



**LPSCU Life**

Security, Peace of Mind

# Morning Star

ZORNIČKA

Vol. 82, No. 892  
September-October 2023

## Melina E. Gregory Named 2023 Youth Achievement Award Recipient

The Ladies Pennsylvania Slovak Catholic Union is proud to announce that Melina E. Gregory of Drums, Pennsylvania, has been selected as the recipient of the 2023 Youth Achievement Award. Melina is the daughter of Christopher and Jodi Gregory.

Melina finished the 10th grade this past school year at STEM School of Arts and Humanities in the Hazleton Area School District. To date, she has an impressive grade point average of 99.3.

Some of the school academic activities in which Melina is involved include: Spirit Club, Executive Council, Student Council, and Friends of Rachel Club. As part of her Student Council duties, she tutors students after school. In addition to these activities, Melina is also a member of the Varsity Lady Cougars Basketball Team as well as Varsity Track and Field. She lettered in track during both her freshman and sophomore years.

Outside of school, Melina participates in Rec Soccer and is a member of the Wyoming Valley Clutch AAU Basketball Team. She has also been a dancer for thirteen years with Performing Arts Center. Melina helps younger dance students at dance recitals and has performed in The Nutcracker for many years in a variety of roles.

As if all of the above isn't enough, Melina somehow finds time to work at not one, but two jobs!

Melina has been an LPSCU member her entire life and routinely lends a helping hand at local Branch and District meetings. She has helped at breakfasts, picnics, Christmas parties, craft activities, and most recently at the Msgr. Beeda District's celebration of the LPSCU's 125th anniversary.

In the letters recommending Melina for this prestigious award, people used the same words to describe her: responsible, going above and beyond, always willing to help, leader, trustworthy, talented, dedicated, ambitious, and determined, to name a few. No matter how each respondent knew Melina – family, family friend, teacher, coach, dance instructor – they all expressed how exceptional and respected Melina is as an individual.

Melina and her family share a deep history of being LPSCU members. She, her dad Christopher, older brother Cameron, grandparents John and National Vice President Anita Gregory are all members of Branch 60, West Hazleton, Pennsylvania.

It is with great pride that the LPSCU announces Melina E. Gregory as the 2023 Youth Achievement Award recipient. Congratulations!



# In This Issue

|   |    |  |
|---|----|--|
| Spiritual Advisor's Message .....                       | 3  | Branches 80/130 Members Attend Parish Breakfast... 11    |
| Winter Board Meeting Scheduled.....                     | 3  | Cooking Corner .....                                     |
| 2023 Catholic Grade School Award Recipients.....        | 3  | Slovaks Celebrate 100th Slovak American Day ....         |
| Marissa Jason Receives Bishop Grutka Award.....         | 4  | Minutes of the Mid-Year Board Meeting .....              |
| New Insurance Issued.....                               | 4  | 125th Anniversary Celebration to be Held in Illinois ... |
| LPSCU is 125 Years Old! .....                           | 4  | Make a Difference Day 2023.....                          |
| Editorial Notice .....                                  | 4  | SS. C.M. Appeal ~ 45 Years and Counting.....             |
| Secretary-Treasurer Mary-Jo Savidge Retires.....        | 5  | LPSCU 5 Payment Life Plan .....                          |
| Your Opinion is Needed!.....                            | 5  | Branch 213 Celebrates Flag Day at Ballpark .....         |
| Tyler Wolfe Receives Anne (Shinal) Cichy Award .....    | 6  | Rev. Dianiska District Sets Christmas Party Date ...     |
| 43rd National Convention Booklet Form.....              | 6  | In Memoriam.....   |
| Rev. Dianiska District Hosts Anniversary Breakfast ...  | 7  | Can You Help Us Locate These Members? .....              |
| Msr. Beeda District Announces Christmas Party .....     | 7  | Focusing on National Awareness Month .....               |
| Pittsburgh District to Mark LPSCU's Anniversary .....   | 7  | Branches 80/130 to Host Bingo Event.....                 |
| Guaranteed Issue Program .....                          | 8  | LPSCU Flexible Annuity .....                             |
| 2023 Catholic High School Award Recipients .....        | 9  | Rev. Dianiska District Plans to Make a Difference....    |
| Rev. Dianiska District to Hold Matching Fund Event... 9 |    | LPSCU Supports St. Francis Center for Renewal ...        |
| Member Surprised at 95th Birthday Party .....           | 10 | Members Donate to Parish Basket Raffle .....             |
| LPSCU.org ~ Check It Out! .....                         | 10 | The Importance of Life Insurance.....                    |
| LPSCU 2023 Post Graduate Award Notice .....             | 10 | Junior Branch Journal.....                               |
| LPSCU's Irrevocable Life Insurance Burial Trust .....   | 11 | LPSCU Branch 213 Holding Christmas Fundraiser....        |
| LPSCU Attends Slovak Day .....                          | 11 | LPSCU Cookbook .....                                     |

# Calendar of Events

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

## ❖ 2023 ❖

### SEPTEMBER

- 1** – Deadline to nominate an LPSCU member in New Jersey or New York for the NJ/ NY Fraternal Alliance's 2023 Fraternalist of the Year Award.
- 6** – Msgr. Beeda District's Fall Meeting at Vesuvio's Restaurant, 366 West Butler Drive, Drums, Pennsylvania.
- 12-14** – American Fraternal Alliance Executive Summit, Oak Brook, Illinois
- 17-18** – Slovak Catholic Federation Fall Meeting, Independence, Ohio
- 20** – **Deadline to submit articles for November/December 2023 Morning Star.**
- 29** – LPSCU Semi-Annual Board Meeting at Hershey Lodge, Hershey, Pennsylvania, beginning at 8:30 a.m. Please submit any matters for the Board to consider by August 9, 2023.
- 30** – Deadline to submit ideas and suggestions for the LPSCU's 2024 National Convention in Hershey, Pennsylvania. *See page 5 for details.*
- 30** – Deadline to apply for a 2023 LPSCU Post Graduate Award. *See notice on page 10.*

### OCTOBER

- 5-6** – New Jersey/New York Fraternal Alliance Meeting, Atlantic City, New Jersey
- 13-14** – Ohio Fraternal Alliance Meeting, Independence, Ohio
- 15** – Luncheon celebrating the 125th Anniversary of the LPSCU at 1:00 p.m. at Sorrento's Steak House, Rt. 64, Maple Park, Illinois. Reservations are required by October 7. *See page 15 for more details.*
- 22** – Rev. Dianiska District meeting at 1:00 p.m. at the North End Slovak Club, North Main Street, Wilkes-Barre, Pennsylvania. "Make a Difference Day" will be observed.
- 22-24** – Pennsylvania Fraternal Alliance Meeting, Erie, Pennsylvania
- 28** – Make a Difference Day. *See page 15 for more information.*
- 29** – The Pittsburgh District will mark the LPSCU's 125th Anniversary with a Mass of Thanksgiving at 9:00 a.m. at St. Rosalia Church, 411 Greenfield Avenue, Pittsburgh, Pennsylvania, followed by a brunch. Reservations are required by October 10. *See page 7 for more details.*

*continued on page 9*

## LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION

# Morning Star ZORNICKA

(USPS 699-520)



ZORNICKA (Morning Star), a bi-monthly magazine, is the official publication of the Ladies Pennsylvania Slovak Catholic Union, National Headquarters, 71 South Washington Street, Wilkes-Barre, PA 18701. Send articles for publication to Deborah McKinley, Public Relations Director, 34 Oxford Street, Tamaqua, PA 18252; 610/704-7288; [zornicka@lpescu.org](mailto:zornicka@lpescu.org)

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

#### Monday through Friday:

**November 1 — April 30**  
**7:00 a.m. to 4:30 p.m.**

**May 1 — October 31**  
**7:00 a.m. to 3:30 p.m.**

**Phone: 570/823-3513**

**Toll Free 888/834-6614**

**Fax: 570/823-4464**

**E-mail: [lpescu@lpescu.org](mailto:lpescu@lpescu.org)**

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

### BOARD OF DIRECTORS

#### SPIRITUAL ADVISOR

Reverend Robert Seeman, 301 S. Home Avenue, Apt. 801, Pittsburgh, PA 15202; 412/225-3585; [rseeman801@gmail.com](mailto:rseeman801@gmail.com)

#### PRESIDENT

Theresa A. Kluchinski, 446 Mountain Oaks Drive, Laurel Run, PA 18706; 570/823-3513, toll free 888/834-6614; [theresa@lpescu.org](mailto:theresa@lpescu.org)

#### VICE PRESIDENT

Anita Gregory, 304 Turkey Path Road, Sugarloaf, PA 18249; 570/788-3263; [anitag13@hotmail.com](mailto:anitag13@hotmail.com)

#### SECRETARY/TREASURER

71 South Washington Street, Wilkes-Barre, PA 18701; 570/823-3513, Fax 570/823-4464

#### CHAIRPERSON OF TRUSTEES

James Yocum, 1738 Evergreen Drive, Hazle Township, PA 18202; 570/436-6792; [jpyocum@ptd.net](mailto:jpyocum@ptd.net)

#### TRUSTEES

Dolores M. Evanko, 173 Berner Avenue, Hazleton, PA 18201; 570/454-5547; [devanko112@gmail.com](mailto:devanko112@gmail.com)

Margaret Jollimore, 1001 SR 292E, Harveys Lake, PA 18618-7829; 570/760-9790; [jollimore.lpescu@gmail.com](mailto:jollimore.lpescu@gmail.com)

Joan T. Hladek, 2138 Waterbury Lane E., Sycamore, IL 60178; 815/895-0431; [jthladek@gmail.com](mailto:jthladek@gmail.com)

Janice M. Mathews, 670 Pettigrew Road, North Huntingdon, PA 15642; 412/751-9582; [indmathews@gmail.com](mailto:indmathews@gmail.com)

## A Message from Our Spiritual Advisor

### OCTOBER – MONTH OF THE HOLY ROSARY

The Memorial Feast of Our Lady of the Holy Rosary is celebrated on October 7th. Throughout the month, the Church invites the faithful to offer, individually or as a family, the powerful prayer of the Rosary.

Personally, I can remember my grandmother praying the rosary daily in her life. It was through her example and witness that the Rosary became an important prayer in my own life.

The Holy Rosary is a form of meditative prayer that draws hearts and minds to the joyful, the sorrowful, the glorious, and the luminous mysteries in the life of Christ and the Blessed Mother. The Rosary is needed in today's deeply troubled world. And so let us embrace this powerful prayer as an instrument of contemplation conforming our lives to Jesus.



*“To recite the Rosary is nothing other than to contemplate with Mary the face of Christ.”*

*~ Pope John Paul II*

*“O Virgin full of courage, may your spiritual strength and trust in God inspire us, so that we might know how to overcome all the obstacles that we encounter in accomplishing our mission. You who were gathered in prayer with the Apostles in the Cenacle, awaiting the coming of the Spirit at Pentecost, implore his renewed outpouring on all the faithful, men and women alike, so that they might more fully respond to their vocation and mission, as branches engrafted to the true vine, called to bear much fruit for the life of the world. O Virgin Mother, guide and sustain us so that might always live as true sons and daughters of the Church of your Son. Enable us to do our part in helping to establish on earth the civilization of truth and love, as God wills it, for His glory. Amen.”*

*~ Pope John Paul II*

Blessings,  
Father Bob

## LPSCU Board of Directors Schedules Winter Meeting

This announcement is made to all members of the LPSCU that the winter meeting of the Board of Directors will convene virtually on Saturday, December 9, 2023, at 9:00 a.m. (EST) and continue until all business has been completed.

Members wishing to submit matters for the Board of Directors to consider at this meeting are directed to send them to the attention of Theresa Kluchinski at the LPSCU National Headquarters, P.O. Box 32, Wilkes-Barre, PA 18703-0032. All correspondence relative to this meeting should be received **no later than November 1, 2023.**

## 2023 Catholic Grade School Award Recipients



### LUCY FRANK

Kindergarten  
St. Nicholas ~ St. Mary School  
Wilkes-Barre, PA  
Branch 213  
Dallas, PA

### LUCY J. JEDLOVEC

1st Grade  
St. Joseph the Worker School  
Orefield, PA  
Branch 60  
West Hazleton, PA



### PETER M. KAPUSCINSKI

Kindergarten  
St. Philip Neri School  
Lafayette Hill, PA  
Branch 7  
Exeter, PA

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



The LPSCU is pleased to announce that Marissa Jason of Wilkes-Barre, Pennsylvania, a member of LPSCU's Wilkes-Barre Branch 6 for twenty-two years, has been selected as the recipient of the Bishop Andrew G. Grutka Memorial Scholarship Award. This is the second time that Marissa has received this award. She was also the recipient of the 2019 Youth Achievement Award and was previously awarded an LPSCU College Scholarship.

Marissa is attending King's College, located in Wilkes-Barre. She is majoring in Political Science, with minors in Creative Writing, Political Economy, and English!

She is the daughter of Paul J. and Diane Jason. Marissa has an older brother, Paul, who was a 2018 recipient of this award. She is also the granddaughter of Mary Ann Ewasko, who is Secretary of LPSCU Branch 6, President of Rev. Dianiska District, and Honorary Chairperson of Trustees.

Marissa is an active member of St. Mary's Church of the Immaculate Conception, Our Lady of Fatima Parish, Wilkes-Barre. She also serves as a lector at the parish. Marissa is a contributing LPSCU member, participating in many Branch and District activities. She is always willing to lend a helping hand whenever and wherever one is needed.

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

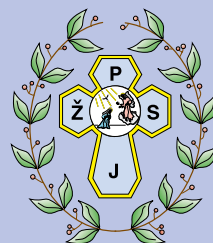
It is with great pride that the Ladies Pennsylvania Slovak Catholic Union names Marissa Jason as the 2023 recipient of the Bishop Andrew G. Grutka Memorial Scholarship Award. Congratulations, Marissa!

## New Insurance Issued

| Branch | Branch Representative | May/June 2023 | Year-to-Date Total |
|--------|-----------------------|---------------|--------------------|
| 52     | Angela Skiffin        | \$ 6,000.00   | \$ 8,000.00        |
| 172*   | Mary Jo Savidge       | \$ 5,000.00   | \$ 5,000.00        |
| 213    | Deborah Adamchak      | \$ 10,000.00  | \$ 10,000.00       |
|        |                       | \$ 21,000.00  | \$ 23,000.00       |

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

## 125<sup>th</sup> Anniversary 1898-2023



## LPSCU IS 125 YEARS OLD!

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

There are some rules:

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

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



**LPSCU Life**

Security, Peace of Mind

## EDITORIAL NOTICE

The editor reserves the right to edit submissions to *Morning Star* in order to correct grammatical or spelling errors, delete repetitions, clarify ideas, or reduce the amount of copy and/or photos to fit available space.

## LPSCU Secretary-Treasurer Mary Jo Savidge Retires

LPSCU Home Office staff celebrated the retirement of Secretary-Treasurer Mary Jo Savidge on her last day of work, June 30, 2023. The office won't be the same without Mary Jo's bubbly personality! We will miss her, but we are excited for her as she starts this new chapter in her life and we wish her all the best!



Pictured left to right are Maureen Grohowski, Patricia "Trish" O'Donovan, Mary Jo, and Theresa Kluchinski.

## YOUR OPINION IS NEEDED!

### LPSCU 2024 National Convention Hershey, Pennsylvania

The National Officers and Board of Directors are in the process of planning the 2024 National Convention. The Convention will be held at the Hershey Lodge in Hershey, Pennsylvania. Delegates will arrive on Friday, June 28, 2024. Sessions/Meetings will be held on Saturday, June 29. A Liturgy and Banquet will be held on Sunday, June 30, with the delegates departing on Monday after breakfast.

### WE WANT YOUR OPINION!

We want our delegates to experience the Hershey area at some point during their stay. We want to increase participation at this Convention. We want to make it easy for families to attend the Convention. This all takes planning and we want your input.

As a delegate, the LPSCU pays for your lodging (based on double occupancy). That means we would pay for Friday, Saturday, and Sunday nights. We provided most, if not all, of your meals while at the Convention, including breakfast on the day of check-out.

Convention room rates are available the day before (Thursday) and the day after (Monday).

- Are you thinking about attending the Convention in 2024?
- Would you bring your family?
- What are the ages of your children?
- If we plan activities for the children, would you consider attending as a delegate?
- Would you prefer to have the Sessions/Meetings, Liturgy and Banquet on Saturday, providing a free day on Sunday?

#### With your free day would you:

- Go to Hershey Park
- Go to the Hollywood Casino
- Stay and relax at the Lodge by the pool
- Other: \_\_\_\_\_

Please let us know your thoughts and ideas no later than September 30, 2023, so we can make the best decisions possible when planning our 2024 Convention in Hershey, Pennsylvania, *The Sweetest Place on Earth!* You can mail your suggestions to LPSCU, ATTN: Convention Ideas, P.O. Box 32, Wilkes-Barre, PA 18703 or email them to [lpescu@lpescu.org](mailto:lpescu@lpescu.org).

**Tyler Wolfe  
Receives  
Anne (Shinal)  
Cichy Award**



The LPSCU is proud to announce that Tyler Wolfe of Freeland, Pennsylvania, a member of Branch 60, West Hazleton, Pennsylvania, has been selected as the 2023 recipient of the Anne (Shinal) Cichy Memorial Award. Tyler will be starting his post high school studies this fall at Ithaca College, located in Ithaca, New York. He will be majoring in Physical Therapy with anticipated graduation dates of May 2027 for his bachelor's degree and May 2029 for his doctorate.

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 Tyler Wolfe as the 2023 recipient of the Anne (Shinal) Cichy Memorial Award. Congratulations, Tyler!

**“Like” Us  
on Facebook  
at LPSCU**

**Ladies Pennsylvania Slovak Catholic Union**

**43<sup>rd</sup> National Convention**

**June 29-30, 2024**

**CONVENTION  
BOOKLET**



**LPSCU Life**  
Security, Peace of Mind

**PATRONS**

**RATE SCHEDULE**

|           |          |
|-----------|----------|
| Platinum  | \$100.00 |
| Diamond   | \$ 75.00 |
| Gold      | \$ 50.00 |
| Silver    | \$ 25.00 |
| Bronze    | \$ 10.00 |
| Memorials | \$ 20.00 |

**EXAMPLES OF PATRONS**

**Platinum / Diamond / Gold / Silver / Bronze:**

Ladies Pennsylvania Slovak Catholic Union Branch ##  
City, State

John and Mary Smith, LPSCU Branch ##  
City, State

**Memorial Patron:**

John and Mary Smith by daughter, Ann (Smith) Jones  
LPSCU Branch ##, City, State

**PATRON ORDER FORM**

(PLEASE TYPE OR PRINT)

Patron's Name \_\_\_\_\_

City, State \_\_\_\_\_

Phone Number \_\_\_\_\_ Email \_\_\_\_\_

Type of Patron \_\_\_\_\_ Amount enclosed \$ \_\_\_\_\_

Memorial is from \_\_\_\_\_

PLEASE MAKE CHECK PAYABLE TO: LPSCU

Send form and payment to:

Ladies Pennsylvania Slovak Catholic Union

ATTN: President Theresa Kluchinski

PO Box 32

Wilkes-Barre, PA 18703-0032

**DEADLINE IS JANUARY 15, 2024**

## Rev. Dianiska District Hosts 125th Anniversary Breakfast

On Sunday, July 16, 2023, the Rev. Dianiska District hosted a breakfast buffet to celebrate the 125th Anniversary of the LPSCU. The breakfast was held at the Holiday Inn at East Mountain in Wilkes-Barre, Pennsylvania. In attendance were forty-nine members and nine guests.

The Rev. Dianiska District is comprised of Branches 6, 7, 19, and 213 and represents the greater Wilkes-Barre area. Members from LPSCU Branch 37 were also in attendance.

The breakfast began with a welcome from District President Mary Ann Ewasko and was followed by grace said by District Vice President-Secretary and National Trustee Margaret Jollimore. Those in attendance enjoyed a delicious menu, including quiche, French toast, sausage, bacon, and much more.

National President Theresa Kluchinski read a brief history of the LPSCU, detailing its rich past. She also shared with the crowd various accessories that were worn by members to events in the past.

Following the meal, the guests enjoyed a raffle in which over 20 gifts were given away, including gift cards, home décor, and gift baskets. All those in attendance remarked that it was a wonderful way to celebrate this monumental marker in LPSCU's history.



**Pictured are those who helped the Rev. Dianiska District celebrate the LPSCU's 125th anniversary.**

## Msgr. Beeda District Announces Christmas Party

The LPSCU's Msgr. Beeda District will hold its Christmas party on Friday, December 1, 2023, at 6:00 p.m. A buffet-style dinner will be served at Rocco's Restaurant, 245 Muir Avenue, Hazleton, Pennsylvania. The cost is \$15 per person for anyone attending.

Once again, the District will hold a Holiday Raffle with many beautiful prizes to be chanced off. Maybe you'll be one of our lucky winners! The raffle will be held in conjunction with the LPSCU's Matching Fund Program. The proceeds this year will benefit the Divine Providence Homeless Shelter at 214 West Walnut Street, Hazleton. The shelter accommodates up to twenty people per night and provides free showers, meals, and counseling to both men and women, ages 18-26 years old.

As always, the District thanks everyone for all they do and for their continued generosity to these worthwhile projects. Anyone planning on attending is asked to RSVP District President Anita Gregory (570-788-3263) by November 22, 2023.

## Pittsburgh District to Celebrate LPSCU's 125th Anniversary

*All LPSCU members are invited!*

The Pittsburgh District invites all members of the LPSCU to be its guest at a Mass of Thanksgiving and Brunch on Sunday, October 29, 2023, in honor of the 125th Anniversary of the Ladies Pennsylvania Slovak Catholic Union. The event will be held at St. Rosalia Church, part of St. Paul Cathedral Parish, 411 Greenfield Avenue, Pittsburgh, Pennsylvania, beginning at 9:00 a.m.

Reservations are required and can be made by calling District President Susan Ondrejco at 412-953-5373. Deadline to RSVP is October 10, 2023. We look forward to seeing everyone as we celebrate this monumental milestone.



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

**HAVE YOU?**

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

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

**GUARANTEED ISSUE**

**for all members age 40 to 75**



# Calendar of Events

continued from page 2

**29** – Bethlehem Branches 83 and 130 Bingo Social at 2:00 p.m. at Incarnation of Our Lord Parish (Labuda Social Hall), 551 Thomas Street, Bethlehem, Pennsylvania. Tickets are \$5.00. Reservations are required by October 22. *See page 19 for more details.*

## NOVEMBER

- 1** – Deadline to submit any matters to be considered by the LPSCU Board at its December 9 meeting.
- 19** – Deadline to order a wreath for Branch 213's Christmas

Fundraiser benefitting St. Andrew Parish in Wilkes-Barre, Pennsylvania. *See page 24 for details.*

**20** – **Deadline to submit articles for January/February 2024 Morning Star.**

## DECEMBER

- 1** – Msgr. Beeda District's Christmas Party at 6:00 p.m. at Rocco's Restaurant, 245 Muir Avenue, Hazleton, Pennsylvania. Reservations are required. *See page 7 for more details.*
- 3** – Rev. Dianiska District's Christmas Party at 1:00 p.m. at Holiday Inn East Mountain, 600 Wildflower Drive, Wilkes-Barre, Pennsylvania. Reservations required by November 13. *See page 17 for more details.*
- 9** – LPSCU Board Meeting, Zoom teleconference beginning at 9:00 a.m. EST.

## ❖ 2024 ❖

### JANUARY

- 15** – Deadline to purchase a Patron ad in the LPSCU's 43rd National Convention Booklet. *See page 6 for details.*
- 20** – **Deadline to submit articles for March/April 2024 Morning Star.**

### MARCH

- 20** – **Deadline to submit articles for May/June 2024 Morning Star.**

### APRIL

- 14-15** – Slovak Catholic Federation Spring Meeting, Danville, Pennsylvania

### MAY

- 20** – **Deadline to submit articles for July/August 2024 Morning Star.**


### JUNE

- 29-30** – 43rd National LPSCU Convention, Hershey Lodge and Convention Center, Hershey, Pennsylvania

## 2023 Catholic High School Award Recipients



**ISABELLA HORVAT**  
Sophomore  
Marian Catholic High School  
Tamaqua, PA  
Branch 156  
Coaldale, PA



**ALYSSA PORAMBO**  
Junior  
Marian Catholic High School  
Tamaqua, PA  
Branch 156  
Coaldale, PA



**MARY CATHERINE PLATT**  
Senior  
Guerin Catholic High School  
Noblesville, IN  
Branch 109 & Branch 198  
Hammond, IN & Whiting, IN

## 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 3, 2023. The event will be held in conjunction with the LPSCU's Matching Fund Program. The raffle will benefit Ruth's Place, an organization that provides shelter and case management services for women experiencing homelessness in Luzerne and Lackawanna counties. It is headquartered in Wilkes-Barre, Pennsylvania.

District or LPSCU members may support this project by donating a gift and/or attending the Christmas party. All donated gifts with a minimum value of \$10 will be awarded at the party. For more information or to make a donation, kindly contact Debbie Adamchak at 570-696-1663 or Jean Kapral at 570-287-1328.

## Member is Guest of Honor at Surprise Birthday Party

Karen Owoc held a surprise 95th birthday party for her mother, Florence Wackowski, on Sunday, July 16, 2023. The party was held at Brandy's Restaurant in Irwin, Pennsylvania.

In attendance were Florence's children: Ken and his wife Jeanette from Tennessee, Ron and his wife Sally from Colorado, and Karen from Level Green, Pennsylvania. Also attending were Karen's son, Kevin, as well as her son Chris and his wife Abbey and their two sons, Daniel and Nathan. Other relatives and friends also joined in the celebration.

Lunch and cake were served and entertainment was provided by Ron and Sally. All had a fun afternoon celebrating Florence's special surprise.

Florence is a member of Branch 42, Pittsburgh, Pennsylvania.



**L-R: Ken Wackowski, Karen Owoc, Jeanette Wackowski, Sally Wackowski, and Ron Wackowski surround Florence, who is seated.**

## LPSCU.ORG ~ Check it out!

Have you heard the latest? At the end of June, LPSCU launched a revamped and refreshed website. If you haven't checked it out yet, go to [www.lpscu.org](http://www.lpscu.org) and see what the buzz is about. It's easier to navigate, easier to find what you're looking for, and easier to contact the Home Office. Let us know what you think. We love to hear from our members!



## LPSCU 2023 POST GRADUATE AWARD

The LPSCU is offering a Post Graduate Award Benefit to our members who are awarded a Master's or Doctorate degree during the period running from July 1, 2022, to August 30, 2023. Applicants must have a minimum of \$5,000 of insurance through the LPSCU in order to apply for the \$500 award. Applicants can increase their current face amount to meet the \$5,000 requirement.

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

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

- Be a member of the LPSCU for at least five (5) years with a \$5,000 permanent reserve life insurance certificate. (Term insurance is excluded.)
- Provide a photocopy of the Master's and/or Doctorate degree received.
- Provide documentation that the degree was awarded between July 1, 2022 and August 30, 2023.
- Provide a wallet-size or digital 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, 2023.** Submit applications to:

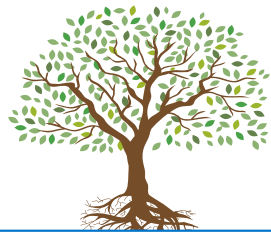
Ladies Pennsylvania Slovak Catholic Union  
ATTN: Post Graduate Award  
P.O. Box 32

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)



**LPSCU Life**

Security, Peace of Mind

## Introducing LPSCU Life's Irrevocable Life Insurance Burial Trust

LPSCU Life's Irrevocable Life Insurance Burial Trust is a legal document by which a person sets aside a specific amount of money to be used for a certain purpose. In this case, that purpose is to pay for funeral expenses.

The LPSCU Life Irrevocable Life Insurance Burial Trust is available on any new or existing LPSCU Life Whole Life Plan. However, the insured must be between ages 50 and 85 to apply for coverage. Minimum and maximum face amounts apply.

This Burial Trust is available to residents in Illinois, Indiana, New Jersey, Ohio, and Pennsylvania.

For more information on the LPSCU Life's Irrevocable Life Insurance Burial Trust, contact your local branch representative or the Home Office.

## LPSCU Attends Slovak Day

The Ladies Pennsylvania Slovak Catholic Union was proud to be a part of the 100th annual Slovak Day at Kennywood Park celebrated this past July. Thank you to all the individuals, fraternals, and groups that made this an amazing event showcasing Slovak culture in America.



**L-R: LPSCU National Trustee Jan Mathews, Slovak Ambassador to the United States Radovan Javorcik, and LPSCU National Fraternal Activities Director Susan Ondrejco.**

## Branches 83 and 130 Members Attend Parish Breakfast

Incarnation of Our Lord Parish in Bethlehem, Pennsylvania, held a Spring Parish Breakfast on Sunday, May 7, 2023. A delicious menu of scrambled eggs, hash browns, toast, waffles, oatmeal, fresh fruit, and beverages were available to attendees. The LPSCU donated funds to help defray the expenses for this event.

Several members from Branches 83 and 130 attended the breakfast. They included Branch President Milissa Bolcar, Branch Secretary-Treasurer Helen Bobeck, Daniel Bobeck, Marie Bolcar, and Hanka Martinkova. Both Branches are located in Bethlehem.



**L-R: Helen Bobeck, Tony Dias, Fr. Andrew Gehringer, and Milissa Bolcar.**

## Cooking Corner

### POTATO POGACHEL

- |                          |                      |
|--------------------------|----------------------|
| 5 lb. potatoes, mashed   | 1 tsp. baking powder |
| with margarine, milk and | 8 cups flour         |
| cheese (to your liking)  | Melted margarine     |
| 1 tsp. salt              |                      |

Preheat oven to 425 degrees. Mix together flour, salt, baking powder, and potatoes. Knead well, as if dough. Refrigerate for at least 30 minutes. Roll to 5/8" thickness and cut out circular dough pieces. (A glass rim works well for cutting the dough.) Place on a greased cookie sheet, brush with melted margarine, and prick with a fork. Bake 15 minutes, flip them, and brush with melted margarine on the flip side. Bake another 15 minutes.



# Slovaks Celebrate Centennial Slovak American Day

For the last one hundred years, Western Pennsylvania Slovak Americans have gathered on the third Thursday in July at Kennywood Park in West Mifflin, Pennsylvania. This year, Slovak Americans from near and far converged on Kennywood on July 20th to celebrate 100 years of the gathering and their Slovak heritage.

The pavilions in the back of the park were bustling with activity all day long. The children's games started at 12:30 p.m. Over fifty children enjoyed the games, prizes, and hot dog lunch. They were even treated to a surprise visit from the Pittsburgh Pirate Pierogies.

The Pittsburgh Slovakiens displayed authentic Slovak costumes in the "sewing room." There were fraternal table displays including one by the LPSCU's Pittsburgh District manned by Celeste Palcsey of Branch 76. There were also vendors selling Slovak wares.

The Slovak Kitchen also opened at 12:30 p.m. The line was long with some waiting for over an hour at times and the kitchen sold out of all their delicious traditional Slovak foods. Members of the Western Pennsylvania Slovak Society had prepared stuffed cabbage, halushki, kielbasa, hot dogs, sauerkraut, and cherigi. Perogies and paskas were also for sale. While people dined, background music was provided by George Batyi & Friends.

A celebration marking Slovak Day's 100th birthday was held from 2:00 to 3:00 p.m. with entertainment provided by Sokyra. A birthday cake was served and tickets for prizes and mini flags were handed out.

The Slovak Day Program began at 3:00 p.m. with the invocation by Rev. Gregory Madeya, followed by the Pledge of Allegiance, American National Anthem, and Slovak National Anthem. Special guest Radovan Javorcik, the Slovak Ambassador to the U.S., was introduced. He addressed the crowd and noted that this was the largest gathering of Slovak Americans in the United States.

The Eucharistic celebration of Holy Mass followed with the main celebrant, Bishop David Zubik of the Pittsburgh Diocese, and concelebrant, Bishop Larry Kulick of the Greensburg Diocese. Various priests from the Pittsburgh, Greensburg, and Altoona-Johnstown dioceses and the Ukrainian Catholic Diocese were also on hand.

A Slovak sing-along led by Barb Mima and Mike Kromaly was held after Mass. The entertainment concluded with a wonderful performance by the Pittsburgh Slovakiens.

Though storms were forecasted for the day, thankfully they held off until after the festivities were over. It was a beautiful day of Slovak traditions of faith and family at Kennywood Park.



Slovak Day photos courtesy of Donna Powell.



# Minutes of the Mid-Year Board Meeting

June 17, 2023 ❖ Zoom Tele-Conference

## Call to Order – Prayer

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

## Roll Call

All board members were present except for Secretary-Treasurer Mary Jo Savidge and Trustee Margaret Jollimore, who were excused.

## Approval of Agenda/Minutes

The agenda for this meeting was approved, along with the Minutes from the March 24, 2023, board meeting. A question on holding activities in a state in which we are not licensed (Page 11, Lines 10-14) was clarified: Activities can be held in states where we are not licensed; however, a Branch cannot exist in a state where we are not licensed.

## Correspondence/Requests

President Kluchinski read the correspondence received. There were no requests.

## Financial Report

Board members were provided and reviewed the following information:

- ❖ Quarterly Statement – March 2023
- ❖ Month End Balance Sheet/Revenue & Expense Statement
- ❖ Summary Market Value 2023
- ❖ Budget
- ❖ Transaction Summary Report
- ❖ CPA Audit

## Home Office Reports

Secretary-Treasurer Savidge reported on the following: processing unclaimed property; maintenance done in a bathroom in the Home Office; update on the new website; and Branch Secretary email listing.

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

## Presentation

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

## Home Office Reports (continued)

President Kluchinski reported on the following: MSSB Market Updates; Webinars/Seminars; Procedure Manuals – Update to the LPSCU Board of Directors Manual, the LPSCU Office Procedural Manual, and the LPSCU Branch Officer Manual; Branches; E-app for LPSCU, Icover; Intern Program; Public Relations Director and Fraternal Activities Director; Secretary-

Treasurer position; Director Commitment Form; Guaranteed Issue; Attorney appointment; and the Board Survey/Evaluation.

The Board was provided with the pages from the BOD Manual detailing the duties of a Board member, the Director Commitment Form, responses from Board Rating questionnaire, and the Board Meeting Evaluation.

## Convention 2024

The Board was provided with information on the following: Budget; Gifts; Church; Entertainment; Photographer; Court Stenographer; Constitution changes; Compensation Committee; Incentives; Convention Committee Guidelines; Survey; Hotel; Convention Book/Patron Listing; and Task Schedule.

## Unfinished Business

The Board was provided with information on the following:

- ❖ LPSCU 125th Anniversary (2023)
- ❖ Activity Campaign
- ❖ Irrevocable Burial Trust
- ❖ Crisis Business Continuity and Disaster Recovery Plan
- ❖ Website
- ❖ Advertising/Marketing
- ❖ Direct Advertising/Target Audience
- ❖ Vision Statement
- ❖ Guaranteed Issue
- ❖ LPSCU District Analysis

## Strategic Plan

The Board was provided with updates to the Strategic Plan.

## New Business

The Board was provided information and approved the following:

- ❖ Annuity Rate
- ❖ Branch Deposit Rate

## Officers' Reports

The following quarterly reports were provided and reviewed:

- ❖ Spiritual Advisor Rev. Robert Seeman – Report should be amended to reflect an article for the *Morning Star* was prepared for the March/April issue.
- ❖ Vice President Anita Gregory
- ❖ Trustee Dolores Evanko
- ❖ Trustee Margaret Jollimore
- ❖ Trustee Janice Mathews
- ❖ Trustee Joan Hladek
- ❖ Chairperson of Trustees James Yocum

## Compliance Update

The Board was provided information on the following compliance updates:

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

## Local/State/National Meetings

A report was provided by the following:

- ❖ President Theresa Kluchinski – American Fraternal Alliance Spring Symposium

*continued on facing page*

## 125th Anniversary Celebration to be Held in Illinois

A luncheon celebrating the 125th anniversary of the LPSCU will be held on Sunday, October 15, 2023, at 1:00 p.m. at Sorrento's Steak House, Rt. 64, Maple Park, Illinois. Any LPSCU member is invited to attend. Members attend as guests of the LPSCU. The cost for non-members/guests is \$35.00 per person.

Reservations are required and can be made by contacting Joan Hladek by phone (815-895-0431) or email ([jthladek@gmail.com](mailto:jthladek@gmail.com)). Reservation deadline is October 7, 2023.

## Make a Difference Day 2023

*Do Your Part to Make a Difference!*

Make a Difference Day is slated to be held on Saturday, October 28, 2023. It is an annual day designated specifically to "change the world."

As you're reading this you are probably thinking *How can I, one person in world of millions, change the world?* It's simple. You can volunteer, make a donation, help a neighbor. And in turn, someone else volunteers, makes a donation, helps a neighbor. Keep multiplying the efforts until the ripple effect takes over and the results are exponentially high.

The LPSCU's Branches and Districts are busy planning how they will "Make a Difference" and who will be the recipient of their efforts. Check with your Branch and/or District to see how you can help to make the 2023 Make a Difference Day the best one yet. Or read about plans in this issue of *Morning Star*. Also check the website ([lpescu.org](http://lpescu.org)) or Facebook (LPSCU Life) for any updates.

Any level of involvement can, and does, make a difference. Even volunteering to document the event by taking photos makes a difference. No effort is too small, so get out there and do your part to make a difference in the lives of others.

**Deborah McKinley**  
LPSCU Public Relations Director

- 
- ❖ Trustee Janice Mathews – American Fraternal Alliance Webinar and Fraternal Societies of Greater Pittsburgh 2023 Fraternalist of the Year Dinner.

### **Good of the Union**

A suggestion was made to on how to put together documents for the board meeting.

### **Calendar of Events**

The Board was provided and reviewed the calendar of events for the remainder of 2023 and for 2024.

The next board meeting will be held September 29, 2023.

There being no further business, the meeting was adjourned.

Respectfully submitted,  
**Anita Gregory**  
National Vice President

## The SS.C.M. Appeal 45 Years and Counting

The Saints Cyril and Methodius Appeal is in its 45th 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 17th, the 2023 Appeal has received \$22,603.51 from 177 donors.** Among the 55 donations received from the Catholic Slovak fraternal Branches and Districts, Branch 19, Branch 90, Branch 213, the Rev. Dianiska District, and the Home Office of the LPSCU have donated a total of \$600. Donations to date have also been received from 6 parishes, 27 clergy and religious, and 89 individuals. On behalf of the Pontifical College, *thank you* for your continued generosity and support!

Anyone wishing to contribute to the 2023 Appeal is asked to fill out the information in the box at the bottom of this article and mail it, along with your check payable to the Slovak Catholic Federation, to the address provided. Donations in any amount are deeply appreciated and are acknowledged. Gifts received after November 30, 2023, will be credited toward the 2024 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 purposes. Serving as Moderator is the Right Reverend Gary Hoover, O.S.B., abbot of St. Andrew Svorad Abbey, Cleveland, Ohio. National President is Reverend Andrew S. Hvozdic, V.F., supreme chaplain of the Slovak Catholic Sokol and pastor of Our Lady of Victory Parish, Harvey's Lake, Pennsylvania and Gate of Heaven Parish, Dallas, Pennsylvania. Reverend Thomas A. Nasta, national chaplain of the First Catholic Slovak Union and parochial vicar with senior priest status at Our Lady of Grace Parish, Penndel, Pennsylvania, serves as First Vice President of the Federation and is the Appeal Coordinator.*

### **45th 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

# LPSCU 5 Payment Life Plan

The LPSCU has an economical and beneficial 5 Payment Life Insurance Plan for anyone from age 0 through 80. Under this plan, there is a minimum purchase of life insurance. For ages 0-70, the minimum purchase is \$5,000; for ages 71-80, the minimum purchase is \$2,000. Premiums are payable for five years from issue date. If the insured dies within the 5-year period following the issue date, no additional premiums are due and payable, and the face amount of the certificate is paid to the named beneficiary/ies, except as provided within the contract regarding Suicide and Contestability.

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

A member with a 5 Payment Premium Life Plan is

entitled to all LPSCU fraternal benefits including educational awards, youth and adult activities, newborn benefits, prescription discount card, and discount car rental, to name a few. Check with your representative for the latest list of fraternal benefits available.

The 5 Payment Life Plan is perfect for both youth and adults, and especially for those who prefer to have their life insurance paid within five years. During these unstable economic times, the 5 Payment Life Plan offered by the LPSCU is economical and beneficial for estate planning and can especially help with the ever-increasing cost of funeral expenses.

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

Listed below are the Annual and Monthly Premium Schedules for the 5 Payment Life Insurance Plan. The premiums listed are based on \$1,000 of life insurance coverage. Semi-annual and Quarterly premium rates are also available by contacting your Branch Secretary or the Home Office.

## 5 PAYMENT LIFE ANNUAL AND MONTHLY PREMIUM RATES PER \$1,000 Based on 2017 CSO Male and Female Mortality Tables / Based on Age at Last Birthday

| Issue Age | Annual  |         | Monthly |        |
|-----------|---------|---------|---------|--------|
|           | Male    | Female  | Male    | Female |
| 0         | \$25.91 | \$22.40 | \$2.33  | \$2.02 |
| 1         | 26.63   | 23.02   | 2.40    | 2.07   |
| 2         | 27.40   | 23.68   | 2.47    | 2.13   |
| 3         | 28.19   | 24.37   | 2.54    | 2.19   |
| 4         | 29.01   | 25.08   | 2.61    | 2.26   |
| 5         | 29.86   | 25.82   | 2.69    | 2.32   |
| 6         | 30.73   | 26.57   | 2.77    | 2.39   |
| 7         | 31.64   | 27.35   | 2.85    | 2.46   |
| 8         | 32.57   | 28.16   | 2.93    | 2.53   |
| 9         | 33.52   | 28.99   | 3.02    | 2.61   |
| 10        | 34.51   | 29.84   | 3.11    | 2.69   |
| 11        | 35.53   | 30.72   | 3.20    | 2.76   |
| 12        | 36.58   | 31.62   | 3.29    | 2.85   |
| 13        | 37.66   | 32.56   | 3.39    | 2.93   |
| 14        | 38.76   | 33.52   | 3.49    | 3.02   |
| 15        | 39.88   | 34.50   | 3.59    | 3.11   |
| 16        | 41.00   | 35.49   | 3.69    | 3.19   |
| 17        | 42.12   | 36.50   | 3.79    | 3.29   |
| 18        | 43.23   | 37.53   | 3.89    | 3.38   |
| 19        | 44.37   | 38.59   | 3.99    | 3.47   |
| 20        | 45.54   | 39.68   | 4.10    | 3.57   |
| 21        | 46.74   | 40.81   | 4.21    | 3.67   |
| 22        | 47.97   | 41.98   | 4.32    | 3.78   |
| 23        | 49.23   | 43.17   | 4.43    | 3.89   |
| 24        | 50.53   | 44.40   | 4.55    | 4.00   |
| 25        | 51.85   | 45.66   | 4.67    | 4.11   |
| 26        | 53.22   | 46.95   | 4.79    | 4.23   |
| 27        | 54.62   | 48.29   | 4.92    | 4.35   |
| 28        | 56.08   | 49.66   | 5.05    | 4.47   |
| 29        | 57.58   | 51.08   | 5.18    | 4.60   |
| 30        | 59.13   | 52.53   | 5.32    | 4.73   |
| 31        | 60.74   | 54.02   | 5.47    | 4.86   |
| 32        | 62.38   | 55.56   | 5.61    | 5.00   |
| 33        | 64.07   | 57.13   | 5.77    | 5.14   |
| 34        | 65.79   | 58.74   | 5.92    | 5.29   |
| 35        | 67.56   | 60.40   | 6.08    | 5.44   |
| 36        | 69.36   | 62.09   | 6.24    | 5.59   |
| 37        | 71.20   | 63.82   | 6.41    | 5.74   |
| 38        | 73.08   | 65.58   | 6.58    | 5.90   |
| 39        | 74.99   | 67.38   | 6.75    | 6.06   |
| 40        | 76.93   | 69.23   | 6.92    | 6.23   |

| Issue Age | Annual   |          | Monthly |         |
|-----------|----------|----------|---------|---------|
|           | Male     | Female   | Male    | Female  |
| 41        | \$ 78.91 | \$ 71.12 | \$ 7.10 | \$ 6.40 |
| 42        | 80.92    | 73.06    | 7.28    | 6.58    |
| 43        | 82.98    | 75.06    | 7.47    | 6.76    |
| 44        | 85.09    | 77.12    | 7.66    | 6.94    |
| 45        | 87.27    | 79.24    | 7.85    | 7.13    |
| 46        | 89.50    | 81.42    | 8.06    | 7.33    |
| 47        | 91.81    | 83.65    | 8.26    | 7.53    |
| 48        | 94.18    | 85.94    | 8.48    | 7.73    |
| 49        | 96.63    | 88.28    | 8.70    | 7.95    |
| 50        | 99.16    | 90.69    | 8.92    | 8.16    |
| 51        | 101.75   | 93.15    | 9.16    | 8.38    |
| 52        | 104.42   | 95.68    | 9.40    | 8.61    |
| 53        | 107.16   | 98.26    | 9.64    | 8.84    |
| 54        | 109.98   | 100.91   | 9.90    | 9.08    |
| 55        | 112.86   | 103.62   | 10.16   | 9.33    |
| 56        | 115.83   | 106.40   | 10.42   | 9.58    |
| 57        | 118.87   | 109.24   | 10.70   | 9.83    |
| 58        | 121.98   | 112.15   | 10.98   | 10.09   |
| 59        | 125.18   | 115.13   | 11.27   | 10.36   |
| 60        | 128.45   | 118.19   | 11.56   | 10.64   |
| 61        | 131.81   | 121.31   | 11.86   | 10.92   |
| 62        | 135.23   | 124.51   | 12.17   | 11.21   |
| 63        | 138.72   | 127.78   | 12.48   | 11.50   |
| 64        | 142.28   | 131.12   | 12.81   | 11.80   |
| 65        | 145.91   | 134.54   | 13.13   | 12.11   |
| 66        | 149.61   | 138.03   | 13.46   | 12.42   |
| 67        | 153.42   | 141.61   | 13.81   | 12.74   |
| 68        | 157.35   | 145.27   | 14.16   | 13.07   |
| 69        | 161.44   | 149.01   | 14.53   | 13.41   |
| 70        | 165.70   | 152.84   | 14.91   | 13.76   |
| 71        | 170.14   | 156.78   | 15.31   | 14.11   |
| 72        | 174.75   | 160.84   | 15.73   | 14.48   |
| 73        | 179.52   | 165.04   | 16.16   | 14.85   |
| 74        | 184.45   | 169.40   | 16.60   | 15.25   |
| 75        | 189.55   | 173.94   | 17.06   | 15.65   |
| 76        | 194.85   | 178.70   | 17.54   | 16.08   |
| 77        | 200.40   | 183.70   | 18.04   | 16.53   |
| 78        | 206.30   | 188.99   | 18.57   | 17.01   |
| 79        | 212.64   | 194.63   | 19.14   | 17.52   |
| 80        | 219.52   | 200.69   | 19.76   | 18.06   |



# Branch 213 Celebrates Flag Day at the Ballpark

On Friday, June 9, 2023, LPSCU Branch 213 hosted a group of 17 members and 5 guests at a Scranton/Wilkes-Barre Railriders baseball game in Moosic, Pennsylvania. The Railriders, an affiliate of the New York Yankees, played the Norfolk Tides, an affiliate of the Baltimore Orioles. The Railriders lost the game 8 to 4, but in spite of that, everyone had a great time and the LPSCU saw its name in lights over the scoreboard. Those who stayed after the game enjoyed a beautiful fireworks display.

Pictured below is Branch 213 member Emily Landmesser throwing out the first pitch, as well as pictures of most of our group who attended.



## In Memoriam

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

— Matthew v.5

| Name                    | Branch | Location         |
|-------------------------|--------|------------------|
| Benjamin M. Fortuna     | 7      | Exeter, PA       |
| Michael Hudack*         | 7      | Exeter, PA       |
| Joseph Pesta*           | 7      | Exeter, PA       |
| Florence Pilch          | 7      | Exeter, PA       |
| Richard Yuhas*          | 19     | Swoyersville, PA |
| Paul A. Peles           | 24     | Windber, PA      |
| Loyanne Macarty         | 37     | Plymouth, PA     |
| Paul Melko*             | 42     | Pittsburgh, PA   |
| Florence M. Poprocky*   | 42     | Pittsburgh, PA   |
| Ronald R. Sboray*       | 42     | Pittsburgh, PA   |
| Richard J. Stanicar     | 42     | Pittsburgh, PA   |
| Thaddeus Sapek          | 58     | Ashley, PA       |
| Bernadine Kurzeja       | 62     | Northampton, PA  |
| Carol Seaman*           | 64     | Pittsburgh, PA   |
| Phyllis M. Ratkay       | 79     | Whiting, IN      |
| Anna Volcjak*           | 81     | Beaverdale, PA   |
| Connor J. Jollimore     | 94     | Larksville, PA   |
| Caroline L. Hendrickson | 109    | Hammond, IN      |
| Thomas Hrusovsky        | 132    | Campbell, OH     |
| Charlotte A. Sotak      | 132    | Campbell, OH     |
| Ann L. Ciganek*         | 156    | Coaldale, PA     |
| Jeffery J. Butler       | 197    | Wilkes-Barre, PA |
| Suzanne Czankner        | 197    | Wilkes-Barre, PA |
| Rose M. Stravinsky      | 197    | Wilkes-Barre, PA |

*\*Multiple certificates*

## Rev. Dianiska District Sets Date for Christmas Party

The Rev. Dianiska District's Annual Christmas Party will be held on Sunday, December 3, 2023, beginning at 1:00 p.m. at the Holiday Inn East Mountain, 600 Wildflower Drive, Wilkes-Barre, Pennsylvania. This year Branch 19 (Swoyersville, Pennsylvania), will be hosting the event. Reservations are required and can be made by contacting Debbie Adamchak (570-696-1663) or Jean Kapral (570-287-1328). **Please reserve your spot by Monday, November 13, 2023.**

# CAN YOU HELP US LOCATE THESE MEMBERS?

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

Ambrose, Brian – Pottsville, PA  
Amreihn, Kenneth – Essexville, MI  
Beeda, Michaela – Port Lucie, FL  
Blair, Stacy – Hickory, NC  
Bridzius, Andrius R. – El Paso, TX or San Antonio, TX  
Brinker, Regina – Livermore, CA  
Campbell, Scott – Pittsburgh, PA  
Cavanagh, Agnes – Campos, IL  
Cavenas, Keri L. – Mahanoy City, PA  
Chvostal, John – Long Beach, CA  
Chvostal, Paul – Cypress, CA  
Clifford, Stephanie – Scranton, PA  
Clifford, Brian – Scranton, PA  
Colello, Christopher – Georgetown, KY  
Doran, James – Hesperia, CA  
Fink, Carly – Reading, PA  
Fink, Thomas – Coopersburg, PA  
Flegel, Mirella – Daufuskie Island, SC  
Golby, Raeleen – Johnstown, PA  
Gunther, Amanda – Chicago, IL  
Hodge, Michael – N. Catasauqua, PA  
Hoobler, Mary – Sewickley, PA  
Horman, Susan M. – Chandler, AZ  
Horvath, Michael – Jacksonville, FL  
Jones, Jeffrey – Youngstown, OH or Struthers, OH  
Kinsey, Ann Marie – Taylor, PA  
Kniess, Denise M. – Butler, PA  
Lovasko, Emelie – Whiting, IN  
Lowrie, Deborah – Dalton, PA  
Malarich, Mary – Surfside Beach, SC  
Malarich, Paul – Surfside Beach, SC  
Malarich, Matthew – Surfside, PA  
McBeth, Ryan – Hellertown, PA  
McKenzie, Gary – Hazleton, PA  
McMahon, Arianna – Duryea, PA or Avoca, PA  
McTague, Robert – Scranton, PA  
Matuza, William R. – Hazlet Twp., NJ  
or West Keansburg, NJ  
Mikulaj, Angela – Lake Station, IN  
Mikulaj, Brian M. – Lafayette, IN  
Miller, Richard – Luta, FL  
Mitrakos, Deborah – Naperville, IL or Aurora, IL  
Moskal, Justin – St. Charles, IL

Parisi, Allison – Seminole, FL  
Pavalko, Steven – Boardman, OH  
Rihn, Adrienne – Pittsburgh, PA  
Rodick, Amanda – Mahanoy City, PA  
Rusnak, Susan – Churchville, PA  
Sabol, Jean – Morrisville, PA  
Saravitz, Eugene – Taylor, PA  
Shank, Angela – Davidsonville, PA  
Sharrow, Roxanne – Youngstown, OH  
Shook, Alexandra – Hoboken, NJ  
Stelzer, Jon – Mahanoy City, PA  
Stinavage, Judy – Binghamton, NY  
Stumpf, Kelly – Blandon, PA  
Suchy, Mary – Chicago, IL  
Susoreny, James – Richardson, TX  
Swetz, Edward – Scranton, PA  
Tomanio, Terri – Port Charlotte, FL  
Vanlandingham, Randy – Forney, TX  
Vizza, Daniel – Chicago, IL  
Votral, Gregory – Springfield, MA  
Vrabel, Susan – Orlando, FL  
Wateski, Jessica – Exeter, PA  
Watson, Michael – Hubbard, OH  
Weinreich, Sarah – Shenandoah, PA  
Weldner, Robert – Orefield, PA  
Westhafer, Corinne – Harrisburg, PA  
Whitaker, Kimberly – Emmaus, PA  
Wisniewski, Edward – Waymart, PA or Rockaway, NJ  
Workosky, Dorothy – Johnstown, PA  
Ziomkowski, Heleena – Wilkes-Barre, PA  
Ziomkowski, Stanley – Wilkes-Barre, PA



***If you have any information regarding any of these members or their relatives, please contact the Home Office 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.***

# Focusing on National Awareness Month

Deborah McKinley, LPSCU Public Relations Director

## SEPTEMBER

### Life Insurance Awareness Month

September is designated as Life Insurance Awareness Month, with the emphasis on “life.” There are other types of insurance people need, such as home, auto, and health, but September focuses solely on life insurance. The pandemic of 2020 and rampant ravaging of so many lives due to Covid-19 definitely made people stand up and pay attention to their own life insurance coverage.

People asked themselves questions such as: *Do I have enough coverage? What do I hope to accomplish with the life insurance benefits? Cover final expenses? Pay for my child's college expenses since I won't be here to do it? Pay off any debts I may owe so my loved ones are not burdened? Who do I want to benefit from this policy?* These and any other questions should be answered honestly so you make sure you have sufficient coverage. If loss of income is a concern, how many years' worth of projected earned income should be calculated to determine a total amount of coverage needed? If paying for a child's or grandchild's education expenses is a goal, what is the amount needed to ensure that they do not leave college with a huge debt lingering over their heads?

Additionally, final expenses can be quite cost prohibitive in today's economic times. My parents had purchased mausoleum crypts decades ago. But even with the crypts being paid for, the funeral expenses for my mom last year were close to \$14,000. Which brings me to another point to ponder during this life insurance awareness month. Even if you're reading this and thinking “I have life insurance,” pull out the policy and look over the beneficiaries. Are the names spelled correctly? Did a beneficiary change their name due to marriage or divorce? Do you want to change your beneficiaries? And most important of all, examine the amount of coverage you have. Is it sufficient if something were to happen to you tomorrow? If the answer is no, please call your Branch representative or the Home Office to map out a plan to make sure you have the necessary coverage.

No one is guaranteed tomorrow, but we are guaranteed to have the opportunity to make sure our loved ones are not burdened when our time does come.

## OCTOBER

### Depression Awareness Month

Depression. Mental health. Help! As a general rule, people don't disclose that they are suffering from depression or mental health disorders. These are not usually breakroom or “around the water cooler” topics that are discussed. And that's why there is an entire month dedicated to bringing awareness to these very real illnesses.

What are signs and symptoms of depression? Depression can affect people in a variety of different ways and each individual may be affected differently. The broad categories of symptoms are: *mood* (anxiety, apathy, guilt), *sleep* (excessive sleep-

ing, insomnia, restless sleep), *whole body* (excessive hunger, fatigue, loss of appetite), *behavioral* (excessive crying, irritability, social isolation), *cognitive* (lack of concentration, thoughts of suicide), and *weight* (weight gain or loss). Depressed people may exhibit one or more of these symptoms.

If you've experienced a few sleepless nights where you've tossed and turned all night long, does that mean you're depressed? Absolutely not! However, if you've had sleepless nights for an extended period of time, combined with more of the symptoms listed above, you might want to seek out a health care professional for input and advice.

Within the month-long awareness period, there is also a World Mental Health Day, which is observed on October 10th every year. Like the month-long initiative, the day is meant to raise awareness about mental health in general and to mobilize efforts to support those experiencing mental health issues. Since 2013, the World Health Organization has spearheaded a global campaign focusing on mental health.

Bottom line – if you are experiencing any symptoms of depression, you are not alone. There are many different avenues that can be pursued to regain a strong mental health. If one method doesn't work, try another, and another, and another if necessary. You are worth it!

*The purpose of these monthly awareness articles is to bring to the forefront issues that people deal with every day but probably don't think about on a daily basis. The better informed we are, the better we can react to situations when needed.*

## Branches 83 and 130 to Host Bingo Event

Branches 83 and 130 will be co-hosting a “Turn Back the Clock” bingo on Sunday, October 29, 2023, at 2:00 p.m. Both branches are located in Bethlehem, Pennsylvania. The event will be held at Incarnation of Our Lord Parish Labuda Social Hall (church basement) located at 551 Thomas Street, Bethlehem. Parking is available in the Laufer Street lot or Jackson & Buchanan lot. On street parking is also an option.

Doors open at 1:00 p.m. with bingo starting at 2:00. Participants will receive two boards and play fifteen games. Additional boards can be purchased for \$1.00 each. Cash prizes will be awarded. Hot dogs, pizza, and birch beer will also be provided. Bring your own bingo chips, beans, or coins to mark your boards.

Tickets are \$5.00 each. Contact Helen Bobeck (610-797-3169) or Milissa Bolcar (610-866-3345) to reserve your ticket or for more information. Tickets are required and the **reservation deadline is Sunday, October 22, 2023.**

Mark your calendars to come join us for an afternoon of fun and fellowship. It is also an opportunity to meet, or reconnect, with fellow LPSCU members!

LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION

# FLEXIBLE ANNUITY

**ANNUAL INTEREST RATE IS 4%\***

\*EFFECTIVE JULY 1, 2023

- 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
- 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

**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)

## Rev. Dianiska District Plans to “Make a Difference”

Members of the Reverend Dianiska District will observe “Make a Difference Day” at their Fall meeting on Sunday, October 22, 2023. The meeting will be held at 1:00 p.m. at the North End Slovak Club, North Main Street, Wilkes-Barre, Pennsylvania. Wilkes-Barre Branch 6 will host.

The Catherine McAuley Center will be the benefactor of the District’s Make a Difference Day project. Members will be donating cleaning supplies for the Center. This event will be held in conjunction with the LPSCU’s Matching Fund Program.

## LPSCU Supports St. Francis Center for Renewal

It was “all aboard” the S.S. *St. Francis* on May 6, 2023, as St. Francis Center for Renewal “cruised” to Mexico for its 13th annual Gala and Silent Auction at Mullen Hall in Bethlehem, Pennsylvania. Guests sampled the flavors and flare of Mexico with a delicious menu of themed finger foods prepared by The Marquee Kitchen, sipped margaritas, and shopped an inviting variety of silent auction offerings. Spotlights were the charitable works of two non-profits making a difference each day in the Lehigh Valley: Monocacy Farm Project and Bloom for Women. A “boatload” of recognition was given to the St. Francis Academy Class of 1973 that was celebrating its 50th Anniversary.

Thank you to all who “set sail” this year and made for “smooth sailing.” The LPSCU Home Office sponsored a half page ad in the Gala program and Branches 83 and 130 (both based out of Bethlehem) sponsored a quarter page ad. Proceeds from the Gala help support the operation, and in turn, the mission of the Center.

Founded by the School Sisters of St. Francis, St. Francis Center for Renewal (<https://www.stfrancisctr.org/>) at Monocacy Manor in Bethlehem is built on a tradition of ongoing conversion of heart through prayer, reflection, liturgical celebration, and contemplation. A diverse collection of day, evening, and weekend retreats and programs are offered year-round. For more than 70 years, the Center has served as an oasis of peace and healing. People of all faiths seek the quiet and welcoming atmosphere of the Center and the acres of beauty that surround it.



**L-R: LPSCU Branches 83 and 130 President Milissa Bolcar, Nancy Hutt, Robbie Lawrence, Mary Gonzales, and Mary Beth Mulicka.**

## Members Donate to Parish Basket Raffle

St. Paul Catholic Church, located in Allentown, Pennsylvania, recently held a “Spring Fling Basket Raffle and More” event. LPSCU members Helen and Dan Bobeck donated a basket which included the LPSCU’s *The Art of Cooking* cookbook. The overall donated basket prize was worth \$70. The couple were able to attend the event as well.

Both Helen and Dan are members of Branch 83, Bethlehem, Pennsylvania. Additionally, Helen is Branch 83 and 130 Secretary-Treasurer. Branch 130 is also based in Bethlehem.



**Dan and Helen Bobeck with the basket they donated.**

### *Our Scholarship Recipients Explain*

## The Importance of Life Insurance

Life insurance is vital for several reasons. First and most importantly, it protects the ones we love. God forbid an individual were to find themselves in a situation in which debt could arise, said individual would be able to use their life insurance as a safety net. Without life insurance, a loved one could unintentionally leave a large amount of debt on a family, especially if they pass away with medical expenses. For example, say my future child is working on building their small business, but I suddenly pass away with a large amount of debt. My child would have to give up their business just to pay off my debts. It could also cause a homeowner to lose a family home, which would be the worst-case scenario.

Finally, I believe life insurance is crucial to make sure you don’t leave your loved ones with nothing. I am sure it is every parent’s intention to leave their children/grandchildren with a comfortable amount to ensure their quality of life after they have passed on. When my grandfather passed away a year ago, he officially passed down his 1993 Chevy truck to me. This was amazing, and it would not be possible without life insurance. Even though the truck may not be worth a large sum of money, it is worth a lot in sentimental value.

**John C. George, Jr.**

Branch 6, Wilkes-Barre, PA



# Junior Branch Journal

## Johnny Appleseed Day - September 26



Johnny Appleseed Day honors one of America's great legends. Johnny Appleseed was a real person. John Chapman was among the American settlers who were captivated by the movement west across the continent. As Johnny Appleseed travelled west, he planted apple trees along the way, and sold trees to settlers. With every apple tree that was planted, the legend grew.

### A Little About the Legend:

- John Chapman (aka Johnny Appleseed) was born on September 26, 1774.
- He was a nurseryman who started out planting trees in western New York and Pennsylvania.
- During the life of John Chapman, the "West" was places like Ohio, Michigan, Indiana, and Illinois.
- John Chapman was a deeply religious person. He was known to preach during his travels.
- According to legend, Johnny Appleseed led a simple life and wanted little. He rarely accepted money and often donated any money he received.

It is believed that he died on March 11, 1845, from what was referred to as the "winter plague." The actual date of his death has been disputed.

There is a lot of "legend" in stories written about Johnny Appleseed. By its definition, over the years, legends grow bigger than life. It also appears that there is some link between Johnny Appleseed and very early Arbor Day celebrations.

Celebrate the day with an apple rich menu. Include fresh apples for snacks, and some applesauce or apple pie for dessert. And, make plans to plant an apple tree.

Our Lady of Sorrows, the Sorrowful Mother, or Mother of Sorrows are names by which the Blessed Virgin Mary is referred to in relation to the sorrows in her life. These Seven Sorrows are:

- 1) The Prophecy of Saint Simeon. (Luke 2:34-35)
- 2) The escape and Flight into Egypt. (Matthew 2:13)
- 3) The Loss of the Child Jesus in the Temple of Jerusalem. (Luke 2:43-45)
- 4) The Meeting of Mary and Jesus on the Via Dolorosa.
- 5) The Crucifixion of Jesus on Mount Calvary. (John 19:25)
- 6) The Piercing of the Side of Jesus, and His Descent from the Cross. (Matthew 27:57-59)
- 7) The Burial of Jesus by Joseph of Arimathea. (John 19:40-42)

The feast of Our Lady of Sorrows is celebrated on September 15. Our Lady of Sorrows is the patroness of Slovakia.



## KIDS IN THE KITCHEN Amazing Applesauce

### Ingredients

- 2 small red apples
- 2 tablespoons lemon juice
- 2 teaspoons sugar
- 2 pinches of cinnamon

### Directions

1. Peel the apples and cut them into small pieces. Throw out the core.
2. Put the apple pieces and lemon juice into the blender or food processor. Blend until the mixture is very smooth.
3. Pour the mixture into two small bowls and stir in the sugar and cinnamon.





# Junior Branch Journal

## October is National Book Month

October is National Book Month! This annual month-long event is celebrated by authors, booksellers, publishers, and readers. The National Book Foundation created the first National Book Month in 2003. This themed month is the perfect opportunity to read books, support others' rights to read books, make the choice to support independent bookstores, and maybe even chip away at a book of your own.

### Ideas & Activities to Celebrate National Book Month

- ⇒ Read a new book.
- ⇒ Reread a favorite book.
- ⇒ Pay a visit to your local library.
- ⇒ Support an independent bookstore.
- ⇒ Try audiobooks.
- ⇒ Give the gift of books.
- ⇒ Write your own book.



### October's Birthstone: Opal

Opal is the birthstone for the month of October, along with pink tourmaline. The name opal is thought to be derived from the Sanskrit upala, meaning "precious stone," and later the Greek derivative "Opallios," meaning "to see a change of color."

You may have heard that the opal brings bad luck and is an evil stone. In fact, this has been a ridiculous belief for a long time all over the world. Sir Walter Scott's bestselling novel, *Anne of Geuerstein*, written in 1829, was the story of Lady Hermione, who is falsely accused of being a demoness, and dies shortly after a drop of holy water accidentally falls on her opal and destroys its color. The public took this to mean that this genius author was warning of the bad luck an opal can bring, so they stopped buying the beautiful gemstone. Sir Walter Scott succeeded in destroying the European opal market for almost 50 years with no real merit whatsoever. Within months of the novel being published, the opal market crashed and prices were down 50%.

Empress Eugenie, wife of Napoleon III of France, refused to wear the stones, as did many others. On the other hand, Queen Victoria laughed at the superstition, and as her daughters married, she gave them opals for wedding gifts. The daughters all fared well.

Thankfully, nearly 50 years later, in 1877, an amazing black opal was found in South Wales, Australia, and the opal market was finally revived. These black opals took the world by storm. The discovery of these opals in Australia led to the decline of European production. Australia is still the principal source of black and white opal.

The most valuable opals come from Queensland and New South Wales in Australia, which have been the main producer of opals since their discovery in the 1870's. Nowadays, opals are mostly found in Australia, Mexico, the USA, South America, Britain, Canada, Brazil, Czech Republic and Slovakia.



## PERIODICAL

A Matching Fund Project

### LPSCU Branch 213 Christmas Fundraiser

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



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

#### *With Choice of Bow:*

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

#### *Two Pick-up Dates:*

- ❖ December 3rd -  
St. Andrew Parish in Wilkes-Barre (after 10 a.m. Mass)
- ❖ December 4th -  
LPSCU Home Office in Wilkes-Barre

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

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

*Payment must accompany order.*

Orders are due by November 19th.

*Still Available!*

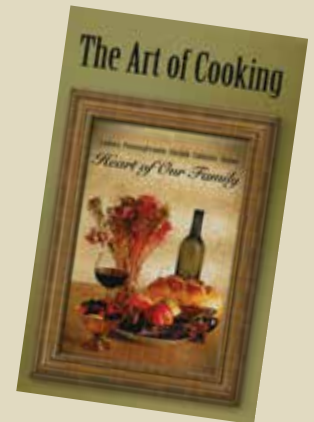
### The LPSCU Cookbook

*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

*Get one before they're gone!*

**SIGN UP A NEW MEMBER  
TODAY!**