



LPSCU Life

Security, Peace of Mind

Morning Star

ZORNIČKA

Vol. 78, No. 867
July-August 2019

LPSCU Announces 2019

COLLEGE SCHOLARSHIP RECIPIENTS



**Ivan
KORPICS**

Center Valley, PA

Branch 130
Bethlehem, PA

**Mount St. Mary's
University**
Emmitsburg, MD



**Alexandra
McHALE**

West Pittston, PA

Branch 7
Exeter, PA

University of Scranton
Scranton, PA



**Samuel John
MONTANTE**

North Chesterfield, VA

Branch 7
Exeter, PA

University of Virginia
Charlottesville, VA



**Kassandra A.
RINKER**

Wanamie, PA

Branch 213
Dallas, PA

Wilkes University
Wilkes-Barre, PA



**Kelly
ZUZIC**

Waretown, NJ

Branch 40
Allentown, PA

**Westminster
Choir College
of Rider University**
Princeton, NJ

Congratulations!

*The biggest reward
for a thing well done is to have done it.*

~ Voltaire

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Calendar of Events

JULY

- 1** – Deadline to apply for the 2019 Anne (Shinal) Cichy Memorial Award.
- 3** – Branch 83 Matching Fund raffle benefitting Incarnation of Our Lord Parish's Senior Group will be held at the Senior Group's summer picnic at 12:00 noon at the parish, Buchanan and Pierce streets, Bethlehem, Pennsylvania.
- 6** – Branch 60 Summer Picnic at 5:00 p.m. at the home of Anita Gregory, 304 Turkey Path Road, Sugarloaf, Pennsylvania. A Matching Fund project to benefit the Sugarloaf Fire Company Inc. will also be held at the event.
- 13** – Sisters of SS. Cyril and Methodius Summer Festival from 10:30 a.m. to 5:00 p.m. at Villa Sacred Heart, Danville, Pennsylvania. Mass will be held at 5:00 p.m. in the Basilica.
- 13** – Branch 52 – Fabyanic Family Reunion at Hempfield Township Park, Westmoreland County, Pennsylvania, for descendants and relatives of Albert and Helen Harcarik Fabyanic. Reservations are required. Contact Angela Fabyanic Skiffen (724-864-7405) or Marie Fabyanic Polansky (724-733-5027).
- 13-27** – 15th Consular Tour of Slovakia and its neighbors. Contact Joe Senko at 412-956-6000 or jtsenko@aol.com.
- 18** – Slovak Day at Kennywood Park, West Mifflin, Pennsylvania. Branch 52 members should contact Jim Tomasic for tickets (412-824-0390).
- 19** – Msgr. Beeda District Pizza Party at 6:30 p.m. at Vesuvio's Restaurant, 366 W. Butler Drive, Drums, Pennsylvania. Contact Anita Gregory (570-788-3263) by July 15th if you plan to attend.
- 20** – **Deadline to submit articles for September/October Morning Star.**
- 21** – The Pittsburgh District's summer meeting and picnic beginning at 1:00 p.m. at Beech Pavilion, White Oak Park, 3 Muse Lane, White Oak, Pennsylvania. RSVP to Janice Matthews (412-751-9582) or your Branch Secretary by July 17th.

AUGUST

- 2** – Members of the Msgr. Beeda District will attend the show "Newsies" at 7:00 p.m. at the Pennsylvania Theater of Performing Arts in the J.J. Ferrara Center, 212 West Broad Street, Hazleton, Pennsylvania. Tickets are \$18.00 per person. Contact Anita Gregory (570-788-3263) by July 19th to make your reservation.
- 10** – Branch 39 is sponsoring an Evening at the Ballpark to see the Scranton/Wilkes-Barre Railriders at 6:35 p.m. at PNC Field in Moosic, Pennsylvania. Branch members attend free; guests are \$14.00 each. Contact Jim Yocum (570-436-6792 or jpyocum@ptd.net) by July 13th if you plan to attend.
- 25** – District 60 Breakfast Buffet at 10:00 a.m. at Four Blooms Restaurant, 668 N.

continued on page 10

LADIES PENNSYLVANIA
SLOVAK CATHOLIC UNION

Morning Star ZORNIČKA



(USPS 699-520)

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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

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A Message from Our National Spiritual Advisor

THE POWER OF “BREAKTHROUGH”

The previews shown on television back in April of the movie “Breakthrough” captured my attention. I rarely go to the movie theater but I just knew that I had to see this one. The film is based on a true event that took place in January of 2015. It is filled with a lot of emotion and heartwarming moments. You could feel the pain and anguish of the parents. But you could also experience their strength and courage when faced with the ultimate possibility of losing their only son.

The movie can be described in three words: Faith, Hope, and Love.

The deep and abiding faith of the mother in particular, and her total confidence and trust that God would give her son back to her.

The unending love of the mother for her son.

The enduring message of hope, never giving up through the power of prayer.

The entire community, church, first responders, the basketball team, school, and neighborhood gathered with flickering candles in communal prayer outside the hospital. When all seemed hopeless, when doctors gave very little chance of survival, there was a light shining in the darkness of that moment. “Nothing is impossible for God.”

Even for the skeptics in our midst, this movie is a wake-up call that prayer needs to be a regular part of our everyday experience. It is essential.

Remember, every life has a purpose.



Rev. Robert L. Seeman

Blessings,
Father Bob

LPSCU Board of Directors Semi-Annual Meeting

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 13, 2019, at 8:30 a.m. at the Doubletree by Hilton, Washington, Pennsylvania. All subsequent sessions will begin at 8:30 a.m. and continue until all Semi-Annual Meeting business has been completed. Members wishing to submit matters for the Board of Directors to consider at this meeting are directed to send them to the attention of Theresa Kluchinski at the LPSCU National Headquarters, 71 South Washington Street, Wilkes-Barre, PA 18701 or P.O. Box 32, Wilkes-Barre, PA 18703. All correspondence relative to this Semi-Annual Meeting should be received no later than August 13, 2019.

Branch 39 to Host Mass and Breakfast

Members and guests of LPSCU Branch 39, Hazle Township, Pennsylvania, will attend Mass together on Sunday, September 22, 2019, at 8:15 a.m. at the Church of Saint Joseph, Saints Cyril and Methodius Parish, Hazleton, Pennsylvania. Following the liturgy, members and their guests will enjoy a breakfast buffet at Four Blooms Restaurant, 668 North Hunter Highway, Drums, Pennsylvania. LPSCU members planning to attend are asked to make a reservation with Branch Secretary Jim Yocum by calling 570-436-6792 or emailing jpyocum@ptd.net by August 23.

Branch 39 will be holding a Matching Fund event at the breakfast. The Branch will donate \$100, combined with any donations received at the event, along with the matching funds received from the LPSCU Home Office, to be given to the Sisters of Saints Cyril and Methodius in Danville, Pennsylvania, in support of their ministries.

Announcement Correction

Branch 83 Planning Matching Fund Raffle

LPSCU Branch 83 of Bethlehem, Pennsylvania, will hold a Matching Fund raffle to benefit Incarnation of Our Lord Parish Senior Group. The raffle will take place at the Senior Group's summer picnic on Wednesday, July 3, at 12:00 noon at Incarnation of Our Lord Parish, Buchanan and Pierce streets, Bethlehem. All proceeds from the raffle, along with any matching funds from the LPSCU Home Office, will be donated to the Senior Group at the parish.

We originally reported that this was Branch 83's summer picnic rather than the Senior Group's picnic. We apologize for any confusion this may have caused.

Where Are They Now?

Awhile back, we announced a new feature in the *Morning Star* updating what has happened to past recipients of our college scholarship, post graduate, religious, and various other awards. We continue to invite all our past awardees (or their parents or other relatives) to fill us in on what has been going on in their lives in the years since they received their LPSCU award. Whether it be furthering their education, marriage, starting a family, embarking on a career, travel, or any other “adventure” they've had, we would like to hear about it.

Please feel free to share your success with our readers through a brief story and a photo or two. Send your information to Debby McKinley, LPSCU Public Relations Director, 39 Lafayette Street, Tamaqua, PA 18252 or email zornicka@lpscu.org. Our readers look forward to hearing from you.

REVEREND DIANISKA DISTRICT

The Reverend Dianiska District held its spring meeting on April 28, 2019, at the North End Slovak Club, Wilkes-Barre, Pennsylvania. Theresa Kluchinski welcomed everyone on behalf of host Branch 213.

District President Mary Ann Ewasko opened the business meeting with an announcement about our "Make a Difference Day" recipient, The Catherine McCauley House in Plymouth, Pennsylvania. Mary Ann spoke to Sister Kathleen, who graciously thanked the District for the cleaning supplies and was happy to hear that the facility will not only be our "Make a Difference Day" project again in October, but will also be the District's Matching Fund project and receive the non-perishable items donated by the members and guests at our annual Christmas party on December 1, 2019.

A donation was approved for the Slovak Catholic Federation's Annual Appeal. The members also approved a monetary donation and Matching Fund project for the LPSCU's national project to mark the society's 120th anniversary, *Dress for Success*. Branches were reminded that they can also participate on their own to organize a Matching Fund project.

Members were reminded to return their chance books in at the next meeting on October 27, 2019.

Pittsburgh District Meeting and Picnic

The Pittsburgh District will hold its summer meeting and annual picnic on Sunday, July 21, 2019, at 1:00 p.m. The event will take place at Beech Pavilion in White Oak Park, 3 Muse Lane, White Oak, Pennsylvania. Please RSVP to Janice Matthews at 412-751-9582 or your Branch Secretary. Deadline to respond is Wednesday, July 17. Please remember to bring your donation for the Dress for Success drive. See you there!

Branch 60 to Host Breakfast Buffet

Please come and join LPSCU Branch 60 for a Breakfast Buffet on Sunday, August 25 at 10:00 a.m. The buffet will be held at Four Blooms Restaurant, 668 N. Hunter Highway, Drums, Pennsylvania. Please contact Anita Gregory at 570-788-3263 by August 20 if you plan to attend.

Branch 60 will also be doing a Matching Fund project at this event, in conjunction with the LPSCU's Matching Fund program. The project will benefit United Charities Children's Home in West Hazleton, Pennsylvania. The mission of the Children's Home is to enhance the quality of life for children, youth, and families by utilizing out-of-home care and counseling and providing a wide range of services including material assistance and fulfilling other needs of the community.

We hope you will come out and support our project.

LPSCU 2019 RELIGIOUS AWARDS

FOR MEMBERS ENTERING RELIGIOUS LIFE

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

\$300 ANNUALLY

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

❖ **The St. John Vianney Award**

This award is offered to any male member of the LPSCU aspiring to the priesthood. The member may apply for the \$300 Award upon entrance into an approved program of priestly formation. The award may be renewed for each successive year until ordination, provided the member re-applies for said award each year.

❖ **The St. Theresa of the Little Flower Award**

This award is offered to any female member of the LPSCU aspiring to religious life. The member may apply for the \$300 award upon completion of her first year of Novitiate. The award may be renewed annually until the member is professed as a religious nun, provided she re-applies for said award each year.

❖ **The St. André Bessette Award**

This award is offered to a male member of the LPSCU aspiring to religious life as a brother in a religious congregation. He may apply for the \$300 award upon entrance into an approved program for religious brother formation. The award may be renewed annually for each successive year until completion of the program, provided the member re-applies for said award each year.

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

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

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

Applications are available from the LPSCU Home Office or its website. **Applications for the 2019 awards must be postmarked by August 31, 2019.**

Submit applications to:

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

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

❖ Fax: 570-823-4464

E-mail: lpscu@lpscu.org ❖ Website: www.lpscu.org

Minutes of the Mid-Year Board Meeting

CONFERENCE CALL ❖ JUNE 8, 2019

Call to Order – Prayer

President Theresa Kluchinski called the meeting to order at 10:00 a.m. Spiritual Advisor Rev. Robert Seeman offered a prayer.

Roll Call

All were present.

Welcome Remarks

President Kluchinski welcomed everyone to the Mid-Year Board Meeting.

Approval of Agenda/Minutes

The Agenda for this meeting was approved, along with the Minutes from the March 15, 2019 board meeting.

Correspondence

The board was provided with all correspondence received. There were no requests.

Financial Report

Board members were provided and reviewed the following information:

- ❖ Quarterly Statement – March 2019
- ❖ Month End Balance Sheet/Revenue and Expenses
- ❖ Summary Market Value 2019
- ❖ Budget
- ❖ Transaction Summary Report
- ❖ CPA Audit
- ❖ Employee Retirement Plan revisions

Home Office

Secretary-Treasurer Mary Jo Savidge provided the board with a report on the following: maintenance of the roof and processing of Unclaimed Property.

President Kluchinski provided the board with information on the following:

- ❖ Campaign
- ❖ Guaranteed Issue
- ❖ Dividend checks

The board was provided and approved the Colonial Supplemental Insurance Cafeteria Plan Resolution.

Convention

Nothing to report.

Unfinished Business

The board was provided information on the following:

- ❖ Employee Handbook Revision
- ❖ Advertising of the LPSCU Cookbook

Strategic Plan

Nothing was received.

President Kluchinski did mention that Fraternal Activities Director Susan Ondrejco did reach out to all the District Presidents regarding the Dress for Success project.

New Business

The board was provided and approved the following:

- ❖ Annuity Rate
- ❖ Branch Deposit Rate

The board was provided all information received for the Pennsylvania Insurance Department Examination.

Officer Reports

The following quarterly reports were provided and reviewed:

- ❖ Spiritual Advisor – Rev. Robert Seeman
- ❖ Vice President – Anita Gregory
- ❖ Chairperson of Trustees – Mary Ann Ewasko
- ❖ Trustees – James Yocum, Dolores Evanko, Margaret Jollimore, and Joan Hladek

Compliance Update

The board was provided information on the following compliances:

- ❖ *Illinois* – Proposed legislation on cybersecurity
- ❖ *NAIC* – The NAIC instituted several changes in 2018 that will impact the way all insurers (fraternal and commercial) report certain information to regulators.
- ❖ *Pennsylvania* - The Corporate Governance Annual Disclosure (CGAD) and PA House Bill 1016.

Calendar of Events

The board was provided and reviewed the calendar of events for the remainder of 2019 and for 2020.

There being no further business, the meeting was adjourned.

Respectfully submitted,

Mary Jo Savidge

National Secretary-Treasurer

New Insurance Issued

Branch	Branch Representative	Mar./April 2019	Year-to-Date Total
38*	Maureen Grohowski	\$ 10,000.00	\$ 10,000.00
39	James Yocum	\$ 10,000.00	\$ 10,000.00
60	Anita Gregory	\$ 2,000.00	\$ 2,000.00
64	Susan Ondrejco	\$ 5,000.00	\$ 5,000.00
65	Janice Mathews	\$ 5,000.00	\$ 5,000.00
109	Joan Hladek	\$ 3,000.00	\$ 3,000.00
213	Maureen Grohowski	\$ 27,000.00	\$ 27,000.00
		\$ 62,000.00	\$ 62,000.00

*Sold through Home Office, not included in Campaign

JULY/AUGUST 2019

Rev. Dianiska District Plans Christmas Party

The annual Christmas party of the Reverend Dianiska District will be held on Sunday, December 1, 2019, at Genetti Hotel and Conference Center, Market Street, Wilkes-Barre, Pennsylvania. Branch 6 will host this event. More details will follow.

Susan Worth

LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION

- ❖ 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 \$100.00.
- ❖ 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 \$250.00.



FLEXIBLE ANNUITY

Annual Interest Rate is 3.5%*

*Effective April 1, 2018

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

So Do You Think You Are Slovak?

A follow-up to an article that appeared in the March/April issue of *Morning Star*

After years of thinking I was 100% Slovak – my father and mother and grandparents on both sides were Slovak, not to mention from Slovakia – I was shocked and surprised to find out the results of my DNA testing through Ancestry.com. The results were as follows:

- 88% Eastern European
- 3% Italian/Greek
- 3% Great Britain
- 3% Baltic
- 3% Other

A short time later I received an e-mail that said of the 3% Other, 1% was Southern Pacific.

Then, after my daughter showed me how to use the application to find out who was a match in my DNA profile, there were several more surprises. The first showed up with, of all people, a graduate student I worked with at the university we both attended. After he graduated and I retired, we continued to stay in touch. Shockingly, he is shown as my 4th or 5th cousin out of a population of 50. There were several other names that popped up. One was a supposed familial name of someone that my parents would visit while we were on vacation in Cleveland, Ohio. I always thought the gentleman was my dad's friend when, in reality, he was a relative (another avenue in my prior article on ancestry in the March/April issue of *Morning Star*).

There appears to be a great mix of nationalities in the early history of the Eastern Europeans. When I attended the LPSCU Board meeting at the Benedictine Abbey in Cleveland, Ohio, one of the priests there gave a talk on the history of how the Christian faith came to the Slovak region and explained that it began with the Celts, so some of our Slovak DNA might even show some Celtic ancestry. This situation cropped up again on a flight to an LPSCU Board meeting. I was seated next to a woman from India and we spoke about some ancestral traits. She related that some Indians have red hair and explained that this phenomenon is the result of the Celts reaching India in early centuries.

This fact may also apply to Slovaks since my maternal grandfather had flaming red hair. So did another person of Slovak heritage in my Slovak parish. Though Celtic lineage did not specifically appear in my Ancestry DNA results, it may well be part of the 3% labelled "Great Britain" or "Other".

It would be great if other LPSCU members who have had surprising ancestry search discoveries would write an article for the *Morning Star*.

Joan Hladek

Pittsburgh District to Hold Charity Clothing Drive

In conjunction with the celebration of the LPSCU's 120th Anniversary year, the Pittsburgh District is holding a clothing drive for Dress for Success Pittsburgh. Members are asked to bring their donations to the District's Summer Picnic to be held on July 21st in White Oak Park, Pennsylvania.

Please note that all clothing must be clean and on hangers. (No clothes in plastic bags will be accepted.) Acceptable clothing items include:

- Interview appropriate suits
- Interview appropriate blouses
- Professional separates including blouses, slacks, skirts, dresses, blazers and jackets
- Work appropriate shoes
- Jewelry and scarves
- Handbags (briefcases, portfolios or work appropriate handbags)
- Medical scrubs
- New undergarments
- New makeup, toiletries, and hair accessories

If you can't find anything in your closet to donate, consider making a monetary donation or bring a gift card to Amazon, Walmart, CVS, Walgreens, Uber, or Target. Office supplies, children's toys and activities, or healthy, non-perishable snack foods are also welcome. All donations are tax deductible.

See you on July 21st in White Oak Park after you've decluttered your closet!

In Memoriam

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

Name	Branch	Location
Mary McAndrew	7	Exeter, PA
Verna Prawdzik*	7	Exeter, PA
Joseph V. Adamec	19	Swoyersville, PA
Elsie Parkinson*	24	Windber, PA
Emerentiana Matvya	42	Pittsburgh, PA
Anna Mehalick*	60	W. Hazleton, PA
Donna Pucklavage	60	W. Hazleton, PA
Jean Lokay	62	Northampton, PA
Jerald Irvin	64	Pittsburgh, PA
Paul Jamison*	64	Pittsburgh, PA
Margaret Danko	83	Bethlehem, PA
Rosemarie Kocher	90	Johnstown, PA
Rosemary Swarney	90	Johnstown, PA
Marie Z. Hodge	132	Campbell, OH
George Hromyak III	132	Campbell, OH
Elizabeth Kovach	132	Campbell, OH
Joseph G. Ondo	132	Campbell, OH
Thomas F. Kalata	158	Chicago, IL
Arunas Liulevicius	158	Chicago, IL
Catherine Bolsar	197	Wilkes-Barre, PA
Grazina Maciuika	197	Wilkes-Barre, PA
Laura Vigil	197	Wilkes-Barre, PA

*Multiple certificates

LPSCU 15 PAYMENT LIFE PLAN

The LPSCU offers an economical and beneficial 15 Payment Life Insurance Plan for anyone from age 0 through 70. Under this plan, there is a minimum purchase amount of \$5,000 of life insurance. Premiums are payable for fifteen (15) years from issue date. If the insured dies within the 15-year period following the issue date, no additional premiums are due and payable, and the face amount of the certificate is paid to the named beneficiary/ies, except as provided within the contract regarding Suicide and Contestability.

The plan allows for premium payments to be made monthly, quarterly, semiannually, or annually. The certificate becomes fully paid at the end of fifteen (15) years, and coverage remains in full force and effect for the entire life of the insured without any additional premium payments required. Upon the death of the insured, the face amount of the certificate is paid to the insured's named beneficiary/ies.

A member with a 15 Payment Life Plan is entitled to all fraternal benefits of the LPSCU including educational

awards, youth and adult activities, newborn benefits, prescription discount card, official publication, and discount car rental.

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

During these unstable economic times, the 15 Payment Life Plan offered by the LPSCU is economical and beneficial for estate planning and can especially help with the high cost of funeral expenses.

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

Listed below are the Annual and Monthly Premium Schedules for the 15 Payment Life Insurance Plan. The premiums listed are based on \$1,000 of life insurance coverage.

Semiannual and quarterly premium rates are also available. Contact your Branch Secretary or the Home Office for more information.

15 PAYMENT LIFE ANNUAL AND MONTHLY PREMIUM RATES PER \$1,000 Based on 2001 CSO Male and Female Mortality Tables — Based on Age at Last Birthday

Issue Age	Annual		Monthly	
	Male	Female	Male	Female
0	\$ 8.97	\$ 8.29	\$ 0.81	\$ 0.75
1	9.13	8.44	0.82	0.76
2	9.31	8.60	0.84	0.77
3	9.50	8.77	0.86	0.79
4	9.69	8.89	0.87	0.80
5	9.89	9.12	0.89	0.82
6	10.10	9.31	0.91	0.84
7	10.32	9.50	0.93	0.86
8	10.53	9.70	0.95	0.87
9	10.76	9.90	0.97	0.89
10	10.99	10.11	0.99	0.91
11	11.24	10.29	1.01	0.93
12	11.46	10.54	1.03	0.95
13	11.84	10.76	1.07	0.97
14	12.23	10.98	1.10	0.99
15	12.62	11.23	1.14	1.01
16	13.02	11.47	1.17	1.03
17	13.41	11.71	1.21	1.05
18	13.81	12.04	1.24	1.08
19	14.23	12.43	1.28	1.12
20	14.61	12.79	1.31	1.15
21	15.04	13.19	1.35	1.19
22	15.49	13.58	1.39	1.22
23	15.96	14.05	1.44	1.26
24	16.43	14.52	1.48	1.31
25	16.93	14.98	1.52	1.35
26	17.44	15.46	1.57	1.39
27	17.97	15.97	1.62	1.44
28	18.51	16.48	1.67	1.48
29	19.08	17.01	1.72	1.53
30	19.67	17.56	1.77	1.58
31	20.28	18.10	1.83	1.63
32	20.91	18.72	1.88	1.68
33	21.57	19.32	1.94	1.74
34	22.26	19.89	2.00	1.79
35	22.97	20.58	2.07	1.85

Issue Age	Annual		Monthly	
	Male	Female	Male	Female
36	23.72	21.18	2.13	1.91
37	24.48	21.90	2.20	1.97
38	25.27	22.64	2.27	2.04
39	26.09	23.37	2.35	2.10
40	26.95	24.05	2.43	2.16
41	27.82	24.83	2.50	2.23
42	28.72	25.73	2.58	2.32
43	29.66	26.56	2.67	2.39
44	30.62	27.40	2.76	2.47
45	31.61	28.25	2.84	2.54
46	32.63	29.24	2.94	2.63
47	33.68	30.13	3.03	2.71
48	34.77	31.16	3.13	2.80
49	35.90	32.11	3.23	2.89
50	37.09	33.17	3.34	2.99
51	38.35	34.26	3.45	3.08
52	39.67	35.39	3.57	3.19
53	41.05	36.55	3.69	3.29
54	42.48	37.74	3.82	3.40
55	43.97	38.97	3.96	3.51
56	45.51	40.25	4.10	3.62
57	47.12	41.56	4.24	3.74
58	48.81	42.91	4.39	3.86
59	50.60	44.32	4.55	3.99
60	52.49	45.78	4.72	4.12
61	54.47	47.28	4.90	4.26
62	56.54	48.85	5.09	4.40
63	58.70	50.50	5.28	4.55
64	60.99	52.24	5.49	4.70
65	63.40	54.08	5.71	4.87
66	65.96	56.02	5.94	5.04
67	68.71	58.07	6.18	5.23
68	71.69	60.27	6.45	5.42
69	74.92	62.62	6.74	5.64
70	78.44	65.13	7.06	5.86

THE LYNDA (POSIVAK) MOHLENHOFF

MEMORIAL AWARD

This LPSCU scholarship award is for students pursuing a degree in or relating to the fields of Math, Science, or Technology. It is given in memory of Lynda (Posivak) Mohlenhoff through the generosity of her parents, Peggy and Frank Posivak. All were/are members of LPSCU Branch 83 in Bethlehem, PA.

One lucky qualified applicant will be chosen for the \$500 award each year. The winner will be selected by a random drawing from among all qualified applicants. (Note: No individual shall be eligible to receive the scholarship more than two times.)

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

- Applicants must be accepted to attend (or already be attending) an accredited college/university as a full-time student pursuing a degree in or relating to the fields of Math, Science, or Technology. Proof of acceptance/attendance is required.
- Applicants must provide a wallet-size color photo.
- Applicants must provide two letters of recommendation from a teacher, friend, or religious affiliation.

To be eligible to receive this year's award, applications must be post-marked by August 15. For an application, please call the LPSCU Home Office at 888-834-6614 (toll free) or 570-823-3513; fax 570-823-4464; e-mail lpscu@lpscu.org; or visit our website at www.lpscu.org.

2019 SS.C.M. Appeal Update

The Saints Cyril and Methodius Appeal is in its 41st year raising money to assist the Pontifical Slovak College of Saints Cyril and Methodius in Rome with its day to day operations. Today, the Appeal relies upon the generosity of individual donors in addition to collections taken up in individual parishes of Slovak ancestry.

As of May 30, \$17,616 has been received from 137 donors. On behalf of the Pontifical College, thank you for your continued generosity and support.

Anyone who wishes to contribute to the 2019 Appeal but who did not receive a letter in January asking for a donation is asked to fill out the information in the box at the bottom of this article. 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, 2019, will be credited toward the 2020 Appeal.

Thank you again for your goodness and generosity.

The Slovak Catholic Federation, founded in 1911, 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 Epiphany Parish, Sayre, Pennsylvania. Reverend Thomas A. Nasta, national chaplain of the First Catholic Slovak Union and pastor of Sacred Heart Parish, Swedesburg, Pennsylvania, serves as First Vice President of the Federation and is the Appeal Coordinator.

2019 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
Sacred Heart Catholic Church
120 Jefferson Street, Swedesburg, PA 19405

Zornička contributors,
Send items to:
zornicka@lpscu.org

Calendar of Events continued from page 2

Hunter Highway, Drums, Pennsylvania. Contact Anita Gregory (570-788-3263) by August 20th if you plan to attend.

- 27** – Msgr. Beeda District Meeting at 6:00 p.m., Perkins Restaurant, Route 93, West Hazleton, Pennsylvania. Contact Anita Gregory (570-788-3263) if you plan to attend.

SEPTEMBER

- 6-15** – 2019 Slovakia Heritage Tour, a ten-day, small-group tour. Genealogical research and ancestral village and family visits available. For details contact Judith Northup-Bennett (978-544-5144 or slovakiaheritagetours@gmail.com or visit www.slovakiaheritage.com.)
- 13-14** – LPSCU Semi-Annual Board Meeting at the Doubletree by Hilton, Washington, Pennsylvania. First session begins at 8:30 a.m. *See announcement on page 3.*
- 16-17** – Slovak Catholic Federation Meeting, DuBois, Pennsylvania
- 20** – **Deadline to submit articles for November/December Morning Star.**
- 22** – Branch 39 Mass at 8:15 a.m. at the Church of St. Joseph, Saints Cyril and Methodius Parish, Hazleton, Pennsylvania, followed by a breakfast buffet at Four Blooms Restaurant, 668 North Hunter Highway, Drums, Pennsylvania. A Matching Fund event benefitting the Sisters of SS. Cyril and Methodius will be held at the breakfast. Contact Jim Yocum (570-436-6792 or jpyocum@ptd.net) by August 23rd if you plan to attend.

JOIN FR. BOB SEEMAN ON A PILGRIMAGE TO POLAND

"In the footsteps of St. John Paul II & St. Faustina"

Warsaw * Niepokalanow * Czestochowa
Wadowice * Zakopane * Krakow

September 23 – October 1, 2019

\$3,799 from Pittsburgh
(Price per person, double occupancy)

With Optional Post Tour to Rome and Assisi

October 1 – October 5, 2019

\$1,399 (per person, double occupancy)

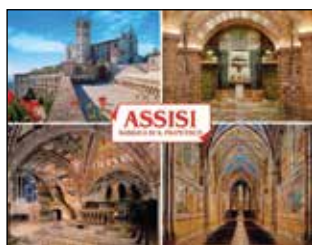
To book or for more information visit

www.pilgrimages.com/frseeman

Or contact 206 Tours at 1-800-206-TOUR (8687)

Ask for Cara: ext. 1229 or

e-mail: cara@206tours.com



- 23-25** – American Fraternal Alliance Executive Summit, Washington, D.C.

- 23-10/1** – Pilgrimage to Poland with our Spiritual Advisor, Rev. Robert Seeman. *Go to www.pilgrimages.com/frseeman for details or see box below left.*

OCTOBER

- 10** – New Jersey/New York Fraternal Alliance Annual Meeting, Tropicana Casino and Resort, Atlantic City, New Jersey
- 20-22** – Pennsylvania Fraternal Alliance Meeting, Hershey, Pennsylvania
- 27** – Rev. Dianiska District meeting at 1:00 p.m. at the North End Slovak Club, North Main Street, Wilkes-Barre, Pennsylvania. "Make a Difference Day" will be observed. Branch 19 will host.
- 31** – Summer Hours end for LPSCU Home Office.

NOVEMBER

- 3** – Slovak Heritage Festival from 1:00-5:00 p.m. at the University of Pittsburgh Cathedral of Learning Commons Room (Oakland). Contact Christine Metil at 412-624-5906 or at slavic@pitt.edu.
- 20** – **Deadline to submit articles for January/February 2020 Morning Star.**

DECEMBER

- 1** – Rev. Dianiska District Christmas Party at Genetti Hotel and Conference Center, Market Street, Wilkes-Barre, Pennsylvania. Time to be announced. Branch 6 will host. A Matching Fund Event benefitting the Catherine McAuley Center will be held at the party.
- 1** – Branch 52 Annual Christmas Party beginning at 12:00 noon at Grandview Golf Club, North Braddock, Pennsylvania. Contact Jim Tomasic to make a reservation (412-824-0390).
- 6** – Msgr. Beeda District Christmas Party at 6:00 p.m. at Rocco's Restaurant, 245 Muir Avenue, Hazleton, Pennsylvania. Contact Anita Gregory (570-788-3263) by November 25th if you plan to attend.
- 7** – LPSCU Board Meeting (Telephone Conference)

Branch 60 to Hold Matching Fund Event

LPSCU Branch 60 will hold a Matching Fund event at their annual Summer Picnic at 5:00 p.m. on Saturday, July 6 at the home of Anita Gregory, 304 Turkey Path Road, Sugarloaf, Pennsylvania. The event will be held in conjunction with the LPSCU's Matching Fund program and all proceeds collected will benefit the Sugarloaf Fire Company Inc. which is a volunteer fire company that provides fire, rescue, and emergency medical services to area residents. The proceeds will help the fire company update some of their equipment.

Minutes of the Executive Finance Committee

June 4, 2019 ❖ Home Office, Wilkes-Barre, Pennsylvania

President Theresa Kluchinski called the meeting to order and offered a prayer, followed by the Pledge of Allegiance. Attendees were: Theresa Kluchinski, president; Anita Gregory, vice president; Mary Jo Savidge, secretary-treasurer; and Mary Ann Ewasko, chairperson of trustees.

The committee reviewed and accepted the Minutes from February 27, 2019 Executive Finance Committee meeting.

Correspondence/Requests

The committee acknowledged the correspondence read and approved the following:

- ❖ Western Pennsylvania Slovak Day Association requesting an ad and a donation for the Chinese Auction which will be held at Kennywood Park, Pittsburgh, Pennsylvania. *Approved two \$25.00 gift cards and a \$150.00 ad.*
- ❖ Pennsylvania Fraternal Alliance requesting a donation to the scholarship fund. *Approved \$50.00.*
- ❖ The Polish National Union of America requesting an ad for the 31st General Convention Program Book. *Approved a \$100.00 ad.*
- ❖ Sisters of Saints Cyril and Methodius requesting a donation for the Summer Festival. *Approved \$50.00.*
- ❖ Slovak League of America requesting a donation for the centennial of the death of Milan Rastislav Stefanik who was a Slovak patriot, scientist, military leader, and co-founder of the first Republic of Czecho-Slovakia. *Approved \$50.00.*

The committee also approved a \$100.00 donation to Holy Family National Catholic Church in memory of Irene Jugan, who was president of the Polish National Union of America in Scranton, Pennsylvania.

Financial Statement

The committee reviewed the following checking accounts: M&T Bank – General Operating Account – The Outstanding Checklist for the M&T General Operating Account for February, March, and April 2019; the Morgan Stanley Smith Barney Checking Account for February, March, and April 2019 and the Home Office – Branch Deposit Account.

The committee reviewed the March 31, 2019 Quarterly Report and the Profit & Loss/Balance Sheet for February, March and April 2019. The committee also reviewed graphs which provide a snapshot of the financial statement for 2018 and 2019.

Bond/Stock/Pension Portfolio

The committee was provided and reviewed all activity from February, March, and April 2019, including Common Stocks, Preferred Stock, and International Bonds. The Employee Retirement Plan was also reviewed.

Home Office

Secretary-Treasurer Savidge reported that a check was cut on April 5, 2019 to the Pennsylvania Treasury Department for Unclaimed Property. There were two (2) deaths that were turned over to the state.

Budget

The committee was provided and reviewed the budget through April 2019.

Meeting Dates

The next meeting will be August 20, 2019.

There being no further business, the EFC adjourned.

Respectfully submitted,

Mary Jo Savidge

National Secretary-Treasurer

Lehigh Valley Okres Joins Hands to Fight Cancer

Members of the Lehigh Valley Okres recently concluded a clothing drive to mark Joins Hands Day. Okres members collected clean, gently used clothing for the Cancer Boutique located at the Bethlehem Municipal Ice Rink, 345 Illick's Mill Road, Bethlehem, Pennsylvania. Okres members had originally planned to drop off their collected donations on May 4th on Join Hands Day, but when that didn't work out, LVO members Marge and John Ferri and Patricia Kienzle brought the items to the Ice Rink on May 21. Because the parking lot was so crowded with other individuals and groups who were making donations, volunteers from the Cancer Boutique went around to collect the donated items so donors wouldn't have to leave their vehicles. Consequently, the Okres members weren't able to take the customary picture of the group's donation being made. The Okres appreciates and thanks those who contributed items to this year's drive benefitting the Cancer Boutique.

JULY/AUGUST 2019

Msgr. Beeda District Members to Attend Show

Msgr. Beeda District members will attend the Pennsylvania Theater of Performing Arts musical "Newsies" on Friday, August 2, 2019, at 7:00 p.m. The theater is located at the J.J. Ferrara Center, 212 West Broad Street in Hazleton, Pennsylvania.

"Newsies" is a rousing tale inspired by the real-life Newsboys Strike of 1899 where New York City's newsboys went on strike to protest unfair working conditions. Tickets are limited so anyone planning to attend should call Anita Gregory (570-788-3263) for reservations no later than July 19.

Hope to see you there!



JET Plan \$1.00 First Year Premium Extended for 2019

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 2019. **This offer is limited to certificates with an issue date in the year 2019.** 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 2019.

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.

THE 2019 MARGARET SABOL SCHOLARSHIP AWARD

\$1,000 ANNUAL AWARD

The LPSCU is proud to introduce this new scholarship for students pursuing a degree in Science, including Medical Science. This award is given in memory of Margaret Sabol, who was a member of LPSCU Branch 42 in Pittsburgh, Pennsylvania. It is funded entirely through the generosity of Margaret's daughter, who is also a member of Branch 42.

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

- * Attend an accredited college/university in the fall of 2019 on a full-time basis pursuing a degree in Science (including Medical Science).
- * Proof of acceptance/attendance is required.
- * Provide a wallet-size color photo.
- * Provide two letters of recommendation from a teacher, friend, or religious affiliation.
- * Submit a one-page essay on "Why this degree is important to me."

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

Applications must be postmarked by August 15, 2019. Request an application by contacting one of the choices listed below. Send completed applications to:

**Ladies Pennsylvania
Slovak Catholic Union**
ATTN: Margaret Sabol Award
P.O. Box 32 | Wilkes-Barre, PA 18703
P: 570-823-3513 | TF: 888-834-6614
F: 570-823-4464
E: lpscu@lpscu.org | W: www.lpscu.org



Branch 64 to Hold Matching Fund Event

Branch 64 is planning a Matching Fund project to raise funds for Dress for Success Pittsburgh by taking part in "Septemberfest" on September 28, 2019, at 351 Valley Brook Road, McMurray, Pennsylvania from 11:00 a.m. to 4:00 p.m. A Chinese Auction is part of the event, with all proceeds benefitting Dress for Success Pittsburgh.

Dress for Success Pittsburgh promotes the economic independence of women by providing professional attire, a network of support, and the career development tools to help women thrive in the workplace and in life.

Have Any News?

We welcome any news concerning honors, awards, or outstanding achievements received by our members, life events of our members (confirmations, graduations, weddings, promotions, etc.), news on a Branch or District social, or any letters, articles, or information of interest to our members.

Contact Debby McKinley
Public Relations Director
39 Lafayette Street
Tamaqua, PA 18252
zornicka@lpsc.org

Our Mission is...

- To spread and foster the Catholic faith
- To foster a spirit and practice of true fraternalism
- To perpetuate an appreciation of ethnic culture and heritage
- To instill patriotic zeal for the United States of America
- To provide affordable insurance benefits

Msgr. Beeda District to Hold Pizza Party



The Msgr. Beeda District will hold a pizza party on Friday, July 19, 2019, at 6:30 p.m. at Vesuvio's Restaurant, 366 W. Butler Drive, Drums, Pennsylvania. The cost per person is \$5.00. Any LPSCU member who is planning to attend the event is asked to please make a reservation with Anita Gregory (570-788-3263) by July 15. We hope you will join us for an evening of fun.

Ladies Pennsylvania Slovak Catholic Union 1st Quarter Report

Assets	1st Quarter 2019	1st Quarter 2018
Investments.....	\$ 15,598,613.00	\$ 15,897,334.00
Cash on Deposit	\$ 131,560.00	\$ 93,289.00
Real Estate Owned	\$ 115,357.00	\$ 120,836.00
Other Assets	\$ 59,130.00	\$ 50,815.00
Totals	\$ 15,904,660.00	\$ 16,162,274.00

Liabilities & Fund Balance	1st Quarter 2019	1st Quarter 2018
Fund Balance.....	\$ 3,855,026.00	\$ 4,036,306.00
Interest Maintenance Reserve	\$ 39,714.00	\$ 81,454.00
Asset Valuation Reserve	\$ 398,192.00	\$ -
Amt. Retained as Trustee.....	\$ 131,275.00	\$ 132,469.00
Aggregate Reserve-Life Certificates.....	\$ 11,362,642.00	\$ 11,314,318.00
Other Liabilities	\$ 117,811.00	\$ 597,727.00
Totals	\$ 15,904,660.00	\$ 16,162,274.00

Revenues	1st Quarter 2019	1st Quarter 2018
Premium Income	\$ 36,484.00	\$ 43,150.00
Investment Income.....	\$ 172,596.00	\$ 192,323.00
Income - Other	\$ 6,927.00	\$ 8,796.00
Totals	\$ 216,007.00	\$ 244,269.00

Expenses	1st Quarter 2019	1st Quarter 2018
Death Claims	\$ 109,154.00	\$ 69,622.00
Endowments	\$ 3,605.00	\$ 14,230.00
Cash Surrenders	\$ 25,032.00	\$ 9,510.00
Annuity Benefits	\$ 7,974.00	\$ -
Dividends	\$ -	\$ -
Increase in Aggregate Reserves	\$ (14,000.00)	\$ 18,000.00
Branch Support/Commissions	\$ 14,548.00	\$ 77.00
General Operating Expenses	\$ 47,772.55	\$ 56,914.75
Officers and Committee Expenses	\$ 2,325.16	\$ 5,002.88
Actuarial/Accounting Expense.....	\$ 37,425.00	\$ 44,525.00
Investment Mgt. Fee	\$ 26,469.11	\$ 6,165.90
Official Publications.....	\$ 15,331.33	\$ 15,925.63
Travel Expense	\$ 1,461.58	\$ 936.08
Bureau and Association Dues	\$ 3,700.00	\$ 3,700.00
Donations.....	\$ 3,870.00	\$ 4,170.00
Scholarships	\$ (1,000.00)	\$ (693.00)
Fraternal Activities.....	\$ 4,974.27	\$ 3,832.76
Insurance Taxes, Licenses & Fees.....	\$ 30,550.00	\$ 10,390.00
Sub Total	\$ 319,192.00	\$ 262,309.00

Net Gain/Loss From Operations.....	\$ (103,185.00)	\$ (18,040.00)
Net Realized Capital Gain (Loss).....	\$ (137,906.00)	\$ (538.00)
Total	\$ (241,091.00)	\$ (18,578.00)

LPSCU 2019 POST GRADUATE AWARD

The LPSCU is offering two different Post Graduate Award Benefits to our members who are awarded a Master's or Doctorate degree during the period running from July 1, 2018, to August 30, 2019. These awards are:

\$300 Award (Based on \$2,000 of insurance)

\$500 Award (Based on \$5,000 of insurance)

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

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

- Be a member of the LPSCU for at least five (5) years with either a \$2,000 permanent reserve life insurance certificate or a \$5,000 permanent reserve life insurance certificate. (Term insurance is excluded.)
- Provide a photocopy of the Master's and/or Doctorate degree received.
- Provide documentation that the degree was awarded between July 1, 2018 and August 30, 2019.
- Provide a wallet-size color photo.

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

Applications are available from the LPSCU Home Office or its website. **Applications must be postmarked by September 30, 2019.** Submit applications to:

Ladies Pennsylvania Slovak Catholic Union

ATTN: Post Graduate Award

P.O. Box 32

Wilkes-Barre, PA 18703

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

❖ Fax: 570-823-4464

E-mail: lpescu@lpescu.org ❖ Website: www.lpescu.org

Please Note – As of September 1, 2021, only a \$5,000 permanent reserve life insurance certificate will qualify for this award. Future applicants can increase their current face amount to meet the \$5,000 requirement.

**Get involved in the LPSCU – Meet new friends!
Attend Branch & Okres meetings!
Sign up a new member!**

Need a Unique Gift for a Special Occasion?

Whether it be for an anniversary, baptism, birthday, first Holy Communion, confirmation, graduation, or wedding, the Ladies Pennsylvania Slovak Catholic Union has the perfect gift – a life insurance certificate. The LPSCU offers Single Premium, Three Payment Life, Five Payment Life, Ten Payment Life, Fifteen Payment Life, Twenty Payment Life, Twenty Year Endowment, and Whole Life insurance plans. All are excellent choices, suited to your individual needs.

Contact your Branch Secretary or the Home Office for current premium rates. Premiums are based on the present age of the intended insured.

Insurance coverage with the LPSCU also provides quality service and excellent benefits.

MEMBER BENEFITS

Educational Benefits	Newborn Benefit
Youth/Adult Activities	Official Publication
Discount Car Rental	Prescription Discount Card

Don't delay! Call today!

*Apply for that special someone to become
a member of our fraternal family!*

LPSCU Life

Security, Peace of Mind

Cooking Corner

SPAGHETTI CASSEROLE

- 1 lb. ground meat
- 1 can cream of mushroom soup
- 1 can water (use soup can to measure)
- 1 tsp. sugar
- ½ tsp. salt
- 1 cup shredded cheddar cheese (halved)
- ½ cup chopped onion
- 14 oz. jar spaghetti sauce (any flavor)
- 1 can diced tomatoes
- 1 small can of mushrooms (optional)
- 10 oz. spaghetti (break pieces in half or thirds before cooking)

Brown meat; drain fat off. Add all ingredients except spaghetti. Cook spaghetti according to package directions; drain water. Mix meat mixture, spaghetti, and half of cheese. Cover and bake in a 9 x 13 baking dish at 350 degrees for 35 minutes. Uncover and sprinkle remaining cheese on top. Bake until cheese melts.



LPSCU Matching Fund Program

On January 1, 2011, the LPSCU initiated a Matching Fund Program for our Branches and Districts. In the program's initial year, we had one Matching Fund project. We are pleased to report that the program has grown steadily ever since.

As a fraternal benefit society, the LPSCU encourages our Branches and Districts to participate in Matching Fund projects for the benefit of charitable organizations. The funds that are raised from a Matching Fund event will be matched dollar for dollar by the LPSCU, up to a maximum of \$100 for a Branch event and \$200 for a District event.

If a Branch or District prefers to make a non-monetary donation to a charitable organization, that can also be considered as a Matching Fund project but in that case, the matching donation will be limited to 50% of the maximum amount: \$50 for a Branch and \$100 for a District.

Each Branch and District is allowed to hold four Matching Fund events per year.

For more information, or to receive a copy of the Matching Fund Program Guidelines and Forms, contact the Home Office at 570-823-3513, toll free at 888-834-6614, or e-mail lpscu@lpscu.org.

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 ~

PRODUCT

- 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
 Youth Achievement Award Book Buy Program
 Newborn Benefit Wedding Cross

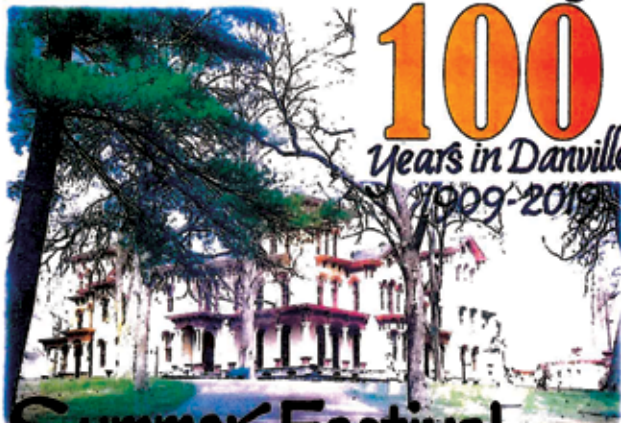
EDUCATION AWARDS

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

Comments: _____

Sisters of Saints Cyril and Methodius
Villa Sacred Heart
Danville PA

Celebrating
100
Years in Danville
1909-2019



Summer Festival 2019

Saturday **July 13th**

10:30am - 5:00pm

fun · food · games · dinner · baked goods · flea market
Saturday Mass for Sunday · 5:00pm Basilica



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

HAVE YOU?

We are providing our loved ones with added protection!

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

GUARANTEED ISSUE

for all members age 40 to 75

Slovak Bishop Viliam Judak of Nitra Visits Pennsylvania

On a recent visit to the University of Scranton, Bishop Viliam Judak, Bishop of Nitra Slovakia, and Msgr. Martin Stofka toured the Rev. Jozef Murgaš Room at King's College in Wilkes-Barre, Pennsylvania. Their trip to the United States was arranged by the President of St. Elizabeth University in Bratislava, Slovakia, which has an exchange program with the University of Scranton.

Our Scholarship Recipients Explain

The Importance of Life Insurance

My mother has told me that life can change in the blink of an eye. One moment you could be living a happy and healthy life without a worry and the next morning you could be given the news that your husband, or wife, was killed overseas while serving in Iraq. You don't know what to do with yourself because you have two car payments, a house payment, and have to send three children through school and now you're a single parent. Having a life insurance policy is so important because life could change in the blink of an eye and you need a plan of action if something tragic was to happen to your family. Life insurance gives families the peace of mind that they have funds to cover final expenses of the funeral, the car payments, the mortgage, and enough money to send their children through school. You won't be forced to change your lifestyle and live in fear of a swarm of bills that will be coming your way. Life insurance and individuals working at the company will help you get through that difficult time in your life.

Ivan Korpics

Branch 130, Bethlehem, PA

Branch 39 Plans Evening at the Ballpark

LPSCU Branch 39 is sponsoring an Evening at the Ballpark for members and their guests to see the New York Yankees Triple-A affiliate Scranton/Wilkes-Barre Railriders on Saturday, August 10. The Railriders will be playing the Gwinnett Stripers at PNC Field in Moosic, Pennsylvania. The starting time for the game is 6:35 p.m. The promotion for this game is an Aaron Judge Bobblehead giveaway. There will also be a post-game fireworks display.

Branch members can attend free of charge. The cost for guests is \$14.00. A Matching Fund project will be held as part of the event. The Branch will donate \$100, combined with any donations received at the event, along with the matching funds received from the LPSCU Home Office, to be given to St. Andrew Svorad Abbey in Cleveland, Ohio, to help to sustain the abbey and support its general needs.

Those planning to attend are asked to make arrangements with Branch Secretary Jim Yocum at 570-436-6792 or by email at jpyocum@ptd.net by July 13.

JULY/AUGUST 2019

At the Rev. Jozef Murgaš Room, the pair was greeted by the Board of Directors of the Slovak Heritage Society of North-eastern Pennsylvania. Michael Stretanski explained all of the artifacts in the exhibit and Magdalen Benish presented them with gifts from the Society, including the video, *Rev. Jozef Murgaš: Radio's Forgotten Genius*. Ms. Benish was instrumental in establishing the Rev. Jozef Murgaš Room. The Bishop and Monsignor later visited Sacred Heart Cemetery in Dallas, Pennsylvania, where Father Murgaš is buried.

The Rev. Jozef Murgaš Room is open daily Monday through Friday from 9:00 a.m. to 5:00 p.m. and Saturday and Sunday from noon to 5:00 p.m. For more information on the exhibit, please call 570-823-1222.



Seated L-R: SHS Board members Constance Plewniak, Bernadette Yench, Magdalen Benish, Elaine Palischak, and Dorothy Sullivan. Standing L-R: Board members Jack-son Hendershot, Anthony Palischak, Michael Stretanski, SHS Chaplain Rev. John Albosta, Bishop Viliam Judak, and Msgr. Martin Stofka. Absent was Board member Anna Hudock.



SHS Board member Magdalen Benish (left), who was instrumental in establishing the Rev. Jozef Murgaš Room, and Bishop Viliam Judak.



Junior Branch Journal



INDEPENDENCE DAY

Each year on July 4, the United States celebrates Independence Day. This day is a federal holiday which commemorates the adoption of the Declaration of Independence on July 4, 1776,

declaring independence from the Kingdom of Great Britain, which eventually led to the formation of the United States. In a June 7, 1776, session in the Pennsylvania State House (later called Independence Hall), Richard Henry Lee of Virginia presented a resolution with the famous words: "Resolved: That these United Colonies are, and of right ought to be, free and independent States, that they are absolved from all allegiance to the British Crown, and that all political connection between them and the State of Great Britain is, and ought to be, totally dissolved." Lee's words were the motivation for the drafting of a formal Declaration of Independence, although the resolution was not followed up on immediately. The task of drafting the actual document fell on Thomas Jefferson of Virginia. The Declaration was officially adopted on July 4, 1776. Of the 13 colonies, nine voted in favor of the Declaration, two -- Pennsylvania and South Carolina -- voted No, Delaware was undecided and New York abstained. John Hancock, President of the Continental Congress, signed the Declaration of Independence. It is said that John Hancock signed his name "with a great flourish" so England's "King George can read that without spectacles!" Today, the original copy of the Declaration is housed in the National Archives in Washington, D.C.

Celebrations include political speeches and ceremonies along with fireworks, parades, barbecues, carnivals, fairs, picnics, baseball games, class reunions and family reunions all across the country to celebrate our independence. Along with the fireworks, there are songs associated with the Fourth of July holiday, some of which include: "The Star-Spangled Banner," "God Bless America," "America the Beautiful," "My Country, 'Tis of Thee," "This Land Is Your Land," "Stars and Stripes Forever," "God Bless the U.S.A.," "Yankee Doodle" and "Dixie."

WORLD EMOJI DAY—JULY 17

Emojis were first used in Japan in the late 1990s on mobile phones. As a result, their popularity and use has grown exponentially. Today, you couldn't imagine a world without emojis.

Emojis have their roots in the yellow smiley of the 1960s and 1970s.. Harvey Ball, a commercial artist from Worcester, Massachusetts, created the smiley face in 1963. Harvey's smiley also gained world-wide popularity. Jeremy Burge created Emojipedia in 2013. He followed that up by creating *World Emoji Day* in 2014.

It is very easy to participate in the special day. Get on your smart phone and add an emoji to all of the texts you send today.



Write each of these dates next to the event that happened in that year.

1773

1770

1775

1776

1754

- _____ Boston Tea Party
- _____ Declaration of Independence written
- _____ Start of a war between England and France in North America
- _____ First Battle of the American Revolution
- _____ Boston Massacre



Junior Branch Journal



FRIENDSHIP DAY ~ AUGUST 4

Friendship Day is a day to nurture relationships, new and old. It's a really easy and fun day to celebrate.

Start the day by getting in touch with some old friends. Start early. Chances are, your friends know it's Friendship Day. You want to beat them to the punch, and contact them first. Phone calls, emails, and texts are great tools. See if you can make plans for lunch with a friend today, or some other day (soon).

Then, catch up with some of your current pals and buddies. Make sure to do some interesting things with them before the day is through. As you go through the day, be ever vigilant to spot an opportunity to make a new friend. Finding new friends today is a real feather in your cap.

One thing is for certain..... if you put your all into the spirit of Friendship Day, you will have a great, great day. Happy Friendship Day!



Catholics around the world mark the Feast of the Assumption of Mary, commemorating the end of her earthly life and assumption into Heaven on August 15. But while the feast day is a relatively new one, the history of the holiday - and the mystery behind it - has its roots in the earliest centuries of Christian belief.

The Catholic Church teaches that when Mary ended her earthly life, God assumed her, body and soul into heaven. In 1950, Pope Pius XII made an infallible, ex-cathedra statement in the Apostolic Constitution *Munificentissimus Deus* officially defining the dogma of the Assumption. What's also notable about the dogma is that it emphasizes that Mary did not ascend into heaven on her own power, as Christ did, but was raised into heaven by God's grace.

Today, the Feast of the Assumption is marked as a major feast day and a public holiday in many countries. In most countries, including the United States, it is a Holy Day of Obligation.

The August birth flowers are the gladiolus and poppy. The gladiolus is sometimes referred to as the sword lily because of its long, skinny shape. The bold bloom can be found in an assortment of colors including red, pink, orange, yellow, purple and white and it's a symbol of strength of character, remembrance and sincerity. The poppy is known for its bright red color. It is worn on Armistice Day in countries like the United Kingdom, Canada, and France, as a symbol of remembrance for those that lost their lives in World War I. The poppy also symbolizes imagination.



1773—Boston Tea Party; 1770—Boston Massacre; 1775—First Battle of the American Revolution; 1754—Start of a war between England and France in North America; 1776—Declaration of Independence written

PERIODICAL

September is Life Insurance Awareness Month

Did you know that life insurance was first available in the United States in 1759? And yet, statistics show that as many as 40% of people do not have life insurance. This can be due to several reasons: not knowing what type of insurance to purchase, not knowing how much life insurance is needed, or just thinking that you're too young and don't need it.

Unfortunately, life throws us curveballs and we need to be prepared. Who will pay for your final expenses? How will loved ones continue to pay everyday living expenses if the primary wage earner dies? Discussing life insurance can seem morbid, as if you are tapping on death's door. However, by having a life insurance policy, you are providing your loved ones with so much more than a monetary check. It is the peace of mind that comes with the financial benefit.

LPSCU Branches and Districts – How will YOU celebrate Life Insurance Awareness Month? Don't forget to let us know if you held any activity or event to observe Life Insurance Awareness Month. We want to hear from you!

Rev. Dianiska District to Hold Matching Fund Event

Members of the Rev. Dianiska District will hold a Special Gifts Raffle at their Christmas Party on Saturday, December 1, 2019. The event will be held in conjunction with the LPSCU's Matching Fund Program and will benefit the Catherine McAuley Center.

Since 1984, the Catherine McAuley Center has been providing a temporary shelter for women and children in crisis. The Center offers a Family Support Program, 30 Day Emergency Housing, Transitional Housing, and a Women Leaving Prison Program. The Catherine McAuley Center is located at 121 Church Street in Plymouth, Pennsylvania. For further information on the Catherine McAuley Center, call 570-779-2801 or visit their website at www.catherinemcauleycenter.org.

We are asking our District members (or any LPSCU member) to support our project by donating a gift or by attending the Christmas Party. All donated gifts, valued at a minimum of \$10.00, will be raffled off at the party. For further information, please contact Mary Ann Ewasko at 570-823-6432.

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!**