



**LPSCU Life**

Security, Peace of Mind

LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION

*Morning Star*

ZORNIČKA

Vol. 84, No. 903  
July/August 2025

# JOIN US IN CELEBRATING AMERICA'S HEROES!

## THE WREATHS ACROSS AMERICA'S MOBILE EDUCATION EXHIBIT VISITS DALLAS, PA!



**MORE INFO  
ON BACK  
COVER**

**SUNDAY, JULY 6, 2025 • 1 P.M. - 4 P.M.**

**DADDOW-ISAACS POST 672  
DALLAS AMERICAN LEGION**

**730 MEMORIAL HIGHWAY • DALLAS, PA**



**WREATHS *across* AMERICA**

The Exhibit represents the TEACH pillar of the Wreaths Across America mission, sharing information about the veterans and those who serve our country, and how everyone can play a part in remembering and honoring them.

**WWW.WREATHSACROSSAMERICA.ORG**

# In This Issue

Semi-Annual Board Meeting Notice .....	3	Msgr. Beeda District Matching Fund Event .....	15
You Are Invited to Breakfast .....	3	New Insurance Issued .....	15
SCF Pilgrimage Transportation and Schedule .....	3	Pittsburgh District Hosting Bingo Luncheon .....	15
Branch and Okres News .....	4	Can You Help Us Locate These Members? .....	16
Contributors, Please Note .....	4	Branch 213 Donates Bikes to Township Event .....	17
Rev. Dianiska District's Make a Difference Day .....	4	LPSCU Immediate Withdraw Annuity .....	17
Branch 60 to Hold Fundraiser .....	4	Focusing on National Awareness Month .....	18
SS.C.M. Sisters' 50th Summer Festival .....	4	Rev. Dianiska District Plans Christmas Party .....	18
LPSCU 2025 Post Graduate Award Notice .....	5	Margaret Sabol Scholarship Award Notice .....	19
Branch 213 Members Volunteer at Egg Hunt .....	5	Msgr. Beeda District Plans Holiday Raffle .....	19
Minutes of the Annual Board Meeting .....	6-9	In Memoriam .....	19
FSNEPA and CEO to Host Luncheon .....	9	Cooking Corner .....	19
Branches 83/130 Help Local Community .....	10	Letters .....	20
Msgr. Beeda District Plans Christmas Party .....	10	Msgr. Beeda District Announces Fall Meeting .....	20
NJ/NY Fraternal Alliance Youth Volunteer Award .....	10	1st Quarter Financial Report .....	20
Why Grow Your Money with Our Annuity? .....	11	LPSCU 2025 Religious Life Awards Notice .....	21
EFC Meeting Minutes .....	12-13	LPSCU Book Buy Program .....	21
Msgr. Beeda District to Hold Breakfast .....	13	Junior Branch Journal .....	22-23
Rev. Dianiska District Matching Fund Event .....	13	LPSCU Honors Our Veterans .....	24
SS.C.M. Appeal Continues .....	13	LPSCU Cookbook .....	24
LPSCU 15 Payment Life Insurance Plan .....	14		

## 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.

### JULY

- 1** – Deadline to apply for the 2025 Anne (Shinal) Cichy Memorial Award.
- 6** – LPSCU is hosting a Wreaths Across America Mobile Education Exhibit from 1:00 to 4:00 p.m. at Daddow-Isaacs Post 672, Dallas American Legion, 730 Memorial Highway, Dallas, Pennsylvania. *Further details on this month's cover and page 24.*
- 12** – 50th Anniversary Summer Festival hosted by the Sisters of Saints Cyril and Methodius from 10:30 a.m. to 5:00 p.m. at Villa Sacred Heart, Danville, Pennsylvania.
- 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.**
- 28** – Deadline to make a donation to support Branch 60's fundraiser benefitting United Children's Home in West Hazleton, Pennsylvania. Send checks (payable to LPSCU Branch 60) to Anita Gregory. *See page 4 for more details.*

### AUGUST

- 1** – Deadline to submit matters to be considered by the Board of Directors at its Semi-Annual Meeting in September.
- 3** – Msgr. Beeda District is hosting a breakfast at 9:00 a.m. at Tom's Kitchen, 656 PA-93, Sugarloaf, Pennsylvania. Cost is \$5.00. Contact Anita Gregory (570-788-3263) by July 28 to make a reservation. A Matching Fund raffle benefitting Valley Food Pantry will be held at the event.
- 15** – Deadline to apply for the Margaret Sabol Memorial Scholarship Award. *See page 19 for details.*
- 27** – Fraternal Societies of Northeast Pennsylvania and the Commission of Economic Opportunity are holding an informational luncheon from 11:30 a.m. to 1:30 p.m. at Grotto Pizza, 337 Wyoming Valley Mall Road, Wilkes-Barre, Pennsylvania. Reservations are required. *See page 9 for more details.*
- 31** – Deadline to apply for a Religious Life Award. *See page 21 for details.*

### SEPTEMBER

- 1** – Deadline for New York and New Jersey LPSCU members to apply for the 2025 New Jersey/New York Fraternal Alliance Youth Volunteer Award. *Details on page 10.*
- 8-10** – AFA Executive Summit, Cleveland, Ohio

*continued on page 15*

LADIES PENNSYLVANIA  
SLOVAK CATHOLIC UNION

*Morning Star* ZORNIČKA  
(USPS 699-520)



ZORNIČKA (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, Ladies Pennsylvania Slovak Catholic Union, 71 S. Washington Street, Wilkes-Barre, PA 18701. Call or text 610-704-7288 or email [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:

**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)**

**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](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

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

##### 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@ymail.com](mailto:jollimore.lpescu@ymail.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; [jndmathews@gmail.com](mailto:jndmathews@gmail.com)

## 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 9<sup>th</sup>*

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

## Slovak Catholic Federation Pilgrimage to the Basilica of the National Shrine of the Immaculate Conception

Washington, D.C.

**Saturday, September 13, 2025**

Hazleton pick-up at St. John Bosco Church, Sugarloaf  
4:45 a.m. - 5:00 a.m.

Wilkes-Barre pick-up at Park-n-Ride, Rt 309  
5:30 a.m. - 5:45 a.m.

Departing Washington, D.C. at 4:00 p.m.

Dinner at Mountain Gate Buffet, Thurmont, Maryland  
5:40 p.m. - 6:45 p.m.

Drop off at Wilkes Barre 9:45 p.m. - Hazleton 10:20 p.m.

LPSCU members \$60.00 ♦ Non-members \$85.00

For reservations, call or text Margaret Jollimore  
(570-760-9790)

### Payment due by August 22nd

Instructions will be given at booking  
**Make checks payable to: LPSCU**

✂ ✂ ✂

### Pilgrimage Schedule

Arrival in Washington, D.C. - 9:30 a.m.

Welcome by Basilica Director of Pilgrimages  
11:30 a.m.

Overall tour of the Basilica (Upper Church)  
11:45 a.m.-12:00 noon

Lunch - Confessions in Memorial Hall  
12:00 noon - 1:15 p.m.

Mass (Upper Church) - 1:30 p.m.

Procession to the Chapel  
of Our Mother of Sorrows  
2:30 p.m.

Departure - 4:00 p.m.



**MSGR. BEEDA DISTRICT**

The Msgr. Beeda District held its first meeting of the year on Wednesday, April 23. The gathering took place at Vesuvio's Restaurant in Drums, Pennsylvania, at 6:00 p.m. Ten members attended. A thank you goes out to Branch 124 for hosting the meeting.

District President Anita Gregory opened the meeting by asking everyone to say a silent Our Father in remembrance of Pope Francis who passed away on Easter Monday. President Gregory then went over the financial report with those present. The members were then congratulated for their contributions to the community and were shown a congratulatory note from State Representative Dane Watro along with a picture that was placed in the local newspaper.

Some of the agenda items that were discussed included: Wreaths Across America, Sleep in Heavenly Peace, the Slovak Catholic Federation's Pilgrimage to the Basilica of the National Shrine of the Immaculate Conception in Washington, D.C., and the date, time, and place for this year's Christmas party. The members present also decided to add another social event to the District's calendar. This year it will be a breakfast social that will be held in August. After much discussion, everyone agreed to all the plans that were made. The District will move ahead with the necessary scheduling.

President Gregory would like to thank the members who took time out from their busy schedules to attend the meeting. The next District meeting will be held on Wednesday, September 24, 2025, at 6:00 p.m. at Vesuvio's Restaurant.

### Contributors Please Note

Because the LPSCU is active on other media outlets in addition to *Morning Star*, anyone sending in articles and/or photos for publication is advised that said articles and/or photos may also be used in our various other media platforms (the LPSCU website, Facebook, Instagram, LinkedIn, etc.) and that by submitting such material for *Morning Star*, permission is also being given for it to be used on these other platforms.

### 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.lpscu@gmail.com](mailto:jollimore.lpscu@gmail.com).

## LPSCU Branch 60 to Hold Fundraiser

LPSCU Branch 60 is holding a Matching Fund fundraiser to benefit the United Children's Home in West Hazleton, Pennsylvania. Proceeds from the project will allow fifteen boys from the home to enjoy a day at Dorney Park and possibly a day out at the movies or a pizza party later on in the year. These young boys truly appreciate all that we do for them. They usually go to the park right before the next school year begins. Anyone wishing to make a donation to this fundraiser can make checks payable to LPSCU Branch 60 and mail them to Anita Gregory, 304 Turkey Path Road, Sugarloaf, PA 18249 by July 28, 2025. Thank you for considering to support this worthwhile project.

COME HELP US CELEBRATE THE

**50<sup>th</sup>**  
*Anniversary*

of the

**Summer Festival**

of the

**Sisters of Saints  
Cyril and Methodius**

**Saturday,  
July 12, 2025**

**Villa Sacred Heart, Danville, PA  
10:30 a.m.-5:00 p.m.**

**We hope to see you there!**

Martz air-conditioned bus will leave Wilkes-Barre at 8:30 a.m. and depart Danville at 4:00 p.m. For reservations call Martha at 570-824-0216 – Cost \$20.00.



## 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](mailto:lpescu@lpescu.org) ♦ Website: [www.lpescu.org](http://www.lpescu.org)

## Branch 213 Members Volunteer at Egg Hunt

This past spring, Mary Jo Savidge and Sarah Smigelski, members of LPSCU Branch 213, Dallas, Pennsylvania, had the privilege of volunteering for Brighter Journeys Annual Special Needs Egg Hunt. The event was held at Mohegan Sun Hotel and Casino, Wilkes-Barre, Pennsylvania, on April 5.

Brighter Journeys is a 501C3 non-profit organization that helps individuals with special needs. They help families by providing words of comfort, direction to resources, and the intention to provide tangible support. One unique quality of this foundation is that Brighter Journeys is not specific to any one disability or diagnosis.

It was such a wonderful day seeing the smiles on the faces of all the children and adults. In addition to its volunteer members, Branch 213 donated \$200, with an additional \$100 to be donated by the LPSCU Home Office through the Matching Fund Program.



**Look at all those eggs just waiting to be found!**



**L-R: Branch 213 members Mary Jo Savidge and Sarah Smigelski with friends Lisa Rowski and Cathy Palicki.**

# Minutes of the Annual Board Meeting

MARCH 28, 2025 ❖ WILKES-BARRE, PENNSYLVANIA

## Call to Order

President Theresa Kluchinski called the meeting to order at 8:30 a.m. at the East Mountain Inn, Wilkes-Barre, Pennsylvania. Vice President Anita Gregory offered a prayer.

## Roll Call

All board members were present. Invited guests in attendance were Allan Ferrone, FSA, MAA, Hause Actuarial Solutions, Inc.; Karen Natishan, financial advisor, first vice president, Morgan Stanley; Scott McCoy with the Morgan Stanley Tribeca Group Fixed Income Management.

## Welcome/Remarks

President Kluchinski welcomed the board to the meeting and thanked the members of the board. She also welcomed the invited guests to the meeting. She then noted that the meeting was being recorded and that all documents distributed for the board meeting were uploaded to the SharePoint site.

## Approval of Agenda/Minutes

President Kluchinski presented the agenda and asked for any additions or corrections. There were none. A motion to approve the agenda was made and seconded. The motion passed. A motion to approve the minutes from the winter meeting held on December 5, 2024, was made and seconded. There were no changes or corrections made. The motion passed.

## Correspondence

The correspondence received included three thank you cards and an Audit Responsibility Letter from Kohanski Company PC.

## Requests

A letter was received from the Slovak Catholic Federation regarding the 47th Annual Saints Cyril and Methodius Appeal. A motion was made and seconded to authorize a donation to the Appeal. The motion passed. The annual donation to the Conference of Slovak Clergy, for funding of an annual grant to the Slovak Pontifical College of SS. Cyril and Methodius, was presented for discussion. A motion was made and seconded to authorize a donation to the Conference of Slovak Clergy. The motion passed.

## Resolutions

Several resolutions are considered on an annual basis by the board. They include the Golden Age Benefit Resolution; 80 Year Age Resolution; Certificate Loan Resolution; Minor Beneficiary Account Rate of Interest Resolution; and the approval of appointments to various professional consulting positions. A separate motion was made and seconded to approve each resolution. All motions passed.

## Appointments

A motion was made and seconded to approve the recommended professional appointments. The motion passed.

## Consultants' Presentations

President Kluchinski welcomed consultants Allan Ferrone from Hause Actuaries, Karen Natishan from Morgan

Stanley Wealth Management, and Scott McCoy with the Morgan Stanley Tribeca Group Fixed Income Management.

The Actuarial Report was the first to be discussed. Mr. Ferrone reviewed the various graphs and comments included in the report. The board received a copy of the report prior to the meeting. During the review of the report, Mr. Ferrone pointed out statistical information regarding changes in various financial and membership numbers over a five-year period. Time was allotted for questions and discussion.

The Investment Report was given by Karen Natishan and Scott McCoy from Morgan Stanley Tribeca Group Fixed Income Management. Several reports were distributed to the board during the meeting. Each report detailed the activity and earnings for the various funds held through and managed by Morgan Stanley Wealth Management. Time was allotted for questions and discussion.

## Financial Report

Board members were provided with and reviewed the following information related to the financial reporting required by the LPSCU:

- ❖ 2024 Annual Statement
- ❖ Risk Based Capital
- ❖ Balance Sheet/Revenue and Expenses
- ❖ Pension
- ❖ Budget

The Board was provided and reviewed the budget for 2024 and 2025. President Kluchinski presented a new format for the 2025 budget which uses balances directly from QuickBooks. Variances in line items were pointed out and discussed. Additional budget discussion occurred during a review of the 2025 budget. During the discussion, a question was raised regarding the development of a plan to reach the budget goals. At the conclusion of discussion, a motion was made and seconded to accept the 2025 budget as presented. The motion passed.

- ❖ Market Value 2024/2025
- ❖ Transaction Summary December 2024 and February 2025
  - This document provided statistics on the member certificate activity related to new issues, and claims
- ❖ Branch Support Report
- ❖ MD&A (Management Discussion and Analysis)
  - The MD&A report was received, however, discussion and review were tabled until the next meeting due to the timing of the receipt.
- ❖ CPS Statement of Actuarial Opinion
  - Reports related to the Annual Statement Filing including the Supplemental Compensation Exhibit and the Exhibit 5 Interrogatory 3 Nonguaranteed Elements

## Officers' and District Reports

Several reports were distributed to the board prior to the



meeting. During this section of the meeting time was allotted for the members of the board to pose questions about what was reported and to add to their reports.

#### President's Report

President Kluchinski asked the board for any questions about the report. There were no questions. The following points were contained in the report:

- Expression of gratitude to the board, branches, and districts for the time spent organizing and participating in events of the LPSCU.
- Note about the gain realized from the sale of stock and the increase in surplus reported at the end of 2024.
- Solvency ratio remaining strong at 123%.
- RBC increasing to 794.
- The shift in investment distribution which reduced equity holdings and increased bond holdings.
- A successful convention was held at the Hershey Lodge in June of 2024 where a constitutional change to hire a president was made.
- Participation in the Wreaths Across America program.
- Goals for 2025 were reemphasized as carry over goals from 2024.
- Emphasis on the importance of continuing to attend the various meetings sponsored by the American Fraternal Alliance as well as the Pennsylvania Fraternal Alliance.

#### Secretary-Treasurer's Report

The Secretary-Treasurer's report format was changed to include elements of the Home Office Report and the Compliance Report. The board was informed of the change prior to reviewing the report. President Kluchinski asked the board for any questions. There were no questions. The report contained details regarding a few aspects of the operation. Highlights are as follows:

- The use of a new credit card was detailed.
- Investment accounts were listed and reviewed.
- Certificate loan activity was listed.
- Work associated with determining the current value for the Home Office building was detailed.
- A review of the revenue and expenses for 2024 was included.
- A review of the membership results was included.
- Details of ongoing work by the staff in the Home Office was given.
- A report on abandoned property.
- An update on member benefit development.
- Under the Home Office section of the report items pertaining to the maintenance of the building were listed along with information on personnel-related items.
- Under the Compliance report sections items pertaining to required filings were listed as being completed and an update was provided regarding progress on preparation for new regulations being implemented during the remainder of the year.
- The Board SharePoint site has been established.
- Information about various fraternal events attended during the year.

#### Vice President's Report

A report was submitted by Vice President Anita Gregory prior to the meeting. President Kluchinski asked for any additions to the report. Vice President Gregory had none. There were no additional questions. The report touched upon one of the projects that Vice President Gregory volunteered to follow up on. This project is to determine the feasibility and criteria for a new technical school award. A more detailed report about the results of the research was reviewed and considered by the board under new business.

Additional reports were submitted as follows:

- ❖ James Yocum – Chair of Trustees.
  - There were no questions or discussions about the report.
- ❖ Margaret Jollimore – Trustee
  - Time was given to Trustee Jollimore who reviewed the Wreath's Across America program and an opportunity for the LPSCU to sponsor the mobile education unit. The board entered a discussion regarding sponsorship.
  - Another nationwide service organization that the LPSCU can consider becoming involved with to provide a source of community service to the membership was introduced for discussion. The organization is Sleep in Heavenly Peace.
- ❖ Joan Hladek – Trustee
  - Trustee Hladek submitted several reports to consider during the board meeting. President Kluchinski asked the board for any questions regarding the general report. There were no questions.
  - Comments and Observations Report – A short report regarding observations made as a part of the process of reviewing publications and websites was submitted by Trustee Hladek. The observations were summarized and discussed. No action on the part of the board resulted.
  - *Cannot Locate Members Listing* – Trustee Hladek submitted a report regarding work done to locate members included on a list published in the *Zornicka*. The board engaged in a discussion regarding the report. At the conclusion of the discussion, the board reached a consensus that the list should continue to be published in the *Zornicka*.
  - *Marketing and Membership Discussion* – This report focused on marketing and membership. The board members engaged in discussion regarding points made within the report.
  - *Website Report* – Discussion was deferred to the Strategic Plan section of the agenda.
- ❖ Deborah McKinley – Public Relations Director
  - The Director of Public Relations submitted a report to the Board. The report was reviewed and discussed.
- ❖ Susan Ondrejco – Fraternal Activities Director
  - A report was received from the Fraternal Activities Director. The report included details about the color-

*continued on page 8*

# Minutes of the Annual Board Meeting

continued from page 7

ing contest participation and expense. A second report was submitted to the board. The report detailed information reported by the districts on their events and activities held during 2024.

The Fraternal Activities Director Report was the last report considered under this agenda item. The board acknowledged receipt of the reports with no formal action being taken in the form of a motion.

## Home Office Report

A Home Office Report was submitted by President Kluchinski. Secretary-Treasurer Andrzejewski reported on Home Office items as a part of the Secretary-Treasurer's Report. President Kluchinski reviewed her report. The items reported include:

- ❖ *Crisis Continuity and Disaster Recovery Plan* – President Kluchinski reported that the plan was updated and distributed to the board for review prior to the meeting. The floor was open for questions and discussion. A motion was made and seconded to approve the Crisis Continuity and Disaster Recovery Plan as presented. The motion passed.
- ❖ *Procedures Manual* – President Kluchinski reported that there were no new procedures and no changes to the procedures previously approved by the board. She also reported that Secretary-Treasurer Andrzejewski is working on consolidating the manuals into one document so that they can be uploaded to SharePoint for use
- ❖ *Job Descriptions* – Changes made by the convention delegates were incorporated into the job descriptions on file. The revised descriptions were distributed to the board for review. The board approved of the changes by consensus.
- ❖ *Convention* – President Kluchinski reported on the status of the changes to the Constitution approved during the convention. It was noted that changes to the Bylaws were necessary based on changes to the Constitution made at the convention. Proposed changes were distributed to the board. The board engaged in review and discussion of the proposed changes. At the conclusion of discussion regarding the Bylaws changes, a motion was made and seconded to approve the changes as recommended and presented by President Kluchinski. The motion passed.
- ❖ *Social Membership* – The subject the possibility of instituting some type of social membership as a means of attracting new members to the LPSCU was introduced for discussion. President Kluchinski noted that this type of change would have to be approved by the convention as a constitution change.

## Unfinished Business

- ❖ *Project Task Sheet* – President Kluchinski referred the board's attention to the Project Task sheet. The task sheet formed a list of unfinished projects that will be worked on over the course of the next year. She reported that some of the tasks have been taken on by

the members of the board. The projects being worked on are outlined under the Strategic Plan discussion.

- ❖ *LPSCU District Analysis* – President Kluchinski opened the floor for discussion regarding the District Analysis. She noted the number of active districts. The basis for this discussion was to introduce a proposal to revise the District Stipend to be distributed on a “the more you do the more you get” concept. The board discussed the feasibility of providing the extra funds and tracking the activity. At the conclusion of the discussion, President Kluchinski indicated that she would outline the proposal and rules to use for the granting of the funds for consideration.
- ❖ *Immediate Withdrawal Annuity* – The Immediate Withdrawal Annuity program was introduced in the recent *Zornicka*. The board had some questions of clarification regarding how the program worked. The program was reviewed and questions posed by the board members were answered.
- ❖ *On Demand Governance Training Program* – President Kluchinski reported that the On Demand Fraternal Governance Educational Program offered by the American Fraternal Alliance was purchased for the use of the board. She emphasized that all board members were expected to complete the course. Once complete, a certificate will be issued by the AFA which is to be sent to the Home Office to be retained in the board files.

## Strategic Plan

A copy of the Strategic Plan information was distributed to the board prior to the meeting. The document contained the information recorded during a planning session held in 2023. A summary page of projects being researched by board members was attached. President Kluchinski led a discussion regarding the plan review and projects being researched. Board members reported their progress on the following.

- *Technical School Scholarship* – Vice President Gregory submitted a report detailing information about the program. The board entered discussion. At the conclusion of discussion, Vice President Gregory was asked to revise the proposed rules to incorporate changes agreed upon during the discussion.
- *Website Review* – Trustee Hladek was called upon to discuss the report submitted about the website review. Observations and suggestions for improvement were outlined in the report. The board engaged in discussion.
- *2028 Convention Sites* – Trustee Mathews reported regarding her work on researching the sites for the 2028 convention. The site of the 2028 convention will be in one of three places as determined by a poll of the board based on suggestions made at the 2024 convention.
- *Home Office Real Estate* – Trustee Evanko reported that she has begun work to make a comparison between the expenses associated with owning and renting office space.



- *Community and Member Activities* – The results of Trustee Jollimore's work were discussed previously during the meeting. Trustee Jollimore introduced another possible fraternal activity for consideration during this portion of the meeting: a pilgrimage to the Basilica of the National Shrine of the Immaculate Conception in Washington, D.C., in conjunction with a meeting of the Slovak Catholic Federation in September of 2025.
  - *Bus Sponsorship* – Trustee Jollimore suggested that the LPSCU consider organizing a bus trip in conjunction with the pilgrimage. The route and pricing were discussed.
  - *Member Transportation Subsidy* – During discussion, the possibility of subsidizing member transportation was suggested. At the conclusion of discussion regarding the pilgrimage and bus sponsorship, a motion was made and seconded to approve the sponsorship of the bus transportation and to approve the suggested member subsidy. The motion passed.
- *Zornicka* – Chair of the Trustees Jim Yocum was called on to give an update on research regarding the *Zornicka*. He provided information about the various aspects of the publication being researched for possible cost savings. The board engaged in discussion and made suggestions about potential changes.

#### **New Business**

*Annuity Rate* – The first item for discussion is the annuity rate to be set for the Second Quarter 2025. The current rate is at 4% and the contract guaranteed rates. The board engaged in discussion about rate incentives and suggested sources of funding for an annuity deposit. At the conclusion of the annuity discussion, the board directed President Kluchinski to develop some type of tiered promotional program targeting the annuity product. A motion was also made to set the interest rate for the annuity at 4%. The motion passed.

*Branch Deposit Interest Rate* – The Branch Deposit interest rate was considered by the board. President Kluchinski informed the board that the current rate set is 1.5%. No suggestion for a change was made. A motion was made and seconded set the rate for the Second Quarter 2025 at 1.5%. The motion passed.

*IT Risk Assessment* – Secretary-Treasurer Andrzejewski reported on the IT risk assessment performed as a part of the new regulatory requirements implemented by the Pennsylvania Insurance Department. He reported that the executive officers have been actively working with the LPSCU IT consultants to mitigate the risks identified.

*Information Security Policy* – One of the items developed because of the recent state exam is a more comprehensive Information Security Policy. The proposed policy was reviewed with the board. After a brief discussion regarding the implementation of the policy, a motion was made and seconded to approve the policy as presented. The motion passed.

*Internal Audit Report* – Chair of Trustees Jim Yocum was called upon to present the results of the Internal Audit report. The audit for the year 2024 was conducted on March 26 and 27, 2025. He reported that there were no material discrepancies

noted; all questions arising during the audit were answered by the executive officers; all the documentation requested was provided; and a few minor changes will be made to the procedures used to conduct the audit.

*American Fraternal Alliance Report* – The board noted that a report written on an American Fraternal Alliance lunch and learn meeting was submitted by Trustee Joan Hladek and member Victoria Nay. President Kluchinski asked for questions regarding the report. There were none.

*Calendar of Events* – The updated Calendar of Events was distributed and reviewed with the board by President Kluchinski. President Kluchinski noted that the next meeting of the board is scheduled for June 9, 2025.

#### **Good of the Order**

President Kluchinski asked the board if there were any additional items to note or discuss pertaining to the Good of the Order. There were none brought before the board.

There being no further business, President Kluchinski accepted a motion and second to adjourn the meeting.

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

## **FSNEPA**

(Fraternal Societies of Northeast  
 Pennsylvania)  
 and

## **CEO**

(Commission of Economic Opportunity)

will partner to provide an

## **Informational Luncheon**

### **Where:**

Grotto Pizza  
 337 Wyoming Valley Mall Road  
 Wilkes-Barre, Pennsylvania

### **When:**

Wednesday, August 27, 2025  
 11:30 a.m. to 1:30 p.m.

### **Topic:**

Programs offered by CEO  
 Volunteer Opportunities

Reservations are required

**RVSP by August 15th**

Call 570-823-3513

or email [lpscu@lpscu.org](mailto:lpscu@lpscu.org)

**Seating is limited**

## Branches 83/130 Team Up to Help Local Community

During the March meeting held earlier this year by Bethlehem Branches 83 and 130, members decided to participate in a clothing drive to benefit Bethlehem's south side. All involved felt this would be a good philanthropic activity for this year.

On May 20, 2025, clothing was collected at the homes of Milissa Bolcar and Helen Bobeck from their own closets as well as from their family members. Approximately 10 bags of clothing were gathered. Then on May 23, the donated clothing was taken to Lehigh University's Health, Science, and Technology Building in Bethlehem where it was to be tagged and sold on June 7, along with other items collected from Lehigh University's "Move Out Collection."

When students leave their dormitories for the summer, most have a lot of things they no longer need or want to take back home with them, whether it be clothing or other items from their rooms. Rather than overflowing dumpsters in the area, Lehigh University holds a Move Out Collection, with volunteers gathering items from around the campus. Once items

are all collected, they are sorted by category and priced, with one dollar being the average price per item!

It's a double win. People get to purchase items at a super price and all the monies generated from the sale are then put back into the community. Branches 83 and 130 are pleased not only that needy individuals are able to purchase clothing at affordable prices but also that proceeds from the sale go to local community programs for children.

### Msgr. Beeda District Plans Christmas Party

Members of the Msgr. Beeda District would like to invite you to come celebrate with them as they start getting ready for the holiday season. The District will be holding its Christmas party on Sunday, November 30, 2025, at 1:00 p.m. at Sand Springs Country Club, 10 Clubhouse Drive, Drums, Pennsylvania. Cost for adults is \$15.00 per person; there is no charge for children up to age 12. Reservations are required. Please contact District President Anita Gregory at 570-788-3263 to make your reservation **no later than November 19, 2025.**

A Holiday Matching Fund Raffle will take place at the party with many beautiful gifts being raffled off. The proceeds from the raffle will benefit an organization called Sleep in Heavenly Peace. District members and non-members alike can support this project by donating a prize for our raffle and also by purchasing our raffle tickets if they wish to do so. Sleep in Heavenly Peace is a non-profit that provides children in need with beds and bedding, so please come out and support this worthwhile cause.

We're looking forward to having everyone join us when we begin our holiday celebration!

### NJ/NY Fraternal Alliance Youth Volunteer Award

Are you an LPSCU member who is between 16 and 22 years of age and have been a member for at least one year? Do you live in New Jersey or New York? Do you volunteer for the LPSCU and your community? If you answered Yes to all of these questions, then don't delay! You're eligible to apply for the New Jersey/New York Fraternal Alliance 2025 Youth Volunteer Award.

To secure an application, see the LPSCU's website or contact Robert Galdon, Jr., chairperson of the NJNYFA Award Committee, at 201-247-6750 or email [germaniabob@gmail.com](mailto:germaniabob@gmail.com). Be sure to abide by the rules/requirements listed on the application and return it postmarked no later than September 1, 2025.

Each award winner will receive a check for \$500! An individual can only receive the award one time.



**L-R: Branches 83 and 130 Vice President Marie Egan, member Dan Bobeck, and Secretary-Treasurer Helen Bobeck with some of the bags collected.**



**Branches 83 and 130 President Milissa Bolcar (left) with Stefanie Burke, assistant dean of First Year Experience, Lehigh University.**



# Grow Your Money with an LPSCU Annuity... **WHY???**



**LPSCU Life**

Security, Peace of Mind

## Did you know that with an LPSCU Annuity...

- You can start saving for as little as \$100
- Your money earns interest at a rate of 4% / 4.25% / 4.5% / 5%\*
- Interest accumulates tax deferred
- You can have a guaranteed income starting on the date of your choice with a minimum guaranteed rate of 3%
- You have the ability to transfer the principal to beneficiaries upon death without the worry of inheritance taxes
- The penalty period ends after six years

### *First Year Introductory Rates*

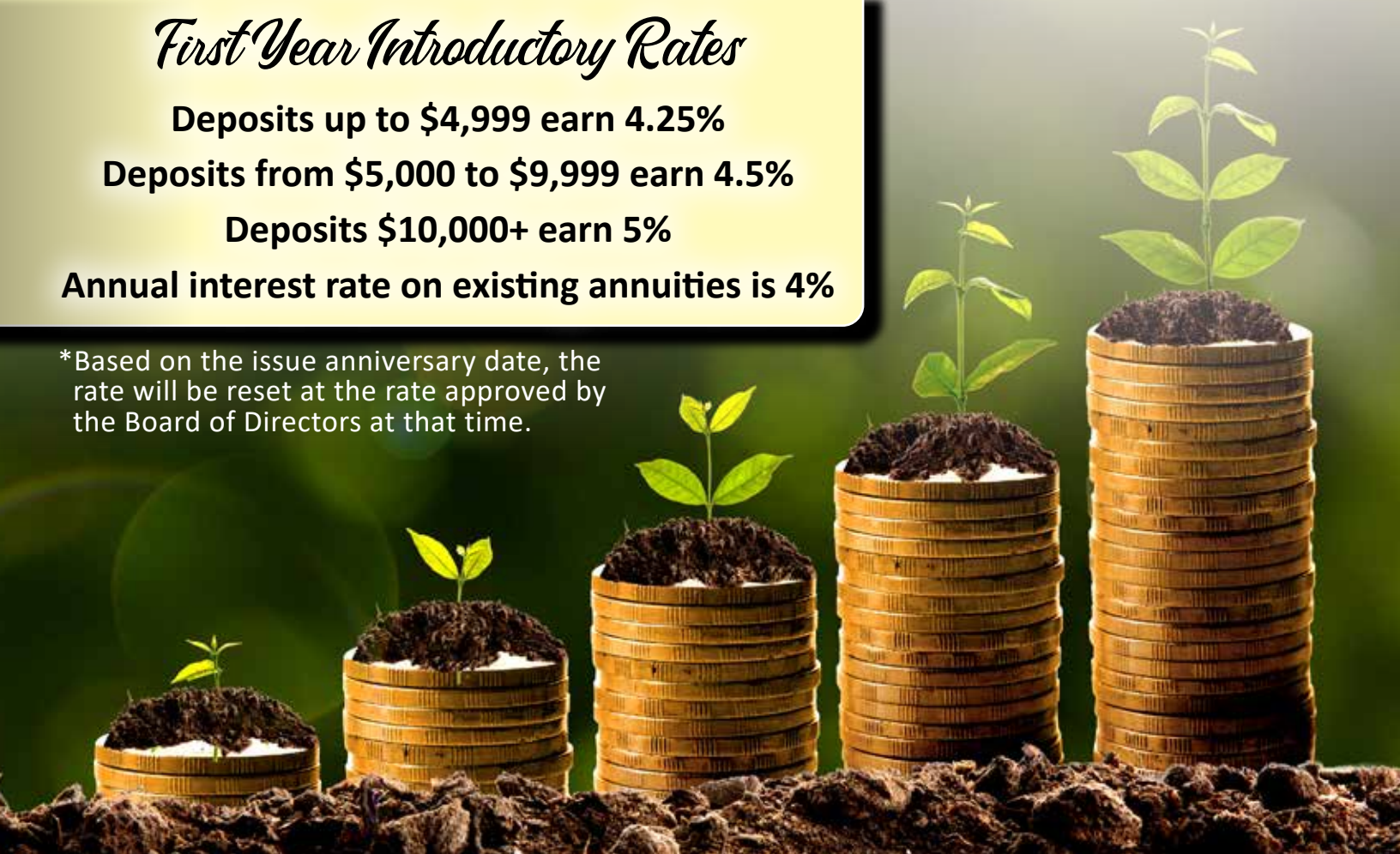
**Deposits up to \$4,999 earn 4.25%**

**Deposits from \$5,000 to \$9,999 earn 4.5%**

**Deposits \$10,000+ earn 5%**

**Annual interest rate on existing annuities is 4%**

\*Based on the issue anniversary date, the rate will be reset at the rate approved by the Board of Directors at that time.



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)



# Executive Finance Committee Meeting Minutes

May 14, 2025 ❖ Home Office, Wilkes-Barre, Pennsylvania

President Theresa Kluchinski called the meeting to order. The meeting was opened with a prayer and the Pledge of Allegiance to the flag. All members of the committee were present.

## Minutes

The committee reviewed and accepted the minutes of the February 9, 2025, Executive Finance Committee meeting.

## Correspondence/Requests

### Correspondence

- ❖ A thank you was received from Benedictine High School for the donation made.
- ❖ A thank you was received from the Western Pennsylvania Slovak Cultural Association for the donation made.

### Requests

- ❖ Our Lady Queen of Angels Catholic Church – Request for funding associated with a trip for religious education students to Slovakia. After discussion, a donation was approved.
- ❖ Saint Andrew Abbey – A request for a supporting donation was received. The EFC engaged in discussion and authorized a donation.
- ❖ Western Pennsylvania Slovak Day Association – Correspondence was received thanking the LPSCU for their past support and asking for support of the annual Slovak Day event to be held at Kennywood Park. The EFC engaged in discussion regarding the event. At the conclusion of the discussion the EFC authorized the purchase of a full-page ad.
- ❖ FSGP Golf Outing – Information was received about the 52nd Annual Fraternal Societies of Greater Pittsburgh Golf Outing. After consideration the EFC authorized a donation to the prize fund.
- ❖ Gifts and Donations Approved Via Email
  - Pennsylvania Fraternal Alliance – President Kluchinski reported that a donation was made to the Scholarship Fund
  - Retirement Gift – A retirement gift was authorized in association with the retirement of the CEO of the FCSLA.
  - Blessings in a Backpack – The EFC approved a donation in association with the community project sponsored by the American Fraternal Alliance during the Spring Symposium held in Cleveland, Ohio.

## 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 February, March, and April 2025. The various documents were reviewed and discussed.

- ❖ M&T Bank Account Statements – The Executive Officers noted a new process associated with the QuickBooks program. The process is related to

reconciliation of the checking account.

- ❖ Morgan Stanley Checking – The EFC reviewed the monthly statements and reconciliation for the months of February, March, and April 2025. During the review it was noted that one of the CDs held in the account matured and was not reinvested.
- ❖ Credit Card Statement – The statements for April and May were reviewed. During the review no unusual charges were noted.
- ❖ Financial Graphs – President Kluchinski reviewed the financial graphs distributed prior to the meeting and noted trends shown for each graph.
- ❖ Home Office Branch Deposit Account – A statement showing the interest earned and balance as of March 31, 2025, was distributed prior to the meeting. President Kluchinski reviewed the statement.
- ❖ Quarterly Statement – Secretary-Treasurer Andrzejewski reviewed the First Quarter 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.
- ❖ Balance Sheet and Profit Loss Comparison – A report for January through April was distributed to the EFC. The EFC members engaged in the discussion and noted some items including a correction made to reclassify expenses associated with computer equipment.

## Investment Portfolio

Information regarding investment balances, purchases, and sales occurring in the months of January through April was distributed to the EFC. A summary of investment market values was also distributed for use during discussion. President Kluchinski began discussion about the investment portfolio by noting sales occurring in the managed stock account. Additionally, the bond account reconciliations for the First Quarter show no purchases and no sales in the Bond and Preferred area. There was a bond sold in April. The reason for the sale was discussed. The EFC then engaged in a discussion regarding cash flow and the availability of liquid funds.

## Pension Update

President Kluchinski reported that the LPSCU was updated on the distribution of the funds associated with the plan. The current fund investment strategy was also reviewed since funds are expected to be distributed in June or July of 2025. This will mark the termination of the Pension Plan.

## Home Office

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

- ❖ Cyber Security – As a result of the risk assessment several items of vulnerability noted have been worked on since the last meeting. The items completed were reviewed.

- ❖ SharePoint – Secretary-Treasurer Andrzejewski reported that the SharePoint program is being utilized more. Utilization includes the establishment of additional sites for committee use.

### 2025 Budget

President Kluchinski distributed the budget sheet showing account balances for January through March of 2025. The account balances allowed for a comparison between the actual results and the budget which was approved by the Board for 2025. The committee engaged in discussion regarding the budget comparison. No unusual differences were noted. President Kluchinski reported that there will be some minor format changes made to the budget document for the next meeting.

### Other Business

None

### Meeting Dates

The next meeting will be on August 27, 2025, starting at 9:30 a.m..

There being no further business, the EFC adjourned.

Respectfully submitted,

**John C. Andrzejewski, III**

National Secretary-Treasurer

## Msgr. Beeda District to Hold Breakfast

The Msgr. Beeda District will be holding a breakfast social on Sunday, August 3, 2025, at Tom's Kitchen, 656 PA-93, Sugarloaf, Pennsylvania, starting at 9:00 a.m. Reservations are required. Kindly contact Anita Gregory at 570-788-3263 by July 28 if you plan to attend. The cost for everyone is \$5.00. Come out and join fellow LPSCU members for a morning of good food and fraternal fellowship. We look forward to seeing you!

## 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.

## SS.C.M. Appeal Continues

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 May 20, the 2025 Appeal has received \$15,807.00 from 144 donors.** Donations to date have been received from Branch 6, Branch 90, Branch 213, the Rev. Dianiska District, and the Home Office of the LPSCU, as well as 42 other branches and districts from our Slovak Catholic fraternal organizations, 4 churches, 20 clergy and religious, and 73 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. Hvozdo, 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, Pennel, 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, Pennel, PA 19047-4052

# LPSCU 15 PAYMENT LIFE INSURANCE PLAN

The LPSCU offers an economical and beneficial 15 Payment Life Insurance Plan for anyone from age 0 through 70. Under this plan, there is a minimum purchase amount of \$5,000 of life insurance. Premiums are payable for fifteen years from issue date. If the insured dies within the 15-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, semiannually, or annually. The certificate becomes fully paid at the end of fifteen 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 15 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.

The 15 Payment Life Plan is perfect for both youth and adults – especially anyone who prefers to have their life insurance paid within fifteen years.

During these unstable economic times, the 15 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 15 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.

## 15 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	Annual		Monthly	
Age	Male	Female	Male	Female
0	\$9.95	\$8.60	\$0.90	\$0.77
1	10.22	8.83	0.92	0.79
2	10.52	9.09	0.95	0.82
3	10.82	9.35	0.97	0.84
4	11.14	9.63	1.00	0.87
5	11.47	9.91	1.03	0.89
6	11.80	10.20	1.06	0.92
7	12.15	10.50	1.09	0.95
8	12.51	10.81	1.13	0.97
9	12.89	11.13	1.16	1.00
10	13.27	11.46	1.19	1.03
11	13.67	11.80	1.23	1.06
12	14.08	12.15	1.27	1.09
13	14.50	12.51	1.31	1.13
14	14.93	12.88	1.34	1.16
15	15.36	13.26	1.38	1.19
16	15.79	13.64	1.42	1.23
17	16.23	14.02	1.46	1.26
18	16.66	14.42	1.50	1.30
19	17.10	14.83	1.54	1.33
20	17.55	15.25	1.58	1.37
21	18.01	15.69	1.62	1.41
22	18.49	16.14	1.66	1.45
23	18.98	16.60	1.71	1.49
24	19.48	17.07	1.75	1.54
25	20.00	17.56	1.80	1.58
26	20.53	18.06	1.85	1.63
27	21.08	18.58	1.90	1.67
28	21.64	19.11	1.95	1.72
29	22.24	19.66	2.00	1.77
30	22.85	20.23	2.06	1.82
31	23.48	20.81	2.11	1.87
32	24.13	21.41	2.17	1.93
33	24.79	22.02	2.23	1.98
34	25.48	22.65	2.29	2.04
35	26.17	23.30	2.36	2.10

Issue	Annual		Monthly	
Age	Male	Female	Male	Female
36	\$26.89	\$23.96	\$2.42	\$2.16
37	27.61	24.63	2.48	2.22
38	28.35	25.32	2.55	2.28
39	29.10	26.03	2.62	2.34
40	29.87	26.75	2.69	2.41
41	30.65	27.50	2.76	2.48
42	31.45	28.27	2.83	2.54
43	32.27	29.06	2.90	2.62
44	33.11	29.88	2.98	2.69
45	33.99	30.73	3.06	2.77
46	34.89	31.60	3.14	2.84
47	35.83	32.50	3.22	2.93
48	36.80	33.43	3.31	3.01
49	37.82	34.39	3.40	3.10
50	38.88	35.38	3.50	3.18
51	39.98	36.40	3.60	3.28
52	41.12	37.45	3.70	3.37
53	42.31	38.55	3.81	3.47
54	43.54	39.68	3.92	3.57
55	44.83	40.85	4.03	3.68
56	46.17	42.07	4.16	3.79
57	47.57	43.33	4.28	3.90
58	49.03	44.65	4.41	4.02
59	50.60	46.02	4.55	4.14
60	52.49	47.45	4.72	4.27
61	54.47	48.94	4.90	4.40
62	56.54	50.50	5.09	4.55
63	58.70	52.13	5.28	4.69
64	60.99	53.84	5.49	4.85
65	63.40	55.64	5.71	5.01
66	65.96	57.54	5.94	5.18
67	68.71	59.55	6.18	5.36
68	71.69	61.68	6.45	5.55
69	74.92	63.96	6.74	5.76
70	78.44	66.40	7.06	5.98



# Calendar of Events

continued from page 2

- 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 transportation info and 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.**
- 24** – Msgr. Beeda District's fall meeting at 6:00 p.m. at Vesuvio's Restaurant, 366 W. Butler Drive, Drums, Pennsylvania. Contact District President Anita Gregory (570-788-3263) to make a reservation.
- 30** – Deadline to apply for a 2025 LPSCU Post Graduate Award. *See page 5 for details.*

## OCTOBER

- 5** – The Pittsburgh District will host a bingo luncheon social at Gaetano's Banquet Center in Pittsburgh, Pennsylvania. Tickets are \$40. *Check with your branch secretary or see this page 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.

## Msgr. Beeda District to Hold Matching Fund Event

The Msgr. Beeda District will be holding a Matching Fund raffle at its breakfast on Sunday, August 3, 2025, at Tom's Kitchen in Sugarloaf, Pennsylvania. The raffle will benefit the Valley Food Pantry, located in Conyngham, Pennsylvania. The organization supports over sixty families in the Conyngham/Sugarloaf area. Each week the pantry provides nutritious food for the families it serves. The Valley Food Pantry needs our help in this effort and is certainly very appreciative of anything we can do to support its work. Please help us make this a successful project.

## New Insurance Issued

Branch	Branch Representative	March/April 2025	Year-to-Date Total
19	Deborah Adamchak	\$ 5,000.00	\$ 5,000.00
197*	John Andrzejewski	\$10,000.00	\$10,000.00
213	John Andrzejewski	\$ 5,000.00	\$ 5,000.00
		\$20,000.00	\$20,000.00

\*Sold through Home Office, not included in Campaign

## 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](mailto:seatheworld@epix.net).
- 20** – **Deadline to submit articles for January/February 2025 Morning Star.**
- 30** – Msgr. Beeda District's annual Christmas party and holiday raffle at Sands Spring Country Club, 10 Clubhouse Drive, Drums, Pennsylvania, beginning at 1:00 p.m. Cost is \$15 per person (children up to 12 are free) and reservations are required. Contact District President Anita Gregory (570-788-3263) by November 19. *More details on page 10.*

## 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.

# CAN YOU HELP US LOCATE THESE MEMBERS?

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

Artim, Jr., Charles – W. Wyoming, PA  
 Beeda, Michaela – Port Lucie, FL  
 Berry, Zachary – Pottstown, PA  
 Blair, Stacy – Hickory, NC  
 Bott, Elizabeth – Weatherly, PA  
 Boyle, Eleanor – Lansford, PA  
 Boyle, Kathleen – Exton, PA  
 Bridzius, Andrius R. – El Paso, TX or  
 San Antonio, TX  
 Brittingham, Lori A. – Orlando, FL  
 Cassese, Patricia – Youngstown, OH  
 Cavenas, Keri L. – Mahanoy City, PA  
 Cibulish, Thomas – Saint Johns, FL  
 Clifford, Brian – Scranton, PA  
 Costello, Thomas – Allentown, PA  
 Costello, Jennifer L. – Schnecksville, PA  
 Cusick, Thomas – Edwardsville, PA  
 Doran, James – Hesperia, CA  
 Fink, Carly – Reading, PA  
 Fink, Thomas – Coopersburg, PA  
 Ford, Renee – Crest Hill, IL  
 Fox, Georgiann – Tampa, FL  
 Garas, Alana – Annapolis, MD  
 Garman, Ashley – Warren, OH  
 Gaska, Julija – Ypsilanti, MI  
 Golby, Raeleen – Johnstown, PA  
 Halko, Vincent J. – Manassas, VA  
 Hoobler, Mary – Sewickley, PA  
 Horvath, Michael – Jacksonville, FL  
 Hutnick, David – Schnecksville, PA  
 Kametz, Danielle – Allentown, PA  
 Kametz, Denise – Allentown, PA  
 Kanocz, Michael – Grand Junction, CO  
 Kimak, Kyle – Lehighton, PA  
 Kinsey, Ann Marie – Taylor, PA  
 Klueber, Mary T. – West Chester, PA  
 Kushnir, Vanessa – Plymouth, PA  
 Lawrence, Brianna – Bethlehem, PA  
 Levertavish, Regina – Mahanoy City, PA  
 Lowrie, Deborah – Dalton, PA  
 Lunday, Terry – Apollo Beach, FL

Magallanes, Jemma – St. Petersburg, FL  
 Martincich, Luke – Lakewood, CO  
 Mason, Stephen – Los Angeles, CA  
 Maxwell, Lynn – Osprey, FL  
 McKenzie, Gary – Hazleton, PA  
 Mikulaj, Brian M. – Lafayette, IN  
 Miller, Richard – Luta, FL  
 Mitrakos, Deborah – Naperville, IL  
 Montanari, Paul – Hellertown, PA  
 Moskal, Justin – St. Charles, IL  
 Novitski, Anna – Plymouth, PA  
 Olson, Gregory – Truro, MA  
 Ondrey, Heather – Deltona, FL  
 Parisi, Allison – Seminole, FL  
 Pavalko, Steven – Boardman, OH  
 Pavlovich, Courtney – Goose Creek, SC  
 Pocius, Kara – Lake Ariel, PA  
 Rager, Paula – Port Orange, FL  
 Renna, Laura – Baldwin, NY  
 Renna, Tara – Baldwin, NY  
 Rich, Austin – Burton, OH  
 Rider, Matthew – Otis, MA  
 Rogers, Michele – Luzerne, PA  
 Ross, Pamela – Ocoee, FL  
 Rossi, Mary – Pittsburgh, PA  
 Roth, Scott E. – Panama, NY  
 Rowley, John – Mahanoy City, PA  
 Rusnak, Susan – Churchville, PA  
 Sakalik, Regis – Lawrenceville, GA  
 Samson-Frazer, Margaret – Jupiter, FL  
 Schmalzer, Michael – West Easton, PA

Schwalm, Zachary – Frackville, PA  
 Sharrow, Roxanne – Youngstown, OH  
 Shipton, Aaron – Pottsville, PA  
 Shook, Alexandra – Hoboken, NJ  
 Sketch, Amy E. – Memphis, TN  
 Stahura, John – Hazleton, PA  
 Stinavage, Judy – Binghamton, NY  
 Stinsky, Susan – Mahanoy, PA  
 Stults, Regina – Windber, PA  
 Stumpf, Kelly – Blandon, PA  
 Suchy, Mary – Chicago, IL  
 Susoreny, James – Richardson, TX  
 Tatko, Jr., Robert – N. Versailles, PA  
 Thomsen, Mary Anne – Aurora, CO  
 Tokar, Rachel – Baltimore, MD  
 Tomanio, Terri – Port Charlotte, FL  
 Tomasic, Brendan J. – Dameron, MD  
 Vanischak, David – Pittsburgh, PA  
 Yatsko, Stephen – Allentown, PA  
 Vidman, Race – Apple Valley, MN  
 Vizza, Daniel – Chicago, IL  
 Wateski, Jessica – Exeter, PA  
 Watson, Michael – Hubbard, OH  
 Weldner, Paul – Falmouth, ME  
 Weldner, Robert – Orefield, PA  
 Whitaker, Kimberly – Emmaus, PA  
 Wisniewski, Edward – Waymart, PA or  
 Rockaway, NJ  
 Wolfe, Stephanie – Slatington, PA  
 Wolken Family – Nebraska  
 Workosky, Dorothy – Johnstown, 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.***



## Branch 213 Donates Bikes to Township Easter Egg Hunt

Wilkes-Barre Township, Pennsylvania, held its annual Easter Egg Hunt on April 19, 2025, at the Al Karaska Park in the township. It was a beautiful day for the hunt. LPSCU Branch 213 from Dallas, Pennsylvania, donated two bikes for the event. This is the fourth year that Branch 213 has donated to the egg hunt.



**Branch Secretary Theresa Kluchinski (right) and her grandchildren, Emily and Adam Landmesser, with the lucky winner and a happy family member.**



**Branch Secretary Theresa Kluchinski and her granddaughter, Emily Landmesser, with the lucky winner and an appreciative family member.**

## 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.**



# Focusing on National Awareness Month

Deborah McKinley, LPSCU Public Relations Director

## JULY

### Disability Pride Month

Disability Pride Month is an annual celebration held in July that recognizes the accomplishments and experiences of the disability community. It also commemorates the signing of the Americans with Disabilities Act (ADA) on July 26, 1990. The focus of the month is multi-fold. It is a time to promote disability culture, challenge ableism, and celebrate the diversity of people with disabilities. It also celebrates the history of ADA and all its achievements. It raises awareness and promotes inclusion.

- ❖ Celebrating Disability: Allows the disability community to celebrate their identities, experiences, and contributions.
- ❖ Raising Awareness: Gives people a platform to raise awareness about disability-related issues. Those issues are discrimination, accessibility, and inclusion.
- ❖ Promoting Inclusion: Having a specific month focusing on disability pride gives both individuals and organizations a place marker to reflect on their own biases and attitudes towards disability as a whole. Once those biases and attitudes are brought to the forefront, change can occur to better promote inclusion.
- ❖ Empower the Disability Community: Disability Pride Month empowers people who have a disability to speak up, and out, and a way for them to advocate for their own rights and needs.

Disability Pride Month is very important because it helps to combat the stigma and misconceptions regarding persons who have a disability. And keep in mind, not every disability is readily visible or noticeable. That doesn't discount the person's disability or make it any less challenging for the person to deal with it on a daily basis.

The bottom line is to be respectful, keep an open mind, and be mindful of people who have a disability because everyone deserves respect and one never knows when they, or someone close to them, might develop a disability.

## AUGUST

### Summer Fun Safety Month

August is the logical choice to spotlight Summer Fun Safety since it is considered a peak summer month. Additionally, UV exposure is usually at its highest and it's the month when people spend more time outdoors.

There are many ways that one can "stay safe in the sun." I'm sure some of the ways below will seem obvious, while others may not.

- ❖ Find shade: Simply put, stay out of direct sunlight and find shady locations. Peak hours for UV exposure are from 10:00 a.m. to 4:00 p.m.
- ❖ Use broad-spectrum sunscreen: A broad-spectrum sunscreen is one with an SPF of 30 or higher. Apply it to *all* exposed skin and reapply every two hours; sooner if swimming or sweating.

- ❖ Wear protective clothing: A loose-fitting and long-sleeved shirt is your friend on sunny days; even better if it is designated as UV protective.
- ❖ Wear a hat and sunglasses: Wearing a wide-brimmed hat will not only protect your head, it will also protect your neck and ears. Sunglasses can shield your eyes from damaging UV rays.
- ❖ Be aware of reflective surfaces: Most people know that water reflects the sun and its UV rays, but did you know that sand and snow also act as reflectors?
- ❖ Be extra diligent around water: Being in the water doesn't stop harmful UV rays from hitting your skin. You can burn even if you're in water.
- ❖ Be diligent about checking your skin: Check for any new moles, changes in existing moles, or any suspicious spots.
- ❖ Protect your children: Be a good role model for your children by practicing what you preach. If you're modeling smart summer sun safety tips, chances are they will too.

By following these simple guidelines, anyone can enjoy the outdoors and reduce the risk of sun damage to their skin, as well as skin cancer. And it's never too late to start implementing the tips outlined above.

*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.*

## 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.



## 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](mailto:lpscu@lpscu.org) • Website: [www.lpscu.org](http://www.lpscu.org)

## Msgr. Beeda District Plans Holiday Matching Fund Raffle

A Matching Fund Holiday Raffle will be held at the Msgr. Beeda District's Christmas party on Sunday, November 30, 2025. Anyone wishing to donate a raffle prize may contact District President Anita Gregory at 570-788-3263. The proceeds will benefit the non-profit organization Sleep in Heavenly Peace which provides beds and bedding to needy children who do not have a bed to sleep in. Their slogan is "No kid sleeps on the floor in our town!" Please help us support this wonderful cause and help Sleep in Heavenly Peace accomplish their goal.

## In Memoriam

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

~ Matthew v.5

NAME	BRANCH	LOCATION
Karen Licata*	19	Swoyersville, PA
Donna Weimer	40	Allentown, PA
Theresa L. Casey*	52	North Braddock, PA
Michael J. Hardison	52	North Braddock, PA
Annmarie Wonders	60	W. Hazleton, PA
Thomas A. Korhnak	65	Munhall, PA
Margaret Seth	90	Johnstown, PA
Barbara J. Tomchik	90	Johnstown, PA
Irene Foy*	153	Perth Amboy, NJ
John F. Vidman*	180	Youngstown, OH
Sharon Vidman	180	Youngstown, OH
Albert J. Czankner	197	Wilkes-Barre, PA

\*Multiple certificates

## Cooking Corner

### THE BEST CHOCOLATE CHIP COOKIES

- 4½ c. flour
- 2 tsp. baking soda
- 2 c. butter, softened
- 1½ c. brown sugar, packed
- ½ c. white sugar
- 2 (3.4 oz.) pkg. instant vanilla pudding
- 4 eggs
- 2 tsp. vanilla
- 4 c. chocolate chips
- 2 c. chopped walnuts (optional)



Preheat oven to 350 degrees. Sift flour and baking soda together and set aside. In a large bowl, mix together butter, brown sugar, and white sugar until well blended. Add pudding to the mixture. Add eggs and vanilla; mix well. Stir in chocolate chips (and nuts, if desired). Add flour mixture last. Stir until blended. Drop by rounded teaspoonfuls onto ungreased cookie sheets. Bake 10 to 12 minutes or until edges are brown.

*For best results, refrigerate dough for 24 hours before baking.*

# Letters

Dear Members:

On behalf of the Southwestern Veterans Center, I would like to thank you for your most generous donation of monies for the residents' Welfare Fund. The veterans are most appreciative of your generosity.

Our goal is to always provide our veterans, America's Heroes, with an atmosphere much like that of a typical "home life" situation, and donations such as yours make it possible for us to do so. Thank you again for always remembering our veterans in this most thoughtful way.

Sincerely,

**Cassie Betzler, NHA**

Commandant

*From United Charities, Inc.*

*(United Children's Home)*

Dear Ladies Pennsylvania Slovak Catholic Union:

Please accept our thanks and appreciation for your generous contribution to our Dorney Park trip to United Children's Homes. The boys enjoyed the park very much. Your generosity truly demonstrates your commitment to the community and the agency.

Thank you again. Your thoughtfulness and kindness will always be remembered.

Sincerely,

**Jill Zapotocky, BS**

Executive Director

*From Brighter Journeys*

*Wilkes-Barre, Pennsylvania*

Hi Theresa!

Thank you so much for the donation to Brighter Journeys on behalf of the Ladies Pennsylvania Slovak Catholic Union. Sarah and Mary Jo are a huge help with our Egg Hunt and we are so appreciative of the support and the donation!

**The Board of Directors**

Brighter Journeys



**LIKE US ON  
FACEBOOK**

## Msgr. Beeda District Announces Fall Meeting Date

Members of the Msgr. Beeda District will hold their fall meeting on Wednesday, September 24, 2025, at 6:00 p.m. It will take place at Vesuvio's Restaurant, 366 W. Butler Drive, Drums, Pennsylvania.

Reservations are required. Kindly call District President Anita Gregory at 570-788-3263 to advise if you are attending.

## Ladies Pennsylvania Slovak Catholic Union 1st Quarter Report

Assets	1st Quarter 2025	1st Quarter 2024
Investments.....	\$ 15,226,852.00	\$ 14,784,884.00
Cash on Deposit .....	\$ 539,998.00	\$ 1,031,130.00
Real Estate Owned .....	\$ 85,002.00	\$ 90,386.00
Other Assets .....	\$ 141,422.00	\$ 283,671.00
<b>Totals .....</b>	<b>\$ 15,993,274.00</b>	<b>\$ 16,190,071.00</b>

Liabilities & Fund Balance	1st Quarter 2025	1st Quarter 2024
Fund Balance .....	\$ 2,924,270.00	\$ 3,081,211.00
Interest Maintenance Reserve .....	\$ 15,003.00	\$ 93,098.00
Asset Valuation Reserve .....	\$ 439,803.00	\$ 499,239.00
Amt. Retained as Trustee.....	\$ 84,010.00	\$ 86,331.00
Aggregate Reserve-Life Certificates.....	\$ 12,353,340.00	\$ 12,266,124.00
Other Liabilities .....	\$ 176,848.00	\$ 164,068.00
<b>Totals .....</b>	<b>\$ 15,993,274.00</b>	<b>\$ 16,190,071.00</b>

Revenues	1st Quarter 2025	1st Quarter 2024
Premium Income .....	\$ 39,576.00	\$ 70,049.00
Investment Income .....	\$ 161,469.00	\$ 168,990.00
Income - Other .....	\$ 3,336.00	\$ 5,922.00
<b>Totals .....</b>	<b>\$ 204,381.00</b>	<b>\$ 244,961.00</b>

Expenses	1st Quarter 2025	1st Quarter 2024
Death Claims .....	\$ 119,932.00	\$ 84,776.00
Endowments .....	\$ 1,000.00	\$ 3,436.00
Cash Surrenders .....	\$ 11,953.00	\$ 14,457.00
Annuity Benefits .....	\$ 5,000.00	\$ 12,983.00
Dividends .....	\$ -	\$ -
Increase in aggregate reserves .....	\$ (43,000.00)	\$ 37,000.00
Branch Support/Commissions .....	\$ 16,773.00	\$ 16,919.00
General Operating Expenses .....	\$ 112,057.00	\$ 99,252.00
Officers and Committee Expenses .....	\$ 2,477.00	\$ 50.00
Actuarial/Accounting Expense .....	\$ 27,644.00	\$ 31,175.00
Investment Mgt. Fee .....	\$ 10,286.00	\$ 5,646.00
Official Publications.....	\$ 8,198.00	\$ 17,906.00
Travel Expense .....	\$ 267.00	\$ 231.00
Bureau and Association Dues .....	\$ 3,075.00	\$ 8,010.00
Donations.....	\$ 325.00	\$ 450.00
Scholarships .....	\$ -	\$ -
Fraternal Activities.....	\$ 2,174.00	\$ 565.00
Insurance Taxes, Licenses & Fees .....	\$ 15,165.00	\$ 15,072.00
<b>Sub Totals .....</b>	<b>\$ 293,326.00</b>	<b>\$ 347,928.00</b>

Net Gain/Loss From Operations.....	\$ (88,942)	\$ (102,967.00)
Net Realized Capital Gain (Loss) .....	\$ 3,433.00	\$ 23,968.00
<b>Totals .....</b>	<b>\$ (85,509)</b>	<b>\$ (78,999.00)</b>



# LPSCU 2025 RELIGIOUS LIFE 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: [lpescu@lpescu.org](mailto:lpescu@lpescu.org) ❖ Website: [www.lpescu.org](http://www.lpescu.org)

## An LPSCU Educational Benefit

# BOOK BUY PROGRAM

The LPSCU Book Buy Program assists our members who are attending college by reimbursing 15% of their college book expenses. This award is available in addition to any other educational award members may have received from the LPSCU.



How to qualify? You need only to purchase a **new 20 Payment Life or Whole Life Policy** during the student's freshman, sophomore, junior, or senior years of college. Premiums must be paid on an annual, semi-annual, or quarterly basis and must be current in order for the student member to be eligible for this program. **Student members can submit an LPSCU Educational Book Buy Program Application each school year and receive a 15% refund based on books purchased (limited to the amount paid for the annual premium on the 20 Payment Life or Whole Life Policy).**

**Example:** A 19-year-old female student purchases a \$10,000 20 Payment Life policy having an annual premium of \$121.30. (This does not include administration fee.) The student submits receipts totaling \$650.00 for book purchases. The benefit will reimburse student \$97.50 (15% of the books purchased).

**Example:** A 19-year-old male student purchases a \$10,000 20 Payment Life policy having an annual premium of \$141.20. (This does not include administration fee.) The student submits receipts totaling \$750.00 for book purchases. The benefit will reimburse student \$112.50 (15% of the books purchased).

**Student members may take advantage of this program for a maximum of four (4) years.** Simply complete the LPSCU Educational Book Buy Program Application and attach your book receipts. It's as simple as that! And in addition to receiving this reimbursement, you are protected with valuable life insurance.

For a Book Buy application, please contact the Home Office at 570-823-3513, toll free at 888-834-6614, fax 570-823-4464, e-mail us at [lpescu@lpescu.org](mailto:lpescu@lpescu.org), or check our website at [www.lpescu.org](http://www.lpescu.org). For a life insurance application, please contact your Branch Secretary or the Home Office.



# Junior Branch Journal

Slovak Day ~ Thursday, July 17

Come celebrate with the Slovaks of Western Pennsylvania on Thursday, July 17, 2025, for the 102<sup>nd</sup> Annual Slovak Day in Kennywood Park. Events will focus on the culture, food, and spirit that is uniquely Slovak.

The festivities begin at 12:30 PM with games and treats for the children. The Slovak kitchen will also be open serving all the traditional favorites. Music in the food pavilion will be provided by George Batyi and Friends from 1 until 3:30 PM. At 4 PM, the Eucharistic celebration will take place. The Slovak Day festivities conclude with a performance by the Pittsburgh Slovaks.



Everyone must have a ticket to enter the park. Slovak Day tickets good ONLY on July 17 are \$33 dollars each; Flex tickets are \$40 each and are good every day through September 7. Mail a check made payable to: W. PA SLOVAK DAY to my address: 234 ILION St. Pittsburgh, PA 15207 to get your tickets. After July 10, call (412) 421-1204 to make arrangements to pick up your tickets.

There is something for everyone at the 102<sup>nd</sup> Annual Slovak Day in Kennywood Park: rides, games, food, ethnic vendors, music, and entertainment. Join in the festivities on July 17 and renew your Slovak spirit.

## *Here are some interesting facts about July:*

- **Hottest Month:** In the Northern Hemisphere, July is typically the warmest month.
- **Independence Day:** Many countries, including the United States, Canada, and France, celebrate their independence or national day in July.
- **July is named after Julius Caesar:** The month was named after the Roman general and dictator.
- **Birthstones and Birth Flowers:** July's birthstone is the ruby, and its birth flowers are larkspur and water lily.
- **National Ice Cream Month:** In the United States, July is designated as National Ice Cream Month.
- **July 4th Trivia:** Three US presidents died on July 4th: John Adams, Thomas Jefferson, and James Monroe.
- **July 20, 1969:** Neil Armstrong took his first step on the moon.





## Junior Branch Journal

### Slovak Inventors

Slovakia has been responsible for a number of important inventions over the years. Jozef Murgaš, born in Tajov, Slovakia, on February 17, 1864, was a Slovak inventor, architect, botanist, painter, patriot, and Roman Catholic priest. He contributed to wireless telegraphy and helped develop mobile communications and wireless transmission of information and human voice.



In 1889, Rev. Jozef Murgaš attended the Academy of Art in Munich, where he had much success. Meanwhile, his fascination for science continued, and he enrolled at the Electrical College of Vienna, where he studied the field of wireless telegraphy.

Murgaš emigrated from Slovakia to Wilkes-Barre, Pennsylvania, where he achieved his first scientific breakthrough: Murgaš devised a system which greatly improved Morse code.



Murgaš' "Rotary-spark-system" allowed for much faster communications through the use of musical tones. He patented his new invention, which is now listed as the "Wireless Telegraphy Apparatus," as well as 16 more inventions in this field. These patents would go on to form the foundations for the invention of the radio.

### August 15 ~ Assumption of Mary



On the Solemnity of the Assumption of the Blessed Virgin Mary, we remember when Mary was taken into heaven, body and soul, after she died. You will not find this story in the Bible. However, a tradition handed down from the earliest days of the Church says that Mary died in Jerusalem and was buried in a tomb. But when the apostles opened the tomb again, her body was gone. Why would God take Mary's body and soul into heaven? In part because Mary is special to God: she said "yes" to becoming the mother of Jesus. But God also wanted to show us that one day, all of us will share in the bodily resurrection of Jesus. Mary is the first person in the Church to experience the resurrection in its fullness.



## PERIODICAL

### *LPSCU Honors Our Veterans*

It doesn't matter where you live, or whether or not you are a veteran of the United States of America, you can join the LPSCU in honoring our nation's veterans. In December, Wreaths Across America, with the help of thousands of volunteers, will be placing wreaths on the graves of veterans throughout the United States. Wreaths can be placed on a grave at Arlington National Cemetery, or a cemetery/ grave that you specify anywhere in the United States. What a beautiful, visual tribute that we can perform to thank our veterans.

Placing wreaths on veterans' graves started back in 1992 when Morrill Worcester, owner of Maine's Worcester Wreath Company, had too many remaining wreaths as the end of the holiday season neared. Worcester decided to transport the wreaths from Maine to Arlington National Cemetery and place them on graves in an older section of the cemetery. A trucking company, Blue Bird Ranch, Inc., heard about the plan. Since Worcester Wreath Company was donating the wreaths, Blue Bird Ranch owner, James Prout, offered to provide the transportation to get the wreaths to the cemetery in Virginia. Volunteers from the area decorated each wreath with a hand-tied, red bow. Fifteen years later, this small initiative by Mr. Worcester and his excess wreaths became what today is known as Wreaths Across America. The mission of WAA is a simple but powerful one: "Remember. Honor. Teach." This year the laying of the wreaths will take place on December 13 all around the U.S.

New in 2025, WAA is adding a new dimension to its wreath initiative. A Mobile Education Exhibit is traveling around the country, teaching about patriotism while remembering the service and sacrifices of our military. The 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.

The LPSCU is hosting an MEE stop on Sunday, July 6, 2025, from 1:00 to 4:00 p.m. at the Daddow-Isaacs Post 672, Dallas American Legion, 730 Memorial Highway, Dallas, Pennsylvania. We hope to see you there!

*Still Available!*

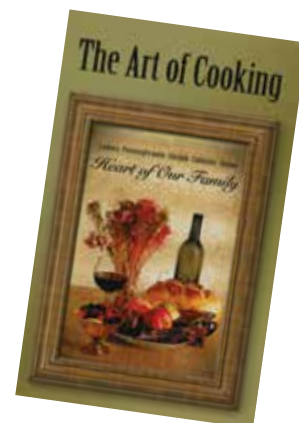
### **The LPSCU Cookbook**

#### *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!**