



LPSCU Life

Security, Peace of Mind

LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION

Morning Star

ZORNIČKA

Vol. 84, No. 902
May/June 2025



**INFORMATION ABOUT THE VARIOUS AWARDS
CAN BE FOUND IN THIS ISSUE.**

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Calendar of Events

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

MAY

- 5-7** – AFA Spring Symposium, Cleveland, Ohio
- 15** – LPSCU Zoom Bingo, 5:00-6:30 p.m.
- 15** – Deadline to submit matters for the Board of Directors to consider at its June 9th Mid-Year Meeting. Send correspondence to President Theresa Kluchinski at the Home Office.

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

JUNE

- 1** – Deadline to nominate an outstanding young member for the 2025 Youth Achievement Award. See page 17 for details.
- 9** – LPSCU Mid-Year Zoom Board Meeting, 6:30 p.m. EDT
- 13** – Branch 213 is hosting Flag Day at the Ballpark for the Scranton/Wilkes-Barre Railriders game at 6:35 p.m. Reservations are required. See page 11 for details.
- 14** – Flag Day – Annual Pause for Pledge of Allegiance to the Flag, 7:00 p.m. EDT.
- 22** – The Pittsburgh District will hold a picnic in White Oak Park, White Oak, Pennsylvania, at 1:00 p.m. Check with your branch secretary for more details.
- 30** – Deadline to apply for a 2025 Catholic Grade School Award. See page 7 for details.
- 30** – Deadline to apply for a 2025 Catholic High School Award. See page 24 for details.
- 30** – Deadline to apply for the 2025 Bishop Grutka Memorial Scholarship Award. See page 9 for details.
- 30** – Deadline to apply for a scholarship offered by the Pennsylvania Fraternal Alliance. See page 6 for details.

JULY

- 1** – Deadline to apply for the 2025 Anne (Shinal) Cichy Memorial Award. See page 6 for details.
- 6** – LPSCU is hosting a Wreaths Across America Mobile Education Exhibit. Check our website or Facebook page for time and location. Further details on page 19.
- 17** – Slovak Day at Kennywood Park, West Mifflin, Pennsylvania
- 22** – AFA Lunch & Learn, Pittsburgh, Pennsylvania
- 20** – Deadline to submit articles for September/October Morning Star.

continued on page 15

LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION

Morning Star

ZORNIČKA

(USPS 699-520)



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OFFICE HOURS

AT NATIONAL HEADQUARTERS

Monday through Friday:

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

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Toll Free 888/834-6614

Fax: 570/823-4464

E-mail: lpescu@lpescu.org

Website: www.lpescu.org

Facebook: LPSCU Life

BOARD OF DIRECTORS

SPIRITUAL ADVISOR

Position currently vacant

PRESIDENT

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

VICE PRESIDENT

Anita Gregory, 304 Turkey Path Road, Sugarloaf, PA 18249; 570/788-3263; anitag13@hotmail.com

SECRETARY/TREASURER

John C. Andrzejewski, III, FIC, 71 S. Washington Street, Wilkes-Barre, PA 18701; 570/823-3513; Fax 570/823-4464; john@lpescu.org

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

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

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Janice M. Mathews, 670 Pettigrew Road, North Huntingdon, PA 15642; 412/751-9582; jndmathews@gmail.com

Board of Directors Mid-Year Meeting

This announcement is made to all members of the LPSCU that the Mid-Year Zoom Conference Meeting of the Board of Directors will convene on Monday, June 9, 2025, at 6:30 p.m. 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, 71 South Washington Street, Wilkes-Barre, PA 18701 or P.O. Box 32, Wilkes-Barre, PA 18703. **All correspondence relative to this meeting should be received no later than May 15, 2025.**

Branch 52 Thanks Member for Donation

Branch 52 of North Braddock, Pennsylvania, would like to thank branch member Andrea Tomasic for making and donating the beautiful Mrs. Claus ceramic statue for the branch's recent fundraiser. Jan Mathews was this year's lucky winner. Last year she won a ceramic Santa Claus, also donated by Andrea. Will Jan make it a three-peat this year? Proceeds from the fundraiser benefitted the Southwestern Veterans Center.

Slovak Catholic Federation Pilgrimage

**Basilica of the National Shrine
of the Immaculate Conception
Washington, D.C.**

Saturday, September 13, 2025

ALL ARE WELCOME!

The day begins with the arrival of pilgrims at 11:00 a.m. followed by:

- ❖ Welcome by the Basilica's Director of Pilgrimages – 11:30 a.m. Upper Church
- ❖ Overall tour of the Basilica – 11:45 a.m. Upper Church
- ❖ Cafeteria Lunch/availability for confessions – 12:00-1:15 p.m. Memorial Hall
- ❖ Mass – 1:30 p.m. Upper Church
- ❖ Procession to the Chapel of Our Mothers of Sorrows – 2:30 p.m.
- ❖ Departure – 4:00 p.m.

Watch future issues of the *Morning Star* for bus information departing from various areas.

LPSCU Board of Directors Semi-Annual Meeting Notice

This announcement is made to all members of the LPSCU that the Semi-Annual Meeting of the Board of Directors will convene on Friday, September 19, 2025, at 8:30 a.m. at the Hyatt Hotel, 212 Racetrack Road, Washington, Pennsylvania, and continue until all Semi-Annual Meeting business has been completed.

Members wishing to submit matters for the Board of Directors to consider at this meeting are directed to send them to the attention of Theresa Kluchinski at the LPSCU National Headquarters, 71 South Washington Street, Wilkes-Barre, PA 18701 or P.O. Box 32, Wilkes-Barre, PA 18703. **All correspondence relative to this Semi-Annual Meeting should be received no later than August 1, 2025.**

You are Invited!

**Saturday, September 20, 2025
at 9 a.m.**

Hollywood Casino
Racetrack Road
Washington, Pennsylvania



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

Non-members can attend at a cost of \$30

Rsvp by September 9th

by calling the Home Office
toll free at 888-834-6614

PITTSBURGH DISTRICT

The Pittsburgh District held its Spring meeting on Sunday, March 16. As in the past, the meeting was held at St. Maximilian Kolbe Church in Homestead, Pennsylvania. Approximately 25 members gathered for a meal and fellowship. A delicious lunch of wedding soup, fruit, and various salad croissants was served. A "share the wealth" drawing and Chinese auction were also held.

The meeting was brought to order by President Sue Ondrejco. The Treasurer's Report was read by Treasurer Gerri Kallay and accepted. Elections were held and everyone agreed to hold their positions for another three years. The District officers and their respective positions are:

- ❖ President – Susan (Sue) Ondrejco
- ❖ First Vice-President – Mary Ann Bowman
- ❖ Second Vice President – Janice (Jan) Mathews
- ❖ Secretary – Janet Lawrence
- ❖ Treasurer – Geraldine (Gerri) Kallay
- ❖ Auditors – Celeste Palcsey, Mary Ann Kaylor, and

Angela (Ange) Skiffen

The remainder of the year was planned with the following activities and dates:

- ❖ Sunday, June 22 at 1:00 p.m. – Picnic in White Oak
- ❖ Thursday, July 17 – Slovak Day at Kennywood
- ❖ Sunday, October 5 at 1:00 p.m. – Bingo at Gaetano's
- ❖ Sunday, December 14 at 4:00 p.m. – Christmas party

at St. Rosalia's Church

If interested in attending any or all of the events, please reach out to your branch secretary. If you are unsure of whom to contact, check the LPSCU website for the listing and contact information, or call the Home Office.

There is a breakfast scheduled with the National Officers on Saturday, September 20, at the Hyatt Hotel by the Meadows beginning at 9:00 a.m. All LPSCU members are invited to attend at no charge. Guests are welcome, but there will be a charge for their breakfast. As the time nears, contact your respective branch secretary to advise if you, or any guests, will be attending.



Pittsburgh District members at their recent meeting.

REV. DIANISKA DISTRICT

The Rev. Dianiska District held its Spring meeting at the North End Slovak Club in Wilkes-Barre, Pennsylvania, on March 16, 2025. Branch 19 hosted.

Plans were discussed for "Make a Difference Day" which will be celebrated at the Fall meeting on Sunday, October 19,

2025. As in previous years, the district will assist "Sleep in Heavenly Peace," a non-profit that provides children in need with a bed and bedding.

Plans for the district's annual Christmas party were discussed. This will be held on Sunday, December 7, 2025, at the East Mountain Inn in Wilkes-Barre. Donations of non-perishable food and personal care items will be collected for Ruth's Place, a 24/7 emergency shelter serving women experiencing homelessness. Branch 213 will be hosting this event.

BRANCHES 83 AND 130 BETHLEHEM, PENNSYLVANIA

Branches 83 and 130, both from Bethlehem, Pennsylvania, held a joint meeting on Saturday, March 15, where Marie Egan was installed as the new Vice President. Marie is a member of Branch 83 and a parishioner of St. Ursula Roman Catholic Church, where she is very engaged in service and fellowship/social activities. Marie succeeds Anna Sopko in the VP role; Anna passed away in October 2024 after many years of faithful service to the LPSCU.

The officers enjoyed a delicious brunch, provided by members Helen and Dan Bobeck (also in attendance). Branch activities for 2025 were discussed and plans made including a clothing donation for charity and a bingo social event.



L-R, current officers for Branches 83 and 130: Secretary-Treasurer Helen Bobeck, Vice President Marie Egan, and President Milissa Bolcar.

Rev. Dianiska District Plans Make a Difference Day

The Rev. Dianiska District will celebrate "Make a Difference Day" at its Fall meeting, which will be held at 1:00 p.m. on Sunday, October 19, 2025, at the North End Slovak Club, 635 N. Main Street, Wilkes-Barre, Pennsylvania.

The Make a Difference Day Matching Fund recipient will be "Sleep in Heavenly Peace," a non-profit organization that provides children in need with a bed and bedding.

All members of the LPSCU are welcome to attend district meetings, which are held twice a year at the North End Slovak Club. Reservations can be made with President Margaret Jollimore either by phone or text at 570-760-9790 or by email at jollimore.lpescu@gmail.com.



THE 2025 MARGARET SABOL SCHOLARSHIP AWARD

\$1,000 ANNUAL AWARD

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

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

- Attend an accredited college/university in the fall of 2025 on a full-time basis pursuing a degree in Medicine or Science (including STEM programs). Proof of acceptance/attendance is required.
- Provide a wallet-size or digital color photo.
- Provide two letters of recommendation from a teacher, friend, or religious affiliation.
- Submit a one-page essay on "Why this degree is important to me."

The recipient of the Margaret Sabol Scholarship Award will receive \$1,000. No individual shall be eligible to receive the scholarship more than two times. The recipient will be selected by Margaret Sabol's daughter from among all the qualified applicants.

Applications must be postmarked by August 15, 2025. Request an application by contacting one of the choices listed below. Send completed applications to:

Ladies Pennsylvania Slovak Catholic Union

ATTN: Margaret Sabol Award

P.O. Box 32

Wilkes-Barre, PA 18703

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

Fax: 570-823-4464

E-mail: lpscu@lpscu.org • Website: www.lpscu.org

PROCLAMATION National Flag Day

FRIDAY, JUNE 14, 2025

*Annual Pause for
the Pledge of Allegiance
to the U.S. Flag*



WHEREAS, by Act of Congress of the United States dated June 14, 1777, the first official flag of the United States was adopted, and

WHEREAS, by Act of Congress dated August 3, 1949, June 14 of each year has been designated National Flag Day, and

WHEREAS, on December 8, 1982, the National Flag Day Foundation was chartered to conduct educational programs and to encourage all Americans to Pause for the Pledge of Allegiance on National Flag Day, June 14, and

WHEREAS, by Act of Congress, Public Law 99-54 was passed to have the Pause for the Pledge of Allegiance as part of the celebration of National Flag Day throughout the nation, and

WHEREAS, National Flag Day celebrates our nation's symbol of unity, a democracy in a republic, and stands for our country's devotion to freedom, to the rule of law, and to equal rights for all,

NOW, THEREFORE, I, Theresa A. Kluchinski, national president, do hereby proclaim June 14, 2025, as National Flag Day and urge all members of the Ladies Pennsylvania Slovak Catholic Union to pause at 7 p.m. Eastern Time on this date for the 42nd annual Pause for the Pledge of Allegiance to the United States Flag and our great nation.

In Memoriam

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

~ Matthew v.5

NAME	BRANCH	LOCATION
Grace Coolbaugh	6	Wilkes-Barre, PA
Dorothy S. Crawley	7	Exeter, PA
Albina Senko	42	Pittsburgh, PA
Wayne G. Dammert	52	North Braddock, PA
Regis Kollar	52	North Braddock, PA
Kathryn Rudy	52	North Braddock, PA
Ernest J. Tomasic	52	North Braddock, PA
Diane M. Mucha*	60	W. Hazleton, PA
Stephen Nederostek*	62	Northampton, PA
Robert Evans	64	Pittsburgh, PA
James R. Stefanchin	65	Munhall, PA
Martin P. Fella, Jr.*	83	Bethlehem, PA
Kathryn E. Jacoby	83	Bethlehem, PA
Anna Sopko	83	Bethlehem, PA
Elizabeth Galgoci*	156	Coaldale, PA
Jennie M. Serina	156	Coaldale, PA
Donna Perkins	158	Chicago, IL
Dolores Moravec	172	Pittsburgh, PA
Henry W. Balchunas	197	Wilkes-Barre, PA
Dolores Liscosky*	197	Wilkes-Barre, PA
Fred V. Monteforte*	197	Wilkes-Barre, PA
Bernadine Stachniewicz*	197	Wilkes-Barre, PA

*Multiple certificates

Pennsylvania Fraternal Alliance Offers Scholarships

The Pennsylvania Fraternal Alliance has committed to awarding at least seven scholarships to deserving young students for the year 2025. Applications can be obtained by contacting the LPSCU Home Office or going to the PFA website (www.pafraterns.org) or the LPSCU website (www.lpscuhome.org).

Applicants must:

- Be a resident of Pennsylvania and a member of a fraternal benefit society that is a member of the PFA.
- Be a current year high school graduate attending an accredited college, university, trade school, etc., in the summer/fall of 2025 as a full-time student (twelve semester credits).
- Obtain a recommendation letter from their fraternal benefit society.
- Submit a 500-word essay on: "What has membership in a fraternal insurance company meant to me."

Applications must be **postmarked no later than June 30.**

An LPSCU Educational Benefit



2025 Anne (Shinal) Cichy Memorial Award \$750 Award

The LPSCU is once again proud to offer the Anne (Shinal) Cichy Memorial Award for students in the healthcare field. This award, instituted in 2006, is given in memory of Anne (Shinal) Cichy, the first LPSCU public relations director. The award is made possible through the generosity of Mr. and Mrs. Francis A. Shinal.

Those applying for the Anne (Shinal) Cichy Memorial Award must meet the following criteria:

- ◆ Must have a life insurance certificate with the LPSCU.
- ◆ Must attend an accredited college/university in the fall of 2025 on a full time basis, pursuing a degree in the healthcare field. Proof of acceptance/attendance must be provided.
- ◆ Must provide a wallet-size or digital color photo.

The recipient of the 2025 Anne (Shinal) Cichy Memorial Award will receive \$750.

The recipient of this award shall be selected by a random drawing from among all the qualified applicants. No individual shall be eligible to receive this award more than two times.

Applicants must meet all criteria outlined above and provide data indicated on the application form to be eligible. Those applications with incomplete data or requirements will not be considered. All submitted 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 July 1, 2025. Submit application to:

Ladies Pennsylvania Slovak Catholic Union
ATTN: Anne (Shinal) Cichy Award
P.O. Box 32

Wilkes-Barre, PA 18703

Phone: 570-823-3513 ◆ TF: 888-834-6614

Fax: 570-823-4464

E-mail: lpescu@lpescu.org ◆ Website: www.lpscuhome.org

LPSCU Attends 61st SCF Convention

LPSCU board members attended the 61st Convention of the Slovak Catholic Federation held at the Holiday Inn (East Mountain Inn) in Wilkes-Barre, Pennsylvania, on March 3, 2025. Those attending were President Theresa Kluchinski, Vice President Anita Gregory, Secretary-Treasurer John Andrzejewski, III, FIC, Chair of Trustees James Yocum, Trustee Margaret Jollimore, and Trustee Dolores Evanko, who also serves as the SCF Secretary-Treasurer.



2025 LPSCU CATHOLIC GRADE SCHOOL AWARD

\$150 One-Time Award

The LPSCU is proud to announce that it is offering a Catholic Grade School Award benefit, which is a \$150 one-time award to our members who are attending a Catholic grade school during the 2025-2026 academic year. Members may only receive this award one time.

The following are the Guidelines for applying for the Catholic Grade School Award:

- Must be a member of the LPSCU for two (2) years with \$2,000 permanent reserve life insurance certificate (excludes term insurance).
- Must be enrolled in a Catholic grade school in kindergarten, or in Grades 1 through 8 in the fall of 2025.
- Must provide a wallet-size or digital color photo.

Applicants must meet all criteria and provide data indicated above to be eligible. Incomplete applications or those missing data requirements will not be considered. All materials become the property of the LPSCU and will not be returned. **Applications must be postmarked by June 30, 2025.**

Applications are available from the LPSCU Home Office or its website. Return completed application and supporting materials to:

Ladies Pennsylvania Slovak Catholic Union
ATTN: Catholic Grade School Award
P.O. Box 32

Wilkes-Barre, PA 18703

Phone: 570-823-3513 ❖ TF: 888-834-6614

❖ Fax: 570-823-4464

E-mail: lpescu@lpescu.org ❖ Website: www.lpescu.org

The Convention elected its leadership to guide them over the next four years. LPSCU Trustee Margaret Jollimore was elected as a Member-at-Large and Trustee Dolores Evanko re-elected as the Secretary-Treasurer. LPSCU President Kluchinski and Secretary-Treasurer Andrzejewski also sit on the SCF Board as members, pursuant to the SCF Constitution.



LPSCU members who attended are pictured with SCF national officers. L-R Margaret Jollimore, Theresa Kluchinski, Dolores Evanko, SCF President Rev. Andrew Hvozdovic, Moderator/Protector Abbot Gary Hoover, O.S.B., SCF First Vice President Rev. Thomas Nasta, John Andrzejewski, James Yocum, and Anita Gregory.



The newly elected and installed officers of the Slovak Catholic Federation.

Rev. Dianiska District Plans Matching Fund Event

The Rev. Dianiska District will hold a special gifts raffle at its annual Christmas party to be held on Sunday, December 7, 2025. The event will be held in conjunction with the LPSCU's Matching Fund Program.

The raffle will benefit Ruth's Place, a 24/7 emergency shelter for women experiencing homelessness in Luzerne County, Pennsylvania. The shelter is located in Wilkes-Barre, Pennsylvania.

District members, other LPSCU members, and non-members alike may support this project by donating a gift and/or attending the Christmas party where donated gifts with a minimum value of \$10 will be raffled off.

For more information or to make a donation, call or text Theresa Kluchinski at 570-817-4657.

Letters

Dear Ladies Pennsylvania Slovak Catholic Union,

I am writing to you all today to inform you that I have received the check for \$500 awarded for me receiving my master's degree.

Thank you for this award. It will be of great use for paying off my student loans.

Respectfully,

Paul G. Jason

Branch 6

Wilkes-Barre, PA

Dear Theresa A. Kluchinski,

I just wanted to take this moment to thank you and the board of LPSCU for the generous monetary gift! [Golden Age benefit] It was a nice surprise, especially going into the holiday season. It is nice to know that there are some perks for getting older! May you all enjoy a Merry Christmas and blessed New Year!

Sincerely,

Gloria Wassil Nace

Branch 7

Exeter, PA

Dear Members of the

Ladies Pennsylvania Slovak Catholic Union,

On behalf of the Valley Food Pantry, we thank you for the \$200 donation and generosity supporting our valley families in need. This wonderful donation will help us provide Christmas food for everyone.

Have a blessed Christmas and healthy 2025.

Very humbly,

Your Valley Food Pantry Volunteers

From Saint Andrew Parish, Wilkes-Barre, Pennsylvania

Dear Theresa and members of LPSCU Branch 213:

Greetings to you from St. Andrew Parish!

As in the second letter of Saint Paul to the Corinthians 9-8: "God loves a cheerful giver." Our parish has been blessed richly because of your kindness, generosity, and love!

On behalf of our parish community, I am grateful and thankful for your generous gift of \$510 from the sale of wreaths and of \$100 for the matching grant from LPSCU Branch 213.

We are joining hands together to do God's work. May God's love and blessings always be with you.

Gratefully, with many prayers,

Father Vinnie Dang

Dear Ladies Pennsylvania Slovak Catholic Union,

Ruth's Place, a program of Volunteers of America, is grateful for your generous gift!

As you know, Ruth's Place helps women change their lives. You are part of our commitment to provide emergency shelter, case management, group services, and resources to women experiencing homelessness in Luzerne County. Our ultimate goal is to help women regain stability and start life on a new path.

Together we can give every woman the dignity, community support, and services she needs to overcome homelessness.

Thank you for your support!

Jodina Hicks

President

Volunteers of America of Pennsylvania

From Grace Leadership Institute

Dear Ladies Pennsylvania Slovak Catholic Union,

As we start a new year, we are filled with gratitude and excitement for the remarkable journey we have shared in 2023. Your steadfast support has played a pivotal role in our mission to reach more individuals, empower leaders, and foster a collaborative environment within our community.

Throughout the year, your generosity has allowed us to achieve significant milestones and expand initiatives for:

- Training for ministry leaders, volunteers, and aspiring leaders to realize their full potential.
- Creating a collaborative environment that connects church pastors, staff members, and volunteer ministry leaders.

Here are some highlights of GLI's impact, made possible by your support:

- **Introduction of New Programs** like free webinars to promote our programs and specific courses and LeadUP, a monthly leadership networking event featuring video replays of favorite Global Leadership Summit topics.
- **Course and Program Growth:** Six courses that trained 58 individuals in biblical and leadership concepts by seasoned faculty from Grove City College, Winebrenner Society, and Grace Church.
- **Christian Leadership Events** like the Global Leadership Summit and Leadership One Day. Our three Leadership One Day events featured practical insights that emphasized intentional interactions, compassionate leadership, humility, and grace. Sessions were led by speakers from a variety of organizations including United Way of Erie County, Erie VA Medical Center, Erie Center for Arts & Technology, Emma's Footprints, St. Martin Center, CORE at Penn State Behrend, Klein Elementary School, Achievement Center, Abundant Life Church, Federated Church, and Grace Church.
- **Ministry Panel Night with our Regional Church Collaborative:** We hosted eight events, featured eight churches, and included around 35 panelists who covered timely topics impacting churches today.

We also look forward to what God has in store for us in 2024 and beyond. Planning for our next vision cycle, Future Church, has begun, and we can already see how God might use GLI to further the mission he has given us. Your continued support will undoubtedly contribute to even greater achievements and positive changes in the coming year.

continued on page 19



BISHOP ANDREW G. GRUTKA MEMORIAL SCHOLARSHIP AWARD \$1,000 AWARD (Maximum of \$2,000 per member)

The LPSCU is proud to once again offer the Bishop Andrew G. Grutka Memorial Scholarship Award for lay persons between the ages of 18 to 35. This award, implemented at the 37th National Convention held in Merrillville, Indiana, in August 2000, is given in memory of Bishop Andrew G. Grutka, an outstanding Slovak leader who was the founding Bishop of the Diocese of Gary, Indiana.

Those applying for the Bishop Andrew G. Grutka Memorial Scholarship Award must meet the following criteria:

- Be a member of the LPSCU for two (2) years with \$5,000 permanent reserve life insurance certificate (excludes term insurance).
- Be a lay person between 18-35 years of age.
- Be of the Catholic religion (Latin Rite or Byzantine).
- Be initiated fully into the Church (Baptized, Eucharist, and Confirmed) and continuing to be eligible to receive the sacraments of the Church.
- Be a member of a Catholic parish.
- Be active in parish/diocesan/campus ministry as a lector, extraordinary minister of Holy Communion, adult altar server, catechist/aide, member of parish RCIA/C Team, youth minister, member of the Parish Pastoral Council, Finance Council, and/or other parish committees or organizations.
- Provide a Sponsor Eligibility Form from their parish to show they are active Catholics.
- Be active in an organization or activity that promotes awareness of our Slovak heritage, culture, and traditions.
- Be endorsed by his or her pastor and LPSCU Branch Secretary, with additional endorsement provided by campus minister, youth minister or pastoral associate.
- Attend (or will attend) an accredited college/university as a full time student.
- Provide a notice of acceptance or tuition receipt for the coming scholastic year.
- Provide a wallet-size or digital color photo.

Applicants must meet all criteria and provide data indicated above to be eligible. Incomplete applications or those missing data requirements will not be considered. All materials become the property of the LPSCU and will not be returned. **Applications must be postmarked by June 30, 2025.**

Applications are available from the LPSCU Home Office or its website. Return completed application and supporting material to:

Ladies Pennsylvania Slovak Catholic Union

ATTN: Bishop Grutka Award

P.O. Box 32

Wilkes-Barre, PA 18703

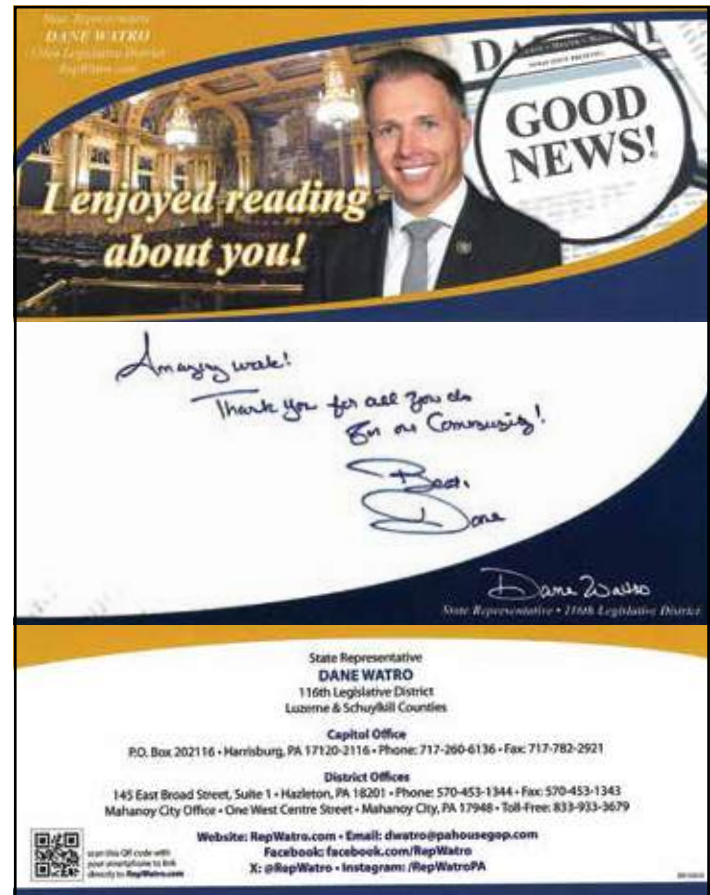
Phone: 570-823-3513 ♦ TF: 888-834-6614 ♦ Fax: 570-823-4464

E-mail: lpscu@lpscu.org ♦ Website: www.lpscu.org

Msgr. Beeda District Recognized by State Rep

The LPSCU's Msgr. Beeda District was recognized by Pennsylvania State Representative Dane Watro for its support of the Conyngham/Sugarloaf communities. The Msgr. Beeda District is comprised of LPSCU branches surrounding the Hazleton, Pennsylvania, area. Representative Watro serves the 116th Legislative District in Luzerne and Schuylkill counties. The District donated \$500 to the Valley Food Pantry which services the Conyngham/Sugarloaf communities.

Great job, Msgr. Beeda District! (The original story appeared in the March/April 2024 issue of *Morning Star*.)



New Insurance Issued

Branch	Branch Representative	Jan/Feb 2025	Year-to-Date Total
64	Susan Ondrejco	\$ 2,000.00	\$ 2,000.00
76	Celeste Palcsey	\$ 5,000.00	\$25,000.00
76	Celeste Palcsey	\$10,000.00	\$10,000.00
76	Celeste Palcsey	\$10,000.00	\$10,000.00
124	Dolores Evanko	\$ 1,000.00	\$ 1,000.00
156*	John Andrzejewski	\$ 1,000.00	\$ 1,000.00
156*	John Andrzejewski	\$ 1,000.00	\$ 2,000.00
158*	Maureen Grohowski	\$ 5,000.00	\$ 5,000.00
		\$34,000.00	\$55,000.00

*Sold through Home Office, not included in Campaign

LPSCU 2025 RELIGIOUS AWARDS

FOR MEMBERS ENTERING RELIGIOUS LIFE

❖ **St. John Vianney**

❖ **St. Theresa of the Little Flower**

❖ **St. André Bessette**

\$300 ANNUALLY

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

❖ **The St. John Vianney Award**

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

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

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

❖ **The St. André Bessette Award**

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

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

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

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

Applications are available from the LPSCU Home Office or its website. **Applications for the 2025 awards must be postmarked by August 31, 2025.**

Submit applications to:

Ladies Pennsylvania Slovak Catholic Union

ATTN: Religious Awards

P.O. Box 32

Wilkes-Barre, PA 18703

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

Fax: 570-823-4464

E-mail: lpscu@lpscu.org ❖ Website: www.lpscu.org

LPSCU SEEKING SPIRITUAL ADVISOR

The Ladies Pennsylvania Slovak Catholic Union is seeking an interested Roman Catholic clergy member willing to take on the role of the society's Spiritual Advisor. The post of Spiritual Advisor has become an appointed position after changes approved by the 43rd National Convention. The Board of Directors is engaged in a search for a qualified volunteer to appoint to this important position.

The responsibilities of the Spiritual Advisor are:

- ❖ Abide by the Constitution and By-laws of the LPSCU.
- ❖ Decide any dispute regarding ecclesiastical questions of the LPSCU, whose decisions are final.
- ❖ Contribute educational articles of a spiritual nature to every issue of the LPSCU's official publication.
- ❖ Represent the LPSCU at other functions as needed and as deemed appropriate by the LPSCU President.

Interested candidates must meet specific requirements as outlined by the LPSCU common fraternal bond and the Constitution and By-laws of the LPSCU. Among the requirements are the following:

- ❖ Interested candidates must be 21 years of age and an ordained clergy member in good standing of the Catholic faith.
- ❖ Interested candidates cannot simultaneously hold the same or similar position with another fraternal benefit society.
- ❖ Interested candidates must be a member or agree to become a member of the LPSCU prior to the Board acting upon the appointment.

Compensation to be determined by the Board of Directors on a per diem basis.

For those interested in filling this position, resumes should be sent to:

LPSCU National Board of Directors
c/o President Theresa Kluchinski
PO Box 32
Wilkes-Barre, PA 18703-0032

Recently Married?

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



Slovaks of Western Pennsylvania to Celebrate 102nd Slovak Day at Kennywood Park

At the beginning of the last century, many immigrants left their beloved homeland in search of better opportunities in a new land across the ocean. Many Slovaks built that new life in the coal mines, steel mills, and railroads of Pittsburgh and Southwestern Pennsylvania. Despite the dangerous working conditions and long hours, once a year they came together in a public place to reminisce and share their experiences. "Kenny's Grove," as it was known back then, provided the perfect location.

Slovaks from the tri-state area and beyond will once again present our rich Slovak heritage with a day-long cele-

bration in Kennywood Park on Thursday, July 17. Slovak music will be heard, Slovak dishes will be offered, and souvenirs will be sold.

The Slovak Kitchen will begin serving favorite homemade traditional food at 12:30 p.m. There will be games and prizes for the children as well. Musical entertainment will be provided by the "Gypsy Strings" throughout the day. Following a short program in the afternoon, clergy from the Pittsburgh and Greensburg dioceses will join to celebrate Mass at 4:00 p.m. in the Main Pavilion. Songs and dances representing our rich cultural heritage will round out the day with a program by the Pittsburgh Slovaksians.

Plan to join the celebration on July 17 as our heritage is showcased at the 102nd Slovak Day at Kennywood. For more information or discount tickets, contact Mary Lou at (412) 462-1957 or Sue at (412) 421-1204.



Flag Day at the Ballpark

Friday, June 13, 2025

Scranton/Wilkes-Barre RailRiders
Game Time ~ 6:35 p.m.

PRICE:

No cost for members of LPSCU Branch 213!
Other LPSCU members ~ \$25.00 per person
Non-members of LPSCU ~ \$40.00 per person

INCLUDES:

Entry through the Mohegan Sun Club entrance.
Dinner on covered deck/suite in right field.
Food served from 5:30 p.m. to 7:00 p.m.
Watch as one member throws out the 1st pitch.
All the camaraderie you can get!

Please make reservations by May 17, 2025
Ask for Theresa ~ 570-829-5410
or 570-817-4657

Make checks payable to LPSCU Branch 213

Seating is limited! Sign up today!

TICKET ORDER FORM

____ (No. of Slovak Day tickets) x \$33 = \$ _____

Good on July 17 ONLY

____ (No. of FLEX DATE tickets) x \$40 = \$ _____

Good for ALL Summer

Total payment enclosed: \$ _____

Make checks payable to
Western Pennsylvania Slovak Day Association

Name: _____

Phone: _____

E-mail: _____

Mail to S. Ondrejco, 234 Ilion Street, Pittsburgh, PA 15207

Rev. Dianiska District Plans Christmas Party

The Rev. Dianiska District's annual Christmas party will be held on Sunday, December 7, 2025, beginning at 1:00 p.m. It will take place at the Holiday Inn East Mountain located at 600 Wildflower Drive, Wilkes-Barre, Pennsylvania.

Branch 213 will be hosting this year's event. Reservations are required and can be made by contacting Theresa Kluchinski by phone or text at 570-817-4657. The deadline for reservations is November 20, 2025.

Everyone is welcome!

Adults: \$35.00 per person. Payment must accompany reservation. Youth up to age 12 – no charge.

A buffet dinner will be served followed by fun, games, and prizes. Raffle tickets will be available for our annual drawing that benefits a local charity, Ruth's Place, a 24/7 emergency shelter for homeless women. Those attending are asked to bring canned goods, non-perishable items, and/or female toiletries which will be donated to Ruth's Place.

Executive Finance Committee Meeting Minutes

February 19, 2025 ❖ Home Office, Wilkes-Barre, Pennsylvania

President Theresa Kluchinski called the meeting to order, lead the members of the committee in saying the Pledge of Allegiance to the Flag, and offered a prayer. All members of the Executive Finance Committee were present.

Minutes

The committee reviewed and accepted the minutes of the November 20, 2024, EFC meeting.

Correspondence/Requests

Correspondence

- ❖ A thank you was received from UPMC Children's Foundation for the donation made through Fraternal Societies of Greater Pittsburgh.
- ❖ A notice was received indicating that the annual workman's compensation audit will be conducted in March.

Requests

- ❖ Benedictine High School – Request for sponsorship associated with the Blue and White Gala. After discussion, the committee reached a consensus to donate.

Financial Statement Review

The EFC members were provided with various statements and records associated with the banking, investments, and financial statements for the months of October, November, and December 2024 in addition to January 2025. The various documents were reviewed and discussed.

- ❖ M&T Bank Account Statements – The staff is continuing work on contacting recipients of outstanding checks which is reducing the list. The staff also encountered some reconciliation problems with the method of posting checks to the new software. This problem has been resolved.
- ❖ Morgan Stanley Checking – The EFC reviewed the monthly statements and reconciliation for the months of October, November, and December 2024. During the review, the EFC noted that the only transactions were transfers to the regular checking. Also noted was the deposit of CD interest and mutual fund dividend distributions.
- ❖ Home Office Branch Deposit Account – A statement showing the interest earned and balance as of December 31, 2024, was distributed prior to the meeting. President Kluchinski noted interest paid, one deposit made, and the balance in the account as of December 31, 2024.
- ❖ Financial Graphs – President Kluchinski reviewed the financial graphs distributed prior to the meeting. She noted changes in the various graphs and provided some detail regarding the cause of the changes.
- ❖ Annual Statement – Secretary-Treasurer Andrzejewski reviewed the Preliminary Annual Statement results with the EFC. Increases and decreases in the assets, liabilities, and surplus were pointed out. Revenue and expenses were discussed as a part of the Summary of Operations. The committee noted the net capital gain resulting from various investment sales during the year.

- ❖ Balance Sheet and Profit/Loss Comparison – A report for January through December was distributed to the EFC. The EFC members engaged in a discussion regarding the results reported in the investment portfolio. During the discussion President Kluchinski noted that there were bonds called and sold during 2024. Gains and losses were reviewed.

Investment Portfolio

The Market Value Sheet was distributed to the EFC members prior to the meeting. A review of market values of the portfolio as of January 2025 was conducted.

President Kluchinski began discussion about the investment portfolio by noting that a third sale of stock took place in December as authorized by the EFC. The sales brought the total stock holdings in line with the percentage of surplus goal. The cash raised by the sale was transferred to purchase bond investments. President Kluchinski reported that nine new bonds were purchased with the proceeds. Bonds maturing or which have been called were listed and the EFC engaged in discussion regarding future maturities.

The custodial statements and investment spreadsheets showing the activity in the managed stock and bond account were distributed to the committee. The individual stock sales were listed along with the gains and losses. The reports were used during the prior discussion about the investment portfolio.

Credit Card Statements

As per request of the EFC during the November meeting, the new credit card reconciliation was distributed to EFC members for their review. The report distributed consisted of a copy of the credit card statement and the General Ledger reconciliation made to distribute the expenses in the GL. The statements were reviewed with a short period of discussion about the use of the card. President Kluchinski noted the amount of cash back generated while using the card.

Pension Update

President Kluchinski reported that the LPSCU distributed the appropriate notices to the participants as instructed by the pension plan consultants. The letter distributed indicated the expected termination date and estimated distribution to the participants. A report was given on investment activity associated with the pension assets.

President Kluchinski also reported on the 401(k) profit sharing distribution. The distribution is scheduled to occur in March 2025.

Home Office

The Executive Officers reported on the following items associated with the Home Office operations:

- ❖ IT Risk Assessment – The IT risk assessment was completed, and a report was compiled for the LPSCU. The report was distributed to the members of the EFC for their review. The committee engaged in a discussion of the items noted in the report and the action to be taken to mitigate the items.

- ❖ *Zornicka* Postage Account – President Kluchinski reported that she has been spending time to correct a problem with the *Zornicka* postage account. She provided details regarding the problem and the action being taken to correct the problem.
- ❖ Cyber Insurance – Secretary-Treasurer Andrzejewski reported on information received regarding higher limits of cyber insurance protection. Higher limits were explored because of the latest insurance department exam. The proposed coverage was reviewed with the EFC as well as the cost of the coverage. The EFC engaged in discussion regarding the coverage. At the conclusion of the discussion, the EFC reached a consensus to direct the executive officers to purchase the coverage as presented.
- ❖ Building Maintenance Item – Secretary-Treasurer Andrzejewski reported that the annual drain line clean out has been scheduled.
- ❖ SharePoint – Secretary-Treasurer Andrzejewski reported that work is progressing to provide site access to the Board members.

2024 Budget

President Kluchinski distributed the budget sheet showing account balances as of December 31, 2024. The account balances allowed for a comparison between the actual results and the budget which was approved by the Board for 2024. The EFC engaged in discussion about the actual expenses and income shown on the budget, noting areas of variance which can be improved upon.

After reviewing the 2024 budget and concluding discussion, President Kluchinski distributed a copy of the 2024 budget in the new format that is planned to be used for the 2025 budget. The new format allows revenues and expenses to be tracked monthly and compared to the established budget numbers. As a part of the initial discussion about the 2025 budget, the EFC questioned the expense of the official publication. The committee agreed that additional information would be needed to consider cost-cutting decisions. No action was taken at this time.

Other Business

None

Meeting Dates

The next meeting will be on May 21, 2025, starting at 9:30 a.m.

There being no further business, the EFC adjourned.

Respectfully submitted,
John C. Andrzejewski, III
 National Secretary-Treasurer

Remember to notify the Home Office
 if your address changes!

Have You Heard About Our IMMEDIATE WITHDRAWAL ANNUITY

**Available to New or Current Members
Age 60 and Older**

Available on the following plans:

- ❖ **3 PAYMENT LIFE**
- ❖ **5 PAYMENT LIFE**

Here's how it works:

When a new or existing member age 60 or older applies for insurance under one of these two plans, they may choose to take a lump sum of cash and deposit it into an LPSCU annuity.

A withdrawal to pay premium on the insurance policy is allowed with no penalty imposed for early withdrawal.

The advantage to an Immediate Withdrawal Annuity is that the remaining balance will accumulate interest at the LPSCU's advertised annuity rate throughout the number of years the premium is due to be paid and beyond.

Interest is accrued on a tax-deferred basis.

Since the annuity also acts as a dollar-for-dollar insurance policy, the remaining balance can either be withdrawn after the penalty period or left to continue to accumulate interest.

If left in place, any balance in the account upon the account holder's passing would be paid to the beneficiary as a death benefit and thus not be subject to any inheritance tax.

***Members/prospective members
 would have to simultaneously apply
 for one of the life insurance plans
 and the annuity plan in order
 to be enrolled in the program.***

**If interested, please contact the
 Home Office or your branch representative
 for more information.**

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.



2025 Annuity Contribution Coupon

Any time is a good time to invest, but investing earlier can maximize the compounding effect on your money.

Consider making your 2025 contribution as early as possible.

Name _____

Certificate No. _____ Deposit Amount \$ _____

If you wish to make a deposit into an existing account with the LPSCU, simply complete this coupon and return it with your check (made payable to LPSCU) to our Home Office at LPSCU, PO Box 32, Wilkes-Barre, PA 18703-0032

For more information about the

LPSCU FLEXIBLE ANNUITY

contact the LPSCU Home Office or your local Branch Secretary

71 South Washington Street | Wilkes-Barre, PA 18701

Phone 888-834-6614 | Fax 570-823-4464 | e-mail: lpscu@lpscu.org | www.lpscu.org

Calendar of Events

continued from page 2

AUGUST

- 1 – Deadline to submit matters to be considered by the Board of Directors at its Semi-Annual Meeting in September.
- 15 – Deadline to apply for the Margaret Sabol Memorial Scholarship Award. *See page 5 for details.*
- 31 – Deadline to apply for a Religious Life Award. *See page 10 for details.*

SEPTEMBER

- 8-10 – AFA Executive Summit, Cleveland, Ohio
- 13 – Slovak Catholic Federation Pilgrimage at the Basilica of the National Shrine of the Immaculate Conception, Washington, D.C., beginning at 11:00 a.m. *See page 3 for schedule.*
- 15 – Slovak Catholic Federation Meeting, Washington, D.C.
- 19 – LPSCU Semi-Annual Board Meeting beginning at 8:30 a.m. at the Hyatt Hotel, 212 Racetrack Road, Washington, Pennsylvania.
- 20 – Members are invited to join the LPSCU Board for breakfast at 9:00 a.m. at the Hollywood Casino, Racetrack Road, Washington, Pennsylvania. Non-members can attend for \$30. RSVP to the Home Office by September 9.
- 20 – **Deadline to submit articles for November/December Morning Star.**
- 30 – Deadline to apply for a 2025 LPSCU Post Graduate Award. *See this page for details.*

OCTOBER

- 5 – The Pittsburgh District will host a bingo social at Gaetano's in Pittsburgh, Pennsylvania. Check with your branch secretary for more information.
- 19 – Rev. Dianiska District Meeting at 1:00 p.m. at North End Slovak Citizens Club, 635 North Main Street, Wilkes-Barre, Pennsylvania. Make a Difference Day will be observed.

NOVEMBER

- 7-15 – Tropical Costa Rica trip offered to LPSCU members through Sea the World Travel. Contact Karen Monko-Nagle at 570-714-5566 or email seatheworld@epix.net.
- 20 – **Deadline to submit articles for January/February 2025 Morning Star.**

DECEMBER

- 7 – Rev. Dianiska District's Christmas Party and Meeting at 1:00 p.m. at Holiday Inn – East Mountain, 600 Wildflower Drive, Wilkes-Barre, Pennsylvania. A special gifts Matching Fund raffle will be held to benefit Ruth's Place.
- 8 – LPSCU Zoom Board Meeting, 6:30 p.m. EST
- 13 – National Wreaths Across America Day at Arlington Cemetery, Arlington, Virginia, and other cemeteries across the country.
- 14 – The Pittsburgh District will hold its Christmas Party at St. Rosalia's Church, Pittsburgh, Pennsylvania. Check with your branch secretary for more information.

LIKE US ON FACEBOOK



LPSCU 2025 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, 2024, to August 30, 2025. 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 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, 2024 and August 30, 2025.
- 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, 2025.** 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: lpescu@lpescu.org ♦ Website: www.lpescu.org

LPSCU 10 Payment Life Insurance Plan

The LPSCU offers an economic and beneficial 10 Payment Life Insurance Plan for anyone from age 0 to 75. Under this plan, there is a minimum purchase requirement of life insurance. For those ages 0-70, the minimum purchase amount is \$5,000; for ages 71-75, the minimum purchase amount is \$2,000. Premiums are payable for ten (10) years from issue date. If the insured dies within the 10-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.

Premium payments can be made monthly, quarterly, semiannually, or annually. The certificate becomes fully paid at the end of ten 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 10 Payment Life Plan is entitled to

all fraternal benefits of the LPSCU including educational awards, youth and adult activities, newborn benefits, prescription discount card, official publication, and discount car rental, to name a few.

The 10 Payment Life Plan is ideal for both youth and adults – particularly anyone who prefers to have their life insurance paid in full within ten years. Additionally, the 10 Payment Life Plan offered by the LPSCU is both 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 10 Payment Life Insurance Plan. The premiums listed are based on \$1,000 of life insurance coverage. Semiannual and Quarterly premium rates are also available. Contact your Branch Secretary or the Home Office for more information.

10 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	\$13.92	\$12.03	\$1.25	\$1.08
1	14.30	12.36	1.29	1.11
2	14.71	12.71	1.32	1.14
3	15.14	13.09	1.36	1.18
4	15.58	13.47	1.40	1.21
5	16.04	13.86	1.44	1.25
6	16.51	14.27	1.49	1.28
7	16.99	14.69	1.53	1.32
8	17.49	15.12	1.57	1.36
9	18.01	15.57	1.62	1.40
10	18.55	16.03	1.67	1.44
11	19.10	16.50	1.72	1.49
12	19.67	16.99	1.77	1.53
13	20.25	17.49	1.82	1.57
14	20.85	18.01	1.88	1.62
15	21.45	18.54	1.93	1.67
16	22.06	19.07	1.99	1.72
17	22.66	19.61	2.04	1.76
18	23.26	20.16	2.09	1.81
19	23.88	20.74	2.15	1.87
20	24.51	21.32	2.21	1.92
21	25.15	21.93	2.26	1.97
22	25.82	22.56	2.32	2.03
23	26.49	23.20	2.38	2.09
24	27.19	23.86	2.45	2.15
25	27.91	24.54	2.51	2.21
26	28.64	25.24	2.58	2.27
27	29.40	25.96	2.65	2.34
28	30.19	26.70	2.72	2.40
29	31.01	27.47	2.79	2.47
30	31.85	28.25	2.87	2.54
31	32.72	29.06	2.94	2.62
32	33.62	29.89	3.03	2.69
33	34.54	30.74	3.11	2.77
34	35.48	31.62	3.19	2.85
35	36.44	32.51	3.28	2.93
36	37.43	33.43	3.37	3.01
37	38.43	34.36	3.46	3.09

Issue Age	Annual		Monthly	
	Male	Female	Male	Female
38	\$39.45	\$ 35.31	\$3.55	\$3.18
39	40.49	36.29	3.64	3.27
40	41.55	37.29	3.74	3.36
41	42.62	38.32	3.84	3.45
42	43.72	39.37	3.93	3.54
43	44.83	40.46	4.03	3.64
44	45.99	41.59	4.14	3.74
45	47.18	42.74	4.25	3.85
46	48.40	43.94	4.36	3.95
47	49.67	45.16	4.47	4.06
48	50.98	46.42	4.59	4.18
49	52.34	47.71	4.71	4.29
50	53.74	49.04	4.84	4.41
51	55.20	50.41	4.97	4.54
52	56.70	51.81	5.10	4.66
53	58.25	53.26	5.24	4.79
54	59.85	54.75	5.39	4.93
55	61.51	56.28	5.54	5.07
56	63.22	57.86	5.69	5.21
57	64.99	59.49	5.85	5.35
58	66.82	61.17	6.01	5.51
59	68.72	62.90	6.18	5.66
60	70.68	64.70	6.36	5.82
61	72.71	66.55	6.54	5.99
62	74.80	68.46	6.73	6.16
63	76.97	70.44	6.93	6.34
64	79.21	72.49	7.13	6.52
65	81.54	74.61	7.34	6.71
66	83.98	76.82	7.56	6.91
67	86.55	79.10	7.79	7.12
68	89.27	81.48	8.03	7.33
69	92.16	83.97	8.29	7.56
70	95.24	86.58	8.57	7.79
71	98.53	89.32	8.87	8.04
72	102.03	92.23	9.18	8.30
73	105.76	95.33	9.52	8.58
74	109.75	98.66	9.88	8.88
75	114.04	102.26	10.26	9.20

SS.C.M. Appeal Update

The Saints Cyril and Methodius Appeal is in its 47th year of raising money to assist the Pontifical Slovak Institute and College of Saints Cyril and Methodius in Rome. The Appeal relies upon the generosity of individual donors in addition to collections taken up in individual parishes of Slovak ancestry. A direct mailing asking for donations was sent in January to local district and branch leaders from the four Slovak Catholic fraternal organizations, members of the Slovak Catholic Federation, clergy with Slovak ancestry, and previous donors.

As of March 20, the 2025 Appeal has received \$10,147.00 from 123 donors. Donations to date have been received from Branch 6, Branch 90, Branch 213, and the Rev. Dianiska District of the LPSCU as well as 33 other branches and districts from our Slovak Catholic fraternal organizations, 2 churches, 18 clergy and religious, and 66 individuals. On behalf of the Pontifical College, *thank you* for your continued generosity and support.

Anyone who did not receive a donation letter but who wishes to donate to the 2025 Appeal is asked to fill out the information in the box below 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, 2025, will be credited to the 2026 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 Slovak Catholic 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. HvozdoVIC, V.F., supreme chaplain of the Slovak Catholic Sokol and pastor of Our Lady of Victory Parish, Harvey's Lake, Pennsylvania, and Gate of Heaven Parish, Dallas, Pennsylvania. Reverend Thomas A. Nasta, national chaplain of the First Catholic Slovak Union and parochial vicar with senior priest status at Our Lady of Grace Church, Pennndel, Pennsylvania, serves as first vice president of the Federation and is the Appeal coordinator.

47th Annual SS.C.M. Appeal

Name _____

Address _____

City _____ State _____ Zip _____

Email _____

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, Pennndel, PA 19047-4052

IN THE SPOTLIGHT

2025 Youth Achievement Award

LET AN OUTSTANDING YOUNG PERSON KNOW

YOU ARE APPRECIATED!

We all know someone between the ages of 13 and 18 who deserves recognition for his or her scholastic, athletic, fraternal, volunteer, and/or other achievements.

Help the LPSCU show an outstanding young member that they are appreciated by nominating him or her for the **2025 Youth Achievement Award.**

To receive a Nomination Form, contact the Home Office at 570-823-3513 or toll free at 888-834-6614; e-mail: lpscu@lpscu.org; or visit our website: www.lpscu.org

**THE POSTMARK DEADLINE FOR
NOMINATIONS IS JUNE 1, 2025.**

**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 25 to 43.
- 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!

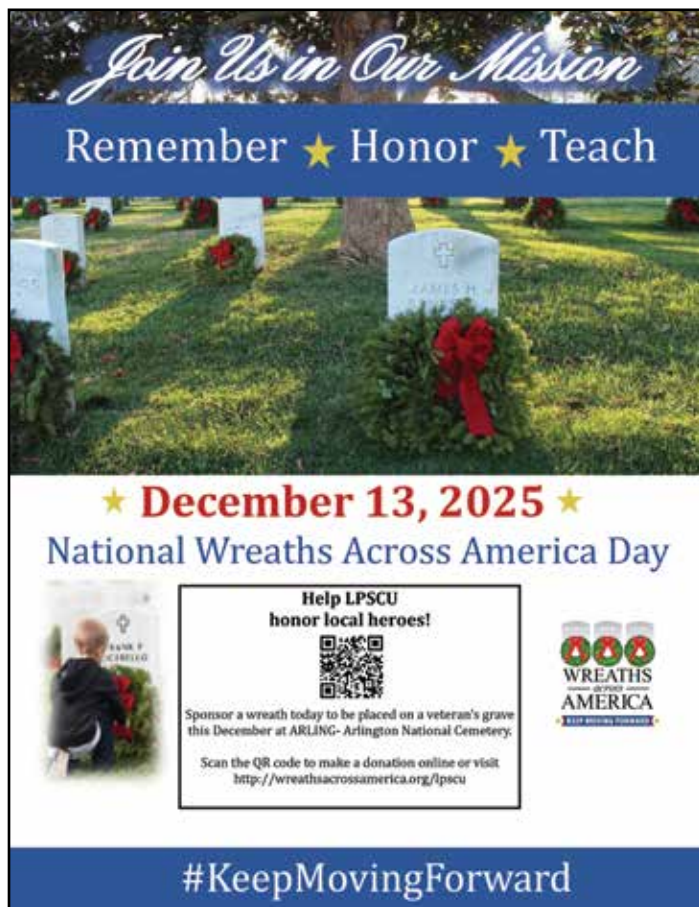
GUARANTEED ISSUE

for all members age 25-43

LPSCU to Host Wreaths Across America Mobile Education Exhibit

As many of you are aware, last year the Ladies Pennsylvania Slovak Catholic Union partnered with Wreaths Across America and that partnership continues in 2025. This year WAA has Mobile Education Exhibit units making their way across the country. The purpose of the Mobile Education Exhibit is to not only teach the next generation about service and sacrifice, but to share stories of patriotism and love of country to communities around the United States. Each MEE will have exterior visual displays, a twenty-seat theater for visual presentations, interactive computers that will enable guests to the mobile unit to sponsor wreaths, merchandise available for purchase, and much more.

In partnership with WAA, the LPSCU is hosting an MEE on **Sunday, July 6, 2025**. It is a free event and open to the public. The location and hours will be determined. Check our website (www.lpscu.org) and Facebook page (LPSCU Life) for updates as to where and when. Information will be posted and updated as it becomes available.



**Have you signed up
a new member lately?
Do your part to help your LPSCU!**

St. Raphael the Archangel

Joan Hladek, LPSCU Trustee

Raphael's name literally means "God heals" in Hebrew. He is often pictured holding a staff and standing on or holding a fish. The most common sign that Archangel Raphael is near is seeing an emerald green light or seeing the name "Raphael" often.

I had my own personal experience with St. Raphael the Archangel. It occurred early in 2024. I believe it was divine intervention when I happened upon some articles regarding St. Raphael on the web. For over a year I have said prayers to St. Raphael the Archangel, especially the ones regarding healing. (I had a few health issues at the time.)

One of the more pressing health issues I had included enduring weeks of hot, prickly sensations on my back. At the time, I was afraid I was having another shingles episode. I closed my eyes and said a prayer to St. Raphael. Within minutes of my prayer, the prickling hot pain was gone, and when I opened my eyes, I saw two emerald green neon bars above me. To date, the pain has never returned!

A quick search on the web shows that people pray to St. Raphael for many reasons. Below are some of the reasons I found when doing my research:

- Healing – For physical and mental healing, as well as healing for the souls of others.
- Guidance – When one is doubtful of their ways.
- Safe Journey – Safe journeys by land, sea, or air.
- Protection – For travelers, the blind, and nurses.
- Consolation – Consoler of the afflicted.
- Refuge – The refuge of sinners.

St. Raphael is also the patron of happy meetings, Christian marriage, and Catholic studies.

My hope is that this article will benefit someone who needs help with one or more of these issues. As for me, I have developed a desire to learn more about the archangels since my experience with St. Raphael was deeply profound at the time and continues to affect me to this day.

Letters

continued from page 8

Once again, thank you for being an essential part of Grace Leadership Institute and for making a lasting impact on the lives of those we serve. Wishing you joy, peace, and blessings in 2024.

With heartfelt appreciation,
Melanie Deppen
Executive Director

Dear Susan Ondrejco,

Thank you for the gift cards [from the Christmas Coloring Contest]. I am looking forward to getting some ice cream.

Juliet Jedlovec

Thank you!

Lucy Jedlovec

Thank you!

Zellie Jedlovec

All are from Branch 60
West Hazleton, PA



Time to Grab Your Bingo Cards!

For those LPSCU members who RSVP'd to Susan Ondrejco that they will be participating in the virtual bingo, make sure you marked your calendar for Thursday, May 15, from 5:00 to 6:30 p.m. Bingo cards have been mailed and members should have received them by now. For those who missed the deadline to RSVP, we hope you'll join us for a future bingo. It truly is a fun time for all!

Get a Discount on Car Rentals



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

Ladies Pennsylvania Slovak Catholic Union End of Year Report

Assets	Year End 2024	Year End 2023
Investments.....	\$ 15,164,791.00	\$ 15,700,315.00
Cash on Deposit	\$ 680,128.00	\$ 237,232.00
Real Estate Owned	\$ 86,502.00	\$ 91,886.00
Other Assets	\$ 228,165.00	\$ 108,743.00
Totals	\$ 16,159,586.00	16,138,176.00

Liabilities & Fund Balance	Year End 2024	Year End 2023
Fund Balance.....	\$ 3,013,179.00	\$ 2,950,405.00
Interest Maintenance Reserve	\$ 19,448.00	\$ 118,762.00
Asset Valuation Reserve	\$ 449,084.00	\$ 542,435.00
Amt. Retained as Trustee.....	\$ 86,718.00	\$ 84,839.00
Aggregate Reserve-Life Certificates.....	\$ 12,396,340.00	\$ 12,229,359.00
Other Liabilities	\$ 194,817.00	\$ 212,376.00
Totals	\$ 16,159,586.00	\$ 16,138,176.00

Revenues	Year End 2024	Year End 2023
Premium Income	\$ 279,196.00	\$ 178,120.00
Investment Income	\$ 713,482.00	\$ 642,206.00
Income - Other	\$ 27,418.00	\$ 74,920.00
Totals	\$ 1,020,096.00	\$ 895,246.00

Expenses	Year End 2024	Year End 2023
Death Claims	\$ 266,854.00	\$ 313,046.00
Endowments	\$ 22,299.00	\$ 19,202.00
Cash Surrenders	\$ 69,941.00	\$ 68,327.00
Annuity Benefits	\$ 92,769.00	\$ 46,667.00
Dividends	\$ -	\$ -
Increase in Aggregate Reserves	\$ 166,980.00	\$ 99,429.00
Branch Support/Commissions	\$ 19,905.00	\$ 17,998.00
General Operating Expenses	\$ 482,117.00	\$ 386,245.00
Officers and Committee Expenses	\$ 14,402.00	\$ 16,881.00
Actuarial/Accounting Expense.....	\$ 71,668.00	\$ 81,423.00
Investment Mgt. Fee	\$ 34,323.00	\$ 84,297.00
Official Publications.....	\$ 65,096.00	\$ 59,181.00
Travel Expense	\$ 6,625.00	\$ 9,167.00
Bureau and Association Dues	\$ 8,560.00	\$ 4,285.00
Donations.....	\$ 13,688.00	\$ 545.00
Scholarships	\$ 1,980.00	\$ 4,100.00
Fraternal Activities.....	\$ 9,553.00	\$ 13,361.00
Insurance Taxes, Licenses & Fees.....	\$ 44,123.00	\$ 70,852.00
Sub Total	\$ 1,390,883.00	\$ 1,295,006.00

Net Gain/Loss From Operations.....	\$ (370,787.00)	\$ (399,760.00)
Net Realized Capital Gain (Loss)	\$ 105,383.00	\$ 12,570.00
Totals	\$ (265,404.00)	\$ (387,190.00)

Surplus Account	Year End 2024	Year End 2023
Surplus, December 31, previous year	\$ 2,950,405.00	\$ 3,309,950.00
Net income from operations	\$ (265,404.00)	\$ (387,190.00)
Change in net unrealized capital gains (losses) .	\$ 234,350.00	\$ 339,644.00
Change in asset valuation reserve	\$ 93,351.00	\$ (311,350.00)
Aggregate write-ins for gains and losses	\$ 477.00	\$ (649.00)
Change in reserve acct. chg. in valuation basis .	\$ -	\$ -
Net change in surplus for the year	\$ 62,774.00	\$ (359,545.00)
Surplus, December 31, previous year	\$ 3,013,179.00	\$ 2,950,405.00

Focusing on National Awareness Month

Deborah McKinley, LPSCU Public Relations Director

MAY National Hearing Month

The focus of May's monthly awareness is better hearing. Hearing has always been a health focus dating as far back as 1927. It was then that the American Speech-Language-Hearing Association (ASHA) established a national month to raise awareness and provide helpful tips to preserve people's hearing.

ASHA has clear and well-defined objectives. These are:

- Increase public awareness about hearing loss.
- Encourage regular hearing screenings.
- Promote healthy hearing habits.
- Highlight the importance and role of audiologists.

Have you ever been in a large venue, such as a stadium for a music concert or sporting event, and the noise was so loud you couldn't hear a thing? Sound absurd? Or in a room full of people, you can see their mouths moving, but can't make out any discernable words? Unfortunately, statistics show that this happens every day to approximately 20% of the global population. Broken down into numbers, that's **1.5 billion people!** Specifically in the United States, one in eight people aged twelve and older has hearing loss in both ears based on standard hearing examinations. If you're a numbers person like I am, that's 13% of the United States population or 30 million people. It is estimated that in the age group of 65- to 74-year-olds, 25% have hearing loss in both ears. These are staggering numbers.

Whether you are the person with the hearing loss, or the one having to constantly repeat yourself because someone can't hear you, it's frustrating. My dad experienced major hearing loss due to noise levels he endured while working. His place

of employment provided ear plugs for the workers to reduce the effect of the noisy equipment, but my dad told me next to no one used them. We had countless conversations where his main sentence was, "I can't hear you."

Based on the numbers given above, I think it's safe to say that hearing loss is a common occurrence. Early detection is important. Many types of hearing loss can be treated through a variety of methods. The key is to have your hearing checked on a regular basis.

JUNE National Safety Month

June's awareness focus is on promoting safety in all aspects of life, from home to school to work. Any time one can make one of these areas safer, it is better in the long run.

Home safety measures that people can take usually focus on two areas: fire safety and general safety. Fire safety includes the usual things that most people think of: having working smoke detectors and fire extinguishers. But good home safety should also consist of an emergency exit plan. This plan should be practiced periodically to everyone knows what they are to do in an emergency situation. General safety refers to things such as having operable window and door locks, security cameras, doorbell cameras, and security lighting. Additionally, keeping floors dry and uncluttered, locking medicine cabinets, and if applicable, babyproofing your home are also ways to ensure the safety of you, your family and anyone visiting your home.

School safety has four main areas: physical security, prevention, mental well-being, and cybersecurity. Physical security ensures that measures such as access to buildings is monitored through surveillance systems and that emergency response protocols are in place. Prevention consists of anti-bullying policies and conducting regular safety drills. Mental well-being is ensuring students and staff have access to counseling services and that issues such as bullying and harassment are addressed and dealt with accordingly. Cybersecurity is the avenue where student information is protected. This area should also include measures to prevent cyberbullying.

Regarding workplace safety, there are three C's to keep in mind: compliance, competence, and commitment. Ensuring compliance is knowledge and enforcement of relevant regulations from organizations such as the Occupational Health and Safety Administration (OSHA). Developing competence is empowering employees to accurately assess risks and make informed decisions based on those risks. Commitment to safety means staying up to date as laws change and environments change within the workplace.

While many of us are aware of the majority of the items I touched on above, just repeating them and bringing them to the forefront of our thinking is a positive step. Safety is ever evolving and should be evaluated on a regular schedule to determine if any new methods and tools need to be implemented.

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.

Cooking Corner

COOL SPAGHETTI SUMMER SALAD

- 1 lb. box thin spaghetti, pieces broken in half or thirds
- 16 oz. pkg. frozen chopped green bell peppers
- 2 sweet red onions, chopped
- 2 tomatoes, chopped, or 1 c. cherry tomatoes, halved
- ½ bottle Kraft Zesty Italian salad dressing
- 2 pkg. dry Italian dressing mix

Cook spaghetti, drain and cool. Mix together bell peppers, red onions, tomatoes, Zesty salad dressing, and dry Italian dressing mix. Add to drained spaghetti and toss. Keep cool in refrigerator. Mix before serving.

Optional:

Add 1 small can diced black olives or 1 celery stalk, diced.

For a sweeter taste, chop equal amounts of green, red, orange, and yellow bell peppers.





Junior Branch Journal

Mother's Day - A Time for Thanks

On Sunday, May 11, we will celebrate Mother's Day, a special day on which children say "thank you" for all the things their mothers have done for them.

Your mother carried you before you were born, she fed you, clothed you, and gave you a bath. Mom was there to hold you when you were scared and to carry you to bed when you were tired.

As you got older, mom helped you type those papers for school, made your costumes for the play, drove you to a friend's house, and cheered for you at sporting events and music recitals. When you think of all your mother has done for you, it makes you want to do something special for her, too.

One of the best presents children can give to their moms is to be good for a day. You can straighten up your room without being asked or ask your mother if there are any special chores she wants you to do.

Whatever you decide to do on Mother's Day, be sure to tell mom that you love her very much. Just as kids like to have mom and dad remind them that they love them, moms like to be told that you love them just as much.



How to make a handprint bouquet for Mother's Day

Materials for the project:

- Construction paper in various colors
- Scissors
- Glue sticks or Glue
- Ribbon to create a bow
- Crayons

Instructions:

Grab a few colors of construction paper to be the "flowers." Trace your handprint onto the construction paper and cut it out. Cut out strips from green paper to create the stems. Glue the green strips to a piece of white paper - make sure to layer them so it looks like a flower bouquet. Glue the hand "flowers" to the tops of the stems. Cut a piece of ribbon and create a bow. Glue the bow to the stems. Write your name on the bottom or the back of the paper so you'll remember when you made them!



Tereza Mihalíková (born June 2, 1998) is a Slovak tennis player. She has a career-high doubles ranking of 33 by the Women's Tennis Association, reached on March 17, 2025.

In 2014, she hit a bird with her forehand during a match at the French Open. The next year, Tereza won her first Junior Grand Slam Final at the 2015 Australian Open, where she was the girls' singles champion. At the next Australian Open, she won the girls' doubles title.

She was a swimmer before transitioning to tennis. She grew up playing at her local club, TC Topolčany. Her aunt inspired her love of tennis.



Junior Branch Journal

National Train Day

National Train Day is a holiday started by Amtrak in 2008 to spread information to the general public about the advantages of rail travel and the history of trains in the United States. It is held each year on the Saturday closest to May 10, the anniversary of the pounding of the Golden spike in Promontory, Utah, which marked the completion of the first transcontinental railroad within the United States. Events are held at Amtrak stations as well as railroad museums across the country and often have passenger cars and model railroad layouts on display. The largest events usually take place in Washington, D.C., Philadelphia, PA, Chicago, IL, and Los Angeles, CA.



Father's Day ~ June 15, 2025

It is a day to enjoy time with Dad and appreciate all he does for you. What Dad really wants is healthy, happy and successful kids. And he wants you to spend a few moments with him on Father's Day. Today's lifestyle is busy for both dads and kids. So, a little time with dad on Father's Day is just what he wants.

The History of Flag Day

The first celebration of the U.S. Flag's birthday was held in 1877, on the 100th anniversary of the Flag Resolution of 1777. However, it is believed that the first annual recognition of the flag's birthday dates to 1885 when schoolteacher BJ Cigrand organized a group of Wisconsin students to observe June 14, the 108th anniversary of the official adoption of The Stars and Stripes, as the Flag's Birthday. Cigrand, now known as the Father of Flag Day, continued to publicly advocate the observance of June 14 as the flag's birthday, or "Flag Day," for years.

In 1916, the anniversary of the Flag Resolution of 1777 became a nationally observed event by a proclamation by President Woodrow Wilson. However, it was not designated as National Flag Day until August 3, 1949, when an Act of Congress designated June 14 of each year as National Flag Day.

Today, Flag Day is celebrated with parades, essay contests, ceremonies and picnics sponsored by veterans' groups, schools, and groups like the National Flag Day Foundation whose goal is to preserve the traditions, history, pride, and respect that are due the nation's symbol, Old Glory.



PERIODICAL

LPSCU 2025 CATHOLIC HIGH SCHOOL AWARD

\$300 One-Time Award



The LPSCU is offering a Catholic High School Award benefit, which is a \$300 one-time award to our members who are attending a Catholic high school during the 2025-2026 academic year. Members may only receive this award one time.

The following are the Guidelines for applying for the Catholic High School Award:

- Must be a member of the LPSCU for two (2) years with \$2,000 permanent reserve life insurance certificate (excludes term insurance).
- Must be a Catholic high school freshman, sophomore, junior, or senior in the fall of 2025.
- Must provide a wallet-size or digital color photo.

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

Applications must be postmarked by June 30, 2025.

Applications are available from the LPSCU Home Office or its website. Return completed applications to:

Ladies Pennsylvania Slovak Catholic Union

ATTN: Catholic High School Award

P.O. Box 32

Wilkes-Barre, PA 18703

Phone: 570-823-3513 ♦ TF: 888-834-6614 ♦ Fax: 570-823-4464

E-mail: lpscu@lpscu.org ♦ Website: www.lpscu.org

Still Available!

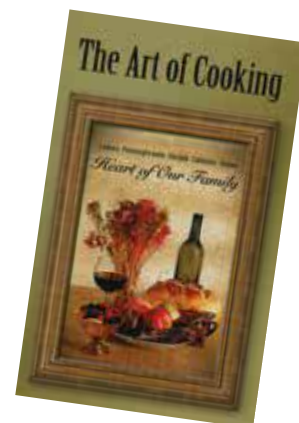
The LPSCU Cookbook

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!**