



LPSCU Life

Security, Peace of Mind

# Morning Star

ZORNIČKA

Vol. 81, No. 885  
July-August 2022

## Geraldine Kallay Named 2022 LPSCU Fraternalist of the Year



The Ladies Pennsylvania Slovak Catholic Union is proud to announce that Geraldine (“Gerri”) Kallay has been named the 2022 LPSCU Fraternalist of the Year. She is a member of Branch 65, Munhall, Pennsylvania. Longtime friend and Branch 65 President Jan Matthews nominated Geraldine for this prestigious honor.

Gerri is the volunteer treasurer for the Pittsburgh District, a position she has held since 2015. As treasurer, she is responsible for tracking dues and maintaining the District’s financial records.

In 2021, Gerri was voted as the May Queen of St. Thomas the Apostle Parish, located in Homestead, Pennsylvania. This honor is given annually to a woman of the parish who exhibits faith, charity, and love.

In the information nominating Gerri as Fraternalist of the Year, it was often mentioned how she is always ready and willing to volunteer to help, wherever and however needed. Gerri can be found staffing the check-in table before District meetings begin, helping out during Lenten Fish Frys at her church or with the many festivals held at various worship locations, or lending a hand during Bingos, Night at the Races, or Cash Bashes as well. And every week, Gerri helps her church by folding, stuffing, and putting postage and mailing labels on over 200 bulletins that are mailed to the shut-ins of her parish!

Each year Gerri helps prepare *ceregi* for the annual Slovak Day held at Kennywood Park and then is on hand to sell the popular treats the day of the event. (For those who don’t know, *ceregi* is a deep-fried dough, sprinkled with powdered sugar.)

Through her enthusiasm and passion for service, Gerri inspires others in the Pittsburgh District and St. Thomas the Apostle Parish. She definitely leads by example, willingly sharing both her time and many talents.

Gerri attended the University of Pittsburgh and went on to work as an executive secretary for various companies. She retired in 2015 and has been enjoying that “position” ever since. In her free time, Gerri enjoys reading and traveling, mainly to Florida to visit relatives.

Gerri has several nephews, nieces, grand-nephews, and grand-nieces. She also had two older brothers and a nephew, who are now deceased. All of her relatives are, or were, also members of LPSCU Branch 65.

When asked for her reaction to being named Fraternalist of the Year, Gerri immediately had several adjectives to describe it ~ honored, humbled, surprised. She even added that she felt there were other people more deserving of the honor. But one only has to talk to Gerri for a few minutes and hear how much she gives back to her Slovak community and church to know why *she* was selected to receive this honor.

The LPSCU extends its warmest congratulations to Geraldine Kallay for being selected as our 2022 LPSCU Fraternalist of the Year.

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## Calendar of Events

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

### JULY

- 1** – Deadline to apply for the Anne (Shinal) Cichy Memorial Award.
- 9** – Pittsburgh District's Summer Picnic-Meeting at 1:00 p.m. at White Oak Park, White Oak, Pennsylvania.
- 9** – Sisters of SS. Cyril and Methodius Summer Festival from 10:30 a.m. to 5:00 p.m. at Villa Sacred Heart, Danville, Pennsylvania. *See page 10.*
- 20** – **Deadline to submit articles for September/October Morning Star.**
- 21** – 99th Annual Slovak Day at Kennywood Park beginning at 12:30 p.m. Advance tickets must be ordered by July 14. *See page 17 for more details.*
- 24-31** – The Polish Falcons of America National Youth Camp in Enon Valley, Pennsylvania. Campers must register by July 5. *See page 24 for details.*

### AUGUST

- 15** – Deadline to apply for the 2022 Margaret Sabol Scholarship Award. *Details on page 19.*
- 15** – Deadline to apply for the 2022 Lynda (Posivak) Mohlenhoff Memorial Award. *Details on page 14.*
- 17** – Msgr. Beeda District Meeting at 5:00 p.m. at Vesuvio's Restaurant, 366 W. Butler Drive, Drums, Pennsylvania.
- 31** – Deadline to apply for LPSCU 2022 Religious Life Awards. *Details on page 13.*

### SEPTEMBER

- 16-17** – LPSCU Semi-Annual Meeting, Pittsburgh, Pennsylvania
- 18** – 100th Anniversary Celebration of the Benedictine Order of Cleveland, Ohio
- 19** – Slovak Catholic Federation Fall Meeting, Cleveland, Ohio
- 20** – **Deadline to submit articles for November/December Morning Star.**
- 23** – Semi-Annual Board Meeting of the LPSCU beginning at 8:30 a.m. at the DoubleTree by Hilton, 101 Mall Boulevard, Monroeville, Pennsylvania. *See page 3 for details.*
- 24** – The LPSCU is hosting a free breakfast for members in conjunction with its Semi-Annual Meeting in Monroeville, Pennsylvania. *Details on page 6.*
- 26-27** – American Fraternal Alliance Executive Summit, Washington, D.C.
- 30** – Deadline to apply for LPSCU 2022 Post Graduate Award. *Details on page 7.*

*continued on page 4*

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. Send articles for publication to Deborah McKinley, Public Relations Director, 34 Oxford Street, Tamaqua, PA 18252; 610/704-7288; [zornicka@lpescu.org](mailto:zornicka@lpescu.org)

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

#### BOARD OF DIRECTORS

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Position currently vacant

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## A Message from Our Spiritual Advisor



### CELEBRATING OUR SLOVAK HERITAGE

Every summer, I always look forward to the annual Slovak Day celebration that is held in July at Kennywood Park in West Mifflin, Pennsylvania. This year, Slovaks from the surrounding area of Western Pennsylvania will gather for the 99th Annual Slovak Day on Thursday, July 21, 2022.

The Slovak Kitchen will fill the air with the wonderful aroma of the many delicious traditional Slovak foods, including homemade *ceregi* that will be available to satisfy the sweet tooth. And while many will be enjoying the delicious foods, they can sit and listen to the music provided by George Batyi and Friends with polkas and czardas melodies.

A concelebrated Mass will be offered at 4:00 p.m. This year, the principal celebrant will be the Most Reverend Larry J. Kulick, Bishop of Greensburg. I travelled with him a number of years ago on a tour to Slovakia. He is very proud of his Slovak heritage, customs, and traditions.

Following the Mass, there will be a song and dance performance by the Pittsburgh Slovaks. If you would like to receive more information about tickets for the event at Kennywood Park, contact Sue Ondrejco at [Sue.ondrejco@gmail.com](mailto:Sue.ondrejco@gmail.com) or call 412-421-1204.

The annual Slovak Day celebration is a wonderful opportunity for us to celebrate together our Slovak heritage with family and friends. Hope to see you there.

Blessings,  
Father Bob

SAINTS CYRIL AND METHODIUS,  
PRAY FOR US



Rev. Robert L. Seeman

## LPSCU Board of Directors Announces 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 23, 2022, at 8:30 a.m. at the DoubleTree by Hilton, 101 Mall Boulevard, Monroeville, Pennsylvania, and continue until all Semi-Annual Meeting business has been completed.

Members wishing to submit matters for the Board of Directors to consider at this meeting are directed to send them to the attention of Theresa Kluchinski at the LPSCU National Headquarters, 71 South Washington Street, Wilkes-Barre, PA 18701 or P.O. Box 32, Wilkes-Barre, PA 18703. All correspondence relative to this Semi-Annual Meeting should be received no later than August 9, 2022.

On Saturday, September 24, the LPSCU will host a breakfast free to all LPSCU members at the DoubleTree by Hilton. Non-members can also attend. See page 6 for more information.

## Reverend Dianiska District Plans to 'Make a Difference'

Members of the Reverend Dianiska District will celebrate Make a Difference Day at their fall meeting to be held on October 23, 2022, at the North End Slovak Club, 635 N. Main Street, Wilkes-Barre, Pennsylvania. This year the District's Matching Fund Event will benefit Margaret Jollimore and her family who lost everything in a house fire on March 22, 2022. Members are encouraged to bring gift cards (grocery stores, Walmart, Target, Kohl's, etc.).



**REVEREND DIANISKA DISTRICT**

The Reverend Dianiska District held its first meeting of 2022 on Sunday, March 20, at the North End Slovak Club in Wilkes-Barre, Pennsylvania. Branch 7 hosted the event.

Plans for 2022 and 2023 were discussed. Next year marks the 80th Anniversary of the District.

The District's next meeting will be held on Oct 23, 2022. This meeting will also be held at the North End Slovak Club located at 635 N. Main Street, Wilkes-Barre. Branch 19 will host. "Make a Difference Day" will be observed at the meeting.

**PITTSBURGH DISTRICT**

Members of the Pittsburgh District met at 2:00 p.m. for their annual meeting on Sunday, April 3, 2022, at St. Maximilian Kolbe Parish in Homestead, Pennsylvania. A lunch of spaghetti and salad was served and a beautifully decorated cake, made by the District's own Janet Lawrence, was enjoyed for dessert.

The election of new officers was held during the meeting with the following results: President: Susan Ondrejco, 1st Vice President: Mary Ann Bowman, 2nd Vice President: Janice Matthews, Secretary: Janet Lawrence, Treasurer: Gerri Kallay, and Auditors: Angie Skiffen, Celeste Palcsey, and Mary Ann Kaylor.

The success of the Matching Fund efforts for the Matthew Mursch Foundation was discussed. It was voted to continue this cause for future fundraisers.

The meeting concluded with basket raffles with winners receiving a variety of prizes.

The District is planning its next meeting as a picnic to be held in either July or August. The exact date and more details are to be determined.



**Pittsburgh District members pose for a group photo.**



**A beautiful cake made and decorated by District member Janet Lawrence.**

*Calendar of Events*

*continued from page 2*

**OCTOBER**

- 5-7** – New Jersey/New York Fraternal Alliance Meeting, Atlantic City, New Jersey
- 16-18** – Pennsylvania Fraternal Alliance Meeting, Pittsburgh, Pennsylvania
- 21** – Deadline to enter your "spooky house" in the Pittsburgh District's Happy Halloween Contest. *See page 3.*
- 22** – Make a Difference Day. Start planning your project now!
- 23** – Reverend Dianiska District's Fall Meeting at the North End Slovak Club, 635 N. Main Street, Wilkes-Barre, Pennsylvania. A "Make a Difference Day" Matching Fund event will be held at the meeting.

**NOVEMBER**

- 20** – **Deadline to submit articles for January/February 2023 Morning Star.**

**DECEMBER**

- 4** – Reverend Dianiska District's Annual Christmas Party beginning at 1:00 p.m. at the Holiday Inn/East Mountain Inn, 600 Wildflower Drive, Wilkes-Barre, Pennsylvania. Make reservations with District President Mary Ann Ewasko (570-823-6432) by November 16.

# Minutes of the Executive Finance Committee

June 1, 2022 ❖ Home Office, Wilkes-Barre, Pennsylvania

President Theresa Kluchinski called the meeting to order and offered a prayer. Attendees were: Theresa Kluchinski, president; Anita Gregory, vice president; and Mary Jo Savidge, secretary-treasurer.

The committee reviewed and accepted the Minutes from the February 23, 2022, Executive Finance Committee meeting.

## Correspondence/Requests

The committee acknowledged the correspondence read and approved the following:

- ❖ An ad on the TVs at the Skateaway in Wilkes-Barre, Pennsylvania. *Approved \$1,000 for a lifetime ad.*
- ❖ Friends of Slovakia requesting a donation. *Approved \$100.00.*
- ❖ Slovene National Benefit Society requesting an ad for the 32nd Quadrennial Convention. *Approved \$125.00 ad.*
- ❖ Slovak Catholic Federation requesting a donation to the SS. Cyril and Methodius Annual Appeal. *Approved \$500.00.*
- ❖ St. Francis Center for Renewal requesting an ad in the 12th Annual Gala. *Approved \$195.00 ad.*
- ❖ Western Pennsylvania Slovak Day Association requesting an ad for the 99th Annual Slovak Day. *Approved a \$125.00 ad.*
- ❖ FSGP requesting a donation to the 49th Annual Golf Outing. *Approved \$75.00.*
- ❖ FSGP requesting tickets and an ad for the Fraternalist of the Year Dinner. *Approved a \$75.00 ad and two dinner tickets at \$70.00 each.*

## 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 February, March, and April 2022; the Morgan Stanley Smith Barney Checking Account for February, March, and April 2022, and the Home Office-Branch Deposit Program.

The committee reviewed the March 31, 2022, Quarterly Report and the Profit & Loss/Balance Sheet for February, March, and April 2022.

## Bond/Stock/Pension Portfolio

The committee was provided and reviewed all activity as of February, March, and April 2022, including Common Stocks, Preferred Stocks, and International Bonds. The Employee Retirement Plan was also reviewed.

## Home Office

Secretary-Treasurer Savidge reported the following: Unclaimed Property was processed on April 8, 2022, in the amount of \$11,796.85 and the lease on the Canon printer will expire in August 2022. A new printer was ordered.

## Budget

The committee was provided and reviewed the budget through April 2022.

## Meeting Dates

The next meeting will be August 24, 2022.

There being no further business, the EFC adjourned.

Respectfully submitted,  
**Mary Jo Savidge**  
National Secretary-Treasurer

## Cooking Corner

### ENGLISH TRIFLE

Sponge cake, cut into cubes  
3 c. heavy whipping cream  
4 egg yolks  
2 Tbsp. sugar  
¼ tsp. vanilla extract  
1 c. fresh raspberries  
1 c. fresh sliced strawberries  
1 c. crushed pineapple or 1 c. sliced peaches  
¼ c. maraschino cherries, halved  
½ c. sliced almonds, toasted or ½ c. chopped walnuts  
2 Tbsp. sherry & 2 Tbsp. brandy or substitute 4 Tbsp. pineapple juice

In a 3-quart glass bowl, place a layer of cake cubes. Drizzle with the sherry and brandy (or with the pineapple juice, if substituting).

In a small saucepan, heat 1¾ cups cream until bubbles form around the sides of the pan. In a small bowl, whisk egg yolks and sugar. Remove cream from stove and stir a small amount of cream into the egg mixture. Pour this back into pan and return pan to stove, stirring constantly. Cook, continuing to stir, until mixture thickens and coats the back of a spoon. Stir in vanilla and remove from heat.

Layer the raspberries, strawberries, and pineapple over the cake mixture. Spoon the custard over the fruit. Cover and refrigerate for at least 1 hour.

In a large bowl, beat remaining cream until stiff peaks form. Blend in well drained cherries and spread over top of chilled custard mixture. Sprinkle with nuts. Makes 12 1-cup servings.

For a more dramatic dessert presentation, make this in a footed glass bowl. You can even alternate layers of cake-fruit-custard.



# *You Are Invited!*

**Saturday, September 24**

**9:00 a.m.**

DoubleTree by Hilton  
101 Mall Boulevard  
Monroeville, Pennsylvania



*All LPSCU members are invited  
to attend a complimentary breakfast*

**Non-members may attend at a cost of \$30**

RSVP by September 9th by calling  
the Home Office at 888-834-6614

# LPSCU 2022 POST GRADUATE AWARD



The LPSCU is offering a Post Graduate Award Benefit to our members who are awarded a Master's or Doctorate degree during the period running from July 1, 2021, to August 30, 2022. Applicants must have a minimum of \$5,000 of insurance through the LPSCU in order to apply for the \$500 award. Applicants can increase their current face amount to meet the \$5,000 requirement.

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

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

- Be a member of the LPSCU for at least five (5) years with a \$5,000 permanent reserve life insurance certificate. (Term insurance is excluded.)
- Provide a photocopy of the Master's and/or Doctorate degree received.
- Provide documentation that the degree was awarded between July 1, 2021 and August 30, 2022.
- 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, 2022.** Submit applications to:

Ladies Pennsylvania Slovak Catholic Union  
ATTN: Post Graduate Award  
P.O. Box 32

Wilkes-Barre, PA 18703

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

Fax: 570-823-4464

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

## New Insurance Issued

Branch	Branch Representative	Jan./Feb 2022	Year-to-Date Total
19	Deborah Adamchak	\$ 5,000.00	\$ 5,000.00
60	Anita Gregory	\$ 15,000.00	\$ 25,000.00
197*	Maureen Grohowski	\$ 5,000.00	\$ 5,000.00
213	Mary Jo Savidge	\$ 20,000.00	\$ 45,000.00
		\$ 65,000.00	\$ 80,000.00

\*Sold through Home Office. Not included in campaign.

## 2022 LPSCU College Scholarship Recipients



### CHRISTOPHER ADAM

Mechanicsburg, Pennsylvania  
United States Air Force  
Academy  
Colorado Springs, Colorado  
Branch 60  
West Hazleton, Pennsylvania



### DANIEL BALAS

Sugar Notch, Pennsylvania  
Penn State University ~  
Hazleton Campus  
Hazleton, Pennsylvania  
Branch 122  
Wilkes-Barre, Pennsylvania



### PHILIP EVAN

Kingston, Pennsylvania  
University of Scranton  
Scranton, Pennsylvania  
Branch 37  
Plymouth, Pennsylvania

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

Issue Age	Annual		Monthly	
	Male	Female	Male	Female
0	\$9.95	\$8.60	\$0.90	\$0.77
1	10.22	8.83	0.92	0.79
2	10.52	9.09	0.95	0.82
3	10.82	9.35	0.97	0.84
4	11.14	9.63	1.00	0.87
5	11.47	9.91	1.03	0.89
6	11.80	10.20	1.06	0.92
7	12.15	10.50	1.09	0.95
8	12.51	10.81	1.13	0.97
9	12.89	11.13	1.16	1.00
10	13.27	11.46	1.19	1.03
11	13.67	11.80	1.23	1.06
12	14.08	12.15	1.27	1.09
13	14.50	12.51	1.31	1.13
14	14.93	12.88	1.34	1.16
15	15.36	13.26	1.38	1.19
16	15.79	13.64	1.42	1.23
17	16.23	14.02	1.46	1.26
18	16.66	14.42	1.50	1.30
19	17.10	14.83	1.54	1.33
20	17.55	15.25	1.58	1.37
21	18.01	15.69	1.62	1.41
22	18.49	16.14	1.66	1.45
23	18.98	16.60	1.71	1.49
24	19.48	17.07	1.75	1.54
25	20.00	17.56	1.80	1.58
26	20.53	18.06	1.85	1.63
27	21.08	18.58	1.90	1.67
28	21.64	19.11	1.95	1.72
29	22.24	19.66	2.00	1.77
30	22.85	20.23	2.06	1.82
31	23.48	20.81	2.11	1.87
32	24.13	21.41	2.17	1.93
33	24.79	22.02	2.23	1.98
34	25.48	22.65	2.29	2.04
35	26.17	23.30	2.36	2.10

Issue Age	Annual		Monthly	
	Male	Female	Male	Female
36	\$26.89	\$23.96	\$2.42	\$2.16
37	27.61	24.63	2.48	2.22
38	28.35	25.32	2.55	2.28
39	29.10	26.03	2.62	2.34
40	29.87	26.75	2.69	2.41
41	30.65	27.50	2.76	2.48
42	31.45	28.27	2.83	2.54
43	32.27	29.06	2.90	2.62
44	33.11	29.88	2.98	2.69
45	33.99	30.73	3.06	2.77
46	34.89	31.60	3.14	2.84
47	35.83	32.50	3.22	2.93
48	36.80	33.43	3.31	3.01
49	37.82	34.39	3.40	3.10
50	38.88	35.38	3.50	3.18
51	39.98	36.40	3.60	3.28
52	41.12	37.45	3.70	3.37
53	42.31	38.55	3.81	3.47
54	43.54	39.68	3.92	3.57
55	44.83	40.85	4.03	3.68
56	46.17	42.07	4.16	3.79
57	47.57	43.33	4.28	3.90
58	49.03	44.65	4.41	4.02
59	50.60	46.02	4.55	4.14
60	52.49	47.45	4.72	4.27
61	54.47	48.94	4.90	4.40
62	56.54	50.50	5.09	4.55
63	58.70	52.13	5.28	4.69
64	60.99	53.84	5.49	4.85
65	63.40	55.64	5.71	5.01
66	65.96	57.54	5.94	5.18
67	68.71	59.55	6.18	5.36
68	71.69	61.68	6.45	5.55
69	74.92	63.96	6.74	5.76
70	78.44	66.40	7.06	5.98



## Couple Celebrates Golden Anniversary

Alan and Nancy Knoche of Lower Swatara Township, Pennsylvania, celebrated their 50th wedding anniversary with a trip to Hawaii this past February. The high school sweethearts dated for four years before marrying on June 17, 1972, in Stratford, Connecticut. They spent their actual June 17th 50th anniversary on an extended weekend in Annapolis, Maryland.

Enlisting after high school, Alan served six years in the U.S. Navy, where he was a reactor operator aboard a nuclear submarine. The couple relocated to Pennsylvania upon Alan's discharge. He retired from Three Mile Island Nuclear Power Station where he worked in the Instrumentation & Controls Department and later in Emergency Preparedness. He later retired from Lower Swatara Township, where he was the Code Enforcement Officer, Emergency Management Director, and Fire Marshal. He also served with the Lower Swatara Volunteer Fire Department and Lower Swatara EMS for many years, retiring from the fire service as a Deputy Chief. During the Covid lockdown, he wrote a book about his experiences in emergency services called *Fire-Rescue 59 – My Mid-Life Crisis as a Volunteer Firefighter-EMT*.

Nancy graduated from Southern Connecticut State University and worked at Jednota Press in Middletown, Pennsylvania, for 26 years, ending as Production Manager. She later retired from Triangle Press in Harrisburg, Pennsylvania.

The couple is enjoying their retirement with their deaf rescue Sheltie, Ollie, who is a certified therapy dog. They enjoy taking him to nursing homes, special needs classes at area schools, Ronald McDonald House, and a reading program at a local library.

Nancy is a member of LPSCU Branch 83 in Bethlehem, Pennsylvania.

The LPSCU wishes our anniversary couple many more happy and healthy years together.



**Left, Nancy and Alan Knoche on their wedding day and, right, the couple on their recent trip to Hawaii.**

## SS.C.M. Appeal Continues

The Saints Cyril and Methodius Appeal is in its 44th year raising money to assist the Pontifical Slovak College of Saints Cyril and Methodius in Rome with its day-to-day operations. The Appeal relies upon the generosity of individual donors in addition to collections taken up in individual parishes of Slovak ancestry. A direct mailing asking for donations was sent in January to local District and Branch leaders from the four Catholic Slovak fraternal organizations, members of the Slovak Catholic Federation, clergy with Slovak ancestry, and previous donors.

As of May 16, the 2022 Appeal has received \$23,203.70 from 175 donors. Among the 53 donations received from the Catholic Slovak fraternal Branches and Districts, Branch 6, Branch 19, Branch 90, Branch 213, the Reverend Dianiska District, and the LPSCU Home Office have donated a total of \$650. Donations to date have been also received from 4 parishes, 31 clergy and religious, and 87 individuals. On behalf of the Pontifical College, thank you for your continued generosity and support.

Anyone who wishes to contribute to the 2022 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. *Gifts received after November 30, 2022, will be credited to the 2023 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, Penndel, Pennsylvania, serves as First Vice President of the Federation and is the Appeal Coordinator.*

### 44th 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, Penndel, PA 19047-4052

# Minutes of the Annual Board Meeting

March 25, 2022 ❖ Wilkes-Barre, Pennsylvania

**Friday, March 25, 2022**

## **Call to Order – Prayer**

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

## **Roll Call**

President Kluchinski called upon Secretary-Treasurer Mary Jo Savidge for roll call. Vice President Anita Gregory and Trustee Margaret Jollimore were excused.

## **Submission of Insurance Applications**

There were no applications received.

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

Board members were provided with Conflict of Interest forms. All were received except for Trustee Margaret Jollimore, who was excused and will send in the form at a later date.

## **Welcome/Remarks**

President Kluchinski welcomed the Board to the Annual Meeting. There is a full schedule, with presenters starting at 9:30 a.m.

## **Approval of Agenda/Minutes**

The agenda for this meeting and the Minutes from the December 4, 2021, board meeting were approved.

## **Correspondence/Requests**

Secretary-Treasurer Savidge reported that there was no correspondence received.

The following request was approved:

- ❖ Donation to the Conference of Slovak Clergy

## **Resolutions**

The following resolutions were affirmed:

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

## **Appointments**

The following appointments were affirmed:

- ❖ Kohanski & Company, PC, Certified Public Accountants
- ❖ Allan Ferrone, CPS Actuaries, Inc., Actuary
- ❖ Michelle Balas, M.D., Medical Examiner
- ❖ Attorney Jeffrey Malak, Legal Counsel
- ❖ Ellen Bush and Karen Natishan, Financial Consultants, Morgan Stanley Wealth Management.

## **Financial Report**

Board members were provided and reviewed the following information:

- ❖ 2021 Annual Statement
- ❖ Balance Sheet/Revenue and Expenses
- ❖ Pension
- ❖ Budget
- ❖ Market Value 2021/2022
- ❖ Transaction Summary December 2021 and February 2022

- ❖ Branch Support
- ❖ MD&A (Management Discussion and Analysis)
- ❖ CPS Actuarial Memorandum

## **Officers' Reports**

The following reports were provided and reviewed:

- ❖ President – Theresa Kluchinski
- ❖ Secretary-Treasurer – Mary Jo Savidge

## **Presentations**

The first presenter was Allan Ferrone, CPS Actuaries. Mr. Ferrone reviewed results from the annual statement and provided the Board with a report on the financial and membership results for 2021, the Management's Discussion and Analysis (MD&A), and the Actuarial Memorandum. Questions asked were answered.

The next presenter was Scott McCoy with the Tribeca Group Fixed Income Management with Morgan Stanley. Mr. McCoy reviewed the bond portfolio which was provided to the Board. Questions asked were answered.

Ellen Bush and Karen Natishan with Morgan Stanley Wealth Management provided the Board with the LPSCU Capital Market Overview and Employees' Pension Report, 4th Quarter 2021. They presented an overview on the following: Asset Allocation; Jenn Global and Clearbridge Tactical; Ann (Shinal) Cichy Award, and Bishop Grutka Award. Questions asked were answered.



### Officers' Reports (continued)

The following quarterly reports were provided and reviewed:

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

### 2021 Internal Audit Report

The Board was provided and reviewed the 2021 Internal Audit Report which was submitted by President Kluchinski. All questions that were asked during the day were responded to efficiently.

### District Reports

Fraternal Activities Director Susan Ondrejco provided the Board with the 2021 District Reports.



SLOVAK CATHOLIC FEDERATION  
Rev. Andrew S. Hvozdovic, M. Div.  
National President

## RESOLUTION CONSIDERING THE WAR IN UKRAINE

### So be it proclaimed by the members of the Slovak Catholic Federation

We join in solidarity with people of good will to promote the ideals of a democratic republic, that of justice and peace to the peoples of Ukraine.

We hope and pray for the people of Ukraine and Russia that hostilities will cease, and they will be able to live peacefully side by side as sovereign nation states.

We resolve to act with courage, wisdom, and clarity in support of Justice and Peace, lest silence might be misinterpreted, and peoples are not confused and disheartened.

We resolve to continuing to make world order safe for its people and that those refugees can exist and be afforded human dignity in this time of turmoil and war.

Therefore, be it resolved that together we pray for refugees, for the peoples of Ukraine and Russia, and the hope for peace in our world.

Signed this day the 4th of April in the year of Our Lord 2022 in Danville, Pennsylvania.

**Rev. Andrew V. Hvozdovic**  
National President  
Slovak Catholic Federation

### Home Office Report

The Board was provided and reviewed the Home Office Report. The following items were covered in the Secretary-Treasurer's Annual Report:

- ❖ Building Improvements
- ❖ Membership
- ❖ Hardware/Software
- ❖ Home Office Projects
- ❖ Financials
- ❖ Educational Awards

President Kluchinski provided a Home Office Report on the following:

- ❖ Dividend Checks
- ❖ American Fraternal Alliance Webinars
- ❖ American Fraternal Alliance Fraternal Career Development
- ❖ Morgan Stanley Smith Barney Market Updates
- ❖ Zoom Video Communications
- ❖ COVID-19 Community Corp.
- ❖ By-Law Review
- ❖ Procedure Manuals
- ❖ Crisis Business Continuity and Disaster Recovery Plan
- ❖ Public Relations Director and Fraternal Activities Director

### Convention 2024

The Board was provided and reviewed recommendations regarding the Constitution and By-Laws.

### Unfinished Business

The following was discussed:

- ❖ 125th Anniversary (2023)
- ❖ Activity Campaign
- ❖ Irrevocable Burial Trust
- ❖ Fraternal Agent Agreement
- ❖ Key Factors in a Merger Partner

### New Business

The following was discussed:

- ❖ Annuity Rate
- ❖ Branch Deposit Program

### Good of the Order

The process of appointing a Chairperson of Trustees was discussed. The deadline to receive resumes is June 1, 2022.

### Calendar of Events

The Board was provided and reviewed the Calendar of Events for 2022 and 2023.

### 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 June 25, 2022.

There being no further business, the meeting was adjourned.

Respectfully submitted,

**Mary Jo Savidge**

National Secretary-Treasurer

## Member is Feted at Bridal Shower and Wedding

Several members of the Pittsburgh Branch 42 enjoyed an April afternoon “high tea” bridal shower honoring Stephanie Schlebusch, another member of the Branch. The lovely event was held at the Johnson Tea House in Cranberry, Pennsylvania. The bride-to-be’s mother, Cindy Schlebusch, created favors for the guests, which were china teacups and saucers filled with a doily, special teas, and treats.

On May 21, 2022, Stephanie married Filip Lovich at St. Stanislaus Church in Pittsburgh. The wedding ceremony was followed by a reception at the Pittsburgh Renaissance Hotel in the city. Filip is from Slovakia and was pleased to welcome many friends and family from Slovakia to the wedding festivities.

The reception included a traditional Slovak wedding dance called *Cepcenie*. The bride performed the dance along with members of the Pittsburgh Slovaks.

The bride’s parents are Ronald and Cindy Schlebusch. The groom’s parents are Jaroslav and Emilia Lovich. Stephanie is the granddaughter of the late Cecelia Sarocky, a long-time president of the LPSCU. Cecelia devoted her life to promoting her Slovak heritage and no doubt was enjoying

the “front row seat” she had at her granddaughter’s bridal shower and wedding celebrations.

Stephanie is nearing completion of her studies towards a Ph.D. in Neuroscience at Duke University in North Carolina. Filip relocated from Slovakia several years ago and works in Information Technology at a global finance corporation.

The LPSCU congratulates Stephanie and Filip and wishes them many years of happiness together.



LPSCU members standing behind the soon-to-be bride and groom are, from left, Dolores Sakal, Elizabeth Melko, Mary Heckel, Cindy Schlebusch, and Sylvia Goda.



Standing, L-R: Branch 42 member Mary Heckel; the groom’s parents, Emilia and Jaroslav Lovich; the bride’s mother, Cindy Schlebusch; and newlyweds, Stephanie and Filip Lovich. Seated L-R are Branch 42 members Elizabeth Melko, Dolores Sakal, and Sylvia Goda.



**Mother-of-the-Bride Cindy Schlebusch holds the handmade bridal bouquet she created with her daughter. The unique bouquet was made with sequins and beads.**



Sylvia Goda and Michael Krohmaly admire the wedding cake.



L-R: Wedding guest Carrie Izydore and Branch 42 members Elizabeth Melko, Dolores Sakal, and Sylvia Goda.



**Bride Stephanie Schlebusch Lovich, in Slovak wedding dress, dances with her twin brother, Ronald Schlebusch.**



**The bride takes part in a traditional Slovak wedding dance along with members of the Pittsburgh Slovaks.**

## **LPSCU 2022 RELIGIOUS LIFE AWARDS FOR MEMBERS ENTERING RELIGIOUS LIFE**

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

### **\$300 ANNUALLY**

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

#### ❖ **The St. John Vianney Award**

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

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

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

#### ❖ **The St. André Bessette Award**

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

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

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

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

Applications are available from the LPSCU Home Office or its website. **Applications for the 2022 awards must be postmarked by August 31, 2022.**

*Submit applications to:*

Ladies Pennsylvania Slovak Catholic Union

ATTN: Religious Awards

P.O. Box 32

Wilkes-Barre, PA 18703

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

Fax: 570-823-4464

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

## AFA Holds Spring Symposium

The American Fraternal Alliance held its 2022 Spring Symposium at the Westin Indianapolis in Indianapolis, Indiana, from April 25-27. The event was well attended by fraternal leaders and vendors with a total of 125 people. Representing the LPSCU were President Theresa Kluchinski, Trustee Joan Hladek, and Victoria Nay.

The Symposium provided educational workshops on:

- Fraternal Innovation: Fresh Ideas, New Approaches
- Leadership and Development: Providing and Receiving Feedback
- Fraternal Branding: A Re-education Through a COVID Lens
- Unpacking Reinsurance
- Growing Your Personal Brand as a Fraternal Leader
- Creative Digital and Communication Strategies
- Talent Pipelines: Setting Your Society Up for Success

The program allowed ample time to speak with other fraternal leaders and sponsors.



L-R: Victoria Nay, Joan Hladek, and Theresa Kluchinski.

### Our Scholarship Recipients Explain

## The Importance of Life Insurance

Life insurance is extremely important in today's world, where finances are so important. Life insurance can provide extremely necessary care to a person's loved ones after their passing. Without life insurance, a family's well-being may be torn apart, even more so than it already would have been after the passing of a loved one. The death of a loved one is already so traumatic on a family, and it is not right for that family to have to worry even more about their finances during that time. This is what makes life insurance so critical. Life insurance is a blessing for many families and can be something for families to fall back on if something terrible were to happen to one of their family members. Life insurance provides the necessary financial care for families trying to deal with the loss of a loved one, and this is what makes it so important.

**Philip Evan**  
Branch 37, Plymouth, PA

## 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, Pennsylvania.

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 postmarked by August 15, 2022**. 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](mailto:lpscu@lpscu.org); or visit our website at [www.lpscu.org](http://www.lpscu.org).

# Answers to Questions You Didn't Know You Had (Until You Needed the Information)

Deborah McKinley, LPSCU Public Relations Director

## ❖ HOW TO RECEIVE DEATH BENEFIT MONIES ❖

In a series of articles in upcoming issues of *Morning Star*, you'll find answers to questions you didn't know you had, that is, until you needed the information. From personal experience, I know I needed answers to many questions that arose when my own mother passed at the beginning of May. When I called the Home Office to notify them of her death, they asked if I had the actual policy. I did not. I then thought, *Now what do I do?* Thankfully, the Home Office guided me through the process and hopefully this will answer some of *your* questions too. This issue's questions and answers focus on how to receive death benefit monies.

### ***A loved one passed that I know had a policy. How do I initiate a claim?***

Once the Home Office is notified of the death, either by the beneficiary or a family member, funeral home, or branch officer, the beneficiary is informed of what is needed (original insurance certificate and certified copy of the death certificate with a raised seal). Additionally, all beneficiary addresses are verified.

## *In Memoriam*

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

— Matthew v.5

Name	Branch	Location
Travis Davis*	6	Wilkes-Barre, PA
Andrea M. Besok	7	Exeter, PA
Irene Valkos*	19	Swoyersville, PA
Lorraine Walker	37	Plymouth, PA
Mary F. Legin	42	Pittsburgh, PA
Donna DeLucia	62	Northampton, PA
Alvarene Rosol*	65	Munhall, PA
Mary Ann Locher	90	Johnstown, PA
Rose H. Zvonik	90	Johnstown, PA
Eleanor A. Sluck	124	Hazleton, PA
Nicholas J. Costas	132	Campbell, OH
Virginia Yatsco	132	Campbell, OH
Bernadine Faenza*	156	Coaldale, PA
John Horvath	156	Coaldale, PA
Marija Kuprys	158	Chicago, IL
John Kuzinskas	158	Chicago, IL
John L. Tunney*	172	Pittsburgh, PA
William Nalepa	180	Youngstown, OH
Marian N. Cioe*	194	Chicago, IL
Sophie M. Jarzombek	197	Wilkes-Barre, PA
Helen Simokaitis	197	Wilkes-Barre, PA
Natalie Mish*	214	Duryea, PA

\*Multiple certificates

### ***Certified copies of death certificates are expensive. Can't I just send a copy of the death certificate?***

No, a certified copy with the raised seal must be sent. However, you can also include a note indicating that you want the certified death certificate returned to you. Once the Home Office has processed the claim, the certified copy will be returned. But you must request this; otherwise, it is not returned to you.

### ***I don't have the original insurance certificate. Now what? Is there anything I can do?***

If the beneficiary does not have the original insurance certificate, an affidavit will be sent to the beneficiary which needs to be notarized. Once the notarized affidavit and certified copy of death certificate are received by the Home Office, the death claim can then be processed.

### ***How long does it take to receive death benefit monies from a policy?***

Once all required documentation has been given to the Home Office, a check will be cut within 5-10 business days.

### ***Can monies from a policy be direct deposited into a bank account?***

No, a check is the only option to receive beneficiary benefits.

**JOIN US FOR THE FALL BOOK PARTY**

**THE GIRL WHO CAME HOME**  
by Hazel Gaynor

Order your copy at Half Price! \$12 (includes shipping)  
Send check, made payable to Susan Andrejco, to  
LPICU Book Party  
234 Ilion St.  
Pittsburgh, PA 15207  
by August 1

**Saturday, September 10, 2022**  
1:00 - 2:00 PM  
Zoom Details sent via Email RSVP to susan@lpacu.org  
Open to all LPICU Members

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 \$100.00.
- ❑ 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.

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



For more information about the

## LPSCU FLEXIBLE ANNUITY

contact the LPSCU Home Office or your local Branch Secretary

71 South Washington Street | Wilkes-Barre, PA 18701

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



## Member Participates in National Model UN Competition

Marissa Jason recently participated in a National Model UN (NMUN) competition that was held April 10-14, 2022, in New York City. NMUN runs several competitions throughout the world, but the New York one is the biggest, with delegations coming from all over the globe. Marissa was part of the delegation from King's College that represented France in several committees at the competition.

Marissa was able to be a part of the delegation through a class she is currently taking called, "Politics of the UN." The class is centered around preparing for the competition and learning about the structures that make up the UN. Marissa and her partner were on the United Nations Environment Assembly (UNEA) committee. It is one of the largest committees with every country in the UN being represented on it. The UNEA committee focused on the topics of "Drastically Reducing Maritime Pollution" (especially plastic) and "Implementing Circular Economies." In her time at the conference, Marissa and her partner were able to work with several other delegations to write and pass resolutions on these topics.

The delegation from King's College won a Distinguished Delegation Award at the conference for their performance across all the committees they represented as France. This is the highest award King's has ever won at the competition! Overall, Marissa felt it was a great learning experience and amazing to get to work with people from all over the world.

Marissa just completed her sophomore year at King's College in Wilkes-Barre, Pennsylvania. She is majoring in political science, with minors in creative writing and political economy.

Marissa and her parents, Diane and Paul J. Jason, brother, Paul G., and grandmother, Mary Ann Ewasko (recently retired LPSCU National Chairperson of Trustees), are all members of LPSCU Wilkes-Barre Branch 6.



**Marissa Jason and her partner speak in front of the committee giving information on France's position and the work they were a part of in resolution writing.**



**The entire delegation from King's College.**

## 99th Annual Slovak Day at Kennywood Park

Come celebrate with the Slovaks of Western Pennsylvania on Thursday, July 21, 2022, at the 99th Annual Slovak Day in Kennywood Park. Events will focus on the culture, food, and spirit that is uniquely Slovak.

The festivities kick off at 12:30 p.m. with games and treats for the children. The Slovak kitchen will also be open serving all the traditional favorites. Music in the food pavilion will be provided by George Batyi and Friends from 1:00 until 3:30 p.m.

The Eucharistic celebration will take place at 4:00 p.m. This year's main celebrant will be the Most Reverend Larry J. Kulick, Bishop of the Greensburg Diocese. Bishop Kulick grew up in Leechburg in southwestern Pennsylvania, where he attended St. Martha's Slovak Parish. He takes great pride in his Slovak religious and cultural traditions. He was ordained and installed as the 6th Bishop of the Greensburg Diocese on February 11, 2021, at a special Mass in Greensburg's Blessed Sacrament Cathedral. Bishop Kulick will be joined by clergy from the Pittsburgh and Greensburg dioceses.

Slovak Day festivities will conclude with a performance by the Pittsburgh Slovaks.

Everyone must have a ticket to enter the park. Tickets for anyone under age 60 are \$30. For those 60 and over, the price is \$27. Note: There are no super senior discounts this year.

To order tickets, make a check payable to: W. PA SLOVAK DAY and mail to 234 Ilion Street, Pittsburgh, PA 15207. Deadline for ordering tickets is July 14, 2022.

There is something for everyone at the 99th Annual Slovak Day at Kennywood Park ~ rides, games, food, ethnic vendors, music, and entertainment. Join in the festivities on July 21st and renew your Slovak spirit.

For more information, contact Sue Ondrejco by phone (412-953-4853) or e-mail ([Sue.ondrejco@gmail.com](mailto:Sue.ondrejco@gmail.com)).

# CAN YOU HELP US LOCATE THESE MEMBERS?

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

Amreihn, Kenneth – Essexville, MI  
Beeda, Michaela – Port Lucie, FL  
Bridzius, Andrius R. – El Paso, TX or San Antonio, TX  
Brinker, Regina – Livermore, CA  
Burrier, Ryan – Scranton, PA  
Cavenas, Keri L. – Mahanoy City, PA  
Chvostal, Paul – Cypress, CA  
Davies, Bernadette – South Abington Twp., PA  
or Chaumont, NY  
Domanic, Robert J. – Joliet, IL  
Fink, Carly – Reading, PA  
Fink, Thomas – Coopersburg, PA  
Gillis, Jessica – Somerset, NJ  
Golby, Raeleen – Johnstown, PA  
Gorman, Meghan – Green Lane, PA  
Gunther, Amanda – Chicago, IL  
Hatalski, Richard – Glen Lyon, PA or Wapwallopen, PA  
Hodge, Michael – N. Catasauqua, PA  
Hoobler, Mary – Sewickley, PA  
Jones, Jeffrey – Youngstown, OH or Struthers, OH  
Kinsey, Ann Marie – Taylor, PA  
Kniess, Denise M – Butler, PA  
Lichkus, Jonathan – Somerville, MA  
Lowery, Sarah – Rocky River, OH  
Lowrie, Deborah – Dalton, PA  
Maloof, Nicholas J. – Hoover, AL  
Maxwell, Brenda – Evans City, PA  
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  
Rebarchak, John M. – Exton, PA  
Roche, Collin – Doylestown, PA  
Rodick, Amanda – Mahanoy City, PA  
Ruthrauff, Daniel – Bethlehem, PA  
Sell, Kathryn – Valencia, PA  
Sharrow, Roxanne – Youngstown, OH  
Shook, Alexandra – Hoboken, NJ  
Smith, Meredith – Owego, NY  
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  
Vakerak, Sarah – Munhall, PA  
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  
Wooditch, Christopher – Dallas, PA or Hanover Twp., PA  
Yurick, Ann V. – Aiea, HI

***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](mailto:lpescu@lpescu.org). Your assistance is greatly appreciated.***



# THE 2022 MARGARET SABOL SCHOLARSHIP AWARD

## \$1,000 ANNUAL AWARD

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



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

- Attend an accredited college/university in the fall of 2022 on a full-time basis pursuing a degree in Medicine or Science (including STEM programs). Proof of acceptance/attendance is required.
- Provide a wallet-size 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, 2022.** Request an application by contacting one of the choices listed below. Send completed applications to:

Ladies Pennsylvania Slovak Catholic Union

ATTN: Margaret Sabol Award

P.O. Box 32

Wilkes-Barre, PA 18703

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

Fax: 570-823-4464

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

## Branch 39 Makes Donation to Support Ukraine

LPSCU Branch 39 recently held a Matching Fund Drive to collect donations for Catholic Relief Services (CRS) which will provide support to the people of Ukraine. The Branch received donations in the amount of \$500 from Branch members, which were combined with a Matching Fund grant of \$100 from the LPSCU Home Office. The proceeds from the event benefit Catholic Relief Services.

CRS and Caritas partners on the ground are working across Ukraine and in bordering countries, providing safe shelter, hot meals, hygiene supplies, transport to safe areas, counseling support, and much more.

Unfortunately, an "in person" presentation of the check to CRS could not take place as the position of CRS Coordinator in the Diocese of Scranton is currently vacant.

Thank you to all Branch 39 members who contributed to this worthwhile cause in the spirit of fraternity and solidarity with the people of Ukraine.



**Branch 39 members Donna Car (left) and Agnella Yocum display the "check" representing the amount the Branch donated to CRS in support of Ukraine.**

## 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 60 Makes Donation to Stamp Out Hunger

On Saturday, May 14, 2022, LPSCU Branch 60 made a donation of non-perishable food items to the “Stamp Out Hunger” food drive, which has become the largest single-day food drive in the United States. It is sponsored by the National Association of Letter Carriers who work with local post offices to organize the drive in their communities. Although this is a nationwide food drive, all donations stay in the local communities where they are made.

This year’s drive comes at a time when inflation is one of the roadblocks affecting millions of families and challenging food banks to keep their shelves stocked to help people in need. A few of the items donated included canned soups, tuna, canned fruit, tomato sauce, pasta, cereal, and instant cups of macaroni and cheese.

LPSCU Branch 60 was happy to participate in such a worthwhile cause and hopes it will help our neighbors in need in our community.



**Branch 60 Secretary-Treasurer Anita Gregory gathers bags of food to be put by the mailbox for pick up by her mail carrier as part of the USPS “Stamp Out Hunger” food collection.**

## Get a Discount on Car Rentals

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

## Ladies Pennsylvania Slovak Catholic Union 1st Quarter Report

<b>Assets</b>	<b>1st Quarter 2022</b>	<b>1st Quarter 2021</b>
Investments.....	\$ 16,055,324.00	\$ 15,501,536.00
Cash on Deposit .....	\$ 317,428.00	\$ 479,825.00
Real Estate Owned .....	\$ 101,154.00	\$ 106,538.00
Other Assets .....	\$ 57,463.00	\$ 55,628.00
<b>Totals</b> .....	<b>\$ 16,531,369.00</b>	<b>\$ 16,143,527.00</b>
<b>Liabilities &amp; Fund Balance</b>	<b>1st Quarter 2022</b>	<b>1st Quarter 2021</b>
Fund Balance.....	\$ 3,624,728.00	\$ 3,590,679.00
Interest Maintenance Reserve .....	\$ 173,070.00	\$ 50,119.00
Asset Valuation Reserve .....	\$ 442,511.00	\$ 517,657.00
Amt. Retained as Trustee.....	\$ 96,520.00	\$ 77,987.00
Aggregate Reserve-Life Certificates.....	\$ 12,004,419.00	\$ 11,760,565.00
Other Liabilities .....	\$ 190,121.00	\$ 146,520.00
<b>Totals</b> .....	<b>\$ 16,531,369.00</b>	<b>\$ 16,143,527.00</b>
<b>Revenues</b>	<b>1st Quarter 2022</b>	<b>1st Quarter 2021</b>
Premium Income.....	\$ 41,310.00	\$ 46,171.00
Investment Income.....	\$ 145,389.00	\$ 164,669.00
Income - Other .....	\$ 6,815.00	\$ 5,365.00
<b>Totals</b> .....	<b>\$ 193,514.00</b>	<b>\$ 216,205.00</b>
<b>Expenses</b>	<b>1st Quarter 2022</b>	<b>1st Quarter 2021</b>
Death Claims .....	\$ 75,940.00	\$ 102,246.00
Endowments .....	\$ 2,692.00	\$ 7,000.00
Cash Surrenders.....	\$ 13,211.00	\$ 23,926.00
Annuity Benefits.....	\$ 11,836.00	\$ 436.00
Dividends .....	\$ -	\$ -
Increase in Aggregate Reserves .....	\$ 26,000.00	\$ 1,000.00
Branch Support/Commissions .....	\$ 62.00	\$ 881.00
General Operating Expenses .....	\$ 86,357.82	\$ 71,317.65
Officers and Committee Expenses .....	\$ 2,058.71	\$ 810.07
Actuarial/Accounting Expense.....	\$ 17,900.00	\$ 15,983.88
Investment Mgt. Fee .....	\$ 25,452.21	\$ 24,758.33
Official Publications.....	\$ 16,264.08	\$ 14,458.38
Travel Expense .....	\$ 1,586.18	\$ 327.04
Bureau and Association Dues .....	\$ 5,485.00	\$ 5,335.00
Donations.....	\$ 1,700.00	\$ 1,600.00
Scholarships .....	\$ -	\$ (23.35)
Fraternal Activities.....	\$ 3,349.00	\$ 647.00
Insurance Taxes, Licenses & Fees.....	\$ 10,420.00	\$ 9,885.00
<b>Sub Total</b> .....	<b>\$ 300,314.00</b>	<b>\$ 280,588.00</b>
Net Gain/Loss From Operations.....	\$ (106,800.00)	\$ (64,383.00)
Net Realized Capital Gain (Loss).....	\$ 786.00	\$ 526.00
<b>Total</b> .....	<b>\$ (106,014.00)</b>	<b>\$ (63,857.00)</b>

# Focusing on National Awareness Month

**Deborah McKinley, LPSCU Public Relations Director**

*This launches a new series of articles to be included in each issue of Morning Star. Each issue will spotlight two “Awareness” months. And I have to admit, there are a lot of “National Months” to choose from.*

## JULY

### National Fragile X Awareness Month

July’s feature is National Fragile X Awareness Month. If you’re like me, you probably are not aware of what “fragile X” is, or thought the “X” was something to be filled in. It is not. Fragile X syndrome is a rare genetic condition causing a person to have one or more intellectual disabilities.

There are fewer than 200,000 cases per year in the United States. It is not gender specific, as both males and females can be affected. However, females usually exhibit milder symptoms than males. Individuals are most often diagnosed as having fragile X syndrome between 35 to 42 months of age.

What are some symptoms of fragile X syndrome? Symptoms can include delays in talking, anxiety, and hyperactive behavior. Physically, a person may have large ears, a long face, a prominent jaw and forehead, and flat feet.

Can fragile X syndrome be cured? Unfortunately, the answer to that is no, but treatment can help. The type of treatment depends on both the severity of symptoms and which symptom is being exhibited. Therapy is usually used

to treat learning disabilities, whereas medications are most often used to treat anxiety.

The good news is that none of the symptoms of fragile X syndrome are life-threatening. Therefore, someone diagnosed with fragile X syndrome can expect to live as long as the average person.

## AUGUST

### National Immunization Awareness Month

August is National Immunization Awareness Month. I’m sure when August was declared as the immunization month, no one could ever have imagined how important immunizations against the deadly COVID-19 virus and its variants would become.

An immunization awareness month was created to highlight the importance of getting recommended vaccines throughout your life. Everyone is pretty much aware of the series of shots that infants receive to protect against measles, mumps, diphtheria, hepatitis A & B, rubella, whooping cough, and typhoid fever, to name a few. But as we age, it is recommended that we receive vaccines as well to protect ourselves against the flu, shingles, pneumonia, and more. A vaccine is recommended annually for the flu, while others only need to be given every so many years.

If you’re like most people, you don’t enjoy getting shots. Try not to focus on the pain of the shot but rather remind yourself of the benefit you will be gaining by getting vaccinated.

Having a month dedicated to immunization awareness is also a good time to review your own vaccine record to determine if you need boosters. Also, make sure your family knows where your vaccination records are kept so they have access to them in the event they are needed.

## 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 [lpescu@lpescu.org](mailto:lpescu@lpescu.org).

## Book Buy Program

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





# Junior Branch Journal

## National Give Something Away Day ~ July 15



National Give Something Away Day is celebrated annually on July 15. This is a day to give something to someone. It can be something that is a basic necessity like shoes or clothing or something more frivolous like flowers or a balloon bouquet. Spend time with someone in a hospital or just call someone to let them know you are thinking about them. National Give Something Away Day is a day to pay it forward and do something nice for someone, whether it is someone you know or a stranger.

### CELEBRATE

Celebrate by buying lunch for someone in need. Buy a cup of coffee for the person behind you in line at the coffee shop. Go through your closet and donate clothing you no longer wear to a good cause. Post on social media using #GiveSomethingAwayDay to encourage others to join in paying it forward.

### HISTORY

National Give Something Away Day was submitted by Linda Eaton Hall-Fulcher. The Registrar at National Day Calendar declared National Give Something Away Day to be observed annually on July 15.

## Pol'ana Folk Festival ~ July 8-10, 2022

The folk festival "Pol'ana" is one of the most successful events in Slovakia. Since its beginning in 1966, this festival has been held in Detva, the heart of Slovakia and the center of one of the most vivid and original folklore regions. During these days, Detva blossoms with the music and singing, and welcomes approximately 1,500 performers. Many of the performances are from the traditional folklore culture in central Slovakia. Year after year, folklore groups and groups of Slovaks living abroad present themselves in the program called "Krajanská nedel'a".

Visitors can also choose from many accompanying events such as programs in the church, a shepherd's culture presentation, dance school, fujara lessons, a traditional fair of folk crafts, carving presentations, ethnic exhibitions, visual art, and photography exhibitions.



## How the Month of July Got Its Name

July is named for Julius Caesar, who was a Roman general, statesman, and historian. Julius Caesar conquered Gaul (what is now part of Italy, France, Belgium, and the Netherlands), changed the structure of the Roman government into a dictatorship, was assassinated in legendary fashion, and helped make the calendar what it is today.

Caesar is responsible for the year as we know it having 365 days, and for the existence of a leap year every four years. July was named in honor of Julius Caesar. When Julius Caesar died, *Quintilis*, which was his birth month, was renamed with July. *Quintilis* means "fifth month" in Latin, which represents where this month originally fell in the Roman calendar.



# Junior Branch Journal

# August



## 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!

### August Birth Flowers

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 who lost their lives in World War I. The poppy also symbolizes imagination.



### Did you know...

The Danube River is the second longest river of Europe. It begins in the Black Forest in Germany and empties into the Black Sea, a distance of 1785 miles. This famous river flows through ten European countries, namely - Hungary, Germany, Austria, Romania, Bulgaria, Slovakia, Moldova, Serbia, Ukraine, and Croatia. It also flows through 4 capital cities. Can you name them?

The answer is: Budapest, Belgrade, Vienna, and Bratislava. How well did you do?

The movies Dragonheart, The Lion in Winter, and The Last Legion were filmed at the Spiš Castle.

Bratislava is the only capital in the world that borders 2 countries.

## PERIODICAL



### Polish Falcons to Hold National Youth Camp

The Polish Falcons of America are excited to announce their 2022 National Youth Camp will be held from July 24-31. This year's theme is "Survivor SNPJ Island." The week-long camp will be held at SNPJ Recreation Center located in Enon Valley, Pennsylvania.

The Camp is open to individuals aged 10 and up in various capacities. Campers are 10 to 18 years of age. Junior Counselors are ages 19 to 20. And Counselors are individuals who are 21 and older. All Counselors are required to have a background check completed. Applications for Junior Counselors and Counselors are available on the website listed below.

There's an activity for everyone! Campers can participate in volleyball, quidditch, basketball, disc golf, kickball, swimming, bowling, obstacle courses, arts and crafts, and survivor challenges, just to name a few. There will even be Tribal Councils, complete with torches, but no one can be voted off SNPJ Island!

Campers, for more information, please visit the following website: <https://www.polishfalcons.org/program/national-youth-camp/>. You can also register and pay online, or by printing out the forms and sending completed forms and check to the address provided. The cost is \$275 for Polish Falcon of America members and \$285 for Non-Polish Falcon of America members.

**The deadline to apply is July 5, 2022. Please mention "LPSCU" when you register.**

Any questions can be directed to Chris Puskar either by e-mail at [cpuskar@polishfalcons.org](mailto:cpuskar@polishfalcons.org) or by phone at 800-535-2071.

*Still Available!*

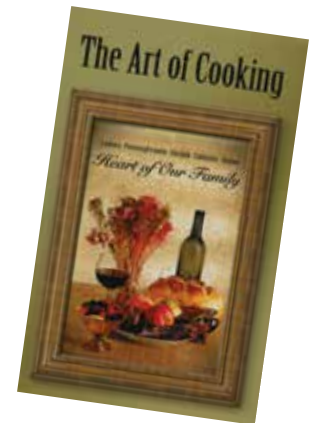
### The LPSCU Cookbook

*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!**