



LPSCU Life

Security, Peace of Mind

Morning Star

ZORNIČKA

Vol. 80, No. 880
September-October 2021

Alyssa Porambo Receives 2021 Youth Achievement Award

The Ladies Pennsylvania Slovak Catholic Union is proud to announce that Alyssa Porambo of Tamaqua, Pennsylvania, has been selected as the recipient of the LPSCU's 2021 Youth Achievement Award. Alyssa has been a member of Branch 156, Coaldale, Pennsylvania, for thirteen years. She is the daughter of Andrea Porambo of Tamaqua and Matthew Porambo of Coaldale.

Alyssa completed 8th grade this past June at St. Jerome Regional School. She began attending Marian Catholic High School this fall. Both schools are located in Tamaqua.

While at St. Jerome, Alyssa was a member of the Marian Catholic Junior High cross country team during 7th and 8th grade. In fact, she was the first seventh grader to participate on the junior high's cross country team. Alyssa also served on the yearbook committee and was a choir member during 7th grade. Unfortunately, there was no 8th grade choir due to COVID-19. She also volunteered at Summer Bible Camp.

During 7th grade, Alyssa was a first-place winner for her article on "Profile on Courage." She placed second in the Lions Peace Poster Contest and was a third-place winner in "Design an Ad." Academically, she achieved First Honors during 7th grade and Distinguished Honors while in 8th grade. Alyssa also is a past participant in the LPSCU Coloring Contest.

But perhaps Alyssa's most impressive undertaking to date is a shoe drive she coordinated to benefit Soles4Souls. Alyssa is working towards the Silver Award as a Cadette in Girl Scouts. In that effort, she chose to organize a shoe drive with a goal of collecting 250 pairs of shoes. Alyssa flew right past that goal, collecting a whopping total of 2,500 pairs of shoes and 85 single shoes! All of the collected shoes needed to be paired, rubber banded together, bagged 20 pairs per bag, and then delivered to Lewisburg, Pennsylvania.



Alyssa Porambo

To achieve this goal and then some, Alyssa got a little help from her friends and relatives. St. Jerome Regional School ran a collection drive and the classroom that collected the most shoes was awarded Dress Down Day cards. Her aunt and uncle in Summerfield, North Carolina, also collected shoes to help Alyssa out and her grandparents in Honesdale, Pennsylvania, assisted as well by putting a collection box on their front porch.

Soles4Souls is a non-profit organization that has distributed 40 million pairs of shoes since 2006 in 127 countries. Soles4Souls theory is to turn unwanted shoes into opportunity by keeping them from going to waste and putting them to good use. By repurposing unwanted shoes, they're kept out of landfills and helping to protect the planet.

In her letter of recommendation to consider Alyssa as the recipient of the Youth Achievement Award, Girl Scout Troop Co-Leader Karissa Brothers shared how Alyssa is always willing to help others with whatever is needed. She always is prepared and willingly engages in any badges the troop works on. Karissa also stated that Alyssa has participated in food drives and helped clean up a local park.

Alyssa has also volunteered at many different community events. Some of these include working with the Salvation Army to help serve meals on Thanksgiving, Marian Catholic Summer 5K, Toys for Tots, and Wreaths Across America. She also wrote get well and encouragement cards to nursing home residents.

It is with great pride that the LPSCU presents Alyssa Porambo with the 2021 Youth Achievement Award. Congratulations, Alyssa!

Turn to page 11 to see Alyssa and some of the many pairs of shoes she collected.



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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) 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

- 8** – Msgr. Beeda District Meeting at 6:00 p.m. at Vesuvio's Restaurant, 366 W. Butler Drive, Drums, Pennsylvania. Reservations are required. Please contact Anita Gregory (570-788-3263) by September 5th if you plan to attend.
- 10-11** – LPSCU Semi-Annual Board Meeting and Breakfast, Lehigh Valley Hotel & Conference Center, Bethlehem, Pennsylvania
- 20** – **Deadline to submit articles for November/December 2021 *Morning Star*.**
- 20-21** – American Fraternal Alliance Executive Summit, Lost Pines, Texas
- 26-28** – Slovak Catholic Federation Convention, Danville, Pennsylvania.
- 30** – Deadline to apply for a 2021 LPSCU Post Graduate Award. *See page 16 for details.*

OCTOBER

- 6-8** – New Jersey/New York Fraternal Alliance Meeting, Atlantic City, New Jersey
- 23** – Make a Difference Day. *See notice on page 18.*
- 24** – Fall meeting of the Rev. Dianiska District at the North End Slovak Club, 635 North Main Street, Wilkes-Barre, Pennsylvania, at 1:00 p.m. Branch 7 will host. Make a Difference Day will be observed with a donation to the Catherine McCauley House.
- 24-26** – Pennsylvania Fraternal Alliance Meeting, Pittsburgh, Pennsylvania

NOVEMBER

- 20** – **Deadline to submit articles for January/February 2022 *Morning Star*.**

DECEMBER

- 3** – Msgr. Beeda District's Christmas party and Matching Fund holiday raffle at Rocco's Restaurant, 245 Muir Avenue, Hazleton, Pennsylvania, at 6:00 p.m. Contact Anita Gregory at 570-788-3263 if you plan to attend.
- 4** – LPSCU Board Meeting (via Zoom)
- 5** – LPSCU Branch 52's annual Christmas luncheon at Asti's Italian Steakhouse, Grandview Golf Club, Braddock, Pennsylvania, from noon until 3:00 p.m. Contact Angela Skiffen at 724-864-7405 for more information.

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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, 39 Lafayette Avenue, 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.

Printed by Triangle Press, 6720 Allentown Blvd., Harrisburg, PA 17112.

Periodical Postage paid at Wilkes-Barre, PA 18701 and additional entries.

Subscription Rate: Members — free; Non-members — \$25.00 per year.

Postmaster: Send address changes only to: Zornicka (*Morning Star*), Ladies Pennsylvania Slovak Catholic Union, 71 South Washington Street, Wilkes-Barre, PA 18701.

OFFICE HOURS AT NATIONAL HEADQUARTERS

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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.
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HAPPY LABOR DAY



Every time this holiday rolls around, it signals the end of summer and our thoughts turn to the activities of the fall season. Growing up in my hometown, I remember that, as Labor Day approached, it meant that school was opening up the next day. But in today's world, many schools open up well before Labor Day.

What is the significance of this holiday? The Catholic Church has always taught the dignity, meaning, and redemptive value of all human work. It further expressed the calling of everyone to work in some way to contribute to the common good of all. The Catholic Catechism states:

“Human work proceeds directly from persons created in the image of God and called to prolong the work of creation by subduing the earth, both with and for one another. Hence work is a duty: ‘If anyone will not work, let him not eat’ [2 Thess 3:10]. Work honors the Creator’s gifts and the talents received from him” (CCC #2427)

In his Letter on the Gospel of Work, Pope St. John Paul II wrote: “The evangelization of the working world entails fidelity and honesty in carrying out one’s professional service, moral consistency in lesser and greater decisions, and fraternal solidarity towards those in need. It also requires the witness, wherever possible and appropriate, to one’s Christian identity, so that the message of Jesus Christ, the one Savior, may be offered in every workplace as a gift and grace of inner renewal and a force for social change. Indeed, the Son of God ‘worked with human hands, he thought with a human mind. He acted with a human will, and with a human heart he loved.’ Whoever believes in him and follows him finds the light and strength to be salt and leaven in every situation and circumstance.”

As we celebrate another Labor Day holiday, take time to reflect on the importance of work but also the value of work and the recognition and respect of all workers.

“God, in your goodness, you have made a home for the worker. Make a place in our hearts for compassion to all the men and women who labor tirelessly for basic necessities. Be with us, Christ Jesus, as we go about the busyness of our work. May we continue to work together to bring about your reign. We ask this in your holy name, through the power of the Holy Spirit. Amen. (USCCB)

St. Joseph the Worker, pray for us.

Happy Labor Day!

Father Bob

Semi-Annual Board Meeting and Breakfast

The Semi-Annual Meeting of the Board of Directors will convene on Friday, September 10, 2021, at 9:00 a.m. at the Lehigh Valley Hotel & Conference Center, 300 Gateway Drive, Bethlehem, Pennsylvania, and continue until all Semi-Annual Meeting business has been completed.

On Saturday, September 11, the LPSCU will host a breakfast free to all LPSCU members at the Lehigh Valley Hotel & Conference Center. Advance reservations are required.

Katelyn Christensen Receives Anne (Shinal) Cichy Memorial Award

The LPSCU is proud to announce that Katelyn Christensen of Palm Desert, California, a member of Branch 172, Pittsburgh, Pennsylvania, has been selected as the 2021 recipient of the Anne (Shinal) Cichy Memorial Award. Katelyn is currently a sophomore attending Arizona Christian University in Glendale, Arizona, majoring in Biology with plans to continue her studies at a nursing school to get her BSN. She had a cumulative GPA of 3.7 while attending Shadow Hills High School in Indio, California.



While still in high school, Katelyn completed and passed a total of 18 Honors, Advanced Placement, and Dual Enrollment courses. She has an innate sense of helping people in need and this helped guide her into a future career in the medical profession. Each letter recommending Katelyn for this award shared that she has a strong work ethic and is willing to do whatever is asked of her to help anyone.

In addition to the courses Katelyn is enrolled in at Arizona Christian, she is also a member of the university's soccer team. She has maintained a cumulative GPA of 3.08 as well.

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 health care field.

It is with great pride that the Ladies Pennsylvania Slovak Catholic Union names Katelyn Christensen as the 2021 recipient of the Anne (Shinal) Cichy Memorial Award. Congratulations Katelyn!

Branch and Okres News

REV. DIANISKA DISTRICT

The Rev. Dianiska District held its first meeting of the year on June 27, 2021, at the North End Slovak Club, 635 North Main Street, Wilkes-Barre, Pennsylvania. Members were given chance books for the annual Christmas party raffle, which should be returned at the next meeting.

The fall meeting, hosted by Branch 7, will be held on Sunday, October 24, 2021, at 1:00 p.m. at the same location. Make a Difference Day will be observed with a donation of cleaning supplies for the Catherine McCauley House in Plymouth, Pennsylvania, which is a free, thirty-day residence for homeless women and children. The facility's services include shelter, case management, transportation, links to community resources, medical assessment, and health service referrals.

All members are encouraged to bring their donations of soap, laundry detergent pods, paper towels, tissues, napkins, and other items to the October meeting. A representative from the Catherine McCauley House will be present to accept our donations.

New Insurance Issued

Branch	Branch Representative	May/June 2021	Year-to-Date Total
7	Margaret Jollimore	\$ 6,000.00	\$ 6,000.00
19	Deborah Adamchak	\$ 5,000.00	\$ 5,000.00
213	Theresa Kluchinski	\$ 30,000.00	\$ 30,000.00
		\$ 41,000.00	\$ 41,000.00

2021
Catholic High School
Award Recipient



GAVIN KRUEGER
Sophomore

Marian Catholic High School
Chicago Heights, IL
Branch 194, Chicago, IL

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:

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State: _____ Zip: _____

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Date: _____

Email Address: _____

Select how you would like to be contacted:

Phone Email Mail

~ REQUESTED INFORMATION ~

PRODUCTS

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 10 Pay Life 15 Pay Life 20 Pay Life
 Whole Life 20 Year Endowment
 Juvenile Estate Term (Term to 25)
 Flexible Annuity

FORMS

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

FRATERNAL BENEFITS

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

EDUCATION AWARDS

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

Comments: _____

Kaylors Take Memorable Family Trip to Utah

Tom and Mary Ann Kaylor recently returned from a trip to Park City, Utah, to visit their son, Stephen, and his wife, Kristin. Also visiting was another son, Michael, and his wife, Deb, their daughter, Bethany, son, Zachary, and Zachary's wife, Liz. The Kaylors' youngest son, Martin, and his wife, Lisa, attended also.

It was great to view the mountains of Utah as well as the rugged terrain of this old mining town. Everyone got in lots of walking, hiking, and sightseeing, including Declan and Comet, the family pets. The family attended a weekly event known as Silly Sunday, a downtown celebration that includes people selling crafts, hobby items, and a variety of foods. Everyone enjoyed it all very much.

Stephen and Kristin were great hosts. Their family members enjoyed delicious home-cooked meals as well as dining at restaurants. The first night's dinner was homemade pizza prepared by Stephen, who makes his own pies from scratch in his Italian pizza oven.

Lots of memories were recalled during the seven-day visit such as when the boys were in the Boy Scouts, rode their bikes to different parts of the city without their helmets, and the bedtime stories about "Mickey the Monkey," a fictional character created by their father, Tom.

In addition to eating, everyone enjoyed playing board games and cards. They even attempted to put a thousand-piece puzzle together.

The trip was one to remember and everyone had a great time. It was definitely memorable from the get-go, as Stephen and Kristin, concerned about Tom and Mary Ann

being aboard a fully loaded jet with the new Delta variant of COVID-19, chartered a private jet just for them!

Tom, Mary Ann, Stephen, Michael, and Martin are all members of Branch 64 from the north side of Pittsburgh, Pennsylvania.



The Kaylors and their sons on a hike. From left: Tom, Mary Ann, Stephen, Michael, and Martin.



The Kaylors enjoy a family dinner.

Rev. Dianiska District Plans Christmas Party

The Rev. Dianiska District announces its annual Christmas party will be held on Sunday, December 5, 2021, at 1:00 p.m. The party will be at the Genetti Hotel & Conference Center, East Market Street and Pennsylvania Avenue, Wilkes-Barre, Pennsylvania. This year the event will be hosted by Branch 213.

Reservations should be made by calling District President Mary Ann Ewasko at 570-823-6432 no later than November 15, 2021.



Tom tells a cow to "mooove over."



Calling it the trip of a lifetime, Tom and Mary Ann prepare to board their private jet.

LPSCU Branch 60 Sponsors Trip for Children

Thanks to a generous donation given by LPSCU Branch 60 and also by Dr. Robert Kupsho, whose family are members of Branch 60, the Branch was recently able to sponsor a trip to Knoebels Amusement Park in Elysburg, Pennsylvania, for residents at the United Children's Home in West Hazleton, Pennsylvania. After not being able to get out and do things for the past 18 months because of the pandemic, fourteen residents from the home enjoyed a day of sun and fun at the park. We were happy that we could do this for the children and hope-

fully we put smiles on their faces when they heard they were having a day out.

United Children's Home appreciates Branch 60's generosity and is always grateful for what we do for their children. The Branch would also like to extend a special thank you to Dr. Kupsho for helping us make this trip possible for the children.

Msgr. Beeda District Plans Christmas Party and Holiday Raffle

Members of the Msgr. Beeda District will hold their Christmas party on Friday, December 3, 2021, at 6:00 p.m. 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 23, 2021. The cost of the party is \$15.00 per person. We will be following all the safety guidelines that may be necessary at the time of the event.

A Matching Fund holiday raffle will also be held at the party in conjunction with the LPSCU Matching Fund Program. Whatever we raise on the raffle will be matched up to two hundred dollars by the LPSCU. The proceeds will be given to the United Children's Home in West Hazleton, Pennsylvania. The donated funds will be used to buy the children Christmas gifts.

As always, your support and generosity are greatly appreciated. We had to cancel the 2020 party and the raffle due to pandemic restrictions, so we hope this year we will really be able to help these children enjoy the holidays.

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.



Residents from United Children's Home enjoy a day of fun at Knoebel's Amusement Park in Elysburg, Pennsylvania.

LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION
Minutes of the Quarterly Board Meeting
ZOOM TELECONFERENCE ❖ JUNE 19, 2021

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

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

Presentation

Kelley Lindsay, representative from the accounting firm Kohanski Company, provided and reviewed the Independent Auditors report. She gave the Board an overview of how they conducted the audit and stated that the audit went very well.

Questions asked were answered.

Approval of Agenda/Minutes

The agenda for this meeting was approved, along with the Minutes from the March 26, 2021, board meeting.

Correspondence

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

Financial Report

Board members were provided and reviewed the following information:

- ❖ Quarterly Statement – March 2021
- ❖ Month End Balance Sheet/Revenue and Expense Statement
- ❖ Summary Market Value 2021
- ❖ Budget
- ❖ Transaction Summary Report

Home Office

Secretary-Treasurer Savidge reported on the following: Processing of Unclaimed Property; the purchase of new desktops and laptops; resurfacing of the parking lot; update on setting up an email distribution list; and renewal on the warranty for the server.

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

President Kluchinski reported on the following: Guaranteed Issue; Dividend Checks; American Fraternal Alliance Webinars; Consultants/Third Party Providers; MSSB Market Updates; Slovak Foundation; COVID-19 Community Corp.; Procedure Manuals; Annual Duties Calendar; Public Relations Director and Fraternal Activities Director; and Engaging our Branches/Officers.

Convention 2024

The Board discussed dates for the 2024 Convention and decided on June 29-30, 2024, at the Doubletree by Hilton Pittsburgh Meadowlands. The Convention Mass will be held at St. John XXIII Parish in McMurray, Pennsylvania.

Unfinished Business

The Board was provided with information on the following:

- ❖ Activity Campaign
- ❖ Irrevocable Burial Trust
- ❖ Email Distribution List
- ❖ Auto/Home/Renters/Pet Insurance

New Business

The Board was provided information and approved the following:

- ❖ Annuity Rate
- ❖ Branch Deposit Rate

Officer Reports

2020 Internal Audit Report – The Board was provided and reviewed the 2020 Internal Audit Report which was submitted by Chairperson of Trustees Mary Ann Ewasko. The report was accepted.

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)
- ❖ The NAIC's Corporate Governance Annual Disclosure Model Act
- ❖ Change in Non-Forfeiture Interest
- ❖ Revised Bond Factor

Local/State/National Meetings

Nothing to report.

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 2021 and for 2022.

Strategic Plan

The Board was provided with a listing of tasks or issues identified on the Strategic Plan at the March 2021 meeting. Three Task Force Committees were established and will report at the September meeting.

There being no further business, the meeting was adjourned.

Respectfully submitted,
Mary Jo Savidge
National Secretary-Treasurer

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This organization receives financial support for offering this auto and home benefits program.

Rev. Dianiska District to Hold Matching Fund Event

Members of the Rev. Dianiska District will hold a special gifts raffle at their Christmas party on Sunday, December 5, 2021. The event will be held in conjunction with the LPSCU's Matching Fund Program and will benefit the Matthew Mursch, Jr. Foundation.

Matthew Mursch Jr., son of Lynn and Matthew Mursch of Scranton, Pennsylvania, was born in 2011 with a congenital heart defect called Hypoplastic Left Heart Syndrome. Essentially this means he was born with half a heart. Matthew has undergone three reconstructive open heart surgeries ranging from 5 days old to 2½ years old. He has undergone over a dozen cardiac catheterizations and multiple procedures. He spent the first three years of his life in and out of inpatient care at The Children's Hospital of Philadelphia (CHOP) and will continue to need cardiac care throughout his life.

In February 2020, Matthew was diagnosed with yet another rare disorder, ALPS (Autoimmune Lymphoproliferative Syndrome). ALPS is a disorder in which the body cannot properly regulate the number of immune system cells (lymphocytes) it produces. Accumulation of excess lymphocytes results in enlargement of the lymph nodes. This can turn into Lymphoma. Matthew has had to stop attending school in order to get his immune system back in order. He is currently taking an oral chemotherapy medication to help raise his blood levels. He makes weekly trips to the lab at home and bi-weekly trips to CHOP.

We are asking our District members (or any LPSCU member) to support our project by donating a gift or by attending the Christmas party. All donated gifts, valued at a minimum of \$10.00, will be raffled off at the party. For further information, please contact Theresa Kluchinski at 570-817-4657.



The Mursch Family

In Memoriam

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

— Matthew v.5

Name	Branch	Location
Stephanie Stefanides	19	Swoyersville, PA
Bernadine Mikels	28	Joliet, IL
Thomas A. Fabyanic	52	North Braddock, PA
Edward A. Hromada	77	Lorain, OH
Marie Slanac*	90	Johnstown, PA
Mary A. Catullo	132	Campbell, OH
Marianne A. Dengler	132	Campbell, OH
Elizabeth J. Aquila	156	Coaldale, PA
Donna M. Savitske	204	Northampton, PA
Maryann Ferlick*	214	Duryea, PA

*Multiple certificates

Calendar of Events

continued from page 2

- 5 – Rev. Dianiska District's Christmas party at Genetti's Hotel & Conference Center, 77 E. Market Street, Wilkes-Barre, Pennsylvania, at 1:00 p.m. Branch 213 will host. A special Matching Fund gifts raffle benefitting the Matthew Mursch Jr. Foundation will be held at the event. Contact Mary Ann Ewasko at 570-823-6432 if you plan to attend.
- 8 – American Fraternal Alliance – Encore (virtual meeting)

❖ 2022 ❖

JANUARY

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

MARCH

- 20 – **Deadline to submit articles for May/June Morning Star.**
- 23-25 – LPSCU Internal Audit
- 25 – LPSCU Annual Meeting (via Zoom)
- 29 – Slovak Catholic Federation Spring Meeting, Wilkes-Barre, Pennsylvania

MAY

- TBD – American Fraternal Alliance Spring Symposium
- 20 – **Deadline to submit articles for July/August Morning Star.**

JUNE

- 25 – LPSCU Mid-Year Meeting (via Zoom)

JULY

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

SEPTEMBER

- TBD – American Fraternal Alliance Executive Summit
- 16-17 – LPSCU Semi-Annual Meeting, Pittsburgh or Cleveland
- 18 – 100th Anniversary of the Benedictine Order of Cleveland
- 19 – Slovak Catholic Federation Fall Meeting, Cleveland, Ohio
- 20 – **Deadline to submit articles for November/December Morning Star.**

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
Anthonson, John – Youngstown, OH
Baluh, Bethany – Mt. Pleasant, PA
or Latrobe, PA
Beeda, Michaela – Port Lucie, FL
Blastick, Christopher – Chugiak, AK
or Anchorage, AK
Bridzius, Andrius R. – El Paso, TX
or San Antonio, TX
Brinker, Regina – Livermore, CA
Burrier, Ryan – Scranton, PA
Cabay, Donald – Lees Summit, MO
or Lawrence, KS
Caldwell, Bradley – Baltimore, MD
Campbell, Scott – Pittsburgh, PA
Cavenas, Keri L. – Mahanoy City, PA
Chapman, Christopher – Greer, SC
or Greenville, SC
Coombs, Jamie – Longmont, CO
Davies, Bernadette – South Abington
Twp., PA or Chaumont, NY
DeLorenzo, Joseph – Pennington, NJ
or Hillsborough, NJ
Domanic, Robert J. – Joliet, IL
Faust, Daniel – State College, PA
Ferry, Conor – Emmaus, PA
or Easton, PA
Ferry, Kelly – Emmaus, PA
or Sellersville, PA
Fink, Carly – Reading, PA
Fink, Thomas – Coopersburg, PA
Fuss, Cynthia – Plymouth, PA
Gennetta, Melissa – Pueblo, CO
or Maricopa, AZ
Giacobbe, Mark – Coplay, 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
Heatherington, Dane – Seminole, FL

Hines, Jordon – Clairton, PA
Hochlinski, Jilan – Jacksonville, FL
Hodge, Michael – N. Catasauqua, PA
Hoobler, Mary – Sewickley, PA
Jakub, Katherine – Coraopolis, PA
Jones, Jeffrey – Youngstown, OH
or Struthers, OH
Kadish, Karen – West Mifflin, PA
Kinsey, Ann Marie – Taylor, PA
Kniess, Denise M – Butler, PA
Lichkus, Jonathan – Somerville, MA
Lowery, Sarah – Rocky River, OH
Lowrie, Deborah – Dalton, PA
Maloof, Nicholas J. – Hoover, AL
Maxwell, Brenda – Evans City, PA
McBeth, Ryan – Hellertown, PA
McKenzie, Gary – Hazleton, PA
McMahon, Arianna – Duryea, PA
or Avoca, PA
McRae, Kelsey – Kingston, NY
McTague, Robert – Scranton, PA
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, VA
or Front Royal, VA
Nadzam, Derell – Sarver, PA
Parisi, Allison – Seminole, FL
Petak, Richard – Johnstown, PA
Petak, Robert – Johnstown, PA
Philippou, Zoe – Honolulu, HI
Popovich, Janet – Donora, PA
or Monessen, PA
Rager, Paula – Edgewater, FL
Rebarchak, John M. – Exton, PA
Roche, Collin – Doylestown, PA
Rodick, Amanda – Mahanoy City, PA

Root, Aaron – Scranton, PA
or Clarks Summit, PA
Ruthrauff, Daniel – Bethlehem, PA
Sell, Kathryn – Valencia, PA
Sharrow, Roxanne – Youngstown, OH
Shook, Alexandra – Hoboken, NJ
Silay, Amanda – Avalon, PA
or Glenshaw, PA
Skopelja, Cynthia – Unionville, IN
or Valparaiso, IN
Smith, Meredith – Owego, NY
Smith, GeriLynn – Chaumont, NY
Sorrentino, Philip – Philadelphia, PA
or Wallingford, PA
Stinavage, Judy – Binghamton, NY
Streisel, Christine – Tamaqua, PA
Streisel, Maria – Tamaqua, PA
Stumpf, Kelly – Blandon, PA
Suchy, Mary – Chicago, IL
Susoreny, James – Richardson, TX
Talianek, Cathy – Allentown, PA
Tomanio, Terri – Port Charlotte, FL
Totin, Anastasia – San Leandro, CA
Vakerak, Sarah – Munhall, PA
Vizza, Daniel – Chicago, IL
Votral, Gregory – Springfield, MA
Vrabel, Susan – Orlando, FL
Wasko, Matthew – Binghamton, NY
Wateski, Jessica – Exeter, PA
Watson, Michael – Hubbard, OH
Weinreich, Sarah – Shenandoah, PA
Weldner, Robert – Orefield, PA
Wenta, Silvia – Mountain Home, AR
or Western Spring, IL
Whitaker, Kimberly – Emmaus, PA
Wisniewski, Edward – Waymart, PA
or Rockaway, NJ
Wolfinger, Erin and Justin – Hazle
Twp., PA
Wooditch, Christopher – Dallas, PA
or Hanover Twp., 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. Your assistance is greatly appreciated.

Our YAA Winner Collects Shoes for a Cause

Our 2021 Youth Achievement Award recipient, Alyssa Porambo, is pictured below with some of the 2,500 pairs of shoes she collected for Soles4Souls as part of her Girl Scouts Silver Award project.



Alyssa with one day's worth of shoes picked up from St. Jerome Regional School.



Another day's worth of collected shoes.



Alyssa and her brother Alex sort and rubber band pairs of shoes.

Do you need a very special gift?

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

TREE OF LIFE

RESERVATION FORM

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

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

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

LPSCU
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

98th Annual American Slov

For the past 98 years, people of Slovak descent have traveled to Kennywood Park in West Mifflin, Pennsylvania, to celebrate their heritage. In recent years, this gathering has occurred on the third Thursday in July. This year it took place on July 15th.

The park's pavilions were bustling with activity. Children's games were held at 12:30 p.m., culminating with prizes and a hot dog lunch. The Slovak kitchen also opened at 12:30 and was busy all day long. Volunteers had gathered weeks before to hand make stuffed cabbage, haluski, sauerkraut and cherigi. Slovak music was provided by the George Batyi band, entertaining the patrons while they ate their delicious food.

In another pavilion, a cultural presentation displayed a traditional *Vilija* dinner. The demonstration was provided by Susan Ondrejco, chair of the National Slovak Society Heritage Museum. A tasting of mushroom soup and other foods was available for interested spectators. The LPSCU had an information table with giveaways manned by Celeste Palcsey. Other Slovak fraternals were represented as well.

As is tradition, a Eucharistic Celebration was held at 4:00 p.m., celebrated by Rev. Paul Lisik from the Greensburg Diocese. Other celebrants were from the Pittsburgh, Greensburg, and Altoona-Johnstown dioceses, along with the Ukranian Catholic Eparchy. Music was provided by organist Leonard Potemra with cantor Karen Humphrey. Following the Mass, a Slovak sing-along was held and then entertainment was provided by the Pittsburgh Slovaksians.

A special thank you to all of the Slovak Day volunteers. We will be celebrating 100 years soon and are looking for suggestions or ideas to make it the best one ever. Please contact your Branch representative with any suggestions.

Donna Powell
Branch 42, Pittsburgh, Pennsylvania



Slovak Day at Kennywood Park



LPSCU Branch 60 Hosts Craft Demonstration

On Sunday afternoon, June 13, 2021, members and guests of LPSCU Branch 60 enjoyed a hands-on craft demonstration at the home of Branch Secretary Anita Gregory. The instructor, Kathy Tomcheck, guided us step by step on how to make a gnome out of socks. Since we were doing this in the weeks leading up to July 4th, we made patriotic gnomes.

Everyone had fun, laughing and talking with each other as they worked on their masterpieces and if they needed help, Kathy was there to lend a helping hand. In the end, everyone was able to take home their own regular-size and baby-size patriotic gnome. A special thank you goes out to Kathy for giving of her time and talents in making our craft project such a fun-filled event.

Wedding Congratulations

William Speaks and Sarah Emerson were married on May 1, 2021. Their wedding had a Renaissance theme due to Will's love of history and Sarah's love of art from that period. Sarah even requested a symbolic handfasting for them and she made the cords used in the ceremony herself. Sarah is a member of Branch 197, Wilkes-Barre, Pennsylvania.

The couple met through *Catholic Match*, a Catholic dating website, in late December of 2018 and started dating soon after. They got engaged in March of 2020.

Sarah says that her husband really lives up to his name, Will Speaks, as when she knew she truly fell in love with him, God's Will speaks. They both love gaming, board games and puzzles, and going out on walks. It amazes Sarah how different they are and yet complementary to one another. Will works in construction as a fitter and Sarah is a professional artist, selling portrait art and other themes.

The LPSCU congratulates Will and Sarah on their recent marriage and wishes them many years of happiness.



William Speaks and Sarah Emerson on their wedding day.



Kathy Tomcheck gives instructions to Branch 60 members and guests.



Branch 60 members and guests show off their patriotic gnomes.

Are you making the most of your LPSCU membership?

How many of these benefits are you taking advantage of?

- ❖ Book Buy Program
- ❖ Elder Law Benefit
- ❖ Enterprise Car Rental
- ❖ Liberty Mutual Car Insurance
- ❖ Liberty Mutual Pet Insurance
- ❖ Scriptsave Benefit
- ❖ Wedding/Anniversary Cross
- ❖ 529 Education Savings Plan
- ❖ Newborn Benefit

For more information on any of these benefits, visit www.lpsc.org.

Inheritance Dilemmas

PART II

In the last *Morning Star*, I touched upon some issues that might come up when you inherit property or items from a friend or loved one, or if you're intending to pass on some of your own mementoes. But I've only just scratched the surface.

Another issue with downsizing is having someone take care of the moving for you when you can't be there to supervise. A friend of mine allowed her daughters to help her move. As a result, a lot of what she wanted to keep was either tossed or left behind in the garage of the house she moved from, a fact which she bemoans even today. Left behind were some valuable antiques, a motorcycle in very good working condition, as well as a lot of mementos from her mother and father. She still has boxes of unpacked stuff stored in her current home's garage.

When my brother died in 1992, his son asked if he could store some stuff with me for a while. It is now 2021 and the "stuff" is still here.

And here's another experience I had. My younger brother left home in 1966 after a family argument, and we had no contact with him for 50 years. Every so often, I would hire a detective to find him and make sure he was all right. One search was in 1992 after my mother had died and I was administering her estate. A later search reported that he lived as a vagrant in a camper, parking it wherever he could legally get away with it without being towed. He was a Purple Heart veteran and had a post office box where he could receive his mail, especially his government disability check.

On May 6, 2016, while I was watching television, the phone rang. I did not recognize the number on the screen, but I answered the call and a woman on the other end said, "Your brother died this morning and you are his heir." The caller turned out to be his ex-wife. As a result, on May 11, my son-in-law and I were on a Frontier flight to Phoenix, Arizona. We headed for the mortuary where my brother had been taken only to find that the coroner had claimed the body because his death occurred within three days after his cataract surgery and Arizona law decreed that the state was required to perform the autopsy. The local coroner had ruled his death a heart attack. This was confirmed a month later when his body was returned to the mortuary and we were able to authorize his cremation. My brother's remains were sent to me by FEDEX and we were able to have him buried in the Abraham Lincoln National Cemetery in Ellwood, Illinois, with full military honors.

Well, to get to the nitty gritty, what I "inherited" were three large storage lockers of "stuff," a huge truck trailer which looked like it had a built-in photography dark room and filled with more tools and equipment, and his camper and Ford Excursion (which needed a lot of repairs but once it was fixed was in really great shape). It took four trips and a slew of family and friends flying out to Phoenix to clean out the storage units and take care of business. One unit held the skeletons of five motorcycles in various need of repair along with welding tools. The other units held more of his welding equipment including the gas canisters. Most of the contents had to be trashed, except for his military paraphernalia. It appeared that my brother

had PTSD after coming back from Vietnam, but he was able to function. He also appeared to have a hoarding problem. Each time a storage unit became full, he would open another. It took about a year and a half to get the estate closed and we couldn't have done it without the outstanding help of the attorney, the storage unit's personnel, the undertaker, and the auction company that handled the sale of the motorcycles to help us out.

I expect there are a lot of "heirs" out there that have similar stories. Remember, if you plan to be the person who leaves your "stuff" for the "heirs" to take care of, please don't forget to leave them money to handle it all as well. Or better still, since life insurance proceeds are generally not taxable to beneficiaries, consider taking out an LPSCU life insurance policy to ease their burdens.

Joan Hladek, LPSCU Trustee

Our Scholarship Recipients Explain

The Importance of Life Insurance

Death can leave families without life insurance extremely financially distraught. Not only can funeral expenses be extremely debilitating to a family's finances, but the remaining debt and expenses after the death of a family member can burden a family for years. Therefore, life insurance is important because death can be expensive for many families, and the insurance can cover some of the costs associated with the lost loved one. Essentially, life insurance provides relief to your loved ones so they can be looked after in the event of your untimely death. Everyone will face death at some point, so it is valuable to have a financial plan in place beforehand. In the end, the most important aspect of life insurance is that it provides peace of mind for the individual and their family, as they can worry less about protecting and providing for their family once they have died.

Erin Knotek

Branch 38, Hazle Township, PA

Cooking Corner

PINEAPPLE FILLING

- ½ stick butter
- ½ cup sugar
- 4 eggs
- 1 can crushed pineapple (20 oz.)
- 5 slices bread, cubed

Beat eggs, drain pineapple, cube bread, slice butter. Mix all ingredients together. Bake at 350 degrees for one hour. Enjoy!



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, 2020, to August 30, 2021. 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, 2020 and August 30, 2021.
- 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, 2021.** 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

Please Note – After September 30, 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.

SS.C.M. Appeal Update

The Saints Cyril and Methodius Appeal is in its 43rd year raising money to assist the Pontifical Slovak College of Saints Cyril and Methodius in Rome with its day-to-day operations. The Appeal relies upon the generosity of individual donors in addition to collections taken up in individual parishes of Slovak ancestry. A direct mailing asking for donations was sent in January to local District and Branch leaders from the four Catholic Slovak fraternal organizations, members of the Slovak Catholic Federation, clergy with Slovak ancestry, and previous donors.

As of July 16, total of \$20,468.50 has been received for the 2021 Appeal from 181 donors. Along with the Home Office of the Ladies Pennsylvania Slovak Catholic Union, donations have also been received from Branch 6, Branch 60, Branch 65, the Monsignor Beeda District, and the Reverend Dianiska District. On behalf of the Pontifical College, thank you for your continued generosity and support.

Anyone who wishes to contribute to the 2021 Appeal but who did not receive a letter in January asking for a donation is asked to fill out the information in the box at the bottom of this article. Mail it, along with your check payable to the Slovak Catholic Federation, to the address provided. Donations in any amount are deeply appreciated and are acknowledged. Gifts received after November 30, 2021, will be credited toward the 2022 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. Hvozdivic, 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 parochial vicar with senior priest status at Our Lady of Grace Parish, Penndel, Pennsylvania, serves as First Vice President of the Federation and is the Appeal Coordinator.

43rd Annual SS.C.M. Appeal

Name _____

Address _____

City _____ State _____ Zip _____

Amount \$ _____

Please make check payable to

Slovak Catholic Federation and mail to:

Rev. Thomas A. Nasta

First Vice President, Slovak Catholic Federation

Our Lady of Grace Church

225 Bellevue Avenue, Penndel, PA 19047-4052

Letters

Deborah,

Thank you for writing such a beautiful article about my grandmother [Jeanne McArdle – July/August 2021 issue, page 5]. She is so special and this article has added even more spunk to her! If you can only imagine that! She has always held her head high and been a proud woman and I'm so grateful to have her as my grandmother. I'm the only child of her eldest daughter. I have two daughters myself and one carries her name. She's every bit my inspiration. So thank you for capturing that and inspiring her to paint her hair "lavender."

Best,
Siobhan McArdle Boothe
Branch 156, Coaldale, Pennsylvania

SS.C.M. Sisters Celebrate Milestone Jubilees

The Sisters of Saints Cyril and Methodius in Danville, Pennsylvania celebrated the jubilees of some of their members on July 3, 2021. The Sisters celebrating jubilee anniversaries currently serve in the dioceses of Gary, Indiana, and Harrisburg and Scranton, Pennsylvania, as well as in the archdioceses of New York, New York, Chicago, Illinois, and San Antonio, Texas. The celebration included a Liturgy in the Basilica of Saints Cyril and Methodius. The service was followed by a dinner to which the friends, family, and Community members of the Sister celebrants were invited.

Jubilees are normally acknowledged in 5-year increments. Because the COVID-19 pandemic preempted last year's celebration, Sisters who would have marked their milestone jubilees in 2020 were honored this year.

Celebrating anniversaries were: Sister Michaeline Balint, 76 years; Sister Paracleta Amrich, 70 years; Sister Jacqueline Ziobro, 70 years; Sister Marguerite Dankulich, 66 years; Sister Donna Marie Ivanko, 66 years; Sister Gloria Marie Kascak, 66 years; Sister Virginia Dewan, 61 years; Sister Denise Marie Fallat, 61 years; Sister Christopher Godlewski, 61 years; Sister Carol Marie Walsh, 61 years; Sister Bernice Marie Balint, 60 years; Sister Catherine Ann Morris, 60 years; Sister Madonna Figura, 56 years; Sister Irene Marie Gaydon, 51 years; Sister Loretta Marie Hurbec, 51 years; Sister Joanne Marie Schutz, 51 years; Sister Agnes Marie Winter, 51 years; Sister Linda Marie Bolinski, 50 years; Sister Jean Marie Holup, 50 years; Sister Pamela Smith, 46 years; Sister Carol Therese Stofka, 45 years; Sister Carol Ann Terlicher, 45 years; Sister Marcine Klocko, 40 years; and Sister Canice Adam, 25 years.



SS.C.M. Sisters who celebrated milestone jubilees in 2020-2021 are pictured above.

Emily Landmesser Graduates from Wilkes-Barre Academy

Emily Landmesser from Buck Township, Pennsylvania, recently successfully completed the kindergarten program of study at Wilkes-Barre Academy. Emily is a member of LPSCU Branch 213 along with her mother and father (Mary and James), grandparents (Theresa and Len Kluchinski), and great-grandmother (Eleanor Kluchinski).

Congratulations, Emily!



Emily with her graduation certificate.

Have Any News?

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

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

Branch 213 Celebrates Flag Day

On Friday, June 18, 2021, LPSCU Branch 213 celebrated Flag Day by hosting a group of 12 members and 5 guests at a Scranton/Wilkes-Barre Railriders baseball game in Moosic, Pennsylvania. The Scranton/Wilkes-Barre Railriders, an affiliate of the New York Yankees, played the Syracuse Mets. The Railriders won the game 7 to 5. LPSCU Branch 213 member Emily Landmesser threw out the first pitch.



Emily Landmesser throws out the first pitch of the game.

INSURANCE POLICY CHECKLIST

- ✓ **Beneficiary:**
Is my named beneficiary living?
- ✓ **Address:**
Is my current address on file with the Home Office?



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

Make a Difference Day

Make a Difference Day will be held on Saturday, October 23, 2021. After the past unprecedented 18 months, making a difference is more important than ever. How will you make a difference? As a volunteer, as a mentor, by making a monetary donation, by donating not only your time but your skills as well, or just by saying a kind word to someone who needs it? It doesn't have to be a grand gesture. Sometimes it's the little things that count the most. Branches and Districts are planning their events now. Be sure to check with your Branch/District to see what they have planned for this day. And don't forget to send pictures and a brief write up to let us know how your Branch/District made a difference. We're in this together and together we can, and will, make a difference.

LPSCU 2nd Quarter Report

Assets	2nd Quarter 2021	2nd Quarter 2020
Investments.....	\$ 15,733,245.00	\$ 15,340,887.00
Cash on Deposit	\$ 380,807.00	\$ 350,307.00
Real Estate Owned	\$ 106,038.00	\$ 108,278.00
Other Assets	\$ 52,777.00	\$ 61,730.00
Totals	\$ 16,272,867.00	\$ 15,861,202.00
Liabilities & Fund Balance	2nd Quarter 2021	2nd Quarter 2020
Fund Balance.....	\$ 3,618,549.00	\$ 3,622,261.00
Interest Maintenance Reserve	\$ 47,526.00	\$ 33,514.00
Asset Valuation Reserve	\$ 571,633.00	\$ 273,425.00
Amt. Retained as Trustee.....	\$ 80,496.00	\$ 94,059.00
Aggregate Reserve-Life Certificates.....	\$ 11,814,565.00	\$ 11,669,976.00
Other Liabilities	\$ 140,098.00	\$ 167,967.00
Totals	\$ 16,272,867.00	\$ 15,861,202.00
Revenues	2nd Quarter 2021	2nd Quarter 2020
Premium Income	\$ 112,981.00	\$ 127,846.00
Investment Income.....	\$ 328,760.00	\$ 352,131.00
Income - Other.....	\$ 10,896.00	\$ 12,259.00
Totals	\$ 452,637.00	\$ 492,236.00
Expenses	2nd Quarter 2021	2nd Quarter 2020
Death Claims	\$ 170,545.00	\$ 162,243.00
Endowments	\$ 9,000.00	\$ 18,592.00
Cash Surrenders.....	\$ 32,946.00	\$ 22,067.00
Annuity Benefits	\$ 10,311.00	\$ 862.00
Dividends	\$ -	\$ -
Increase in aggregate reserves.....	\$ 55,000.00	\$ 59,000.00
Branch Support/Commissions.....	\$ 3,928.00	\$ (220.00)
General Operating Expenses	\$ 150,770.42	\$ 113,230.02
Officers and Committee Expenses	\$ 1,260.07	\$ 755.98
Actuarial/Accounting Expense.....	\$ 65,918.00	\$ 58,875.00
Investment Mgt. Fee	\$ 48,328.52	\$ 43,248.43
Official Publications.....	\$ 27,127.97	\$ 27,257.66
Travel Expense	\$ 566.16	\$ 534.96
Bureau and Association Dues	\$ 5,635.00	\$ 6,150.00
Donations.....	\$ 4,095.00	\$ 3,970.00
Scholarships	\$ (528.35)	\$ (500.00)
Fraternal Activities.....	\$ 3,881.21	\$ 3,731.95
Insurance Taxes, Licenses & Fees.....	\$ 18,348.00	\$ 16,571.00
Sub Total	\$ 607,132.00	\$ 536,369.00
Net Gain/Loss From Operations.....	\$ (154,495.00)	\$ (44,133.00)
Net Realized Capital Gain (Loss).....	\$ 6,146.00	\$ (19,341.00)
Totals	\$ (148,349.00)	\$ (63,474.00)

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

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Security, Peace of Mind

Essential Information on COVID-19 Vaccines



- [The COVID-19 vaccines](#) protect you against the illness.
- [The vaccines are safe](#) and were developed with the newest technology available.
- [After getting vaccinated](#), it's possible you might have pain and swelling in the arm where you received the shot. Other side effects include headache, fever, feeling tired, and muscle pain. These are usually mild and should last at most a few days.
- Until you're [fully vaccinated](#) (2 weeks after your final dose), you should continue to wear a mask inside public places and stay at least 6 feet apart from people who don't live with you and who may not be vaccinated.
- The COVID-19 vaccine is free of charge to all people living in the United States, regardless of your [immigration](#) or health insurance status.
- Agriculture workers are considered essential workers. Get your COVID-19 vaccine today. You have three ways to find vaccines near you:
 - Go to [vaccines.gov](https://www.vaccines.gov)
 - Text your ZIP code to 438829
 - Call 1-800-232-0233

Content last reviewed: May 25, 2021

For more information, visit [cdc.gov/coronavirus](https://www.cdc.gov/coronavirus)

Kaylor Family Enjoys American Slovak Day

Tom and Mary Ann Kaylor and their daughter, Mary Ann Bowman, attended the 98th Slovak American Day at Kennywood Park on July 15, 2021. All three are members of Branch 64 from the north side of Pittsburgh, Pennsylvania.

Although the atmosphere was still a little different than in years past, the park – in its post-COVID days – no longer required face masks and attendance had significantly increased over last year. As is tradition, the Slovak Kitchen offered a wonderful array of delicious Slovak food which was presented by the ever-hardworking Slovak *babas*. After enjoying the offerings, the Kaylor family tapped their feet to the live music presented in the pavilion and enjoyed conversations with old friends. Afterwards, the Pittsburgh Slovaks presented a beautiful program consisting of traditional dancing, singing, and costumes. A Slovak Mass was offered as well. Attendees were encouraged to continue the tradition and are looking forward to the 100th Slovak American Day in two years' time.

The trio stopped to have a visit with “Cowboy Joe” who sits on the bench near the Garfield’s Nightmare ride. Last year, he was nowhere in sight, most likely to discourage any type of fraternizing. But luckily, the Kaylors were able to sit and chat with Joe this time. Tom – safety conscious as ever, and not familiar with the cowboy’s hygiene practices – made sure Joe was supplied with a mask before any pictures were taken. This year, too, the Kaylor family made a new friend who happily joined

them for the picture. Although she is not Slovak, she was excited to look for her photograph in the next *Morning Star*.

The rides were operating and mother and daughter enjoyed their favorites, including the Pittsburgh Plunge water ride (which guarantees all riders will get soaked), the Jack Rabbit roller coaster (which guarantees any rider’s behind will leave the seat during second descent), and the Racer roller coaster (which guarantees one set of riders will win the race and one will lose). The two Mary Anns were on the winning side. For their final ride, the trio enjoyed the Merry-Go-Round.

The Kaylors and their daughter were grateful for the opportunity to gather as a family and, on a larger scale, as part of the Slovak community to honor the spirit and memories of their ancestors and to share beautiful customs. Their thanks go out to the hardworking Slovak Day Committee for keeping the tradition alive.

Mary Ann Kaylor
Pittsburgh Branch 64

Platts Celebrate Wedding Anniversary

Margaret and Christopher Platt recently celebrated their 27th wedding anniversary with family and friends. The couple were married on July 16, 1994, at St. Margaret Mary Church in Hammond, Indiana. Margaret’s uncle, Msgr. Joseph Viater, celebrated the Mass and nuptial ceremony.

They now reside in Fishers, Indiana, with their four children, Thomas (22), Sarah (20), Mary Cate (15), and James (10).

Margaret and Christopher are both members of Branch 109, Hammond, Indiana.

The LPSCU congratulates the Platts on their recent anniversary and wishes them many more!



Margaret and Christopher Platt



Tom and Mary Ann Kaylor, Mary Ann Bowman, and a new friend hang out with Cowboy Joe.



Tom and Mary Ann Kaylor on the Merry-Go-Round.



Junior Branch Journal



Labor Day pays tribute to the contributions and achievements of American workers and is traditionally observed on the first Monday in September. Labor Day weekend symbolizes the end of summer for many Americans, and is celebrated with parties, street parades and athletic events.

Labor Day originated in the late 1800s, at the height of the Industrial Revolution in the United States. The average American worked 12-hour days and seven-day weeks in order to eke out a basic living. Despite restrictions in some states, children as young as 5 or 6 toiled in mills, factories and mines across the country, earning a fraction of their adult counterparts' wages. People of all ages, particularly the very poor and recent immigrants, often faced extremely unsafe working conditions.

Labor unions began organizing strikes and rallies to protest poor conditions and compel employers to renegotiate hours and pay. On September 5, 1882, 10,000 workers took unpaid time off to march from City Hall to Union Square in New York City, holding the first Labor Day parade. Municipal ordinances were passed in 1885 and 1886. From these, a movement developed to secure state legislation. Each year, more and more states adopted the law and in 1894, Congress passed an act making Labor Day a federal holiday.

The vital force of labor added materially to the highest standard of living, the greatest production the world has ever known, and has brought us closer to the realization of our traditional ideals of economic and political democracy. It is appropriate, therefore, that the nation pays tribute on Labor Day to the creator of so much of the nation's strength, freedom, and leadership - the American worker.



Denisa Baránková (September 7, 2001)

Denisa Baránková was a member of the 2020 Slovak Olympic Team. In the opening round, she set a new Slovak junior record of 655 points in the Archery event. She is 19 years old and lives in Bratislava.



Lukáš Kubiš (January 31, 2000)

Lukáš Kubiš was also a member of the 2020 Slovak Olympic Team. He participated in the Road Cycling events.

He was having a good year at the beginning of 2020, during the African races in Gabon. But then the Corona lockdown came. He continued to train, even without knowing when racing would start again.

The young Slovak is determined to give his all to become the best cyclist he can be.





Junior Branch Journal

Halloween Safety Tips

- ◇ Stay in groups and on sidewalks
- ◇ Always test makeup
- ◇ Remember to look both ways when crossing streets
- ◇ Examine all treats before eating
- ◇ Avoid dark houses



Columbus Day is a national holiday which officially celebrates the anniversary of Christopher Columbus' arrival in and discovery of the American Continent, which happened on October 12, 1492. Some key facts:

- Columbus discovered America in 1492. He originally set sail on August 3, 1492, but had trouble with the ships, stopping at the Canary Islands for a month. The ships left the Canary Islands on September 3, 1492.
- He travelled with three ships: the Nina, the Pinta and the Santa Maria.
- While Columbus was an Italian, he could not find funding in Italy, so he turned to the King of Spain. King Ferdinand and Queen Isabella provided the funding.

Christopher Columbus did not land on the U.S. mainland. He landed on an island in the Caribbean. While many believe he landed on San Salvador, there is still debate on which island he originally landed on.

Why is October the Month of the Rosary?

October 7th is the memorial of Our Lady of the Rosary, sometimes referred to as the Feast of the Holy Rosary. The day was dedicated by St. Pius V who credited a victory over the invading Turks to the intercession of Mary through the rosary. Throughout Church history, many popes and saints have highly recommended that we pray the rosary.

Praying the rosary has been a tradition in the Church for a long time. This prayer is super powerful. The rosary begins with the recitation of the Apostle's Creed, an Our Father, three Hail Mary's and a Glory Be. Then there are five decades which each begin and end with an Our Father and Glory Be, and have ten Hail Mary's in between. When you pray the rosary, you meditate on the events in Jesus' life. There are the joyful, luminous, sorrowful, and glorious mysteries.

In various apparitions, Mary has appeared holding a rosary and has asked that we continue to pray this prayer. She always leads us to her Son, and presents our needs before Him.

Rosaries are not just decorations. Battles have been won because people prayed the rosary! There have been hearts converted, and impossible intentions answered too. Your life can only be blessed if you start praying the rosary.



PERIODICAL

Mellochs Celebrate 38th Anniversary

Karen and Tim Melloch recently celebrated their 38th wedding anniversary with family and friends. They were married on June 25, 1983, at Our Lady of Grace Church in Highland, Indiana. Karen's uncle, Msgr. Joseph Viater, celebrated the Mass and performed the ceremony.

Karen and Tim currently reside in Cherry Valley, Illinois. Their son, Matthew, and his wife Kathryn reside in Beloit, Wisconsin, a short distance from Cherry Valley.

Karen and Tim are both members of Branch 109, Hammond, Indiana.

The LPSCU congratulates the couple on their anniversary and wishes them many more years of happiness.



Tim and Karen Melloch

Over 50 Years and Counting

Louise and Edward Hennigan of Exeter, Pennsylvania, will be celebrating over 50 years of marriage (52 to be exact) on September 6, 2021. They were married in Sacred Heart Church in Plains, Pennsylvania. Louise is a member of Branch 197, Wilkes-Barre, Pennsylvania.

The LPSCU extends anniversary best wishes to Louise and Edward and wishes them many more!

Still Available!

The LPSCU Cookbook *The Art of Cooking - Heart of Our Family*

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

The spiral bound book is divided into sections which include:

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



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

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

Hurry before they're gone!

**SIGN UP A NEW MEMBER
TODAY!**