



LPSCU Life

Security, Peace of Mind

Morning Star

ZORNIČKA

Vol. 81, No. 886
September-October 2022

James Yocum Appointed LPSCU Chair of Trustees



The LPSCU Board of Directors is pleased to announce the appointment of James Yocum to Chair of Trustees. The appointment was effective July 1, 2022.

Jim has a Bachelor of Science degree from the University of Scranton, an Associate in Applied Science degree from Luzerne County Community College, and an MBA degree from Marywood University with a concentration in Management Information Systems.

During his years of working for several Fortune 500 companies, Jim was responsible for managing teams of IT professionals, acting as project manager on a variety of projects. He has worked with various departments and executives, most recently with teams of auditors, both internal and external, providing them with information regarding internal controls and best practices in compliance with the Sarbanes-Oxley Act.

Jim has been involved with the LPSCU for many years, starting out as the Secretary-Treasurer of LPSCU Branch 39. He serves as Vice President of the Monsignor Beeda District and had served as a National Trustee since October 1, 2014.

Jim and wife, Nella, reside in Hazle Township, Pennsylvania, and are members (and Branch officers) of LPSCU Branch 39.

The LPSCU congratulates Jim and wishes him much success in his new position as Chair of Trustees.

In This Issue

Spiritual Advisor's Message	3	Catholic Grade School Award Recipient.....	10
LPSCU to Celebrate 125th Anniversary	3	Tree of Life Reservation Form.....	11
Semi-Annual Board Meeting Notice	3	Rev. Dianiska District Plans to Make a Difference ...	11
Branch and Okres News.....	4	In Memoriam.....	11
Notice of Vacancy – LPSCU Trustee.....	5	Financial Check-Up	11
New Insurance Issued.....	5	LPSCU Flexible Annuity	12
Full Time Position Available at Home Office.....	5	Focusing on National Awareness Month	13
Catholic High School Award Recipients	5	NJ-NY Fraternal Alliance Observes Flag Day	13
Minutes of the Mid-Year Board Meeting	6	Book Buy Program	13
Pittsburgh District Happy Halloween Contest.....	6	Can You Help Us Locate These Members?	14
Member Marissa Jason Takes on Ireland.....	7	2022 Post Graduate Award Notice	15
You Are Invited!	8	SS.C.M. Appeal Update.....	15
Anna Napkora Receives Anne Cichy Award.....	9	LPSCU Single Premium Life Plan	16
Msgr. Beeda District Plans Christmas Party.....	9	Get a Discount on Car Rentals.....	17
Cooking Corner	9	LPSCU 2nd Quarter Report.....	17
Abigail Myers Receives 2022 YAA	10	Junior Branch Journal.....	18-19
Rev. Dianiska District Sets Christmas Party Date ...	10	Branch 213 Holding Christmas Fundraiser.....	20
Answers to Questions You Didn't Know You Had....	10	LPSCU Cookbook	20

Calendar of Events

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

SEPTEMBER

- 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.
- 24** – The LPSCU is hosting a free breakfast for members in conjunction with its Semi-Annual Meeting in Monroeville, Pennsylvania. *See page 8 for details.*
- 26-27** – American Fraternal Alliance Executive Summit, Washington, D.C.
- 30** – Deadline to apply for LPSCU 2022 Post Graduate Award. *Details on page 15.*

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 6.*
- 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” event will be held at the meeting. *See page 11 for details.*

NOVEMBER

- 1** – Deadline to apply for the vacancy in the position of LPSCU Trustee. *See page 5 for details.*
- 20** – **Deadline to submit articles for January/February 2023 Morning Star.**
- 22** – Deadline to order a Christmas wreath from LPSCU Branch 213. A Matching Fund project benefitting St. Andrew Parish, Wilkes-Barre, Pennsylvania. *See page 20 for details.*

DECEMBER

- 2** – Msgr. Beeda District’s Christmas Party beginning at 1:00 p.m. at Rocco’s Restaurant, 245 Muir Avenue, Hazleton, Pennsylvania. A Matching Fund Holiday Raffle benefitting United Children’s Home will take place at the event. Make a reservation with District President Anita Gregory (570-788-3263) by November 18.

continued on page 17

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

Articles must be received by the 20th of the month, 5½ weeks prior to the issue date.

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OFFICE HOURS

AT NATIONAL HEADQUARTERS

Monday through Friday:

November 1 — April 30

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

May 1 — October 31

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

Phone: 570/823-3513

Toll Free 888/834-6614

Fax: 570/823-4464

E-mail: lpescu@lpescu.org

Website: www.lpescu.org

BOARD OF DIRECTORS

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SECRETARY/TREASURER

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James Yocum, 1738 Evergreen Drive, Hazle Township, PA 18202; 570/436-6792; jpyocum@ptd.net

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Dolores M. Evanko, 173 Berner Avenue, Hazleton, PA 18201; 570/454-5547; devanko112@gmail.com

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Joan T. Hladek, 2138 Waterbury Lane E., Sycamore, IL 60178; 815/895-0431; jthladek@gmail.com

One Trustee position currently vacant

A Message from Our Spiritual Advisor

A Life of Simplicity and Humility

I remember when I attended St. Joseph Grade School many years ago, the custom for the classroom Halloween party was to dress up in costume as a particular saint that the Church recognized for their exemplary lives of holiness and has lifted up as models and intercessors for us. The saint that I chose was Saint Francis of Assisi. Francis, who was born into wealth, abandoned everything to follow Christ and the Gospel. He was convinced that God wanted him to help the poor, so Francis abandoned all his worldly possessions. He led a very simple life, caring for all of God's creation and for all of God's creatures.

On one of my pilgrimages to Rome, I had the opportunity to visit Assisi and I was privileged to celebrate Mass at the tomb of St. Francis of Assisi. May all of us, like St. Francis, follow the Lord by leading a simple life of humility, proclaiming the Gospel with joy, and following the path that leads us to eternal glory.

The Feast Day of St. Francis of Assisi is celebrated on October 4.



Rev. Robert L. Seeman

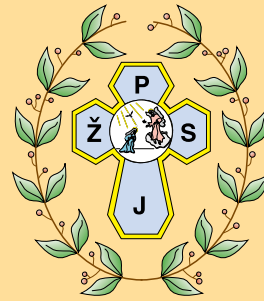
Blessings,
Father Bob



Prayer of St. Francis of Assisi

Lord, make me an instrument of Your peace;
Where there is hatred, let me sow love;
Where there is injury, pardon;
Where there is doubt, faith;
Where there is despair, hope;
Where there is darkness, light;
And where there is sadness, joy.
O Divine Master,
Grant that I may not so much seek
To be consoled as to console;
To be understood, as to understand;
To be loved, as to love;
For it is in giving that we receive,
It is in pardoning that we are pardoned,
And it is in dying that we are born to Eternal Life.
Amen.

125th Anniversary 1898-2023



LPSCU WILL BE 125 YEARS OLD!

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

There are some rules:

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

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

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 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.

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 8 for more information.

PITTSBURGH DISTRICT

Members of the Pittsburgh District held their annual summer picnic/meeting on Sunday, July 10, 2022, at White Oak Park located in White Oak, Pennsylvania. It was a gorgeous summer day full of sunshine, a perfect day for a fraternal gathering. The picnic was hosted by Dave and Janice Matthews of Branch 65.

A delicious lunch of hamburgers, veggie burgers, hot dogs, salads, corn on the cob, and cookies was served. A special thank you to Dave and Janice for all their hard work in preparing for and hosting the picnic.

This was the first function since new District President Susan Ondrejco has taken office. The first order of business was to present Gerri Kallay with a beautiful bouquet of flowers in recognition of her receiving the Fraternalist of the Year award. Gerri was nominated by Janice Matthews. Susan also shared an advance copy of the *Morning Star (Zornicka)* with Gerri's picture on the cover. Gerri was extremely appreciative of all the congratulations. Susan then informed the gathering of all the events upcoming in July through October.

The afternoon concluded with a round of Bingo games using cereal as bingo markers. The youngest member in attendance decided to eat them instead of playing the game! (Granted she was only five.) A great time was had by all who attended.



Youngest District member, 5-year-old Maggie Powell, with oldest District member, 91-year-old Dolly Sakal.



Notice of Vacancy LPSCU TRUSTEE

In compliance with Article VIII Section 2(u) of the LPSCU By-Laws, notice of a vacancy in the office of Trustee is hereby published in our official publication.

Any LPSCU member qualified for the said office may submit a resume to the Board of Directors. Qualifications, pursuant to LPSCU By-Laws, are as follows:

- Must be at least 21 years of age, an active member with participation in LPSCU Branch or District activities for at least five years, and
- No two immediate family members can serve during the same term of office.

A Trustee is an elected officer by the delegates at the Ladies Pennsylvania Slovak Catholic Union (LPSCU) National Convention held every four years, and as a result, therefore is a member of the National Board of Directors.

Duties include, but are not limited to the following:

- Abide by the Constitution and By-Laws of the LPSCU.
- Attend annual review performing audit function.
- Attend meetings called by the Chairperson of Trustees to investigate accounts if discrepancies are detected.
- Chair or is a member of a standing committee.
- Represent the LPSCU at functions as requested (e.g., seminars, local socials, meetings, etc.).
- Submit written report of actions at each Board Meeting.

REQUIREMENTS: Must have an understanding of general operations of a fraternal organization as it pertains to the corporate and fraternal functions. Accounting, administrative, and finance background is preferred.

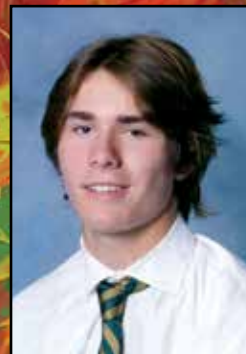
A written resume shall be submitted which states qualifications, personal background and history, as well as past experience.

Any member wishing to be considered for this position should send a resume to the attention of the LPSCU President, P.O. Box 32, Wilkes-Barre, PA 18703-0032, **postmarked no later than November 1, 2022.**

Full Time Position Available at LPSCU Home Office

The LPSCU is looking for a motivated individual to fill a full time position in our Home Office, located at 71 S. Washington Street, Wilkes-Barre, Pennsylvania. Applicants should have good communication and computer skills as well as be proficient in Word, Excel, Power Point, and QuickBooks. Duties will include, but are not limited to, preparing and typing routine correspondence and form letters, verifying information, making copies, answering telephone calls, and other miscellaneous duties as assigned. Applicants should be highly organized and customer service minded as they will work internally with management and other office staff on a daily basis. Hours are Monday through Friday, 8:00 a.m. to 4:30 p.m. November 1 to April 30 and 7:00 a.m. to 3:30 p.m. May 1 to October 31. Those interested in the position should contact National Secretary-Treasurer Mary Jo Savidge at 570-823-3513 or email maryjo@lpscu.org.

2022 Catholic High School Award Recipients



BRENDAN P. LEWIS

Sophomore
St. Joseph Regional High School
Montvale, New Jersey
Branch 60
West Hazleton, Pennsylvania



OLIVIA G. PERRY

Freshman
Archbishop Spalding High School
Severn, Maryland
Branch 40
Allentown, Pennsylvania

New Insurance Issued

Branch	Branch Representative	May/June 2022	Year-to-Date Total
6	Mary Ann Ewasko	\$ 30,000.00	\$ 30,000.00
198	Ann Dobias	\$ 5,000.00	\$ 5,000.00
		\$ 35,000.00	\$ 35,000.00

Minutes of the Annual Board Meeting

JUNE 25, 2022 ❖ ZOOM TELECONFERENCE

Call to Order – Prayer

President Theresa Kluchinski called the meeting to order at 9:00 a.m. Spiritual Advisor Rev. Robert Seeman offered a prayer.

Roll Call

All Board members were present.

Approval of Agenda/Minutes

The agenda for this meeting was approved with changes, along with the Minutes from the March 25, 2022, Annual Board Meeting.

Correspondence/Requests

Secretary-Treasurer Mary Jo Savidge read correspondence received since the previous meeting. The following request was approved:

- ❖ Life Insurance Marketing & Research Association (LIMRA) is conducting a study on the interests, attitudes, and perceptions of representatives of several generations and will look at understanding the features and benefits that are appealing, allowing organizations to exploit potential growth opportunity.

Financial Report

Board members were provided and reviewed the following information:

- ❖ Quarterly Statement – March 2022
- ❖ Month End Balance Sheet/Revenue & Expense Statement
- ❖ Summary Market Value 2022
- ❖ Budget
- ❖ Transaction Summary Report
- ❖ CPA Audit



Home Office

Secretary-Treasurer Savidge reported on the following: Process of Unclaimed Property; Canon printer lease; Branch distribution list of members for which we have emails; problem with the air conditioner in the Home Office; and replacement of the server's mother board.

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

Presentation

President Kluchinski introduced Mark Zavislak from Kohanski Company. The Board was provided the Independent Auditors' report. Mr. Zavislak stated that the audit went very well and that they did not identify any deficiencies in the internal controls that they considered to be material weaknesses. Mr. Zavislak also commended President Kluchinski and Secretary-Treasurer Savidge on how efficient they were with items requested during the audit. Questions asked were answered.

President Kluchinski reported on the following: MSSB Market Updates; volume two of the LPSCU Office Procedural Manual; Public Relations Director and Fraternal Activities Director; LPSCU Branches not in compliance; insurance coverages for the LPSCU; and procedures for the Chairperson of Trustees.

The Board was provided and approved the Medical Exam Resolution.

Unfinished Business

The Board was provided information on the following:

- ❖ LPSCU 125th Anniversary (2023)
- ❖ Activity Campaign
- ❖ Irrevocable Burial Trust
- ❖ Crisis Business Continuity and Disaster Recovery Plan
- ❖ Website

New Business

The Board was provided information and approved the following:

- ❖ Annuity Rate
- ❖ Branch Deposit Rate
- ❖ Life Insurance Marketing & Research Association (LIMRA) Study

Officers' Reports

The following quarterly reports were provided and reviewed:

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

continued on page 9

Member Marissa Jason Takes On Ireland

Marissa Jason, a member of Branch 6, Wilkes-Barre, Pennsylvania, recently toured Ireland as part of King's College short-term study abroad program. The trips are anywhere from two to three weeks long and are faculty-led. This was the first year since the onset of Covid-19 that the college has been able to run the trips.

Marissa took part in a course called "Celtic Culture," comprising both English and history. To prepare, she had classes each week for the latter half of the spring semester leading up to the trip's departure. The course was primarily about Irish history and culture.

Marissa's journey to Ireland began on May 23 when she left the United States, bound for Dublin. Upon arrival, the next three days were spent touring countless museums, St. Patrick's Cathedral, Kilmainham Gaol, and the Guinness Storehouse. The next stop was Donegal County. On the drive there, the group stopped at the Hill of Tara, a mythical place believed to be where the ancient Kings of Ireland were crowned. They also visited the Omagh Bomb Memorial and met with a local journalist.

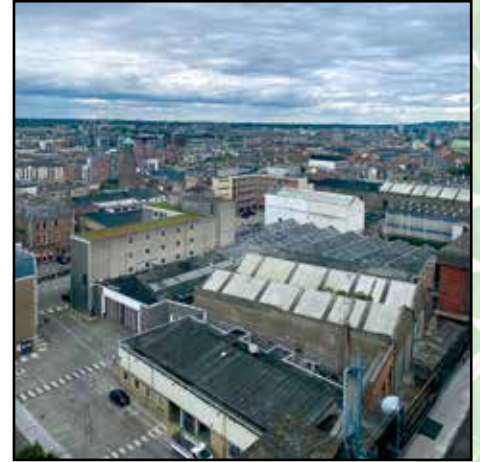
Marissa then arrived in a town called Gaoth Dobhair in Donegal where she spent the next week. While there, she was able to kayak in the ocean, take a Céilí dance class, take a few Irish language classes, attend Mass in Irish, and visit several archeological sites.

The group also took several day trips while based in Gaoth Dobhair. The first was to Derry in Northern Ireland where they got to tour the city walls and murals and meet with a local journalist. Marissa also went to Toraigh Island, which is Ireland's most isolated island. Here the group was able to see some amazing views of sea cliffs. The last day trip was to a few archeological sites and a town called Ardara, where shops displayed local arts and crafts.

The group then moved to on Gleann Cholmcille, which is in West Donegal County, for the remainder of the trip. Here Marissa was able to spend time at more archeological sites, visit a folk village, and tour Sliabh Liag, which is Europe's highest sea cliff. The group stayed about a ten-minute walk from a gorgeous beach called the Silver Strand. While in Gleann Cholmcille, more day trips were taken, this time to Donegal town and back to Ardara.

After 15 busy days, it was time to return to the States on June 6. Next came the fun part of writing some essays and completing assignments for the course, reflecting on the group's experience.

Marissa says she had an amazing time on the trip. She readily admits she hadn't known anything about Ireland going into the class, but she found it to have such a rich and interesting history and culture. The locals are some of the friendliest she's ever met and she and her fellow students had the best time getting to know so many people.



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

Anna Napkora Receives Anne (Shinal) Cichy Memorial Award

The LPSCU is proud to announce that Anna Napkora of West Wyoming, Pennsylvania, a member of Branch 6, Wilkes-Barre, Pennsylvania, has been selected as the 2022 recipient of the Anne (Shinal) Cichy Memorial Award. Anna will be starting her post high school studies this fall at Misericordia University, located in Dallas, Pennsylvania. She will be majoring in Physical Therapy with an anticipated graduation date of May 2028. Anna had a cumulative GPA of 3.8 while a student at Wyoming Area High School in Exeter, Pennsylvania.



During her middle and high school years, Anna was active in sports. She competed in track and field for seven years and swimming for two years. She was also a member of the National Honor Society. Additionally, Anna had perfect attendance multiple years while in high school.

Outside of school, Anna volunteered for three years at the Blue Chip Farm Animal Refuge in Dallas. She has been employed at Price Chopper for the past two years.

The Anne (Shinal) Cichy Memorial Award was established through the generosity of Mr. and Mrs. Francis A. Shinal. Anne was the LPSCU's first Public Relations Director. The award is given to an LPSCU member pursuing a degree in the healthcare field.

It is with great pride that the Ladies Pennsylvania Slovak Catholic Union names Anna Napkora as the 2022 recipient of the Anne (Shinal) Cichy Memorial Award. Congratulations, Anna!

Msgr. Beeda District Plans Christmas Party, Holiday Raffle

The Msgr. Beeda District's Annual Christmas Party will be held on Friday, December 2, 2022, beginning at 6:00 p.m. The event will take place at Rocco's Restaurant, 245 Muir Avenue, Hazleton, Pennsylvania. Reservations are required. Anyone planning to attend is asked to contact District President Anita Gregory at 570-788-3263 by November 18, 2022. The cost is \$15.00 per person.

A Matching Fund Holiday Raffle will also be held at the party in conjunction with the LPSCU's Matching Fund Program. The proceeds will benefit the United Children's Home in West Hazleton, Pennsylvania. Hopefully the proceeds from our raffle will bring some holiday joy as the Msgr. Beeda District and LPSCU Life is about Taking Care of God's Children. So come out and support this wonderful and worthwhile project while enjoying an evening of fraternalism and camaraderie. Hope to see you all there!

Mid-Year Board Meeting

continued from page 6

Compliance Update

The Board was provided information on the following compliance updates:

- ❖ NAIC's Climate and Resiliency (EX) Task Force Compliance Updates for Pennsylvania
- ❖ Principle Based Reserves (PBR)
- ❖ The NAIC's Corporate Governance Annual Disclosure Model Act

Local/State/National Meetings

A report was provided by the following:

- ❖ President Theresa Kluchinski – Indiana Fraternal Alliance Meeting
- ❖ Trustee Joan Hladek – Indiana Fraternal Alliance Meeting. Victoria Nay, Trustee Hladek's daughter, also attended the Indiana Fraternal Alliance Meeting

Good of the Union

There was nothing for the Good of the Union.

Calendar of Events

The Board was provided and reviewed the calendar of events for the remainder of 2022 and for 2023.

Strategic Plan

The Board was provided and reviewed the reports from the three Task Force Committees for the Strategic Plan.

There being no further business, the meeting was adjourned.

Respectfully submitted,

Mary Jo Savidge

National Secretary-Treasurer

Cooking Corner

LASAGNA SOUP

- | | |
|------------------------------|-------------------------------|
| 1 lb. ground beef | 6 oz. tomato paste |
| 3 c. beef broth | 1 c. V-8 juice |
| 4 to 5 cloves garlic, minced | ¼ tsp. salt |
| 1 Tbsp. dried parsley | ¼ tsp. pepper |
| 1 Tbsp. dried basil | 1 c. water |
| ½ c. onion, chopped | 2 c. uncooked macaroni shells |
| 28 oz. diced tomatoes | |

Spray a crock pot with nonstick spray. Mix together the diced tomatoes and tomato paste in the crock pot. Add the broth, garlic, parsley, basil, onion, V-8 juice, salt and pepper. Place beef in crock pot. Cover and cook on low 7 to 8 hours. Add the macaroni shells and cup of water during the last 30 minutes.



Abigail R. Myers Receives 2022 Youth Achievement Award

The Ladies Pennsylvania Slovak Catholic Union is proud to announce that Abigail R. Myers of East Berlin, Pennsylvania, has been selected as the recipient of the 2022 Youth Achievement Award. Abigail is the daughter of Lisa and Jacob Myers and is a member of Campbell, Ohio Branch 132. Abby is entering the 8th grade at Bermudian Springs Middle School in York Springs, Pennsylvania.



She volunteers as a referee for summer soccer games at the U8 level at the Conewago Valley Soccer Club. She also attended and completed a certified babysitting course and regularly babysits for her younger siblings.

Abby has been an active altar server for three years at Immaculate Conception Church of the Blessed Virgin Mary, located in New Oxford, Pennsylvania. She serves at the 8:00 a.m. Mass, as well as on Holy Days of Obligation, as needed. She also helps at the church's monthly turkey dinners, Christmas Cookie Walk, and aids in the clean-up of the church cemetery.

Abby was a top ten finalist for the VFW's 2022 Patriots Pen Essay, writing about "What it Means to be a Good American."

Abby has an extensive and impressive list of extracurricular activities, including participation on her middle school cross-country and soccer teams. She was a three-time all-star pick for Conewago Valley Soccer Club, is a saxophone player in middle school band, and has been a member of the Student Council since 2019. Abby's been playing soccer since she was four years old and added playing the saxophone at age nine! She also earned a leadership award from her cross-country team.

Abby shares in a rich history of LPSCU members. Her grandmother, Rosemary Collins, mom Lisa, and siblings, Savannah, Paige, and Nathaniel, are all members of Branch 132.

It is with great pride that the LPSCU presents Abigail R. Myers with the 2022 Youth Achievement Award. Congratulations, Abigail!

Reverend Dianiska District Sets Date for Christmas Party

Members of the Reverend Dianiska District will hold a special gifts raffle at their Christmas Party on December 4, 2022. The raffle will benefit Margaret Jollimore and her family. Sadly, Margaret and her family lost everything to a house fire on March 22 of this year. We are asking our District members (as well as any LPSCU members) to support our project by attending and/or donating a gift (minimum \$10) which will be raffled off at the party. For further information, please call District President Mary Ann Ewasko at 570-823-6432.

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

Deborah McKinley,
LPSCU Public Relations Director

YOU PURCHASED A POLICY ~ NOW WHAT?

Since September is National Life Insurance Awareness Month, I looked over my life insurance portfolio and realized I need to add more. How do I go about purchasing a policy?

If you have other policies from the LPSCU and know your branch representative, you can call them directly. If you don't remember who your branch representative is or are purchasing your first policy from the LPSCU, you can call the Home Office at 888-834-6614 and they can assist you.

How do I know when I owe the next premium? Do I have to keep track of when to send it?

No. When completing the application, you will choose to pay monthly, quarterly, semi-annually, or annually. A premium notice will be mailed to you based on the frequency you selected on the application (monthly would be mailed out monthly, quarterly would be mailed every three months, etc.). The notice will be sent approximately two weeks prior to the due date.

Can I opt to receive my premium notice electronically?

No, not at this time. All statements are mailed through the U.S. mail system.

What are my options for paying my premiums?

You have a choice of three options to make a premium payment. Payments can be made by check, direct debit, or by bringing cash directly to the Home Office.

2022
CATHOLIC GRADE SCHOOL
AWARD RECIPIENT

ALEX MILLER
5th grade
St. John the Baptist Catholic School
New Freedom, Pennsylvania
Branch 64
Pittsburgh, Pennsylvania

Do you need a very special gift?

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

TREE OF LIFE

RESERVATION FORM

Your inscription may be personalized to recognize a loved one or special event with "In honor of ...", "In memory of ...", or "In celebration of ...". Or you may also choose to simply have your name, the family name, or business name inscribed on a Leaf or Stone. Restrictions as to choice and number of characters are listed below, based on whether you choose a fraternal Leaf (\$100) or larger Stone (\$500).

Your contribution can be paid in one installment or several. However, we will not bill you for any remaining portion. It is your responsibility to monitor your payments.

Please complete the Reservation Form below (a photocopy is also acceptable) and return it, along with your check, payable to LPSCU, to:

LPSCU
P.O. Box 32
Wilkes-Barre, PA
18703-0032

All proceeds received fund our Scholarship Program.

Name _____

Phone _____

Address _____

City/State/Zip _____

Enclosed is (please check one):

- My first donation toward my "Tree of Life," entitling me to an engraved (Please check one) Fraternal Leaf Fraternal Stone when fully paid. **(Minimum of \$20 per payment.)**
- My \$100 check as payment in full, entitling me to an engraved Fraternal Leaf
- My \$500 check as payment in full, entitling me to an engraved Fraternal Stone

LEAF INSCRIPTION

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

STONE INSCRIPTION

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

PLEASE ENGRAVE MY FRATERNAL LEAF OR STONE AS FOLLOWS:

PLEASE PRINT CLEARLY

Reverend Dianiska District Plans to "Make a Difference"

Members of the Reverend Dianiska District of the LPSCU will celebrate Make a Difference Day at their fall meeting, which will be held on October 23, 2022, at the North End Slovak Club, 635 N. Main Street, Wilkes-Barre, Pennsylvania.

This year Margaret Jollimore and her family will be the benefactors of the District's Make a Difference Day project. Margaret and her family lost everything to a house fire on March 22, 2022. To support our Make a Difference Day efforts, members are encouraged to bring gift cards (grocery stores, Walmart, Target, Kohl's, etc.) that will help Margaret's family as they recover from this devastating loss.

In Memoriam

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

Name	Branch	Location
Marian Salonic	6	Wilkes-Barre, PA
Bernard Golubiewski	7	Exeter, PA
Robert Ressa	19	Swoyersville, PA
Dale Schuit	28	Joliet, IL
Eleanor Gatski*	39	Hazle Twp., PA
Bruce Novitsky*	39	Hazle Twp., PA
Kathleen Korutz	62	Northampton, PA
Arlene Kikel	64	Pittsburgh, PA
Mary T. Blaschak	94	Larksville, PA
Denise Boyle*	156	Coaldale, PA
Dolores Ondish	197	Wilkes-Barre, PA
John Poklemba, Jr.	197	Wilkes-Barre, PA
Anne M. Stranch*	197	Wilkes-Barre, PA
Loretta Cioci	180	Youngstown, OH
Anna F. Stella*	204	Northampton, PA
Dorothy Luke*	214	Duryea, PA

*Multiple certificates

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.

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 | www.lpscu.org

Focusing on National Awareness Month

Deborah McKinley, LPSCU Public Relations Director

SEPTEMBER

National Life Insurance Awareness Month

September is National Life Insurance Awareness Month. I've lost count of how many times I've heard that people's lives have been turned upside down since the Covid-19 pandemic started back in 2020 – whether it be by how they work, where they work, or, most importantly, by losing relatives and friends to the deadly virus. Anyone who is a fan of the television show *Big Brother* knows their mantra is “expect the unexpected.” And boy, was the pandemic ever unexpected. And I'm sure it's a safe bet to say that people most assuredly never expected it to still be a hot topic and a way of life two plus years later.

With this in mind, September reminds us to pull out any and all life insurance policies we currently own and look them over. Is the beneficiary information still accurate or has anyone named as a beneficiary passed? Are the beneficiary names spelled correctly? What about their contact information – it is correct and up to date? Next, look at the total dollar amount of all of your life insurance policies. Do you want the amount to cover your final expenses? Do you want the policy to provide financial stability for your loved ones when you no longer can do so? Is the coverage sufficient to do what you intended it to do?

National Life Insurance Awareness Month is a good “poke” to us every year to revisit and revise our policies. If you find your LPSCU life insurance policies need updating, contact your local branch or the Home Office at 888-834-6614.

Flag Day Observed by NJ-NY Fraternal Alliance

Directors of the New Jersey-New York Fraternal Alliance celebrated Flag Day while attending a scheduled meeting of the Alliance. The meeting was held at the Tropicana Casino and Resort in Atlantic City, New Jersey, which is also the venue for the group's annual meeting in October.



L-R: Sam Sbraccia, Anthony Beke, Theresa Kluchinski, Mary Jo Savidge, and Fred Durso.

OCTOBER

Breast Cancer Awareness Month

Every year October spotlights Breast Cancer Awareness Month. It is a time to raise awareness about the impact of breast cancer. Just like with Covid-19, I think I can honestly say that probably every person reading this article knows someone who has/had breast cancer. If detection is early enough, the 5-year survival rate is quite high (90%) and there is also a relatively high (84%) 10- and 15-year survival rate.

Personally, I had both a maternal and paternal aunt diagnosed with breast cancer. Talk about hitting close to home! After treatments, both were 10+ year survivors. While both are no longer with us, neither succumbed to breast cancer nor complications from it.

Yes, the survival rates are high, but only if it is detected early enough. Does anyone look forward to their annual mammogram? Probably not. But the discomfort of the test for the short time it takes is a small price to pay for early detection and peace of mind.

Bottom line – Pick up the phone, actually make the appointment, and go for that mammogram. Hopefully nothing will be detected, but if something does show up, take a deep breath, examine your treatment options, and rally your warriors (friends and family) who are going to help you get through it. And if you need an extra prayer or two, drop me a text (610-704-7288) or email me (dmckinley@lpscu.org) and I will gladly be one of your warriors!

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.



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

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
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
Sharrow, Roxanne – Youngstown, OH
Shook, Alexandra – Hoboken, NJ
Smith, GeriLynn – Chaumont, NY
Stinavage, Judy – Binghamton, NY
Stumpf, Kelly – Blandon, PA
Suchy, Mary – Chicago, IL
Susoreny, James – Richardson, TX
Talianek, Cathy – Allentown, PA
Tomanio, Terri – Port Charlotte, FL
Totin, Anastasia – San Leandro, CA
Vizza, Daniel – Chicago, IL
Votral, Gregory – Springfield, MA
Vrabel, Susan – Orlando, FL
Wasko, Matthew – Binghamton, NY
Wateski, Jessica – Exeter, PA
Watson, Michael – Hubbard, OH
Weinreich, Sarah – Shenandoah, PA
Weldner, Robert – Orefield, PA
Wenta, Silvia – Mountain Home, AR or Western Spring, IL
Whitaker, Kimberly – Emmaus, PA
Wisniewski, Edward – Waymart, PA or Rockaway, NJ
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. Your assistance is greatly appreciated.



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 ❖ Website: www.lpscu.org

SS.C.M. Appeal Update

The Saints Cyril and Methodius Appeal is in its 44th year of 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 Slovak Catholic fraternal organizations, members of the Slovak Catholic Federation, clergy with Slovak ancestry, and previous donors.

As of July 20, the 2022 Appeal has received \$26,347.87 from 187 donors. Among the 57 donations received from the Slovak Catholic fraternal Branches and Districts, Branch 6, Branch 19, Branch 90, Branch 213, the Rev. Dianiska District, and the Home Office of the LPSCU have donated a total of \$650. Donations to date have also been received from six parishes, 32 clergy and religious, and 92 individuals. On behalf of the Pontifical College, thank you for your continued generosity and support.

All wishing to contribute to the 2022 Appeal are 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 toward 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. Hvozdic, V.F., supreme chaplain of the Slovak Catholic Sokol and pastor of Our Lady of Victory Parish, Harvey's Lake, Pennsylvania and Gate of Heaven Parish, Dallas, Pennsylvania. Reverend Thomas A. Nasta, national chaplain of the First Catholic Slovak Union and parochial vicar with senior priest status at Our Lady of Grace Parish, Pennel, 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, Pennel, PA 19047-4052

LPSCU SINGLE PREMIUM LIFE PLAN

The Single Premium Life Plan offered by the LPSCU is a unique type of insurance option, providing the desired amount of life insurance with only one premium payment. The greatest advantage to the Single Premium Life Plan is that the certificate is paid for the rest of the insured's life after just a single premium payment is made. The certificate remains in full force and effect for the life of the insured without the necessity of making any further premium payments after the initial single payment. Issue ages are from 0 to 85. The ages and limits of insurance coverage for Non-Medical Rates are: 0-40 (\$30,000), 41-60 (\$20,000), 61-70 (\$10,000), and 71-85 (\$5,000). However, the LPSCU reserves the right to require a medical examination on any applicant.

Upon the death of the insured, the face amount of the certificate is paid to the insured's named beneficiary/ies, except as provided within the contract regarding Suicide and Contestability.

A member with a Single Premium Life Plan is entitled to all LPSCU fraternal benefits including educational awards, youth and adult activities, newborn benefits, prescription discount card, and discount car rental, to

name a few. Check with your representative for the latest list of fraternal benefits available.

Currently, dividends are not paid on the Single Premium Life Plan.

The Single Premium Life Plan is perfect for both youth and adults – especially anyone who prefers to have their life insurance paid in full with one premium payment. If you would like to give a special gift to anyone, consider a Single Premium Life Insurance certificate. This insurance plan would make an appropriate and thoughtful gift for anyone.

During these unstable economic times, the Single Premium Life Plan offered by the LPSCU is both 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 Single Premium Schedules for the Single Premium Life Insurance Plan. The premiums listed are based on \$1,000 of life insurance coverage. A Branch Administration Fee of \$10 must be added to the total premium.

SINGLE PREMIUM LIFE PLAN RATES PER \$1,000

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

Issue	Single Premium Life	
Age	Male	Female
0	\$111.00	\$ 98.00
1	114.00	101.00
2	117.00	104.00
3	120.00	107.00
4	124.00	110.00
5	128.00	113.00
6	131.00	117.00
7	135.00	120.00
8	139.00	124.00
9	143.00	127.00
10	147.00	131.00
11	152.00	135.00
12	156.00	139.00
13	161.00	143.00
14	165.00	147.00
15	170.00	151.00
16	175.00	156.00
17	180.00	160.00
18	184.00	165.00
19	189.00	169.00
20	194.00	174.00
21	199.00	179.00
22	204.00	184.00
23	210.00	189.00
24	215.00	195.00
25	221.00	200.00
26	227.00	206.00
27	233.00	212.00
28	239.00	218.00

Issue	Single Premium Life	
Age	Male	Female
29	\$245.00	\$224.00
30	252.00	230.00
31	259.00	237.00
32	266.00	243.00
33	273.00	250.00
34	280.00	257.00
35	287.00	265.00
36	295.00	272.00
37	303.00	279.00
38	311.00	287.00
39	319.00	295.00
40	327.00	303.00
41	335.00	311.00
42	344.00	320.00
43	352.00	328.00
44	361.00	337.00
45	370.00	347.00
46	380.00	356.00
47	389.00	366.00
48	399.00	375.00
49	410.00	386.00
50	420.00	396.00
51	431.00	406.00
52	442.00	417.00
53	453.00	428.00
54	465.00	439.00
55	477.00	451.00
56	489.00	463.00
57	501.00	474.00

Issue	Single Premium Life	
Age	Male	Female
58	\$513.00	\$487.00
59	526.00	499.00
60	540.00	511.00
61	553.00	524.00
62	567.00	537.00
63	579.00	550.00
64	593.00	563.00
65	606.00	576.00
66	619.00	590.00
67	633.00	603.00
68	646.00	617.00
69	659.00	630.00
70	673.00	644.00
71	687.00	658.00
72	700.00	672.00
73	714.00	685.00
74	728.00	699.00
75	742.00	713.00
76	755.00	727.00
77	769.00	741.00
78	782.00	755.00
79	795.00	768.00
80	807.00	782.00
81	819.00	795.00
82	831.00	808.00
83	844.00	821.00
84	855.00	833.00
85	866.00	845.00

Calendar

continued from page 2

- 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.
- 10** – LPSCU Board Meeting (via Zoom)

❖ 2023 ❖

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

JANUARY

20 – March for Life, Washington, D.C.

MARCH

22-23 – LPSCU Internal Audit

24 – LPSCU Annual Board Meeting, Wilkes-Barre, Pennsylvania and Zoom teleconference, beginning at 8:30 a.m. EST.

APRIL

17 – Slovak Catholic Federation Spring Meeting

MAY

TBD – American Fraternal Alliance Spring Symposium

JUNE

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

AUGUST

TBD – Indiana Fraternal Alliance Meeting

SEPTEMBER

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

TBD – Slovak Catholic Federation Fall Meeting

TBD – American Fraternal Alliance Executive Summit

OCTOBER

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

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

TBD – Ohio Fraternal Alliance Meeting

DECEMBER

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

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.

LPSCU 2nd Quarter Report

Assets	2nd Quarter 2022	2nd Quarter 2021
Investments.....	\$ 15,544,371.00	\$ 15,733,245.00
Cash on Deposit	\$ 492,069.00	\$ 380,807.00
Real Estate Owned	\$ 99,654.00	\$ 106,038.00
Other Assets	\$ 56,758.00	\$ 52,777.00
Totals	\$ 16,192,852.00	\$ 16,272,867.00

Liabilities & Fund Balance	2nd Quarter 2022	2nd Quarter 2021
Fund Balance	\$ 3,454,420.00	\$ 3,618,549.00
Interest Maintenance Reserve	\$ 169,856.00	\$ 47,526.00
Asset Valuation Reserve	\$ 215,705.00	\$ 571,633.00
Amt. Retained as Trustee.....	\$ 86,208.00	\$ 80,496.00
Aggregate Reserve-Life Certificates.....	\$ 12,087,421.00	\$ 11,814,565.00
Other Liabilities	\$ 179,242.00	\$ 140,098.00
Totals	\$ 16,192,852.00	\$ 16,272,867.00

Revenues	2nd Quarter 2022	2nd Quarter 2021
Premium Income	\$ 144,578.00	\$ 112,981.00
Investment Income.....	\$ 311,765.00	\$ 328,760.00
Income - Other	\$ 13,916.00	\$ 10,896.00
Totals	\$ 470,259.00	\$ 452,637.00

Expenses	2nd Quarter 2022	2nd Quarter 2021
Death Claims	\$ 160,520.00	\$ 170,545.00
Endowments	\$ 5,430.00	\$ 9,000.00
Cash Surrenders.....	\$ 17,546.00	\$ 32,946.00
Annuity Benefits	\$ 12,203.00	\$ 10,311.00
Dividends	\$ -	\$ -
Increase in aggregate reserves.....	\$ 109,000.00	\$ 55,000.00
Branch Support/Commissions.....	\$ 766.00	\$ 3,928.00
General Operating Expenses.....	\$ 132,926.50	\$ 150,770.42
Officers and Committee Expenses	\$ 6,203.34	\$ 1,260.07
Actuarial/Accounting Expense.....	\$ 75,372.00	\$ 65,918.00
Investment Mgt. Fee	\$ 48,794.51	\$ 48,328.52
Official Publications.....	\$ 27,605.66	\$ 27,127.97
Travel Expense	\$ 3,956.99	\$ 566.16
Bureau and Association Dues	\$ 6,245.00	\$ 5,635.00
Donations.....	\$ 4,795.00	\$ 4,095.00
Scholarships	\$ (500.00)	\$ (528.35)
Fraternal Activities.....	\$ 5,364.00	\$ 3,881.21
Insurance Taxes, Licenses & Fees.....	\$ 17,752.00	\$ 18,348.00
Sub Total	\$ 633,980.00	\$ 607,132.00

Net Gain/Loss From Operations.....	\$ (163,721.00)	\$ (154,495.00)
Net Realized Capital Gain (Loss).....	\$ (7,210.00)	\$ 6,146.00
Totals	\$ (170,931.00)	\$ (148,349.00)



Junior Branch Journal

Krasná Hôrka Castle



Once upon a time, there lived a shepherd named Bebek, who had a wife and three children. He earned his living by shepherding sheep and shearing the wool. It was not an easy life and Bebek often dreamed about being a rich man. He imagined he would not only help his family, but also the whole village by providing better lives and enough food.

One summer morning, Bebek was taking the sheep to graze and he tumbled over a stone in the road. He sat by the road and looked at the stone sticking out of the road. He thought that other people could get hurt so he decided to roll the stone off the road. A big hole appeared under the stone. In the big hole, Bebek discovered a pot full of money. He took the stone as a souvenir and rushed home to his family.

His wife told him to hide the pot full of money to keep it away from thieves. The stone was very shiny and frightened her. She thought that it might have some black magic in it and told Bebek to take it to the landlord.

The landlord saw that it was a jewel of immense value. He said he would give Bebek anything he asked for in exchange for the stone. Bebek said he wanted enough sheep to build seven sheep pens. The landlord said the first pen would be built on a nearby hill.

Bebek was happy and returned to his family. Soon, the sheep pen was built and other buildings were added as well. A mighty castle was also built on the nearby hill. Because the castle was built in a nice area, it was named Krasná Hôrka (Beautiful Little Mountain).

** Krasná Hôrka caught on fire in March 2012 and was closed to the public. The lower and middle parts of the castle reopened in 2021. The upper part of the castle remains closed due to extensive damage from the fire.*

First Female Telephone Operator

In January 1878, the Boston Telephone Dispatch Company had started hiring boys as telephone operators. Boys had been very successful as telegraphy operators, but their attitude (lack of patience) and behavior (pranks and cursing) were unacceptable for live phone contact, so the company began hiring women operators instead. To be an operator, a woman had to be unmarried and between the ages of seventeen and twenty-six. She had to look prim and proper, and have arms long enough to reach the top of the tall telephone switchboard.

On September 1, 1878, Emma Mills Nutt became the world's first female telephone operator, starting a career that lasted about 35 years. Emma was hired by Alexander Graham Bell at the Boston Telephone Dispatch Company in Boston, Massachusetts. She was paid a salary of \$10 per month for a 54-hour week. The customer response to her soothing, cultured voice and patience was overwhelmingly positive. Reportedly, she could remember every number in the telephone directory of the New England Telephone Company.

A few hours after Emma started working, her sister, Stella Nutt, became the world's second female telephone operator, also making the pair the first two sister telephone operators in history. Unlike Emma, Stella only remained on the job for a few years.





Junior Branch Journal

Halloween

Halloween's roots can be traced back to Celtic culture in Ireland. According to their "Druid" religion, November 1st was New Years' on their calendar. The celebration would begin on October 31st and last into the following day. The spirits of all who died in the prior year would rise up and roam the earth on this night.

This is an evil night when spirits roamed the streets and villages. Lord Samhain, the lord of Darkness, would arrive in search of the spirits to take them to the underworld. Halloween as it is currently celebrated with costumes, trick or treat, and superstitions, takes from this Druid Holiday.

Halloween is second only to Christmas in spending. Consumers spend over \$10 billion during Halloween.

That's a whole lot of candy, costumes, decorations, and party goods. As a country we purchase approximately 600 million pounds of candy each year for Halloween. Hang on to your basket, kids, because home is where the candy thief is as 90% of parents admit to sneaking goodies from their kids' Halloween trick-or-treat bags. But whether you're stealing some, handing out some or having yours stolen, chances are you'll get your hands (or miss getting your hands) on a Reese's Cup, the #1 Halloween candy.



Fire Prevention Week

National Fire Prevention Week is observed in the United States during the week (from Sunday to Saturday) in which October 9 falls.

The first Presidential proclamation of Fire Prevention Week was made in 1925 by President Calvin Coolidge. When President Calvin Coolidge proclaimed the first National Fire Prevention Week on October 4-10, 1925, he noted that in the previous year some 15,000 lives were lost to fire in the United States.

Fire Prevention Week commemorates the Great Chicago Fire. On the 40th anniversary of the Great Chicago Fire, the Fire Marshals Association of North America (FMANA) sponsored the first National Fire Prevention Day, deciding to observe the anniversary as a way to keep the public informed about the importance of fire prevention.



PERIODICAL

A Matching Fund Project

LPSCU Branch 213 Christmas Fundraiser

All proceeds benefit St. Andrew Parish
Wilkes-Barre, Pennsylvania



- ❖ 24" Wreath - Mixed Greens..... \$17.00
- ❖ Stand \$ 4.00

With Choice of Bow:

Red Velvet ❖ Burgundy Velvet ❖ Red & Green Plaid
Fundraiser is being held in conjunction with
Decker Florist, Wilkes-Barre, Pennsylvania

Two Pick-up Dates:

- ❖ December 4th -
St. Andrew Parish in Wilkes-Barre (after 10 a.m. Mass)
- ❖ December 5th -
LPSCU Home Office in Wilkes-Barre

Delivery of items can be arranged
with LPSCU Branch 213 Secretary/Treasurer.

Anyone interested in ordering should contact
Branch 213 Secretary/Treasurer Theresa Kluchinski
at 570-829-5410 or 570-817-4657 (call or text).

Payment must accompany order.

Orders are due by November 22nd.

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*
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- *Soups, Salads & Sauces*
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- *Ethnic Foods*
- *Vegetables*
- *Desserts*



The cost is just \$10.00, plus \$5.00 shipping and
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Hurry before they're gone!

**SIGN UP A NEW MEMBER
TODAY!**