Happy New Year. LPSCU National President Theresa Kluchinski also offered a few brief remarks to the group.

Following the remarks, everyone enjoyed a delicious dinner buffet consisting of salad, penne pasta with vodka sauce, meatballs, sausage and peppers, chicken francaise, roasted potatoes, green beans, and brownies for dessert. Each member then received a miniature replica of the nativity along with a chocolate Santa and small hand sanitizer to take home.

In conjunction with the LPSCU's Matching Fund Program and LPSCU Life's Taking Care of God's Children Campaign, the group held a holiday raffle with the proceeds benefitting the United Children's Home in West Hazleton, Pennsylvania. We have donated to this group many times in the past and the boys are always happy and extremely appreciative for our donations. This year they were particularly grateful as the facility recently suffered a fire. The Msgr. Beeda District hopes that the proceeds from the raffle makes Christmas a little brighter for the boys this year. A special thank you goes out to everyone who donated prizes to make this raffle a huge success. The District truly appreciates your generosity, kindness, and giving spirit.

The Christmas season helps us remember the birth of Jesus so we may share in the songs of the angels as well as the gladness of the shepherds and worship of the wise men. Merry Christmas to all our LPSCU members and their families.



With the display of items to be raffled are, L-R, Christopher Gregory, Jonathan Gregory, District President Anita Gregory, LPSCU Secretary-Treasurer Mary Jo Savidge, District Secretary Dolores Evanko, Emily Landmesser, District Treasurer Mary Ann Litchock, and John Guza.



REV. DIANISKA DISTRICT

Members of the Rev. Dianiska District held their second meeting of 2022 on October 23 at the North End Slovak Club, 635 North Main Street, Wilkes-Barre, Pennsylvania. Branch 19 hosted the meeting.

Members celebrated the 100th birthday of member Kay Haddock with a cake and many good wishes. "Make a Difference Day" was also observed, with all members bringing a gift card to benefit Margaret Jollimore and her family, who lost their home and all belongings in a fire on March 22, 2022. A donation to the American Red Cross to benefit victims of Hurricane Ian was also made.

Plans were finalized for the annual Christmas Party to be held on December 4, 2022, at the Holiday Inn/East Mountain Inn, Wilkes-Barre. Additionally, plans were discussed for the LPSCU's 125th Anniversary. They will be finalized at the spring meeting, which will be held in April 2023.

PITTSBURGH DISTRICT

Members of the Pittsburgh District broke tradition this year by holding a bingo social instead of their annual card party. Approximately fifty members and guests gathered at Gaetano's Banquet Center in Pittsburgh for an afternoon of socialization and fun. A delicious hot buffet was served with chicken, pasta, veggies, rolls, and salad. Cupcakes were on tap for dessert. A Chinese auction and 50/50 raffle were also held.

Seven rounds of bingo games were called and winners went home with some great prizes. A fun time was had by all, even if they didn't go home with a prize.



Rev. Dianiska District to Celebrate 80th Anniversary

The Reverend Dianiska District of Wilkes-Barre, Pennsylvania, will be 80 years old in 2023! The District was founded in 1943 by Gabrielle Vavrek, who was the National President of the Ladies Pennsylvania Slovak Catholic Union from 1931-1956. Mrs. Vavrek was a member of Saint Stephen's Roman Catholic Church in Plymouth, Pennsylvania, and named the District after her pastor, Rev. Dr. Alexander Dianiska.

Born in Austria-Hungary on March 21, 1867, Rev. Dr. Dianiska immigrated to the United States in 1903. He was a very prominent Slovak priest who aided men and women financially to achieve an education. Along with others, Rev. Dr. Dianiska was instrumental in establishing the congregation of the Sisters of Saints Cyril and Methodius in Danville, Pennsylvania.

The Reverend Dianiska District of the LPSCU is very proud of its Slovak heritage and grateful for the efforts of Mrs. Vavrek and Rev. Dr. Dianiska in forming our District. Membership is open to anyone.

The 80th Anniversary will be celebrated at the District's spring meeting on April 16, 2023. The meeting will be held at the North End Slovak Club, 635 North Main Street, Wilkes-Barre. A light luncheon will be served after the business meeting. Branch 213 will be hosting this event.

Msgr. Beeda District Invites All LPSCU Members

All LPSCU members are invited to join us and be our guests as the Msgr. Beeda District celebrates the LPSCU's 125th Anniversary. An Anniversary Mass will be held at Sts. Cyril and Methodius Parish at the Church of St. Joseph at 8:00 a.m. on April 16, 2023, for all who wish to attend. The church is located at 604 North Laurel Street, Hazleton, Pennsylvania. Immediately following the Mass, a breakfast buffet will be served at Rocco's Restaurant, 245 Muir Avenue, Hazleton.

Reservations for this event are required. Please contact District President Anita Gregory at 570-788-3263 by April 4, 2023, if you plan to attend. We hope to see everyone there to celebrate this wonderful milestone.

Welcoming a Newborn Into Your Family?

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

We're looking for a Shining Star in the LPSCU to be our **2023** **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
2023 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.
- Head and shoulder color photograph must accompany nomination form.
- Decisions of the LPSCU are final.

The honoree will be presented with an award and their name may be submitted to State Fraternal Alliances having a similar award.

Nomination forms are available from the Home Office. 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, 2023.

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

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

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

LPSCU to Form Constitution Committee

At the September 2022 Board of Directors Meeting, approval was given to establish a Constitution Committee. The committee's responsibilities will be to analyze the Society, see how it compares to other fraternal in structure, and recommend any changes, if necessary, to the delegates of the next Quadrennial Convention scheduled for June 2024. Any LPSCU member interested in serving on the Constitution Committee is asked to submit a letter of interest. The letter should list your employment, LPSCU biography, and a statement on why you want to serve on the Constitution Committee. Immediate family members of National Officers and/or Board of Directors cannot serve on the committee. All letters of interest should be addressed to President Theresa Kluchinski and must be **received at the Home Office by March 31, 2023**. Any questions regarding the Constitution Committee should be sent to the President (theresa@lpscu.org).

Branch 60 Donates Check and Tickets



This past September, LPSCU Branch 60 presented a check and tickets for a trip to Knoebel's Amusement Park in Elysburg, Pennsylvania, to the boys at United Children's Home. Pictured at the check presentation are, from left, Diane Kupsho, Branch 60 member; Tracy Zapotocky, program director; Jill Zapotocky, executive director for the Home; boys who are residents at the Home; and Anita Gregory, Branch 60 secretary-treasurer. Missing from the photo is Christopher Gregory representing the "Fistful of Two's" group, which made a donation to this worthwhile cause as well. (See the November-December 2022 issue for more on the boys' outing to Knoebel's.)

NOTICE OF VACANCY National Secretary-Treasurer

After 18 years of service, Mary Jo Savidge has decided to retire as of June 30, 2023. We thank her for her dedicated service and wish her the best in her retirement.

Because of her impending retirement, we are seeking applicants for the position of National Secretary-Treasurer. The Secretary-Treasurer is a hired position and is a member of the National Board of Directors and Executive Finance Committee.

The following additional restrictions are pursuant to Article III Sections 2, 3 and 4 of the By-Laws:

- A candidate for office must be at least 21 years of age and an active member.
- No two immediate family members can serve as an officer of the LPSCU during the same term of office. Immediate family is defined as: grandparent, parent, spouse, or sibling.
- A member who is a National Officer/Director/Board Member of another fraternal benefit society may not hold office with the LPSCU.

Responsibilities and requirements for the position of Secretary-Treasurer:

- Member of the Board of Directors, meeting at least four (4) times a year. Attendance is required.
- Member of the Executive Finance Committee, meeting at least four (4) times a year. Attendance is required.
- Responsible for employees and general office manager duties, including but not limited to running the overall operations of the building.
- Represent the LPSCU at functions as requested (e.g., seminars, fraternal functions, meetings, etc.)
- Be familiar with and able to use Microsoft Windows (Word, Excel, Power Point) and be generally computer literate.
- Knowledge of the fraternal system, history and traditions of the LPSCU is helpful, but not necessary.
- College degree in accounting, finance, or business is required, with proven business or work experience.

Salary to be determined based on experience.

Resume must be postmarked by March 1, 2023, and sent to:

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

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
Baluh, Bethany – Mt. Pleasant, PA
Beeda, Michaela – Port St. Lucie, FL
Blair, Stacy – Hickory, NC
Bridzius, Andrius R. – El Paso, TX or San Antonio, TX
Brinker, Regina – Livermore, CA
Burrier, Ryan – Scranton, PA
Campbell, Scott – Pittsburgh, PA
Cavanagh, Agnes – Campos, IL
Cavenas, Keri L. – Mahanoy City, PA
Chapman, Nicholas – North Bend, WA
Chvostal, Paul – Cypress, CA
Colello, Nicholas – Georgetown, KY
Coles, Michael – E. Pittsburgh, PA
Davies, Bernadette – South Abington Twp., PA
or Chaumont, NY
Fink, Carly – Reading, PA
Fink, Thomas – Coopersburg, PA
Gabriel, Michael – Scranton, PA
Golby, Raeleen – Johnstown, PA
Gruhn, Jennifer – Durham, NC
Gunther, Amanda – Chicago, IL
Hodge, Michael – N. Catasauqua, PA
Hoobler, Mary – Sewickley, PA
Horman, Susan M. – Chandler, AZ
Jones, Jeffrey – Youngstown, OH or Struthers, OH
Katilus, Sophie – Dorchester, MA
Kinsey, Ann Marie – Taylor, PA
Kniess, Denise M. – Butler, PA
Kohut, Joseph – Charleston, SC
Kuna, Kenneth – Brighton, MI
Kurtz, Stephanie – Downingtown, PA
Lichkus, Jonathan – Somerville, MA
Lowrie, Deborah – Dalton, PA
Maloof, Nicholas J. – Hoover, AL
McBeth, Ryan – Hellertown, PA
McKenzie, Gary – Hazleton, PA
McMahon, Arianna – Duryea, PA or Avoca, PA
McTague, Robert – Scranton, PA
Mathna, Zachary – Fayetteville, NC
Matuza, William R – Hazlet Twp., NJ
or West Keansburg, NJ
Mikulaj, Angela – Lake Station, IN
Mikulaj, Brian M. – Lafayette, IN

Miller, Richard – Luta, FL
Mitrakos, Deborah – Naperville, IL or Aurora, IL
Morrison, Irena – Greensboro, NC
Moskal, Justin – St. Charles, IL
Murzyn, Stanley – Flint Hill or Front Royal, VA
Nadzam, Derell – Sarver, PA
Parisi, Allison – Seminole, FL
Philippou, Zoe – Honolulu, HI
Popovich, Janet – Donora, PA or Monessen, PA
Rodick, Amanda – Mahanoy City, PA
Ruthrauff, Daniel – Bethlehem, PA
Sharrow, Roxanne – Youngstown, OH
Shook, Alexandra – Hoboken, NJ
Smith, GeriLynn – Chaumont, NY
Stinavage, Judy – Binghamton, NY
Stumpf, Kelly – Blandon, PA
Suchy, Mary – Chicago, IL
Susoreny, James – Richardson, TX
Talianek, Cathy – Allentown, PA
Tomanio, Terri – Port Charlotte, FL
Totin, Anastasia – San Leandro, CA
Vizza, Daniel – Chicago, IL
Votral, Gregory – Springfield, MA
Vrabel, Susan – Orlando, FL
Wasko, Matthew – Binghamton, NY
Wateski, Jessica – Exeter, PA
Watson, Michael – Hubbard, OH
Weinreich, Sarah – Shenandoah, PA
Weldner, Robert – Orefield, PA
Wenta, Silvia – Mountain Home, AR or Western Spring, IL
Whitaker, Kimberly – Emmaus, PA
Wisniewski, Edward – Waymart, PA or Rockaway, NJ



If you have any information regarding any of these members or their relatives, please contact Secretary-Treasurer Mary Jo Savidge as soon as possible at 570-823-3513, toll free at 888-834-6614, or via email at lpescu@lpescu.org. Your assistance is greatly appreciated.

LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION

Minutes of the Semi-Annual Board Meeting

September 23, 2022 ❖ Pittsburgh, Pennsylvania

Friday September 23, 2022

Call to Order – Prayer – Pledge of Allegiance

President Theresa Kluchinski called the meeting to order at 8:30 a.m. Spiritual Advisor Rev. Robert Seeman offered a prayer, followed by the Pledge of Allegiance.

Roll Call

Present were: Spiritual Advisor Rev. Robert Seeman, President Theresa Kluchinski, Secretary-Treasurer Mary Jo Savidge, Chairperson of Trustees James Yocum, and Trustees Dolores Evanko and Joan Hladek. Vice President Anita Gregory and Trustee Margaret Jollimore were excused.

Submission of Insurance

Secretary-Treasurer Savidge reported that no insurance or annuity applications were received.

Welcome Remarks

President Kluchinski welcomed everyone to the Semi-Annual Meeting and congratulated James Yocum as the new Chairperson of Trustees.

Approval of Agenda/Minutes

The agenda for this meeting was approved, along with the Minutes from the June 25, 2022, meeting.

Correspondence/Requests

Secretary-Treasurer Savidge read the correspondence received. There were no requests.

Financial Report

Board members were provided and reviewed the following information:

- ❖ Quarterly Statement – June 30, 2022
- ❖ Month End Balance Sheet/Revenue and Expense Accounts for August 2022
- ❖ Minor Beneficiary Account Listing
- ❖ Summary Market Value 2022 Spreadsheet
- ❖ Budget
- ❖ Transaction Summary Report
- ❖ Statement of Investment Policy Objectives and Guidelines
- ❖ Employee Retirement Plan and Statement of Investment Policy Objectives and Guidelines

Home Office Report

Secretary-Treasurer Savidge provided the board with information on the following:

- ❖ Pennsylvania Insurance Department
- ❖ New Canon copier
- ❖ Roof maintenance
- ❖ Full-time position in the Home Office
- ❖ 125th Anniversary events and giveaways
- ❖ Branch Secretary email distribution lists

President Kluchinski provided a Home Office report on the following:

- ❖ MSSB Market
- ❖ Webinars

- ❖ New Benefit
- ❖ Work Calendar
- ❖ Procedural Manuals
- ❖ E-app for LPSCU
- ❖ Office Staff
- ❖ Intern Program
- ❖ Public Relations Director
- ❖ Fraternal Activities Director

Convention 2024

The board was provided and discussed the following information on the 2024 Convention:

- ❖ Budget
- ❖ Convention site
- ❖ Church
- ❖ Constitution changes
- ❖ Compensation Committee

Unfinished Business

The board was provided information and discussed the following:

- ❖ LPSCU 125th Anniversary
- ❖ Activity Campaign: “LPSCU Life – Taking Care of God’s Children”
- ❖ Irrevocable Burial Trust
- ❖ Crisis Business Continuity and Disaster Recovery Plan
- ❖ Website
- ❖ Zip Code mapping
- ❖ Advertising/Marketing
- ❖ Direct Advertising/Target Audience

Strategic Plan

Deferred until later in the meeting.

New Business

The board was provided and discussed the following:

- ❖ Dividend Resolution
- ❖ Term to 25
- ❖ Annuity Rate
- ❖ Branch Deposit Rate Review
- ❖ Mission Statement

Officers’ Reports

Deferred until later in the meeting.

Compliance Update

The board was provided an update on Principles-Based Reserves (PBR) and the Corporate Governance Annual Disclosure Model Act.

Local, State, and National Alliance Meetings

No reports.

Good of the Union

The board discussed the cost of meal allowances.

Focusing on National Awareness Month

Deborah McKinley, LPSCU Public Relations Director

JANUARY

National Blood Donor Month

January is National Blood Donor Month. It is a time to bring to the forefront the importance of donating blood. Did you know that roughly only three percent of the United States population donates blood in any given year? Or that a blood transfusion occurs *every two seconds* in the United States? One person donating blood has the potential to save multiple lives.

During a typical whole blood donation, approximately one pint of blood is collected. While the entire process from start to finish takes about an hour, the actual donation time is only around five to ten minutes. When someone is finished donating blood, they are given juice and cookies. The juice is to aid in replenishing the fluid taken and the cookies are a quick source of sugar to assure that the donor's blood sugar doesn't drop after donating.

There are some conditions that preclude a person from donating. It can be a one-time exclusion, such as running a fever on donation day. There are also conditions that permanently disqualify a person from donating. For the latest list, either call your local Red Cross or check online.

My dad was an avid blood donor, even continuing to attend blood drives and donate where he worked for many years after he retired. He shared with me that it is a relatively painless process and the lives he was helping/saving was well worth any negative reasons for donating.

Semi-Annual Board Meeting

continued from page 9

Calendar of Events

The board was provided with an updated Calendar of Events.

Officer Reports

The board was provided quarterly reports from the following:

- ❖ Spiritual Advisor Rev. Robert Seeman
- ❖ Vice President Anita Gregory
- ❖ Chairperson of Trustees James Yocum
- ❖ Trustee Margaret Jollimore
- ❖ Trustee Dolores Evanko
- ❖ Trustee Joan Hladek

Strategic Plan

The board was provided and reviewed reports from each Task Force Committee for the Strategic Plan.

The next board meeting will be held on December 10, 2022.

There being no further business, meeting was adjourned.

Respectfully submitted,
Mary Jo Savidge
National Secretary-Treasurer

In this month of awareness, consider becoming a blood donor. You might need blood at some point in your life, and while you probably wouldn't receive your own blood back, you would receive blood that someone else took the time to donate.

FEBRUARY

National Cancer Prevention Month

February is designated as National Cancer Prevention Month. Research shows that forty percent of those diagnosed and nearly half of all deaths in the United States can be tied to preventable causes. It is a time to reflect on behaviors that one could take to reduce their risk for developing cancer. Some of these preventable behaviors include smoking, carrying excess body weight, being physically inactive, and excessive exposure to the sun.

The entire month of February is meant to bring awareness about the disease, from diagnosis to treatment. February 4th is singled out each year as "World Cancer Day" with a specific theme or message. The theme for each World Cancer Day from 2022 to 2024 is "Close the Care Gap." The hope for closing the care gap is that actions will be taken to improve access to quality care, from screening, early detection, treatment, and palliative care.

I'm sure that every person reading this knows at least one person that had or currently has cancer. It's the diagnosis no one wants to hear. I, too, have personally known several people who battled this horrible disease. It hit extremely close to home for me when my own sister was diagnosed with ovarian cancer. While she bravely battled it for over six years, she did succumb to the disease.

If you have some of the behaviors listed above, don't get overwhelmed or panic. Just pick one and focus on eliminating that potential risk, one step, one day at a time. And don't be too hard on yourself if you eat that occasional extra cookie when you're trying to lose some excess weight. As my mom always said, "Never give up. There's always tomorrow."

INSURANCE POLICY CHECKLIST



✓ Beneficiary:

Is my named beneficiary living?

Do I want to change my beneficiary?

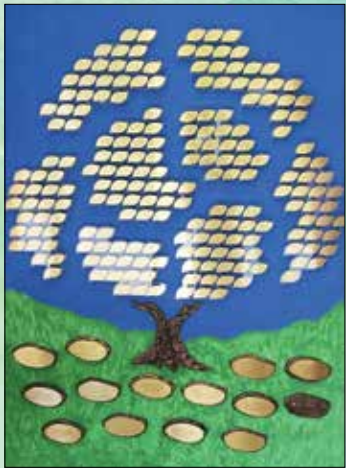
✓ Address:

Is my current address on file with the Home Office?

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

DO YOU NEED A VERY SPECIAL GIFT?

Purchasing a LEAF or STONE from the TREE OF LIFE Program makes a unique and perpetual gift.



"TREE OF LIFE" RESERVATION FORM

Your inscription may be personalized to recognize a loved one or special event with "In honor of ...", "In memory of ...", or "In celebration of...". Or you may also choose to simply have your name, the family name, or business name inscribed on a Leaf or Stone. Restrictions as to space and number of characters are listed below, based on whether you choose a fraternal Leaf (\$100) or larger Stone (\$500). Your contribution can be paid in one installment or several. However, we will not bill you for any remaining portion. It is your responsibility to monitor your payments.

Please complete the Reservation Form below (a photocopy is also acceptable) and return it, along with your check, payable to LPSCU to: LPSCU, Tree of Life, P.O. Box 32, Wilkes-Barre, PA 18703-0032

ALL PROCEEDS RECEIVED FUND OUR SCHOLARSHIP PROGRAM

Name _____
 Address _____
 City/State/Zip _____
 Phone _____

Enclosed is (please check one):

- My first donation toward my "Tree of Life," entitling me to an engraved (please check one)
- Fraternal Leaf Fraternal Stone (when fully paid)
 (Minimum of \$20 per payment - Keep track of your own payments.)
- My \$100 check for a Leaf (paid in full)
- My \$500 check for a Stone (paid in full)

LEAF INSCRIPTION

Maximum of 4 lines with 20 characters per line, including spaces.

STONE INSCRIPTION

Maximum of 6 lines with 40 characters per line, including spaces.

PLEASE ENGRAVE MY FRATERNAL LEAF OR STONE AS FOLLOWS:

Anniversary Proclamation Presented to LPSCU

George C. Brown, mayor of Wilkes-Barre, Pennsylvania, recently presented LPSCU Life with a Proclamation in recognition of its upcoming 125th Anniversary. Pictured accepting the Proclamation in Mayor Brown's office are President Theresa Kluchinski (left) and Secretary-Treasurer Mary Jo Savidge.



LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION

FLEXIBLE ANNUITY

ANNUAL INTEREST RATE IS 3%*

*EFFECTIVE JANUARY 1, 2021

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

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



For more information about the

LPSCU FLEXIBLE ANNUITY

contact the LPSCU Home Office or your local Branch Secretary

71 South Washington Street | Wilkes-Barre, PA 18701

Phone 888-834-6614 | Fax 570-823-4464 | e-mail: lpscu@lpscu.org | www.lpscu.org

LPSCU EDUCATIONAL BENEFIT

2023 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 2023-2024 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 (2) 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 2023-2024 academic year and must submit proof of acceptance for the Fall 2023 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 color photo.

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

Applications are available from the LPSCU Home Office or its website.

Applications must be postmarked by April 30, 2023. Submit applications to:

Ladies Pennsylvania Slovak Catholic Union

College 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 • Website: www.lpescu.org

FSNEPA Makes Donation To Domestic Violence Service Center

As part of this year's Make a Difference Day Project, the Fraternal Societies of Northeast Pennsylvania (FSNEPA) presented a donation to the Domestic Violence Service Center at their October 2022 meeting held at the Ladies Pennsylvania Slovak Catholic Union Home Office in Wilkes-Barre, Pennsylvania. The donation included an assortment of items such as bed linens, towels, small appliances, household items, hats, gloves, health and hygiene products. All the items will be used by the residents of DVSC's emergency shelter and transitional housing unit.

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



At the donation presentation are, from left, Michael Horvath, Anna Hudock, Charlotte Androckitis, Theresa Kluchinski, Tammy Rodgers from the Domestic Violence Service Center, Mary Jo Savidge, Anita Gregory, and Karen Natishan.

In Memoriam

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

— Matthew v.5

Name	Branch	Location
Paul Sebolka*	6	Wilkes-Barre, PA
Elizabeth Tomkiel	7	Exeter, PA
Agnes Wharton*	7	Exeter, PA
Helen Yuhas	19	Swoyersville, PA
Anna M. Kaminski	37	Plymouth, PA
Anthony J. Sudo	37	Plymouth, PA
Dolores Kaymark	64	Pittsburgh, PA
Vita Neverauskas	67	Sterling Heights, MI
Barbara Pompano	72	Stratford, CT
Denise M. Cammarano	131	Reading, PA
James F. Kraynak*	132	Campbell, OH
Florence V. Jacobson*	172	Pittsburgh, PA
Mary L. Kasper	180	Youngstown, OH
Lucille M. Fuehr	197	Wilkes-Barre, PA
Vito Slapelis	197	Wilkes-Barre, PA
Andrea Rambus	213	Dallas, PA

*Multiple certificates

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 / Based on Age Last Birthday

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

Minutes of the Executive Finance Committee

November 16, 2022 ❖ Home Office, Wilkes-Barre, Pennsylvania

President Theresa Kluchinski called the meeting to order and offered a prayer. Attendees were: President Theresa Kluchinski, Vice President Anita Gregory, Secretary-Treasurer Mary Jo Savidge, and Chairperson of Trustees James Yocum.

The committee reviewed and accepted the Minutes from the August 24, 2022, Executive Finance Committee meeting with no changes.

Correspondence/Requests

The committee acknowledged the correspondence read and approved the following requests:

- ❖ An ad and tickets to the Western Pennsylvania Slovak Radio Hour.
- ❖ An ad for the University of Pittsburgh's 2022 Annual Slovak Festival.
- ❖ Donation to the Fraternal Societies of Greater Pittsburgh, Children's Hospital Drive.
- ❖ Donated three wreaths as gifts for the Fraternal Societies of Northeastern Pennsylvania Christmas party.

Financial Statement

The committee reviewed the following checking accounts: M&T Bank – General Operating Account; the Outstanding Check List for the M&T General Operating Account for August, September, and October 2022; the Morgan Stanley Smith Barney Checking Account for August, September, and October 2022; and the Home Office – Branch Deposit Account.

The committee reviewed the Quarterly Statement from September 30, 2022, and the Profit & Loss/Balance Sheet for August, September, and October 2022.

Bond/Stock/Pension Portfolio

The committee was provided and reviewed all activity from

Our Scholarship Recipients Explain

The Importance of Life Insurance

Life insurance is important because it helps your loved ones during hard times and helps those loved ones to be more financially secure upon a person's death. An example of its importance in effect is in a scenario such as a parental death. A family left with a deceased parent is now responsible to carry on with post death responsibilities such as planning and paying for a funeral, viewing, residence relocation, insurance claims, death certificates, personal financial claims, etc. All of these things cost money and the cost can be very pricey depending on the situation you are involved in. Along with post death responsibilities, there is also the fact that there may be loss in income and outstanding debt to said family. This is where life insurance becomes very important to those left behind as it helps cover the missing income and helps pay for all the responsibilities that would need to be taken into effect afterwards. Therefore, it is also important to have a good life insurance policy and a reputable company so there is no problem with getting the claims paid in the proper amount owed.

Daniel Balas
Branch 122, Wilkes-Barre, PA

August, September, and October 2022, including the Common Stocks, Preferred Stocks, and International Bonds. The Employee Retirement Plan was also reviewed.

Home Office

Secretary-Treasurer Savidge reported the following: the information for the pre-examination has been sent to the Pennsylvania Insurance Department; there were problems with the security alarm in the Home Office, which have been resolved; we hired a temporary employee from Robert Half Solutions; Verdekal Roofing cleaned the roof of all the debris in October and did minor repairs; and the fire extinguishers were inspected by Cintas in October.

Budget

The committee was provided and reviewed the current budget and the budget for 2023 which will be presented to the Board at the December 2022 Board of Directors meeting.

Meeting Date

The next meeting will be held February 22, 2023. There being no further business, the EFC adjourned.

Respectfully submitted,
Mary Jo Savidge
National Secretary-Treasurer

Cooking Corner

BROCCOLI CHICKEN DIVAN

- 1 lb. chopped fresh broccoli
- 1½ c. cubed cooked chicken
- 1 can condensed cream of broccoli soup
- ⅓ c. milk
- ½ c. sour cream
- ½ c. shredded cheddar cheese
- 1 tbsp. butter, melted
- 2 tbsp. dried breadcrumbs

Preheat oven to 450 degrees. Place broccoli in a saucepan with enough water to cover. Bring to a boil and cook 5 minutes, or until tender; drain. Place cooked broccoli in a 9" pie pan. Top with chicken. In a bowl, mix soup, milk, and sour cream. Pour over chicken. Sprinkle with cheddar cheese. Mix the melted butter with the breadcrumbs and sprinkle over the cheese. Bake for 15 minutes or until bubbly and light brown.



Cynthia Maleski Receives John Jordan Upchurch Award

The Pennsylvania Fraternal Alliance has announced Cynthia Maleski as its 2022 John Jordan Upchurch award recipient. The award was adopted by the PFA in 1977 and is named after Upchurch, who is recognized as the father of the fraternal benefit system, organizing the first lodge on October 27, 1868, in Meadville, Pennsylvania.

The recipient of the John Jordan Upchurch Award is recognized by the PFA for distinguished and exemplary service to fraternalism. Cynthia Maleski's entire life has been one of service to her community and the fraternal benefit system. She is the President of the First Catholic Slovak Ladies Association and is a member of LPSCU Branch 42, Pittsburgh, Pennsylvania. The LPSCU congratulates Cynthia on this award.



L-R: LPSCU Trustee Dolores Evanko, LPSCU Secretary-Treasurer Mary Jo Savidge, LPSCU President Theresa Kluchinski, 2022 John Jordan Upchurch award recipient Cynthia Maleski, her daughter, Elizabeth Groch, and husband, Dr. Andrzej Groch.

Awards Available to LPSCU Members

- ❖ Catholic Grade School Award
- ❖ Catholic High School Award
- ❖ College Award
- ❖ Post Graduate Award
- ❖ Bishop Andrew G. Grutka Memorial Scholarship Award
- ❖ Anne (Shinal) Cichy Memorial Award
- ❖ Linda (Posivak) Mohlenhoff Memorial Award
- ❖ Margaret Sabol Scholarship Award
- ❖ Three Religious Awards
- ❖ Fraternalist of the Year Award
- ❖ Golden Age Award

For more information, criteria, and deadlines regarding any of the above awards, please visit our website: www.lpscu.org.

Calendar of Events

continued from page 2

30 – Deadline to apply for the LPSCU's 2023 College Award.
Details on page 13.

MAY

20 – **Deadline to submit articles for July/August 2023 Morning Star.**

TBD – American Fraternal Alliance Spring Symposium

JUNE

17 – LPSCU Mid-Year Board Meeting, Zoom teleconference beginning at 9:00 a.m. EST.

30 – Deadline to submit articles for the Slovak Catholic Federation's annual publication, *The Good Shepherd*. *See page 17 for details.*

JULY

20 – **Deadline to submit articles for September/October 2023 Morning Star.**

AUGUST

TBD – Indiana Fraternal Alliance Meeting

SEPTEMBER

20 – **Deadline to submit articles for November/December 2023 Morning Star.**

28-30 – LPSCU Semi-Annual Board Meeting, Chicago, Illinois

TBD – Slovak Catholic Federation Fall Meeting

TBD – American Fraternal Alliance Executive Summit

OCTOBER

5-6 – New Jersey/New York Fraternal Alliance Meeting, Atlantic City, New Jersey

22-24 – Pennsylvania Fraternal Alliance Meeting, Erie, Pennsylvania

TBD – Ohio Fraternal Alliance Meeting

NOVEMBER

20 – **Deadline to submit articles for January/February 2024 Morning Star.**

DECEMBER

9 – LPSCU Board Meeting, Zoom teleconference beginning at 9:00 a.m. EST.

❖ 2024 ❖

JUNE

28-30 – LPSCU National Convention, Pittsburgh, Pennsylvania

Financial Check-Up

We go to our doctor for an annual check-up to make sure we're doing alright physically. When was the last time you gave your insurance portfolio a check-up? Have you retired? Marital status changed? Have a new addition to your family? Bought a house? Moved? Take time to look over your insurance coverage to determine if your family will be able to continue their current lifestyle should something happen to you. Notify the Home Office when you move so your address can be updated accordingly. Contact your local Branch representative or call the Home Office toll-free (888-834-6614) with any questions.

Branch 39 Makes Matching Fund Donations

LPSCU Branch 39 from Hazle Township, Pennsylvania, made three Matching Fund donations on "Giving Tuesday," which was held on November 29, 2022. Each donation, made electronically, was in the amount of \$50.00. This is the first time Branch 39 has participated in Giving Tuesday.

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

In accordance with the LPSCU Matching Fund Program, the Home Office will match the donations made by Branch 39 to these charities. The LPSCU Matching Fund Program allows members, Branches, and Districts to receive matching funds for a qualified project or donation to a not-for-profit charitable institution.

The recipients of Branch 39's Giving Tuesday donations are:
CEO Weinberg Food Bank – The Commission on

Economic Opportunity (CEO) is a private, non-profit organization serving Northeastern Pennsylvania with a broad range of services. The mission of CEO is to reduce the causes and effects of poverty and increase self-sufficiency among low-income and vulnerable populations. One of CEO's largest programs is the Weinberg Northeast Regional Food Bank. The Food Bank is a member of Feeding America and distributes more than 5 million pounds of donated and commodity food each year to a network of more than 200 partners serving almost 10,000 people each week.

Domestic Violence Service Center – Celebrating 40 years of service, DVSC now serves Luzerne and Carbon counties. DVSC offers emergency shelter and direct services to battered women and their children. DVSC's Bridge Housing Program provides transitional housing for battered and homeless women and their children. The mission of DVSC is to work toward the elimination of domestic violence. As they carry on their mission for a violence-free tomorrow, DVSC strives to continue to provide safety, empowerment, and self-sufficiency to the victims whose lives have been so tragically altered by violence.

Catholic Social Services Hazleton – Rooted in the Gospel, the mission of Catholic Social Services of the Diocese of Scranton is to serve individuals and families in poverty and hardship, as we are called by Christ to do, and to respond compassionately to their needs. As a Catholic agency, they advocate for individual dignity and self-sufficiency to replace despair with hope.

PFA Announces 2022 Scholarship Winners

Each year, the Pennsylvania Fraternal Alliance awards \$500 to qualifying applicants. The number of awards given is based on monies received through donations of member organizations of the PFA. This past year, six awards were presented, and two of them went to LPSCU members. Christopher Adam and Daniel Balas are recipients of the PFA's 2022 scholarship award.

Christopher, from Mechanicsburg, Pennsylvania, is attending the United States Air Force Academy in Colorado Springs, Colorado, and is a member of LPSCU Branch 60, West Hazleton, Pennsylvania.

Daniel, from Sugar Notch, Pennsylvania, is attending Penn State University's Hazleton Campus in Hazleton, Pennsylvania, and is a member of LPSCU Branch 122, Wilkes-Barre, Pennsylvania.

Both young men received an LPSCU College Scholarship last summer. We congratulate them and wish them continued success as they pursue their college careers.



Christopher Adam



Daniel Balas

SCF Seeks Articles for 2023 *Good Shepherd*

The Slovak Catholic Federation is accepting articles for its 2023 edition of *The Good Shepherd (Dobrý Pastier)*. The publication is a collection of literary articles submitted by contributing authors on all things Slovak and/or Catholic, including faith, culture, heritage, the arts, and personal essays or other topics the author wishes to share with our readers.

The Good Shepherd also serves as the only source of contact information for the Church in Slovakia, those Slovak clergy and religious in the United States, as well as religious congregations and places of worship. Articles come from authors in the United States, Slovakia, and the Slovak diaspora from around the world.

Anyone wishing to submit an article for publication can send it, either by U.S. mail or e-mail, to Sister Barbara Sable, SS.C.M., Villa Sacred Heart, Danville, Pennsylvania 17821; barbarasable@hotmail.com. **The deadline for submitting articles is June 30, 2023.** Any articles submitted should be typed, double spaced, in document format, and using Times New Roman font.

Please direct any questions regarding *The Good Shepherd* or articles for same to Michael Horvath, chairperson, Slovak Catholic Federation Communications Committee, at msjhm185@aol.com.

Slovak Financial Institution Celebrates 100th Anniversary

Who would have thought that eight men meeting in the basement of St. Gabriel's Slovak Catholic Church on Pittsburgh's North Side in 1922, looking for a way to financially support the growing Slovak community, would now be a competitive bank serving the broader Pittsburgh area 100 years later? Their vision and hard work have grown to a full-service bank helping families, small business owners, and students with a variety of products and services.

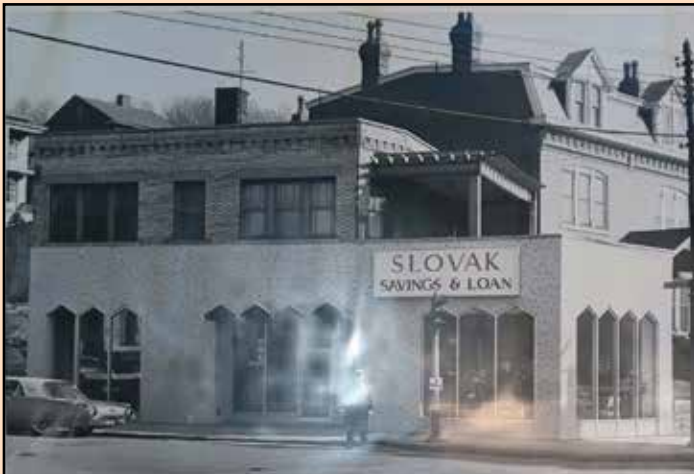
The bank's location that was established in the late 1920s still operates on the same corner across the street from where the church once stood. In 2017 they expanded to a second location in North Hills, also in Pittsburgh, and legally changed the name from Slovak Savings and Loan Association to SSB, for Slovak Savings Bank.

On September 17, 2022, a well-attended outdoor anniversary celebration was held. The day was perfect weatherwise, and even warm enough for the dunking pool to be a big hit! There were games for the kids, an accordion player adding to the ambiance, beverages, and a food truck offering traditional Slovak foods such as pirohi, halushki, and halupki. The family atmosphere was fun and upbeat.

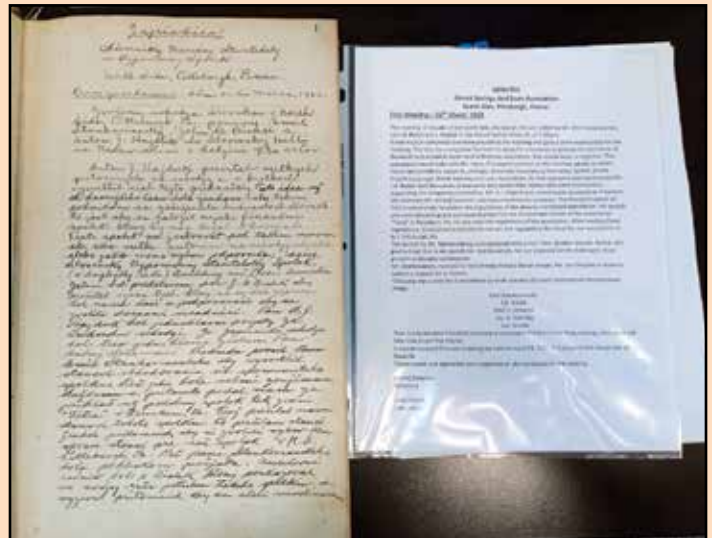
What a proud moment for Slovaks everywhere, and a wonderful tribute to our ancestors who had vision, faith, and belief that they could make life better for those who came after them.



Helen Lorinc of Pittsburgh Branch 64 stands by a history display of the bank.



The original Slovak Savings and Loan Association.



Minutes from the first meeting in 1922.



A food truck offers delicious Slovak fare.



SSB North Hills location.

SS.C.M. 2022 Appeal Concludes 2023 Annual Appeal Begins

By the time this issue of *Morning Star* reaches you, the mailing for the 45th Annual Saints Cyril and Methodius Appeal will have gone out to clergy of Slovak heritage, national and local leaders of our Slovak Catholic fraternal benefit societies, members of the Slovak Catholic Federation, previous donors, and individual parishes of Slovak ancestry. The Appeal raises money to assist the Pontifical Slovak College of Saints Cyril and Methodius in Rome with its day-to-day operations.

Thank you to the Home Office and the Districts, Branches, and members of the Ladies Pennsylvania Slovak Catholic Union who made donations to the 44th Annual Appeal. The final totals will not be known for a few weeks, but **as of November 12, 2022, the 44th Annual Appeal had received \$30,368.87 from 214 donors.** On behalf of the Pontifical College, thank you to everyone for your continued generosity and support.

Anyone wishing to contribute to the 2023 Appeal is asked to fill out the information in the box at the bottom of this article and mail it, along with your check payable to the Slovak Catholic Federation, to the address provided. Donations in any amount are deeply appreciated and are acknowledged. **The 45th Annual Appeal runs from December 1, 2022, to November 30, 2023. Gifts received after November 30, 2023, will be credited to the 2024 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 needs. Serving as Moderator is the Right Reverend Gary Hoover, O.S.B., abbot of St. Andrew Svorad Abbey, Cleveland, Ohio. National President is Reverend Andrew S. HvozdoVIC, V.F., supreme chaplain of the Slovak Catholic Sokol and pastor of Our Lady of Victory Parish, Harvey's Lake, Pennsylvania and Gate of Heaven Parish, Dallas, Pennsylvania. Reverend Thomas A. Nasta, national chaplain of the First Catholic Slovak Union and parochial vicar with senior priest status at Our Lady of Grace Parish, Pennndel, Pennsylvania, serves as First Vice President of the Federation and is the Appeal Coordinator.

45th Annual SS.C.M. Appeal

Name _____

Address _____

City _____ State _____ Zip _____

Amount \$ _____

Please make check payable to

Slovak Catholic Federation and mail to:

Rev. Thomas A. Nasta
First Vice President, Slovak Catholic Federation
Our Lady of Grace Church
225 Bellevue Avenue, Pennndel, PA 19047-4052

LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION

71 S. Washington Street
Wilkes-Barre, PA 18701

INFORMATION REQUEST FORM

If you would like information on any of our products or benefits, please complete the following information and mail the form to the address above:

Name: _____

Address: _____

City: _____

State: _____ Zip: _____

Phone: (_____) _____ - _____

Date: _____

Email Address: _____

Select how you would like to be contacted:

Phone Email Mail

~ REQUESTED INFORMATION ~

PRODUCTS

- Single Premium 3 Pay Life 5 Pay Life
 10 Pay Life 15 Pay Life 20 Pay Life
 Whole Life 20 Year Endowment
 Juvenile Estate Term (Term to 25)
 Flexible Annuity

FORMS

- Change of Address Change of Name
 Change of Beneficiary Direct Debit
 Cash Value Certificate Loan
 Cash Surrender Lost Certificate

FRATERNAL BENEFITS

- Fraternalist of the Year Award Book Buy Program
 Youth Achievement Award Wedding Cross
 Newborn Benefit Anniversary Cross

EDUCATION AWARDS

- Catholic Grade School College
 Catholic High School Post Graduate
 Ann (Shinal) Cichy Memorial Bishop Grutka
 St. John Vianney Margaret Sabol
 St. André Bessette, C.S.C. Lynda (Posivak)
 St. Theresa of the Little Flower Mohlenhoff Memorial

Comments: _____

NJ-NY Fraternal Alliance Holds 89th Annual Meeting

Fraternal leaders from across the northeast met at the Tropicana Casino Resort in Atlantic City, New Jersey, on October 6, 2022, to participate in the 89th Annual Meeting of the New Jersey-New York Fraternal Alliance. Twenty-six delegates represented eleven fraternal benefit societies at the event.

Presiding at the 2022 Annual Meeting was Alliance President Theresa Kluchinski. The gathering sought to stimulate interest in the fraternal benefit system by providing informative presentations and an opportunity for leaders to network with other members and learn more about some important issues relevant to member-societies.

At the meeting, Joseph Stefka, president and CEO of the National Slovak Society, was installed as President of the New Jersey-New York Fraternal Alliance for the 2022-2023 year.



Outgoing NJ-NY Fraternal Alliance President Theresa Kluchinski congratulates the new elected Alliance President Joseph Stefka.

Discount on Car Rentals

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

Ladies Pennsylvania Slovak Catholic Union 3rd Quarter Report

Assets	3rd Quarter 2022	3rd Quarter 2021
Investments.....	\$ 15,732,998.00	\$ 14,994,504.00
Cash on Deposit	\$ 115,884.00	\$ 1,266,096.00
Real Estate Owned	\$ 98,154.00	\$ 103,538.00
Other Assets	\$ 54,338.00	\$ 62,701.00
Totals	\$ 16,001,374.00	\$ 16,426,839.00

Liabilities & Fund Balance	3rd Quarter 2022	3rd Quarter 2021
Fund Balance.....	\$ 3,242,718.00	\$ 3,715,889.00
Interest Maintenance Reserve	\$ 162,940.00	\$ 122,186.00
Asset Valuation Reserve	\$ 216,573.00	\$ 497,081.00
Amt. Retained as Trustee.....	\$ 88,580.00	\$ 83,021.00
Aggregate Reserve-Life Certificates.....	\$ 12,095,421.00	\$ 11,842,565.00
Other Liabilities	\$ 195,142.00	\$ 166,098.00
Totals	\$ 16,001,374.00	\$ 16,426,840.00

Revenues	3rd Quarter 2022	3rd Quarter 2021
Premium Income.....	\$ 182,464.00	\$ 194,764.00
Investment Income.....	\$ 465,384.00	\$ 520,262.00
Income - Other.....	\$ 20,858.00	\$ 19,860.00
Totals	\$ 668,706.00	\$ 734,886.00

Expenses	3rd Quarter 2022	3rd Quarter 2021
Death Claims	\$ 223,440.00	\$ 292,334.00
Endowments	\$ 21,492.00	\$ 14,122.00
Cash Surrenders.....	\$ 29,065.00	\$ 42,921.00
Annuity Benefits	\$ 22,576.00	\$ 20,186.00
Dividends	\$ -	\$ -
Increase in aggregate reserves.....	\$ 117,000.00	\$ 83,000.00
Branch Support/Commissions.....	\$ 1,097.00	\$ 4,306.00
General Operating Expenses	\$ 220,453.64	\$ 255,824.85
Officers and Committee Expenses	\$ 12,413.52	\$ 3,800.07
Actuarial/Accounting Expense.....	\$ 76,997.00	\$ 67,542.93
Investment Mgt. Fee	\$ 70,348.28	\$ 71,564.23
Official Publications.....	\$ 37,979.59	\$ 43,422.41
Travel Expense	\$ 5,757.97	\$ 2,120.51
Bureau and Association Dues	\$ 7,020.00	\$ 6,035.00
Donations.....	\$ 5,505.00	\$ 4,895.00
Scholarships	\$ 1,750.00	\$ 1,271.65
Fraternal Activities.....	\$ 7,099.00	\$ 5,723.35
Insurance Taxes, Licenses & Fees.....	\$ 26,164.00	\$ 26,491.00
Sub Total	\$ 886,158.00	\$ 945,560.00

Net Gain/Loss From Operations.....	\$ (217,452.00)	\$ (210,674.00)
Net Realized Capital Gain (Loss).....	\$ (12,145.00)	\$ 96,034.00
Totals	\$ (229,597.00)	\$ (114,640.00)

JET Plan \$1.00 First Year Premium Extended for 2023

The LPSCU Board of Directors announces that the \$1.00 first year annual premium on the Juvenile Estate Term (Term-to-25) plan of insurance has been extended for the year 2023. This offer is limited to certificates with an issue date in the year 2023. After the first year, premiums will be billed at the rate of \$16.00 for \$10,000 of term life insurance and \$9.50 for \$5,000 of term life insurance.

The LPSCU's Juvenile Estate Term (JET) Plan, commonly referred to as Term-to-25, is an ideal insurance solution for students and is available to anyone less than 22 years of age. The plan provides full life insurance protection from date of issue to age 25. A medical exam is not required to apply. However, the LPSCU reserves the right to require a medical exam on any applicant should it be deemed necessary.

Once the JET insurance certificate is issued, coverage remains in full force and effect through the maturity date of the certificate, provided premium payments are current. This plan matures when the insured's certificate reaches the anniversary of issue date closest to his or her 25th birthday. ***When the certificate expires, the insured will be given an option to convert his/her current coverage amount to a legal reserve plan (permanent insurance) with no evidence of insurability being required. This is a guaranteed provision within the JET contract.***

In the event of the death of the insured prior to reaching 25 years of age, the face amount of the policy is paid to the named beneficiary/ies.

The new legal reserve certificate may provide a death benefit equal to or less than the face amount of the expired JET policy. The policy date of issue will be the expiry date of the JET policy. The policy premium on the new certificate will be based on the member's age on the date of exchange and on the Society's premium rates then in effect. The first premium on the new certificate must be paid prior to the expiry date of the JET policy. Written request for exchange will be required.

JET Term-to-25 is an excellent, affordable plan providing protection for children from infancy on through their school years, including college. Now the JET Term-to-25 is even more affordable with the first year's premium costing just \$1.00. This offer is good for certificates with an issue date in the year 2023.

Call your Branch Secretary today for an application for this economical term insurance plan for the young, or contact the LPSCU Home Office at 888-834-6614 or 570-823-3513. You can also e-mail the Home Office at lpscu@lpscu.org. Visit our website (www.lpscu.org) for more details.

Morning Star contributors,
send items to:
zornicka@lpscu.org

Servant Leadership Awards Presented by SS.C.M. Sisters

On October 23, 2022, the Sisters of Saints Cyril and Methodius in Danville, Pennsylvania, presented the Servant Leadership Awards to twenty-one outstanding high school juniors and seniors from the Pennsylvania dioceses of Harrisburg and Scranton. The ceremony took place at the Basilica of Saints Cyril and Methodius in Danville. Since 2003, nearly 1,300 teens have been recognized and honored as Servant Leadership Award recipients.

During the ceremony honoring the teens, six adults were also presented with the Father Matthew Jankola Lifetime Servant Leadership Award. Father Jankola, a priest from the Diocese of Scranton, was instrumental in recognizing the need for religious sisters to educate children. He founded the Sisters of Saints Cyril and Methodius in Danville in 1909. This award is given to individuals who have demonstrated a lifetime of commitment to servant leadership and have excelled in one of the following areas of the mission of the Sisters of Saints Cyril and Methodius: Evangelization, Education, Elder Care, and Ecumenism.

The 2022 Father Matthew Jankola Lifetime Servant Leadership Awards were presented to Sister Jeanne Ambre, SS.C.M. for Evangelization, to Joanne Stahura and Margaret Mary Stahura for Education, to Frances Leiby for Elder Care, and to Magdalen Iskra and Martha Iskra for Ecumenism. Joanne Stahura and Margaret Mary Stahura are members of LPSCU Branch 124, Hazleton, Pennsylvania. Martha Iskra is a member of Branch 6, Wilkes-Barre, Pennsylvania.



Front row, L-R, Martha Iskra, Magdalen Iskra, Sister Jeanne Ambre, SS.C.M., and Sister Barbara Sable, SS.C.M., general superior. Back row, L-R, Frances Leiby, Margaret Mary Stahura, and Joanne Stahura.



Junior Branch Journal

Snowman Trivia



Nothing may be more representative of winter than the snowman—three stacked spheres capped off by a carrot nose and a dapper hat. Here are some things you may not have known about the season's frostiest residents.

1. Michelangelo made one. In 1494, Michelangelo was in the service of Florence ruler Piero de Medici. After a heavy snowfall, Medici ordered Michelangelo to create a snowman in the courtyard of his palace.
2. Mary Dillwyn snapped the first snowman photo. Mary was about 10 years old when she first picked up a camera in the mid-1800s. She took a picture of a snowman that had been built in her front yard, which is believed to be the earliest photograph of one ever found.
3. Japan is highly efficient in snowman production. Chasing a world record, residents of Sapporo, Japan, made 12,379 snowmen in 2003—so many that they actually outnumbered the humans in the town.
4. There may be ideal conditions for building one. According to the engineering journal *Industrial Engineer*, the "perfect" snowman is best attempted when snow is around 30 degrees to provide for ideal moisture content. A three-story snowman should consist of spheres ascending from 3 feet in diameter on the bottom to 1 foot on top. Two inches of snow on the ground is best.
5. Maine hosted the world's largest snow woman. In 2008, snow enthusiasts and the chamber of commerce in Bethel, Maine, concocted a plan to erect the world's largest snow person. Thirteen million pounds of powder were used to create an approximately 122-foot-tall entity named Olympia. Volunteers used 27-foot-long pine trees for her arms instead of branches and car tires shaped her mouth. She finally melted that July.



Ice hockey is the most popular sport in Slovakia. The reasons why are because it has a long history in the country and Slovakia has achieved the greatest success in this sport. Slovakia has had many players in the NHL. Since 1993, there have been many Slovak players in the NHL. The current Slovak players in the NHL are:

Juraj Slafkovsky, Montreal Canadiens
Pavol Regenda, Anaheim Ducks
Tomas Tatar, New Jersey Devils
Jaroslav Halak, New York Rangers
Erik Cernak, Tampa Bay Lightning
Adam Ruzicka, Calgary Flames
Martin Fehervary, Washington Capitals





Junior Branch Journal

Candlemas Day ~ February 2

On February 2, exactly 40 days after Christmas, we commemorate Mary's adherence to the Mosaic law as she entered the Temple for the ritual purification. Also, forty days was the time when a firstborn was brought to the Temple to be dedicated to the Lord. The Gospel reading for The Feast of the Presentation describes the scene: "And when the time came for their purification according to the law of Moses, they brought him up to Jerusalem to present him to the Lord." The story continues as Simeon holds the baby in his arms and says that Jesus will be a light for the Gentiles.



So the Presentation is a proclamation of Christ — Messiah and Priest, Lord and Savior. He is the light who came into this world to dispel sin and darkness. For this reason, traditionally at least since the seventh century, candles have been blessed at Mass this day that will be used throughout the year, hence coining the term "Candlemas."

In many Eastern European countries, the feast of the Presentation officially closes the celebration of Christmas. For this reason, Saint John Paul II began the custom of keeping the Nativity scene in St. Peter's square until Feb. 2.

Candlemas Day also was important in the lives of farmers. An old English song went as follows: "If Candlemas be fair and bright, / Come, Winter, have another flight. / If Candlemas brings clouds and rain, / Go, Winter, and come not again." If the bright sun "overshadows" the brightness of Candlemas Day, there will be more winter. However, if the light of Candlemas Day radiates through the gloom and darkness of the day, the end of winter is near. In America, Protestants decided we should replace Catholic Candlemas Day with Groundhog Day.

Valentine Trivia

These fun Valentine's Day facts will make you an expert on this love-filled holiday.

1. Passing out Valentines is a 600-year-old tradition. The oldest record of a Valentine is a poem that Charles, the Duke of Orleans, wrote to his wife when he was imprisoned in the Tower of London in 1415. He refers to his wife as his "Valentine".
2. Today, millions of greeting cards are purchased every year. According to Hallmark, an estimated 145 million greeting cards are exchanged in the United States alone each year, making it the second largest holiday for greeting cards after Christmas.
3. February 14 is a busy day for restaurants. Unsurprisingly, Valentine's Day is one of the busiest days of the year for restaurants, second only to Mother's Day.
4. Cupid's bow and arrow weren't just for show. In Roman mythology, Cupid is the son of Venus, the goddess of love and beauty. He is often depicted with a bow and arrows to pierce hearts and cast a spell of love.
5. Teachers are the number one recipient of Valentines. Classrooms in elementary schools often do fun Valentine exchanges to celebrate the holiday. Teachers often receive a sweet note from each of their students, making them the group of people who receive the most Valentines.



PERIODICAL

Slovak Ambassador Visits Pittsburgh

A weekend this past mid-November provided a busy one for Slovak Ambassador Radovan Javorčík, his wife Michelle, and Cultural Secretary Stanislav Buchtová. On November 11, the Western Pennsylvania Slovak Cultural Association held a reception for the trio with approximately 75 people attending. Guests included Renáta Kamenárová, director of the Slovak Studies Program at the University of Pittsburgh; Rick Martin, development director of the National Czech and Slovak Museum and Library in Cedar Rapids, Iowa; Bishop Larry Kulick of the Greensburg Diocese; and Father Valarian Michlik, pastor of St. Gregory Byzantine Catholic Church.

On November 12, the trio toured Pittsburgh, including a private tour of the Warhol Museum, and attended an evening concert at Heinz Hall. The visit concluded on Sunday, November 13, when Ambassador Javorčík was a speaker at the 32nd Slovak Heritage Festival at the University of Pittsburgh.



L to R: Joseph Senko, Slovak honorary consul for Pennsylvania; Renáta Kamenárová, director of the Slovak Studies Program at the University of Pittsburgh; Radovan Javorčík, Slovak ambassador to the United States; Michelle Javorčíková, the ambassador's wife; and Rick Martin, development director of the Czech and Slovak Museum and Library in Cedar Rapids, Iowa.

Still Available!

The LPSCU Cookbook

The Art of Cooking - Heart of Our Family

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

The spiral bound book is divided into sections which include:

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



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

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

Hurry before they're gone!

**SIGN UP A NEW MEMBER
TODAY!**