



LPSCU Life

Security, Peace of Mind

# Morning Star

ZORNIČKA

Vol. 79, No. 874  
September-October 2020

## Olivia Jones Receives 2020 Youth Achievement Award

*The Ladies Pennsylvania Slovak Catholic Union is proud to announce that Olivia Jones of River Vale, New Jersey, has been selected as the recipient of our 2020 Youth Achievement Award. Olivia has been a member of LPSCU's Hazleton (Pennsylvania) Branch 124 for seventeen years. She is the daughter of Matthew and Karen Jones.*

Olivia is a 2020 graduate of Pascack Valley High School in Hillsdale, New Jersey, where she was salutatorian. She was a member of the National Honor Society, Pascack Valley Science National Honor Society, and Pascack Valley Spanish National Honor Society. Further, Olivia was named to the High Honor Roll throughout her entire high school studies. This fall, Olivia plans on attending Vanderbilt University located in Nashville, Tennessee, where she received the Chancellor Scholarship. At Vanderbilt, Olivia currently plans on majoring in astrophysics and math, with a minor in Spanish.

Olivia's awards and achievements are both numerous and impressive. She has received the Dwight D. Eisenhower Leadership Award and Pascack Valley "You Are a Star" Award. Additionally, she served on the Executive Council as class liaison to the Pascack Valley High School Board of Education, as President of One Spirit service organization – Pascack Valley Branch, as a Pascack Navigator, on the Camp Raspberry Executive Committee, as President of the Homecoming Committee, and on Pascack Valley's Comprehensive Equity Committee. Olivia also competed in the New Jersey Annual Chemistry Olympics for two years. She and her team of two other classmates won second place overall in their second year for Analytical Labs: Determination of Copper in a Penny.

Olivia also managed to find time to be active in civic and school activities. She volunteered her time to Holdrum Middle School Stage Crew. While she was a high school student, Olivia would return to Holdrum Middle School to teach and guide middle school students on how to draw and paint sets and backdrops for middle school productions. Jaime Trachtenberg, Language Arts Teacher and Set Designer for Productions at Holdrum describes Olivia as a "self-starter" with a "positive attitude" who exhibits a "desire to make a difference."



Another effort that Olivia has volunteered many hours with is One Spirit. This service organization was founded to assist and support Native Americans. Olivia spent a week volunteering on the Cheyenne River and Pine Ridge reservations in South Dakota where, among other things, she prepared meals and helped to set up a new playground for the youth facility there.

In a letter recommending Olivia for consideration as the recipient of the Youth Achievement Award, Pascack Valley teacher Leah N. Jerome detailed many of Olivia's achievements and accomplishments. She shared that "no one is as bright, motivated, mature or impactful as Olivia Jones." Ms. Jerome went to say that Olivia is a "difference maker" and has no doubt that she has a bright future ahead of her.

Olivia has outstanding credentials and has exhibited ambition, achievement, and dedication to all of the activities in which she has participated within her school, fraternal, and community organizations to qualify her for this award. When asked what her dream job would be, without hesitation Olivia said to work for NASA with space travel. We have no doubt that Olivia will accomplish her dreams! It is with great pride that the LPSCU presents Olivia Jones with the 2020 Youth Achievement Award. Congratulations, Olivia!



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# Calendar of Events

*Because of the coronavirus pandemic, many events have been postponed, cancelled, or rescheduled. 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.*

## SEPTEMBER

- 2** – Branch 83's Matching Fund Drawing originally scheduled for this date to benefit Incarnation of Our Lord Senior Group has been postponed until Spring 2021. Tickets will be \$1.00. Contact information will be provided at a later date.
- 8** – Msgr. Beeda District Meeting at 6:00 p.m. at Tom's Kitchen, Route 93, Conyngham, Pennsylvania. Contact Anita Gregory (570-788-3263) if you plan to attend.
- 20** – **Deadline to submit articles for November/December Morning Star.**
- 20** – Deadline for any member wishing to be a delegate to the LPSCU National Convention in November to contact their Branch representative. *See page 4 for more details.*
- 20** – Deadline for members of Branches 90 (Johnstown) and 213 (Wilkes-Barre) to request to represent their Branch at the LPSCU National Convention. *See page 4 for more details.*
- 21-22** – Slovak Catholic Federation's Fall Meeting, Youngstown, Ohio
- 26** – Due to the ongoing coronavirus pandemic, the LPSCU Semi-Annual Board Meeting originally scheduled to begin on September 25 in Bethlehem, Pennsylvania, will now be held virtually today and the breakfast originally scheduled for Lehigh Valley Area members at the Lehigh Valley Hotel by Best Western has been cancelled.
- 30** – Deadline to apply for a 2020 LPSCU Post Graduate Award. *Details on page 7.*

## OCTOBER

- 25** – Rev. Dianiska District Meeting at 1:00 p.m. at the North End Slovak Club, N. Main Street, Wilkes-Barre, Pennsylvania. Branch 7 will host. Make a Difference Day will be observed.
- 25-27** – Pennsylvania Fraternal Alliance Meeting

## NOVEMBER

- 20-22** – 42nd National Convention of the LPSCU at the Double Tree by Hilton, Pittsburgh – Meadowlands, 340 Racetrack Road, Washington, Pennsylvania.
- 20** – **Deadline to submit articles for January/February 2021 Morning Star.**

## DECEMBER

- 5** – LPSCU Board Meeting (Telephone Conference)

LADIES PENNSYLVANIA  
SLOVAK CATHOLIC UNION

*Morning Star* ZORNICKA



(USPS 699-520)

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### OFFICE HOURS AT NATIONAL HEADQUARTERS

**Monday through Friday:**  
**November 1 — April 30**  
**7:00 a.m. to 4:30 p.m.**  
**May 1 — October 31**  
**7:00 a.m. to 3:30 p.m.**  
**Phone: 570/823-3513**  
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## A Message from Our National Spiritual Advisor

### THE FEAST OF OUR LADY OF SORROWS

The Feast of Our Lady of Sorrows is celebrated annually on September 15th. In 1927, Pope Pius XI first proclaimed Our Lady of the Seven Sorrows as patron of all of Slovakia, and in 1964, Pope Paul VI designated the Šaštín Cathedral devoted to her as a Basilica Minor. It was the first basilica in Slovakia. In 1995, when Pope John Paul II visited Slovakia, he placed a golden crown on the statue of Our Lady.

Mary, who walked with her only son to the cross on Calvary, experienced the pain and suffering of Jesus as her heart was pierced and filled with great sorrow and anguish. She is and will forever be the Mother of Compassion with a tender heart.

Although her heart was broken at the death of her son, it was not forever because the death of Jesus was not the end of the story. It was the passageway to the glory of His Resurrection.

Each year, Holy Trinity Church in West Mifflin, Pennsylvania, has sponsored a special celebration in honor of Our Lady of Sorrows on or close to her feast day. The evening begins with the singing of Slovak Marian hymns followed by a celebrated Mass and reception in the church hall with light ethnic foods and pastries. I have had the privilege to participate on occasion in this wonderful tribute to Our Blessed Mother.

The beauty of this feast is a reminder that Our Blessed Mother, who, like us, experienced the joys and sorrows of life, stands by us in all of the trials of everyday life. As she stood by the cross of Jesus, she stands by us with a mother's love, protecting us under the mantle of her tender compassion. In these days of many trials and the suffering of so many from the virus, let us turn to Our Lady, seeking her intercession before Jesus with the desire of His healing for our nation and the world.

"O Mother, fount of love. Touch our spirits from above, make our hearts with thine accord."

#### Prayer to Our Lady of Sorrows



*"Blessed Virgin Mary, Our Lady of Compassion, I turn to you with filial confidence. You shared fully in the work of our Lord Jesus Christ, whose death brought life to the world. Help me now to understand the truth about the divine compassion. Teach me to accept the sufferings that come into my life as you accepted obediently your own deep sorrows. Loving Mother of the Redeemer, you consecrated yourself by submit-*

*ting to the divine plan. Obtain for me the grace to make my own submission to the same wise providence, now and at the hour of my death. Amen."*

Blessings,  
**Father Bob**  
**Rev. Robert L. Seeman**  
Spiritual Advisor

## LPSCU Semi-Annual Board Meeting Now Virtual; Members Breakfast Cancelled

Due to the continuation of the coronavirus pandemic, the Semi-Annual Meeting of the LPSCU Board of Directors, originally scheduled for September 25-26, 2020, at the Lehigh Valley Hotel by Best Western, Bethlehem, Pennsylvania, will now be held as a virtual meeting on September 26.

The breakfast for Lehigh Valley Area members to be hosted by the Board has been cancelled. We apologize for any disappointment this may cause but we feel we need to err on the side of caution as this pandemic continues.

## NEW FEATURE! "Families of the LPSCU"

With this issue, the LPSCU is starting a new feature called "Families of the LPSCU" that will continue in upcoming publications of *Morning Star*. Anyone who is a family member or who knows an LPSCU family can submit information on the family to be published in the magazine. The submitter would write about why they have chosen the family for "Families of the LPSCU." (Including a photo or two would be great as well!) All families submitted will be featured at some point. There are no boundaries as to why a family can be highlighted. It could be because of how many are members or how many generations are members, how they dealt with a challenge, because of a common thread of their chosen profession, etc. To start off this new and exciting column, please see page 15: "Branch 109 – Life's Calling for One LPSCU Family," our first story in *Families of the LPSCU*.

## 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.



# Convention Notices

## Revised Convention Dates

As previously reported, the 42nd National Convention of the LPSCU was postponed from its originally scheduled dates in June, 2020 due to the pandemic of COVID-19 sweeping the country. The Convention has been rescheduled to take place on November 20-22, 2020. The venue remains the same at the Double Tree by Hilton, Pittsburgh Meadowlands, located in Washington, Pennsylvania.

### Attention All Members

## CONVENTION DELEGATE NOTICE

Any LPSCU member interested in being a delegate to the National Convention at the Doubletree by Hilton in Washington, Pennsylvania, on November 20-22, 2020, should contact their Branch Representative by September 20, 2020. If you, as a member, do not know who your Branch Representative is, contact the Home Office for the information: toll free phone 888-834-6614; e-mail [lpscu@lpscu.org](mailto:lpscu@lpscu.org); fax 570-823-4464. Additional information regarding the National Convention and LPSCU Branches can be found on our website [www.lpscu.org](http://www.lpscu.org).

## ELECTION OF DELEGATES

### Branch 90 (Johnstown, PA) and Branch 213 (Wilkes-Barre Area)

Members of Branch 90 (Johnstown, Pennsylvania) and Branch 213 (Wilkes-Barre/Dallas, Pennsylvania area) who are interested in representing their Branch as a Delegate to the LPSCU National Convention at the Doubletree by Hilton in Washington, Pennsylvania, to be held November 20-22, 2020, are instructed to contact Branch Representative Theresa Kluchinski. You may call 570-829-5410, email [tkluchinski@aol.com](mailto:tkluchinski@aol.com) or write to 446 Mountain Oaks Drive, Laurel Run, PA 18706. ALL REQUESTS MUST BE RECEIVED OR POSTMARKED BY SEPTEMBER 20, 2020.

## New Insurance Issued

Branch	Branch Representative	Mar./Apr. 2020	Year-to-Date Total
38*	Theresa Kluchinski	\$ 10,000.00	\$ 10,000.00
90	Theresa Kluchinski	\$ 10,000.00	\$ 10,000.00
132*	Mary Jo Savidge	\$ 5,000.00	\$ 9,000.00
		\$ 25,000.00	\$ 29,000.00

\*Sold through Home Office, not included in Campaign

## Marissa Jason Receives Bishop Andrew G. Grutka Memorial Scholarship Award



Marissa Jason

The LPSCU is proud to announce that Marissa Jason of Wilkes-Barre, Pennsylvania, a member of LPSCU's Wilkes-Barre Branch 6 for seventeen years, has been selected as the recipient of the Bishop Andrew G. Grutka Memorial Scholarship Award.

Marissa will be attending Loyola University Maryland in Baltimore, Maryland, majoring in Political Science. After obtaining her Bachelor of Arts degree, Marissa plans on attending law school. She is a 2020 graduate of Holy Redeemer High School in Wilkes-Barre. Marissa is the daughter of Paul J. and Diane Jason. She is also the granddaughter of Mary Ann Ewascko, LPSCU chairperson of trustees and secretary of Branch 6.

Marissa is an active member of St. Mary's Church of the Immaculate Conception, Our Lady of Fatima Parish, Wilkes-Barre, where she has been involved in many ministries including the parish bazaar, lector, CCD aide, acolyte and inter-pastoral events. Marissa served as a CCD volunteer aide/teacher to the Pre-K/Kindergarten class for several years. This year, Marissa was teaching the class on her own every Sunday. She also helps train new acolytes.

When those recommending Marissa for this award were asked what adjectives describe her, many had the same responses: dedicated, enthusiastic, a real joy, most gifted, and always humble. Marissa was the recipient of the 2019 LPSCU Youth Achievement Award and also received an LPSCU College Award.

The Bishop Andrew G. Grutka Memorial Scholarship Award was established in 2000 in memory of Bishop Andrew G. Grutka, a Slovak leader and the founding bishop of the Diocese of Gary, Indiana. The award recognizes young adult students for their achievement in pastoral life, church activities, and being involved with organizations which promote pride in the Slovak heritage.

It is with great pride that the Ladies Pennsylvania Slovak Catholic Union announces Marissa Jason as the recipient of the Bishop Andrew G. Grutka Memorial Scholarship Award. Congratulations, Marissa!

## Calendar of Events

continued from page 2

- 6** – Rev. Dianiska District's annual Christmas Party at 1:00 p.m. at Genetti's Hotel and Convention Center, 77 E. Market Street, Wilkes-Barre, Pennsylvania. Branch 213 will host. A Matching Fund Special Gifts Raffle will be held at the event.
- 11** – Msgr. Beeda District's Christmas Party at Rocco's Restaurant, 245 Muir Avenue, Hazleton, Pennsylvania.



## In Memoriam

# Margaret A. Ferri Past LPSCU Public Relations Director

Margaret A. Ferri, 91, of Bethlehem, Pennsylvania, passed away on June 29, 2020, at St. Luke's Hospital in Bethlehem. She was born on September 22, 1928, in Bethlehem, the daughter of the late Andrew J. and Anna (Podolan) Oravec. She is survived by her devoted husband of 67 years, John Ferri.

Margaret was a lifetime member of SS. Cyril and Methodius Parish (now Incarnation of Our Lord Parish) where she served as Secretary of the Parish Activities Group for 25 years. She was a member of or volunteer for many organizations. Some of these include the Lehigh/Northampton Counties Legal Secretaries Association, Pennsylvania Legal Secretaries Association, and Miss Pennsylvania Scholarship Organization, where she was also a board member. Margaret also served as a board member of the Slovak Catholic Federation and was President of its Cardinal Tomko Chapter for 20 years. She was a lifetime member of the Ladies Pennsylvania Slovak Catholic Union and served as Secretary of its local Branch 130 for 51 years. She also served as National Public Relations Director for 24 years and as Treasurer of its Lehigh Valley Okres for 22 years. When she retired from national office, she was named Honorary Public Relations Director. She was also a member of the First Catholic Slovak Ladies Association, Slovak Catholic Sokol, National Slovak Society, and the Bethlehem Chapter of UNICO.

Marge, as she was known to friends, was an active and dedicated volunteer for various charitable organizations and especially enjoyed sponsoring fundraisers for them. She and John always worked together as a team for their various religious and fraternal organizations. On April 26, 2009, they both were honored at the 57th National Convention of the Slovak Catholic Federation in Bethlehem with the "Pro Ecclesia et Pontifice" Papal Medal in recognition of service to the church and the papacy. This is the highest religious medal presented to a lay person.

In addition to her husband, Marge is survived by two sons, John Andrew and his wife, Christie, of New Market, Maryland, and David Anthony and his wife, Vanessa, of New York City, and a daughter, Patricia Ann, and her husband, Dr. Rand Kienzle of Malvern, Pennsylvania. Grandchildren include Angelina Ferri of Frederick, Maryland, Nicole Ferri of New Market, Victoriana, Jenna, Jace, and Tate Kienzle of Malvern, and three great-grandchildren, Carmella, Luca,



**Margaret A. Ferri**

and Salvatore San Severino of New Market, as well as several nieces and nephews. In addition to her parents, she was predeceased by a sister, Ann Haass, and two brothers, Joseph Oravec and Pfc. John J. Oravec, who was killed in Luzon in World War II.

When LPSCU board members and officers were asked to share their sentiments, almost every one used the same adjectives and phrases: dedicated, an honor to know her, energetic, helpful, kind, generous, and had a great sense of humor. Another commonality was how Margaret and her husband, John, were always together

working side by side for the LPSCU. Many organizations that Margaret was involved with lost a great advocate and volunteer. The LPSCU lost a true fraternalist.

A viewing was held Thursday evening, July 2, and on Friday morning, July 3. A Mass of Christian Burial was held at Incarnation of Our Lord Catholic Church. Burial was at Holy Saviour Cemetery.

The LPSCU extends sincere sympathy to the family of our beloved fraternal sister, Margaret Ferri. We thank her for her many years of dedicated service to our organization. May she rest in peace.



**Marge with her husband, John. The couple celebrated their 67th wedding anniversary shortly before her death.**

## Member Receives First Holy Communion

Due to the COVID-19 pandemic, many children were disappointed because some of the special events in their lives had to be postponed. After preparing all year for their First Communion, the children were told that they would have to wait. So, they waited patiently until St. Joan of Arc Catholic Church in Hershey, Pennsylvania, finally contacted them. On July 12, 2020, Emma Gregory was finally able to receive her First Communion, two and a half months after the originally scheduled date.

It was a beautiful day for Emma even though it was not the traditional First Communion celebration with all of her class. She will certainly remember her day being unique with having to wear a mask, social distancing, and only a few of her family members in attendance due to the world continuing to be affected by this terrible virus.

Everyone present truly enjoyed sharing in Emma's special day, seeing her in her beautiful communion dress, watching her as she received the Body of Christ for the first time, taking pictures at the lovely grotto outside the church, and having a small celebration at her house.

Emma is a member of LPSCU Branch 60. She is the daughter of Jonathan and Natalie Gregory and the granddaughter of LPSCU Vice President Anita Gregory.



**Clockwise from front, Emma Gregory, her mother Natalie, her father Jonathan, and her baby brother Walter.**

## SS.C.M. Appeal Update

The Saints Cyril and Methodius Appeal is in its 42nd 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.

**As of July 27, \$20,573.50 has been received from 153 donors.** All Branches and Districts of the LPSCU received invitations earlier this year to make a donation to the Appeal. Thank you, Branches 6 and 24 and the Reverend Dianiska District, for your response. On behalf of the Pontifical College, thank you to everyone for your continued generosity and support.

Anyone who wishes to contribute to the 2020 Appeal but who did not receive a letter asking for a donation is asked to fill out the information in the box at the bottom of this article. Mail it, along with your check payable to the Slovak Catholic Federation, to the address provided. Donations in any amount are deeply appreciated and are acknowledged. Gifts received after November 30, 2020 will be credited toward the 2021 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 Epiphany Parish, Sayre, Pennsylvania. Reverend Thomas A. Nasta, national chaplain of the First Catholic Slovak Union and pastor of Sacred Heart Parish, Swedesburg, Pennsylvania, serves as First Vice President of the Federation and is the Appeal Coordinator.*

### 42nd Annual SS.C.M. Appeal

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Amount \$ \_\_\_\_\_

*Please make check payable to*

**Slovak Catholic Federation and mail to:**

Rev. Thomas A. Nasta  
First Vice President, Slovak Catholic Federation  
Sacred Heart Catholic Church  
120 Jefferson Street, Swedesburg, PA 19405

Remember to notify the Home Office  
if your address changes!



# LPSCU 2020 POST GRADUATE AWARD

The LPSCU is offering two different Post Graduate Award Benefits to our members who are awarded a Master's or Doctorate degree during the period running from July 1, 2019, to August 30, 2020. These awards are:

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

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

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

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

- Be a member of the LPSCU for at least five (5) years with either a \$2,000 permanent reserve life insurance certificate or a \$5,000 permanent reserve life insurance certificate. (Term insurance is excluded.)
- Provide a photocopy of the Master's and/or Doctorate degree received.
- Provide documentation that the degree was awarded between July 1, 2019 and August 30, 2020.
- 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, 2020.** 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)

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

## Gabriella Kupsho Receives Anne (Shinal) Cichy Memorial Award

The LPSCU is proud to announce that Gabriella Marie Kupsho of Drums, Pennsylvania, a member of Branch 60, West Hazleton, Pennsylvania, has been selected as the 2020 recipient of the Anne (Shinal) Cichy Memorial Award. Gabriella is currently a junior attending Drexel University in Philadelphia, Pennsylvania, majoring in Biomedical Engineering. She plans to continue her studies at Drexel College of Medicine to become an interventional cardiologist. She was valedictorian when she graduated from MMI Preparatory School located in Freeland, Pennsylvania.



**Gabriella Kupsho**

At Drexel, Gabriella has been named to the Dean's List each semester and is a member of both the Pennoni Honors College and Society of Women Engineers. She is a peer mentor for both her major (biomedical engineering) and the program she is in (BS+MD). Gabriella is currently taking 20 credits over the summer, since Drexel is on the quarter-system and classes are held year-round. She also recently applied to a virtual tutoring program to help elementary school students trying to learn remotely during these unprecedented times. Gabriella was accepted and is hoping to be paired with a student soon. As her time permits, she works as a hostess at Perkins Restaurant and Bakery. During the pandemic, she has been working weekends since she has been home taking classes online during the week.

Gabriella is also a past recipient of the following LPSCU awards: Youth Achievement Award, Lynda (Posivak) Mohlenhoff Memorial Award, Anne (Shinal) Cichy Memorial Award (in 2019), and Life Insurance Award. She is the daughter of Dr. Robert and Diane Kupsho. Her brother, RJ Kupsho, and god-mother, Anita Gregory, are also members of Branch 60.

The Anne (Shinal) Cichy Memorial Award was established through the generosity of Mr. and Mrs. Francis A. Shinal. Anne was 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 announces Gabriella Marie Kupsho as the 2020 recipient of the Anne (Shinal) Cichy Memorial Award.

Congratulations, Gabriella!



**"Like" Us  
on Facebook  
at LPSCU Life**

## Slovak Harvest Celebration

In Slovakia, the harvest celebration is observed at the end of the summer. The symbol of the harvest is a wreath which is presented to a landowner. This large wreath is made of a mixture of wheat and rye, sometimes one or the other, as these grains are considered the most important. Crafted from the most beautiful sheaves of grain, the harvest wreath is made to resemble a dome-shaped crown. It is decorated with flowers, ribbons, hazelnuts, and the fruit of the mountain ash tree.

The conclusion of the harvest and the making of the wreath generally falls around the Feast of the Assumption of the Blessed Virgin – August 15 – so that it can be taken to church to be blessed. After the wreath is blessed, a procession makes its way to the landowner's home. Songs are sung during the procession. After rewarding those who offered the wreath, the landowner signals the musicians to start playing. Then the dancing and refreshments begin in earnest.

The wreath, arriving only once a year, is cherished and given much care. It is hung in a prominent place, such as in the entrance hall, above a chest of drawers, or above the door of the main living room as a symbol of prosperity.

In Slovakia, a large folk festival takes place in Michalovce, a town in the Zemplín region of eastern Slovakia. Hundreds of performers from local and area folk ensembles entertain the people. A folk craft fair also takes place. During the two-day festival, known as Zemplínske slávnosti, the town is enlivened with the colors of national costumes, the sounds of traditional musical instruments, and beautiful songs.

**Susan Ondrejco**  
Fraternal Activities Director



**Dressed in native *kroj*, members of the procession carry a Slovak harvest wreath.**

## 2020 Catholic High School Award Recipients



**Kelci Charlee Kuren**  
Senior  
Holy Redeemer High School  
Wilkes-Barre, Pennsylvania  
Branch 6  
Wilkes-Barre, Pennsylvania

**Alex Porambo**  
Freshman  
Marian Catholic High School  
Tamaqua, Pennsylvania  
Branch 156  
Coaldale, Pennsylvania



**Katherine Schuenzel**  
Freshman  
Regina Dominican High School  
Wilmette, Illinois  
Branch 42  
Pittsburgh, Pennsylvania

### Our Scholarship Recipients Explain

## The Importance of Life Insurance

The importance of life insurance cannot be argued, especially as the world finds itself in such uncertain and daunting times. The fact of the matter is that no one can live forever, and when we leave this world, we can't take care of the expenses we leave behind. Life insurance gives the ultimate peace of mind, both for the bearer of the insurance and their family. Life insurance is critical because when we pass on, so do our costs of living, and our families should not be left to deal with them. In the event of a sudden death, these expenses can be devastating. Life insurance can cover the cost of debt, mortgage, funeral expenses, and car payments. By having life insurance, we are ensuring that family members don't drown in a flood of payments and costs. Life insurance can supplement your retirement and provide for your children's education. The benefits to having a life insurance policy far outweigh the negatives. When a death occurs, the rain of grief and expenses pours, but having life insurance provides an umbrella of relief to those closest to us after our passing on.

**Marissa Jason**  
Branch 6, Wilkes-Barre, PA



## Msgr. Beeda District Christmas Party

The Msgr. Beeda District will hold its Christmas party at Rocco's Restaurant, 245 Muir Avenue, Hazleton, Pennsylvania. The party is scheduled for Friday, December 11, 2020. Due to COVID-19 restrictions and potential cancellations, more details on the party will follow in the November/December issue.

## Slovak Paper Cuttings

Paper cutouts are a traditional Slovak folk art that were used in the 1800s by Slovak peasants to decorate their houses. These designs were originally cut using sheep shears. Today, ordinary scissors are used to create these beautiful cuttings. Slovak paper cuttings are usually hung on white walls and along ceiling beams to make the house more cheerful. The cutouts are symmetrical with nature designs and geometric shapes. They are also used for occasions such as Christmas, Easter, harvest, and to depict village celebrations. The cutting below may be reproduced and traced onto folded colored paper. Once unfolded, a single symmetrical image is created.

Take a picture with your paper cutting and send it in for a future issue of *Morning Star*!

**Susan Ondrejco**  
Fraternal Activities Director



An example of a symmetrical paper cutout. Try your hand at recreating this traditional Slovak folk art.

## Branch 83 Postpones Matching Fund Event

Due to the continuing coronavirus pandemic, Branch 83 has been forced to once again postpone its Matching Fund event that had been scheduled to take place on September 2 at Incarnation of Our Lord Church Social Hall, Thomas and Buchanan Streets, Bethlehem. The 50/50 drawing, to benefit the Incarnation of Our Lord Senior Group, will now be held in the Spring of 2021. More information will be available in the coming months.

## In Memoriam

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

— Matthew v.5

Name	Branch	Location
Mary A. Maslowsky	19	Swoyersville, PA
Mark Rakos	37	Plymouth, PA
Ronald E. Chermak, Sr.	38	Whitehall, PA
Michael E. Fayo	42	Pittsburgh, PA
Constance Matukonis	42	Pittsburgh, PA
Edward Magotch	60	West Hazleton, PA
Joanne Jennings	65	Munhall, PA
Bernice Vadas	65	Munhall, PA
Theresa Savage*	79	Whiting, IN
Daniel Hudock	90	Johnstown, PA
Mildred Mischik	90	Johnstown, PA
Herbert Stouffer	90	Johnstown, PA
Dorothy Kaisoglus	131	Reading, PA
Severin P. Fedor	132	Campbell, OH
Josephine Kukla	132	Campbell, OH
Ann J. Semko*	132	Campbell, OH
Paul Hancin*	153	Perth Amboy, NJ
Anna G. Zalesak	156	Coaldale, PA
Alex Srupsa	158	Chicago, IL
Angela Amrhein	172	Pittsburgh, PA
Mary Ann Constantino*	180	Youngstown, OH
Diane Brunette	197	Wilkes-Barre, PA
George J. Rucco	197	Wilkes-Barre, PA
Matthew Snipas	197	Wilkes-Barre, PA
Marian Ropieski	214	Duryea, PA

\*Multiple certificates

## Cooking Corner

### POTATO DISH

26 oz. Ore-Ida country style hash browns  
1 can cream of chicken soup  
16 oz. sour cream  
8 oz. shredded cheddar cheese  
4 cups corn flakes, crushed  
½ cup butter, melted  
Finely chopped onion to taste (if desired)

In a lasagna pan, layer in the following order:

- ❖ Hash browns
- ❖ Drizzle half of the butter
- ❖ Mix sour cream and soup together and pour over potatoes
- ❖ Cheddar cheese (and onion, if desired)
- ❖ Corn flakes
- ❖ Drizzle with remaining butter

Bake at 350 degrees for 1 hour.



# LPSCU WHOLE LIFE INSURANCE PLAN

If you are looking for a very economical insurance plan, check out the Whole Life Plan offered by the LPSCU. Premiums are considered to be low and affordable for any applicant's age. Why not take advantage of having substantial life insurance protection with low premium payments? This plan is offered from age 0 to 70 and premiums, which are paid during the life of the insured, can be paid on a monthly, quarterly, semiannual, or annual basis. Coverage remains in full force and effect for the entire life of the insured. Upon the insured's death, the face amount is payable to the insured's named beneficiary/ies, except as provided within the contract regarding Suicide and Contestability.

In addition to its low premiums, the Whole Life Plan offers the added fraternal benefits of educational awards, youth and adult activities, newborn benefits, prescription discount plan, official publication, and discount car rental.

During these unstable economic times, the Whole Life Plan

offered by the LPSCU is economical and beneficial for estate planning and can especially help with the high cost of funeral expenses.

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

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

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

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

Issue Age	Annual		Monthly	
	Male	Female	Male	Female
0	6.17	6.07	0.56	0.55
1	6.21	6.11	0.56	0.55
2	6.26	6.15	0.56	0.55
3	6.30	6.20	0.57	0.56
4	6.34	6.24	0.57	0.56
5	6.39	6.28	0.58	0.57
6	6.43	6.32	0.58	0.57
7	6.47	6.36	0.58	0.57
8	6.51	6.41	0.59	0.58
9	6.56	6.45	0.59	0.58
10	6.60	6.49	0.59	0.58
11	6.64	6.54	0.60	0.59
12	6.68	6.58	0.60	0.59
13	6.73	6.62	0.61	0.60
14	6.77	6.67	0.61	0.60
15	6.81	6.71	0.61	0.60
16	6.84	6.75	0.62	0.61
17	7.07	6.80	0.64	0.61
18	7.33	6.84	0.66	0.62
19	7.58	6.89	0.68	0.62
20	7.63	6.93	0.69	0.62
21	7.68	6.98	0.69	0.63
22	7.91	7.02	0.71	0.63
23	8.20	7.07	0.74	0.64
24	8.48	7.28	0.76	0.66
25	8.79	7.55	0.79	0.68
26	9.11	7.83	0.82	0.70
27	9.46	8.14	0.85	0.73
28	9.80	8.46	0.88	0.76
29	10.18	8.79	0.92	0.79
30	10.58	9.13	0.95	0.82
31	10.98	9.49	0.99	0.85
32	11.43	9.87	1.03	0.89
33	11.88	10.27	1.07	0.92
34	12.36	10.68	1.11	0.96
35	12.88	11.12	1.16	1.00

Issue Age	Annual		Monthly	
	Male	Female	Male	Female
36	13.41	11.55	1.21	1.04
37	13.99	12.03	1.26	1.08
38	14.58	12.52	1.31	1.13
39	15.19	13.04	1.37	1.17
40	15.85	13.59	1.43	1.22
41	16.54	14.15	1.49	1.27
42	17.28	14.76	1.56	1.33
43	18.04	15.39	1.62	1.39
44	18.83	16.06	1.69	1.45
45	19.69	16.76	1.77	1.51
46	20.57	17.49	1.85	1.57
47	21.51	18.27	1.94	1.64
48	22.50	19.09	2.03	1.72
49	23.55	19.94	2.12	1.79
50	24.67	20.84	2.22	1.88
51	25.89	21.81	2.33	1.96
52	27.13	22.77	2.44	2.05
53	28.43	23.78	2.56	2.14
54	29.82	24.84	2.68	2.24
55	31.28	25.96	2.82	2.34
56	32.82	27.13	2.95	2.44
57	34.45	28.36	3.10	2.55
58	36.17	29.66	3.26	2.67
59	38.03	31.03	3.42	2.79
60	40.01	32.47	3.60	2.92
61	42.11	33.99	3.79	3.06
62	44.34	35.62	3.99	3.21
63	46.70	37.34	4.20	3.36
64	49.20	39.17	4.43	3.53
65	51.85	41.13	4.67	3.70
66	54.69	43.22	4.92	3.89
67	57.73	45.45	5.20	4.09
68	61.01	47.83	5.49	4.30
69	64.55	50.39	5.81	4.54
70	68.48	53.20	6.16	4.79



# Rachel Bowman Graduates

Rachel Marie Bowman graduated in May 2020 from Oakland Catholic High School, Pittsburgh, Pennsylvania. She will be attending Ohio University in the fall, where she plans on majoring in Psychology and Forensics. Rachel is the daughter of Mary Ann Bowman, and granddaughter of Mary Ann and Thomas Kaylor, all members of Branch 64. She grew up attending the Branch events, often going to the card parties and holiday dinners. Rachel's great aunt, Helen Lorinc, also a member of Branch 64, hosted Rachel's graduation party in her back yard. Congratulations, Rachel!



**Rachel Bowman strikes a pose after receiving her diploma.**



**Rachel Bowman surrounded by her family.**

## Msgr. Beeda District Schedules Meeting

A meeting of the Msgr. Beeda District will take place on Tuesday, September 8, 2020, at Tom's Kitchen, Route 93, Conyngham, Pennsylvania at 6:00 p.m. Any member interested in attending should contact Anita Gregory at 570-788-3263 no later than September 1, 2020. Reservations are required.

### LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION

71 S. Washington Street  
Wilkes-Barre, PA 18701

## INFORMATION REQUEST FORM

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

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

Date: \_\_\_\_\_

Email Address: \_\_\_\_\_

Select how you would like to be contacted:

Phone       Email       Mail

### ~ REQUESTED INFORMATION ~

#### PRODUCT

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

#### FORMS

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

#### FRATERNAL BENEFITS

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

#### EDUCATION AWARDS

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

Comments: \_\_\_\_\_

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_



# Socially Distant...But Not Alone

We all know how the COVID-19 pandemic has disrupted and altered the lives of nearly everyone on the planet. In our own LPSCU community, it has caused the cancellation of Branch and District meetings and other Slovak events, put a halt to attendance at Mass, weddings, christenings, funerals, and graduations, and even the postponement of our National Convention. This restriction of our normal activities has left us with lots of time on our hands that would usually be filled with work, social, and spiritual gatherings and it's made us wonder...What have YOU been doing during this time of social distancing and quarantining? We thought it might help to bring us together by sharing what we've been up to while we're apart so we've asked some of our members to tell us how they've been keeping busy. And we invite all of you to let us know what you've been doing during this most unusual time in all our lives. Have you been reading? Gardening? Baking? Taking up a new hobby? Although we're apart, we can come together through our shared stories. Send us a couple of paragraphs (and even a photo or two!) of how you've been spending your time and we'll share them with our readers in the coming issues of Morning Star.

Here are some of the responses we've received so far.

I have been busy during the pandemic. Initially, I was so grateful to be working from home; I just had to get into a routine. Once I got my routine going, I decided to start some projects that I kept putting off. First project I tackled was reorganizing my paperwork and shredding what I no longer needed. That took weeks to complete. Then I went on to cleaning out drawers and closets. Now I am working on a fundraising project for my church. I am truly enjoying being at home and have not been bored.

**Dolores Evanko**  
LPSCU Trustee



**Dolores Evanko**  
keeping busy helping  
her church prepare a  
fundraising event.

I initially utilized the quarantine time to finalize the inventory of our garage for insurance. Unfortunately, a car slammed into our home last summer at an estimated 70+ mph. Pretty much everything that was in the garage was destroyed by the crash itself or the ensuing smoke from the damaged vehicle. I had to catalog every single item, which proved to be a tedious and time-consuming task. I was very happy to hit the "Send" button on the files that contained all of the necessary documentation. I also did quite a bit of reading, at times reading a book a day. I was excited when our pool was opened as it not only provided a new diversion, but I was also able to jump in and begin my laps. Most days, I do 220 laps in my pool, which equates to a mile and a half. On the days when I feel really ambitious, I do 440 laps for a three-mile trek!

**Deborah McKinley**  
LPSCU Public Relations Director



**LPSCU Public Relations Director Deborah McKinley** getting ready to jump in and start doing her daily laps.

Staying at home during the COVID-19 pandemic has provided me with an opportunity to catch up on some crocheting projects, which I would not have otherwise had time to complete. I've included a picture with some of the items I was able to finish: a patriotic afghan and doily, a springtime afghan, and Easter eggs, chicken trivets, blue doilies, and an autumn afghan and pumpkins. I'm also planning on crocheting Christmas-themed projects in the upcoming months, as I continue to stay at home to do my part in the battle against the coronavirus.

**Agnella Yocum**  
Hazle Township, Pennsylvania  
Vice President, Branch 39



**Agnella Yocum** with some of the crochet projects she completed during COVID-19.



Who says quarantine isn't enjoyable? Not me! I was lucky enough to be able to work from home starting at the end of March. We all thought that this was going to be over soon, so I took the opportunity to do a "little" baking to get ahead for the events of the year. I filled up the freezer with 3 dozen nut rolls, 14 dozen lekvar rožky, 9 dozen nut rožky, and 8 dozen cutout cookies. Many events have been cancelled, so I am definitely ahead for my Christmas baking!

Once the freezer could take no more cookies, I turned to sewing. I made my nieces and nephews some pajamas using material that have their favorite characters on them. I also made some masks for my sister Annie and my best friend, who are nurses in Pittsburgh hospitals. Now that the schools are thinking about going back in session, I am making more masks. I've made about 10 dozen masks ranging from toddler to adult sizes.

We planted a larger garden than usual and are now reaping the larger harvest! I returned to work full time in mid-May on a schedule to minimize the number of people in the office at one time. I reveled in staying home while it lasted because it was a break from my everyday routine.

**Susan Ondrejco**  
Pittsburgh, Pennsylvania  
Secretary, Branch 64



**Susan Ondrejco at her sewing machine making much needed face masks for friends and family.**



**Susan Ondrejco's nephews, Vincent Montalbano (left) and Danny Zemelman (right) modeling PJs Susan made for them. Both boys are members of Branch 64, Pittsburgh, Pennsylvania.**

During the pandemic, I have been doing a lot more cooking for my family, always looking to find new recipes to try. I also have tried catching up on all of my housework that I try to put off for a rainy day. The thing I am enjoying most with all the hot weather we are having right now is swimming with two of my grandchildren whenever we have time. Cameron and Melina have fun relaxing and floating around on their inner tubes while I enjoy having them spend the afternoons with me. We are staying safe when we go out by wearing our masks, washing our hands, and social distancing. Hope all of you are well and staying safe.

**Anita Gregory**  
LPSCU Vice President



**Melina, Anita, and Cameron Gregory, all members of LPSCU Branch 60, enjoy summer fun in the pool.**

What have we been during these last few months????  
LPSCU Secretary-Treasurer Mary Jo Savidge and President Theresa Kluchinski have been busy working for the LPSCU. In fact, they never stopped! March, April, and May were challenging with juggling working either remotely at home or at the Home Office. However, they kept everything together!

Just wanted to let everyone know... we *are* back in the office! Certain protocols are being followed to protect the staff as well as any members and/or visitors that come into the office. Stay safe!

**Theresa Kluchinski and Mary Jo Savidge**  
LPSCU President and LPSCU Secretary-Treasurer



**LPSCU President Theresa Kluchinski (left) and LPSCU Secretary-Treasurer Mary Jo Savidge (right) practicing social distancing from their desks at the Home Office.**

**2020**  
**Catholic Grade School**  
**Award Recipients**



**Samuel J. Frank**  
 Kindergarten  
*St. Nick's/St. Mary's*  
*Wilkes-Barre, Pennsylvania*  
 Branch 213  
 Dallas, Pennsylvania

**Anthony Korchnak**  
 Seventh Grade  
*Central Catholic*  
*Lafayette, Indiana*  
 Branch 90  
 Johnstown, Pennsylvania



**Kenzie Korschnak**  
 Third Grade  
*St. Lawrence*  
*Lafayette, Indiana*  
 Branch 90  
 Johnstown, Pennsylvania

**Matthew Mursch, Jr.**  
 Third Grade  
*St. Mary of Mount Carmel*  
*Dunmore, Pennsylvania*  
 Branch 213  
 Dallas, Pennsylvania



**Alyssa Porambo**  
 Eighth Grade  
*St. Jerome Regional School*  
*Tamaqua, Pennsylvania*  
 Branch 156  
 Coaldale, Pennsylvania

**CAN YOU HELP US?**

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

- Kenneth Amreihn – Essexville, MI
- John Anthonson – Youngstown, OH
- James Badac – Vandergrift, PA
- Jeffrey Barto – San Jose, CA
- Liam Blankenship – Raleigh, NC
- Keri L. Cavenas – Mahanoy City, PA
- Thomas Costello, Jr. – Allentown, PA
- Robert J. Domanic – Joliet, IL
- Jessica Ervin – Milnesville, PA
- Cynthia Fuss – Plymouth, PA
- Mark Giacobbe – Coplay, PA
- Raeleen Golby – Johnstown, PA
- Michael Hodge – N. Catasauqua, PA
- Karen Kadish – West Mifflin, PA
- Ann Marie Kinsey – Taylor, PA
- Casey Kopec – Orlando, FL
- Deborah Lowrie – Dalton, PA
- Russell Mackiewicz - Riverside, CA
- Karen Markel – Whitehall, PA
- Gary McKenzie – Hazleton, PA
- Robert McTague – Scranton, PA
- Richard Miller – Luta, FL
- Justin Moskal – St. Charles, IL
- William Panick – Del Ray Beach, FL
- Richard Petak – Johnstown, PA
- Paula Rager – Edgewater, FL
- John M. Rebarchak – Exton, PA
- Stephen Repko – Scottsdale, AZ
- Scott Roth – Harborcreek, PA
- Gaile Rudaitis – Hot Springs National Park, AR
- Judy Stinavage – Binghamton, NY
- Kelly Stumpf – Blandon, PA
- Mary Suchy – Chicago, IL
- James Susoreny – Richardson, TX
- Cathy Talianek – Allentown, PA
- Karen Van Landingham – Mesquite, TX
- Daniel Vizza – Chicago, IL
- Gregory Votral – Springfield, MA
- Susan Vrabel – Orlando, FL
- Sarah Weinreich – Shenandoah, PA
- Kimberly Whitaker – Emmaus, PA
- Edward Wisniewski – Waymart, PA
- Jennifer Zagorski – Mahanoy City, PA

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.



## NEW FEATURE

# Families of the LPSCU

## Branch 109 - Life's Calling for One LPSCU Family

It all started when 19-year-old John Bakos left Dolny Kubin in Slovakia with his younger brother. John would subsequently become a mill worker in the local steel mill in Northern Indiana. There, he married Mary Pavella, who was 16 at the time. Mary and her mother had left Hrustin, Slovakia, for the U.S. when she was 12 years old. Mary's father had died in 1923, leaving her mother, a widow.

In 1924, John enrolled Mary and his new mother-in-law in the Ladies Pennsylvania Slovak Catholic Union, Branch 109. Later, he would enroll two of his daughters, Marian and Patricia into the LPSCU. There were also two sons in the family. Edward, the first born and oldest child, became a medical doctor and James, the youngest son, became a marketing specialist. Though Mary Bakos had no more than a grade school education, she and John had started a dynasty through their children.

Marian, the second child and oldest daughter, became an OR nurse after studying nursing at the Gary Methodist Hospital in Gary, Indiana. Her first nursing position paid her \$5.00 a day! Soon to follow was her sister, Patricia, who got her nursing education at St. Luke's Presbyterian Hospital in Chicago. Marian worked as a nurse in Denver, Colorado. She married at 40 years old and her husband, John, had a PhD in Economics. They had no children. Marian continued her work as an OR nurse until she retired. When she passed away she was a still member of the LPSCU with multiple policies.

After graduating from nursing school, Patricia (Pat) worked as a Post-Op Surgical RN. Pat worked at St. Luke's Presbyterian Hospital on and off for 50 years, taking a leave to become a school nurse where her four daughters and two step-daughters attended Maria High School in Chicago. After the girls transitioned from Maria, Pat returned to nursing at Rush-St. Luke's Presbyterian Hospital in the neurology department. During this period, she graduated cum laude with a bachelor's degree in nursing from George Williams College in Illinois. She retired in 2007 after working at St. Luke's for 50 years.

Later, Pat's daughters, Lisa (Nicolai) and Marcia (Cooke) also became nurses. Lisa received her baccalaureate degree in Marketing from the University of St. Xavier. After working a while in the marketing field, she went back to school to study nursing at Triton College in Illinois where she received her nursing degree. Lisa has held various nursing positions and is now working at Loyola Hospital Pediatric Allergy Clinic.

Marcia got her BSN from Lewis University and her MSN and DNP from Loyola University in Chicago. She is now a full time Assistant Professor at Northern Illinois University after transitioning from a position with the American Hospital Association. She also teaches nursing at Lewis University in Illinois.

Marcia's oldest daughter, Catherine, recently graduated from Lewis University and passed her nursing license test in 2019. Catherine is now a nurse at an Advocate Aurora Health-care facility. Marcia's youngest daughter, Erin, is also attending nursing school and will graduate with her BSN in 2022.

Another of Pat's daughters, Laura (Smith), worked in the operating room as a surgical technologist for 25 years. She then returned to school and received her BS degree in Health Care Management. In 2017, Laura left the hospital and took a position as the program coordinator and full-time instructor for Harper College's brand-new Surgical Technology Program. The program received its initial accreditation in November 2019. Laura's husband, Grant, emigrated from England with a degree in mechanical engineering but changed course and went to nursing school shortly after arriving in the States. He now holds a leadership position at an Advocate Aurora Health-care facility.

Monica Hasenbank, Pat's youngest daughter, had no interest in a health care career, preferring numbers instead. She has been married for 23 years and has held an administrative position at a bank for 26 years.

This all ended up with a majority of family members constituting five generations with LPSCU Life. The family has been very active in Branch and regional activities. Pat, Lisa, Marcia, and Laura have all served as delegates at an LPSCU convention, with Pat and Lisa having been delegates several times. All have been members of Branch 109; however, Pat transferred to Branch 158 when a need for officers arose.

Thank you to the family for sharing your story. We're proud to feature you as our very first "LPSCU Family."

## Slovak Catholic Federation Accepting Articles for 2021 *Good Shepherd*

The Slovak Catholic Federation is now accepting articles for its 2021 edition of *Good Shepherd (Dobrý Pastier)*.

*Good Shepherd* is a collection of literary articles submitted by contributing authors on such diverse subjects as Slovak culture, heritage, and the arts, the Catholic faith, and personal essays or other topics the writer wishes to share with the readers. *Good Shepherd* also serves as the only source for contact information for the Church in Slovakia, Slovak clergy and religious in the United States, as well as religious congregations and places of worship. The articles come from authors in the United States, Slovakia, and the Slovak diaspora from around the world.

Anyone wishing to submit an article for publication can send them to Sister Barbara Sable, SS.C.M., Villa Sacred Heart, Danville, PA 17821 or email [barbarasable@hotmail.com](mailto:barbarasable@hotmail.com). The articles submitted need to be typed, double-spaced. Assisting Sister Barbara with the editing and layout of the publication is Daniel Tanzone, editor of the Slovak Catholic Sokol's *Falcon*, and the editorial staff at the Slovak Catholic Sokol.

**The deadline to submit an article is December 31, 2020.**

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

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**We are providing our loved ones with added protection!**



- Guaranteed Issue Program is for all members age 25 to 43.
- Guaranteed lifetime coverage of \$5,000 or \$10,000 through our 3-pay plan.
- No medical questions will be asked.
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**GUARANTEED ISSUE**

**for all members age 25-43**



# LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION

## Minutes of the Board Conference Call Meeting

### Wilkes-Barre, Pennsylvania ❖ June 27, 2020

#### **Call to Order – Prayer**

President Theresa Kluchinski called the meeting to order at 9:30 a.m. Spiritual Advisor Rev. Robert Seeman offered a prayer.

#### **Roll Call**

All were present.

#### **Approval of Agenda/Minutes**

The agenda for this meeting was approved along with the Minutes from the March 27, 2020 Board meeting.

#### **Correspondence and Requests**

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

#### **Financial Report**

Board members were provided and reviewed the following information:

- ❖ Quarterly Statement – March 2020
- ❖ Month End Balance Sheet/Revenue and Expense Statement
- ❖ Summary Market Value 2020
- ❖ Budget
- ❖ Transaction Summary Report
- ❖ CPA Audit
- ❖ Employee Defined Benefit Plan

#### **Home Office**

Secretary-Treasurer Mary Jo Savidge provided the Board with a report on the following:

- ❖ Processing of Unclaimed Property
- ❖ The office building being closed due to COVID-19 and the procedures we have in place for returning back to the office.

President Kluchinski provided the Board with information on the following:

- ❖ Campaign
- ❖ Guaranteed Issue
- ❖ Dividend Checks
- ❖ SBA Loan
- ❖ American Fraternal Alliance Webinars
- ❖ Valuation Interest Rate
- ❖ American Fraternal Alliance Board of Directors Meeting
- ❖ LPSCU Conference Meetings

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

#### **Convention**

The Board was provided with information on the Convention which will be held in November 2020.

#### **Unfinished Business**

The Board was provided with information on the following:

- ❖ Chair of Trustees Audit Procedures
- ❖ Family of the Year
- ❖ National Project
- ❖ Meet and Greet

#### **Strategic Plan**

The following information was discussed:

- ❖ Meet and Greet
- ❖ Advertising and Marketing
- ❖ Insurance Plan Calculator on Website
- ❖ Annuity Rollover
- ❖ Irrevocable Burial Trust (IBT)
- ❖ Zip Code Mapping
- ❖ Direct Advertising
- ❖ Software for Virtual Meetings
- ❖ Board Governance

#### **New Business**

The Board was provided and approved the following:

- ❖ Annuity Rate
- ❖ Branch Deposit Rate

#### **Officer Reports**

The following quarterly reports were provided and reviewed:

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

#### **Compliance Update**

The Board was provided information on the following compliance updates from Pennsylvania:

- ❖ Principle Based Reserves (PBR)
- ❖ Corporate Governance Annual Disclosure Model Act

#### **Local/State/National Meetings**

Nothing to report.

#### **Good of the Union**

There was nothing to report for the Good of the Union.

#### **Calendar of Events**

The Board was provided and reviewed the calendar of events for the remainder of 2020 and for 2021.

There being no further business, the meeting was adjourned.

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



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- **Business Your Way:** Online, by phone, with your mobile device, or at one of more than 350 local offices
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# The Flying Monk – A Slovak Folktale

One day, some monks found a basket with a little baby in it at the door of their monastery. The monks decided to keep him and they named him Cyprian. The years went by and the little boy grew into a handsome young man. He was interested in nature and wanted to know all the medicinal plants to be able to help people. The monks sent him to study with a pharmacist in the town of Levoča.

Cyprian was a great student and learned very quickly. One day, he saw a beautiful girl in Levoča. As a monk, he was not supposed to think about girls at all, but from that moment, he could not think about anything else. He found out that she was the daughter of a Polish shepherd and her name was Agnieszka.

After returning from his studies, Cyprian dedicated his life to healing sick people. He helped them with various illnesses, fixed their broken bones, and made healing creams and tonics. Sometimes, when picking medicinal plants, he would look up to the sky and say, "If only I could fly as a bird! I would beat my wings and fly to see my beloved Agnieszka!"

He could not sleep because he thought about her so much. So when he was out picking medicinal plants, he kept thinking about how to make wings. Secretly, he brought some wood and sheets into the basement of the monastery and began working on his dream. It was not easy to keep his work secret, but Cyprian was very careful and the other monks had no idea what he was doing.

One day, when the monks went for evening prayers, Cyprian came out of the basement and walked to the top of Tri Koruny, a nearby mountain peak. He put the wings on his arms and started to flap them quickly. A few moments later, he rose into the air. He could not get enough of looking at the country and the Dunajec River winding below him. After a while, he quietly landed in a meadow just behind the monastery. "I did it! Tomorrow I will fly to Agnieszka," he said.

The next day, he could not wait for the evening to come.



**The monastery where Cyprian grew up.**

He did not care that a storm was brewing. He walked up to Tri Koruny, jumped, and started to flap his wings. "Not long until I see my Agnieszka!" he thought.

Suddenly, a lightning bolt struck the flying boy, knocking him down to the ground. A big rock grew in the place where he fell. People named it The Monk. They say that Cyprian was punished for being adventurous since people were not destined to fly.

At 982 meters, Tri Koruny (Three Crowns) is the highest and most interesting peak in the Pieniny Mountains. It is situated on the Polish side of Pieniny, above the left bank of the Dunajec River. Its southern slope contains five stone towers that create the shape of a crown.

**Susan Ondrejco**

Fraternal Activities Director



**Tri Koruny Peak**

## Recently Married?

Did you know that if you are a member and were recently married, you can receive a wedding cross from the LPSCU? You can select either a gold or silver cross to commemorate your special day. For more details on the process, please visit "Fraternal Benefits" under "Membership Benefits" on our website ([lpsc.org](http://lpsc.org)).



## ATTENTION! Branch Secretaries

Calling all Branch Secretaries! Can you please go to our web page ([www.lpsc.org](http://www.lpsc.org)) and verify that your Branch information is correct and up to date? Once you have done that, kindly e-mail our Public Relations Director, Deborah McKinley, at [dmckinley@lpsc.org](mailto:dmckinley@lpsc.org) and advise her if everything is correct, or if you have updated your information. Either way, please drop Debby an e-mail and let her hear from you!

# Letters

Ms. Savidge:

Thank you so much for the notification that I was awarded a 2020 scholarship award. I feel quite honored to be selected as a recipient of this scholarship. I just graduated high school this past Tuesday and will be attending Vanderbilt University in the fall. The money will definitely come in handy as I continue to pursue my education. Thank you for everything LPSCU does to give young students like me these opportunities. Stay well!

Best,  
**Olivia Jones**  
 Branch 124, Hazleton, PA

Dear Ms. Kluchinski:

Thank you so much for selecting me as the recipient of the LPSCU Youth Achievement Award. It was an honor to be recognized. I have just completed my high school career where I was very active in extracurricular activities and community service. I will be attending Vanderbilt University in the fall and plan to continue this service and involvement there. Thank you for everything the organization does to provide opportunities to young students like me. Stay well!

All my best,  
**Olivia Jones**  
 Branch 124, Hazleton, PA

Dear LPSCU Officers and Members:

Thank you for selecting me as a recipient of the 2020 College Scholarship Award. The scholarship will be helpful for my first-year expenses.

**Marissa Jason**  
 Branch 6, Wilkes-Barre, PA

Dear LPSCU,

I am honored to be the 2020 recipient of the Bishop Grutka Award. While I attend Loyola University Maryland, I plan to get involved in campus ministry activities. The monetary award will be helpful towards my textbooks and other first year expenses.

Fraternally,  
**Marissa Jason**  
 Branch 6, Wilkes-Barre, PA

## 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 promotion codes that may be available to ensure you are getting the best rate.



## LPSCU 2nd Quarter Report

	2nd Quarter 2020	2nd Quarter 2019
<b>Assets</b>		
Investments.....	\$ 15,340,887.00	\$ 15,490,440.00
Cash on Deposit .....	\$ 350,307.00	\$ 271,875.00
Real Estate Owned .....	\$ 108,278.00	\$ 114,557.00
Other Assets .....	\$ 61,730.00	\$ 54,774.00
<b>Totals</b> .....	<b>\$ 15,861,202.00</b>	<b>\$ 15,931,646.00</b>
<b>Liabilities &amp; Fund Balance</b>		
Fund Balance.....	\$ 3,622,261.00	\$ 3,835,198.00
Interest Maintenance Reserve .....	\$ 33,514.00	\$ 33,850.00
Asset Valuation Reserve .....	\$ 273,425.00	\$ 417,692.00
Amt. Retained as Trustee.....	\$ 94,059.00	\$ 129,203.00
Aggregate Reserve-Life Certificates.....	\$ 11,669,976.00	\$ 11,401,642.00
Other Liabilities .....	\$ 167,967.00	\$ 114,061.00
<b>Totals</b> .....	<b>\$ 15,861,202.00</b>	<b>\$ 15,931,646.00</b>
<b>Revenues</b>		
Premium Income .....	\$ 127,846.00	\$ 83,999.00
Investment Income.....	\$ 352,131.00	\$ 356,123.00
Income - Other.....	\$ 12,259.00	\$ 12,929.00
<b>Totals</b> .....	<b>\$ 492,236.00</b>	<b>\$ 453,051.00</b>
<b>Expenses</b>		
Death Claims .....	\$ 162,243.00	\$ 187,563.00
Endowments .....	\$ 18,592.00	\$ 4,717.00
Cash Surrenders.....	\$ 22,067.00	\$ 50,403.00
Annuity Benefits .....	\$ 862.00	\$ 13,432.00
Dividends .....	\$ -	\$ -
Increase in aggregate reserves.....	\$ 59,000.00	\$ 25,000.00
Branch Support/Commissions.....	\$ (220.00)	\$ 2,519.00
General Operating Expenses .....	\$ 113,230.02	\$ 157,528.57
Officers and Committee Expenses .....	\$ 755.98	\$ 6,506.80
Actuarial/Accounting Expense.....	\$ 58,875.00	\$ 61,975.00
Investment Mgt. Fee .....	\$ 43,248.43	\$ 47,943.22
Official Publications.....	\$ 27,257.66	\$ 26,965.53
Travel Expense .....	\$ 534.96	\$ 3,099.70
Bureau and Association Dues .....	\$ 6,150.00	\$ 5,700.00
Donations.....	\$ 3,970.00	\$ 4,370.00
Scholarships .....	\$ (500.00)	\$ (1,500.00)
Fraternal Activities.....	\$ 3,731.95	\$ 5,710.18
Insurance Taxes, Licenses & Fees .....	\$ 16,571.00	\$ 37,764.00
<b>Sub Total</b> .....	<b>\$ 536,369.00</b>	<b>\$ 639,697.00</b>
Net Gain (Loss) From Operations .....	\$ (44,133.00)	\$ (186,646.00)
Net Realized Capital Gain (Loss) .....	\$ (19,341.00)	\$ (134,836.00)
<b>Totals</b> .....	<b>\$ (63,474.00)</b>	<b>\$ (321,482.00)</b>



# LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION

- ❖ The LPSCU Flexible Annuity is a flexible-premium, deferred annuity that accepts ongoing deposits of as little as \$100 per month.
- ❖ An annuity is a long-term investment where the interest earned is accumulated and compounded.
- ❖ Annuities are used to supplement retirement income, whereby at some point you stop paying into the annuity and start taking out.
- ❖ Upon maturity, LPSCU offers a number of distribution options, giving our members the convenience of selecting the one that is best suited for them.
- ❖ LPSCU's competitive interest rate is reviewed quarterly by the Board of Directors; however, your rate will never go below the guaranteed minimum rate established by the annuity contract.
- ❖ You can become a member of the LPSCU by purchasing an annuity and you can own an annuity regardless of your health status.
- ❖ Deposits can be made at your convenience!
- ❖ Minimum deposit is \$100.00.
- ❖ After the sixth year, there is no LPSCU penalty on annuity withdrawals.
- ❖ If the annuitant dies prior to settlement, funds on deposit are payable directly to the named beneficiary(ies).
- ❖ Settlement Options:
  - Payment of a specified amount.
  - Payments for a specified period.
  - Life Annuity.
- ❖ Payment options can be monthly, quarterly, semi-annually or annually, depending upon your needs.
- ❖ Prior to settlement, annuitant may withdraw the Cash Surrender Value at any time; however, the minimum withdrawal amount is \$250.00.



## FLEXIBLE ANNUITY

Annual Interest Rate is 3.5%\*

\*Effective April 1, 2018

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

For more information about the

## LPSCU FLEXIBLE ANNUITY

contact the LPSCU Home Office or your local Branch Secretary.

71 South Washington Street | Wilkes-Barre, PA 18701

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

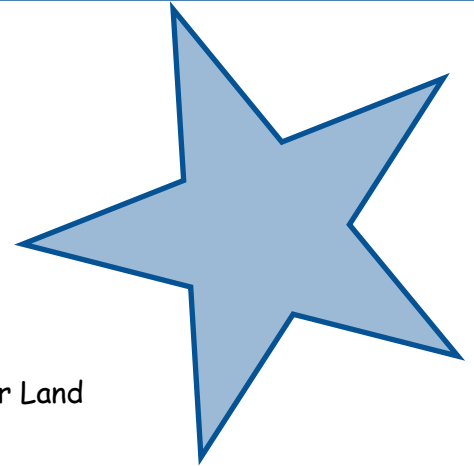


# Junior Branch Journal

## Meet the September JBJ Star

### Preston Gibbons

- ★ He is 7 years old and lives in Ellwood City, PA
- ★ His favorite book is Harry Potter
- ★ His favorite color is blue
- ★ His favorite Disney character is Lightning McQueen
- ★ The best vacation destination is Disney or Universal's Harry Potter Land
- ★ When he grows up, he wants to design cars



National Honey Month, initiated by the National Honey Board in 1989, marks an important time for honey producers and beekeepers across the nation. In the United States, honey collection season typically concludes in September as bees begin to secure their hives and prepare for winter.

- There are nearly 20,000 known species of bees throughout the world; 4,000 of which are native to the United States (USDA, *Bee Basics: An Introduction to Our Native Bees*).
- A single worker honeybee produces approximately 1/12 of a teaspoon of honey in her lifetime. That means around 22,700 bees are needed to fill a single jar of honey! (National Honey Board, *Honey Trivia*).
- Honey comes in a variety of colors and flavors - including blue or purple! States located in the southeastern region of the United States are known to produce purple honey. Purple honey is an incredibly rare harvest - some beekeepers go their entire lives without ever encountering it. There are many different hypotheses on how purple honey gets its color, but scientists still cannot reach an agreement on the cause (April Aldrich, *A History of Honey in Georgia and the Carolinas*).
- Ancient Egyptians left hieroglyphics about beekeeping in an ancient Sun Temple near Cairo that date 2400 BC.
- Honey was used as a form of currency in places throughout Europe in 1000 AD.

## Happy Grandparents Day



Grandparents are a delightful blend of laughter, caring deeds, wonderful stories, and love.

Each month has a flower that symbolizes the month of somebody's birth.

September's flower is the forget-me-not and is a symbol of enduring love. It is one of the flowers seen quite often repeated in Slovak embroideries and other folk art.



Legend has it that as a pair of young lovers strolled beside the Danube River, the maid saw a cluster of lovely blossoms on the opposite bank. To please her, the young man plunged into the river, swam across and retrieved the blooms. On his return, however, a sudden undercurrent bore him away. As he was swept out to sea, he threw the bouquet of blossoms to his beloved calling "Forget-me-not!" With such a romantic beginning, it's understandable that this delicate flower has come to signify love and remembrance in the language of flowers.





# Junior Branch Journal

## St. Francis of Assisi

St. Francis of Assisi was born in 1182 in Assisi, Italy. He grew up as a privileged son of a wealthy cloth merchant. Francis loved to learn and sing songs as a boy. His father wanted him to become a businessman.

About the age of twenty, Francis began to see visions from God that changed his life. The first vision was when he was sick with a high fever. The second vision told him to help the sick. In the last vision, God told him to "repair my church, which is falling in ruins." Francis gave all of his money to the church, which made his father very angry. Francis left his home and took a vow of poverty.

Francis lived his life of poverty and preached to people about the life of Jesus Christ. People began following him. He and his followers traveled to Rome to get the approval for their religious Order from the pope. The Franciscan Order grew as men joined and made vows of poverty.

Francis was known for his love of nature and animals. It is said that one day he was talking to some birds when they began to sing together and then flew into the sky, forming the sign of a cross.

Francis became ill and spent the last few years of his life mostly blind. He died in 1226 while singing Psalm 141. He was declared a saint only two years after his death. October 4 is St. Francis's feast day.



## KIDS IN THE KITCHEN

Get ready for Halloween by making this festive punch!

### Radioactive Punch

#### Ingredients

- Orange juice
- Mountain Dew
- Blue Kool-Aid
- Latex gloves
- Food coloring (optional)

#### Directions

1. Fill gloves with water or juice tinted with food coloring. Secure openings with sturdy rubber bands. Freeze overnight.
2. Mix liquid ingredients to create a radioactive shade of green.
3. Remove gloves from freezer and quickly run them under warm water. Carefully peel off the gloves. Float the frozen hands in the punch bowl.



## Meet the October JBJ Star

### Annalise Good

- ★ She is 8 years old and lives in Gibsonia, PA
- ★ The best vacation destination is Disney World in Florida
- ★ The best Disney character is Mickey because he was the first
- ★ Her favorite book is The Chronicles of Narnia: The Lion, the Witch, and the Wardrobe
- ★ Her favorite colors are pink and black
- ★ If a genie gave her 3 wishes, she would wish for 1. a horse, 2. to be able to run super fast like the Flash, and 3. to not be scared of anything



## PERIODICAL

A Matching Fund Project  
**LPSCU Branch 213  
Christmas Fundraiser**

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



- ❖ 24" Wreath - Douglas Fir with Boxwood Accents .... \$13.00
- ❖ 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 6th -  
St. Andrew's Parish in Wilkes-Barre (10-11 a.m.)
- ❖ December 7th -  
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.*

## *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:

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

*Hurry before they're gone!*

**SIGN UP A NEW MEMBER  
TODAY!**