



LPSCU Life

Security, Peace of Mind

Morning Star

ZORNIČKA

Vol. 80, No. 881
November-December 2021

Congratulations

To Our 2021 Award Recipients



**VERONICA
MARTONIK**
Lynda (Posivak)
Mohlenhoff
Memorial Award



**KATELYN
CHRISTENSEN**
Margaret Sabol
Scholarship Award

See their stories in this issue.

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Calendar of Events

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

NOVEMBER

- 1-17** – Branch 39's Thanksgiving Virtual Food Drive benefitting St. Joseph Food Pantry. See page 8 for details.
- 20** – **Deadline to submit articles for January/February 2022 Morning Star.**

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Statement of Ownership, Management and Circulation

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Morning Star

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Monday through Friday:

November 1 — April 30

7:00 a.m. to 4:30 p.m.

May 1 — October 31

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

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A Message from Our National Spiritual Advisor

“O COME, O COME, EMMANUEL!”

The Advent Season provides us with many wonderful opportunities for the journey leading us to the joyful celebration of the birth of Jesus Christ. Each year we are given a fresh start, or better yet, a fresh vision of strengthening our relationship with God in our daily lives. Advent extends to us all the invitation to slow down from the busyness of everyday life, the holiday shopping and its many distractions, so that we might center our attention on the reason for the season, that is, Jesus Christ. As we prepare to celebrate Christ's birth, let us open our hearts and homes in holy anticipation. Throughout Advent, make time for prayer, pray the rosary, go to Mass more often (daily if your schedule permits), prepare an Advent wreath for your home, and plan your charitable giving. As we journey through this wonderful Advent season, may our hearts be filled with joy and peace.



Rev. Robert L. Seeman



The Blessing of an Advent Wreath

The blessing of an Advent Wreath takes place on the First Sunday of Advent or on the evening before the First Sunday.

*Lord our God,
we praise you for your son, Jesus Christ:
he is Emmanuel, the hope of the peoples,
he is the wisdom that teaches and guides us,
he is the Savior of every nation.*

*Lord God,
let your blessing come upon us
as we light the candles of this wreath.
May the wreath and its light
be a sign of Christ's promise
to bring us salvation.*

*May he come quickly and not delay.
We ask this through Christ our Lord.
Amen.*

Wishing you all a Blessed Advent and Christmas.
Veselé Vianoce!

Father Bob



*The National Officers and Staff
of the LPSCU
Wish You and Yours
a Very Happy Thanksgiving,
a Blessed and Merry Christmas,
and a New Year Filled
with Health and Happiness!*

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Maureen Grohowski

*Radostne Vianocne sviatky
a Bohom pozehnany Novy Rok!*

*Linkiu jums geru Sv. Kaledu
ir mielu bei laimingu Naujuju Metu!*

A Christmas Prayer From Our Spiritual Protector



CHRISTMAS MANGER PRAYER

*O God, whose Almighty Son was born
in Bethlehem in days long ago,
lead us to that poor stable,
where Mary laid her child Jesus.
As we praise You and look on in wonder
upon this manger,
may we welcome you, baby Jesus,
in all life.*

*May we see You in the poor,
especially the unborn,
and in each other.*

*With the example set
by your Blessed Mother, Mary,
and your foster Father, St. Joseph,
may they radiate upon our families
that same love born in You
on Christmas Day.*

*May God bless our manger
and all who adore it.
Amen.*

Rt. Rev. Gary Hoover, OSB
Abbot, St. Andrew Abbey, Cleveland, Ohio
and LPSCU Spiritual Protector

Branch and Okres News

MSGR. BEEDA DISTRICT

The Msgr. Beeda District held its second meeting of the year on Wednesday, September 8, 2021. The meeting took place at Vesuvio's Restaurant in Drums, Pennsylvania. Branch 60 hosted. We were so thrilled to have LPSCU Public Relations Director Debby McKinley join us for our meeting.

Plans were finalized for our District Christmas party to be held on Friday, December 3, 2021. We also discussed our Holiday Raffle/Matching Fund which will be held at the Christmas party.

The next meeting is scheduled for Wednesday, March 9, 2022, at 6:00 p.m., at Tom's Restaurant, Route 93, Sugarloaf, Pennsylvania.



Seated, L-R: LPSCU Public Relations Director Debby McKinley, District President Anita Gregory, and District Secretary Dolores Evanko. Standing, Cecelia Nemeth (left) and District Treasurer Mary Ann Litchock.

Cooking Corner

DOUBLE LAYER PUMPKIN PIE

- 4 oz. pkg. cream cheese
- 1 Tbsp. milk or Half & Half
- 1 Tbsp. sugar
- 1½ c. Cool Whip, thawed
- 1 Keebler graham cracker pie crust
- 1 c. cold milk
- 16 oz. can pumpkin
- 2 (4 oz.) pkgs. vanilla instant pudding
- 1 tsp. cinnamon
- ½ tsp. ground ginger
- ¼ tsp. ground nutmeg

Mix first three ingredients in a large bowl with a whisk until smooth. Gently fold in Cool Whip. Spread on bottom of crust. Pour cold milk into a bowl, Add pumpkin, pudding, and spices. Beat with a whisk until well mixed. Mixture will be thick. Spread over cream cheese. Refrigerate 4 hours, or until set. Garnish with Cool Whip, if desired. Store in refrigerator.



MORNING STAR

LPSCU Members Enjoy Breakfast with the Board

On Saturday, September 11, 2021, seventeen members came together at the Lehigh Valley Hotel and Conference Center located in Bethlehem, Pennsylvania, to have breakfast with some of the LPSCU board members. While there is still the threat of COVID-19 variants, members present were happy to be able to gather and interact with one another again.

Board members in attendance were National President Theresa Kluchinski, National Vice-President Anita Gregory, National Secretary-Treasurer Mary Jo Savidge, and Trustee Dolores Evanko.

President Kluchinski welcomed those in attendance and gave a brief overview of the benefits the LPSCU has available to its members.

Alyssa Porambo, the 2021 Youth Achievement Award recipient, and her mother, Andrea Porambo, were also in attendance. Alyssa received a plaque and a \$2,000 paid-up insurance certificate in recognition of her volunteer efforts.

Also in attendance was LPSCU Public Relations Director Debby McKinley. Debby was glad to be able to “meet and greet” members as COVID-19 restrictions are being eased.

In addition to enjoying a delicious breakfast, everyone in attendance received a pocket hand sanitizer and a beautifully embroidered blanket. The consensus of the group is that it was a morning well spent!



A group of attendees at the “Breakfast with the Board.”



Some members take a break from breakfast to pose for a photo.



Youth Achievement Award recipient Alyssa Porambo, third from the left, receives a plaque in recognition of her achievements. Also pictured, from left, are Dolores Evanko, Anita Gregory, Andrea Porambo, Theresa Kluchinski, and Mary Jo Savidge.

In Memoriam

Blessed are they that mourn, for they shall be comforted.
— Matthew v.5

Name	Branch	Location
Joseph Panaway*	6	Wilkes-Barre, PA
John W. Fortuna, Jr.	7	Exeter, PA
Carolyn Kozloski	7	Exeter, PA
Stephen Rosiak	7	Exeter, PA
Chester (Ceslovas) Savickas	21	West Lake, MA
Richard J. Sako	28	Joliet, IL
Marie R. Konapelsky*	38	Whitehall, PA
James E. Bertera	42	Pittsburgh, PA
Elizabeth Thomas	60	W. Hazleton, PA
Helen B. Wojna*	72	Stratford, CT
Stephanie A. Tomko	83	Allentown, PA
Anthony S. Manich	109	Hammond, IN
Agnes Schwendt	131	Reading, PA
Christine A. Wojcik	131	Reading, PA
Adele Lietuvninkas	158	Chicago, IL
Barbara Czankner*	197	Wilkes-Barre, PA
Regina A. Stossel	197	Wilkes-Barre, PA
Rev. Dominic Mondzelewski	209	Cleveland, OH

**Multiple certificates*

Together, we can build our society. Sign up a new member today!

LPSCU PRESENTS

2022 ACTIVITY CAMPAIGN



HOST AN ACTIVITY* WHERE YOU SUPPORT GOD'S CHILDREN
(young or old, two-legged or four-legged)

JANUARY 1 - DECEMBER 31, 2022

Take a picture with the official LPSCU "All God's Children" sign, fill out and submit an LPSCU Activity Form

All qualifying activities receive a Bonus of 300 Branch Points or \$100 District Stipend

*Simple Monetary participation does not qualify

LPSCU Branch 60 Hosts Fun Fall Crafting Event

Seven members of LPSCU Branch 60, West Hazleton, Pennsylvania, along with seven guests, gathered on Sunday, October 3, at St. John's UCC Church in Drums, Pennsylvania, where they collectively made their own pumpkin patch. The group was led by Kathy Tomcheck, who instructed everyone in how to make a beaded pumpkin. Each completed pumpkin had its own unique and beautiful look.

Fall-themed baked goods including pumpkin and apple desserts were available after the pumpkins were completed. LPSCU Public Relations Director Debby McKinley was also on hand and put a distinctive spin on her own pumpkin.

Everyone in attendance had a good time and enjoyed socializing while they were crafting. The photos on this page show some of the attendees creating their beaded pumpkins and displaying their finished masterpieces.



Our Scholarship Recipients Explain

The Importance of Life Insurance

Life insurance is something that many people would not consider purchasing. Some people do not carefully plan for their family's life after they are no longer here. Without the proper planning, your family will be left with the stress from losing a loved one as well as the financial burden. Dave Ramsey, an American personal financier, once said, "In case you can't be there to catch them, make sure you leave a safety net." The net he is talking about is the financial safety that your family will have after you pass.

Life insurance has multiple benefits. For example, life insurance allows your loved ones to mourn the loss as they wish. The money from life insurance can be used to pay for burial and services. Without life insurance, your family may not be able to financially afford the expensive costs which can result in improper mourning. Without proper mourning, your family will not be able to celebrate the life that you had on earth, but instead will continue to miss their loved one for years to come. Overall, life insurance is a necessary asset to have to make the process of losing a loved one somewhat easier.

Dominic Mancuso
Branch 65, Munhall, Pennsylvania



Rev. Dianiska District to Hold Christmas Party

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

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



Minutes of the Executive Finance Committee

August 18, 2021 ❖ Zoom Conference Call

President Theresa Kluchinski called the meeting to order. Secretary-Treasurer Mary Jo Savidge offered a prayer. Attendees were: Theresa Kluchinski, president; Anita Gregory, vice president; Mary Jo Savidge, secretary-treasurer; and Mary Ann Ewasko, chairperson of trustees.

The committee reviewed and accepted the Minutes from the May 26, 2021, Executive Finance Committee meeting.

Correspondence/Requests

The committee acknowledged the correspondence read and approved the following:

- ❖ Request from the Western Pennsylvania Slovak Day Association for an ad in the 98th Annual Slovak Day program book. *Approved full page ad for \$100.*
- ❖ Request from the Pennsylvania Fraternal Alliance for a donation for the charitable project, Jubilee Soup Kitchen. *Approved \$100.*
- ❖ The New Jersey–New York Fraternal Alliance requesting an ad in the Annual Convention book. *Approved a full-page ad for \$100.*
- ❖ Request from the St. Francis Center for Renewal in Bethlehem, Pennsylvania, for an ad in the 11th Annual Star Struck Gala and Silent Auctions program book. *Approved a half page ad for \$195.*
- ❖ Western Pennsylvania Slovak Radio Hour requesting an ad and dinner tickets for the 38th Annual Dinner-Dance. *Approved a full-page ad for \$100 and 4 tickets for \$160.*
- ❖ Request for an ad in the Slovak Heritage Festival program book. *Approved a full page ad for \$150.*

Slovak League of America dues of \$400 will be paid August 20, 2021.

Financial Statement

The committee reviewed the following checking accounts: M&T Bank – General Operating Account; the Outstanding Check list for the M&T General Operating Account for May, June, and July 2021; the Morgan Stanley Smith Barney Checking Account for May, June, and July 2021, and the Home Office – Branch Deposit Account.

The committee reviewed the June 30, 2021, Quarterly Report and the Balance Sheet/Profit & Loss for May, June, and July 2021. The committee also reviewed graphs which provide a snapshot of our financial statement.

The LPSCU Statement of Investment Policy Objectives and LPSCU Employee Retirement Plan Guidelines and the Statement of Investment Policy and Objectives were reviewed.

Bond/Stock/Pension Portfolio

The committee was provided and reviewed all activity from May, June, and July 2021, including Common Stocks, Preferred Stocks, and International Bonds. The Employee Retirement Plan was also reviewed.

Home Office

Secretary-Treasurer Savidge reported the following:

- ❖ CPS IT group set up the new desktops and laptops on July 28, 2021.
- ❖ The scanning company, Comprehensive Microfilm and

Scanning, was sold to Berkheimer. The scanning will still be housed in Edwardsville, Pennsylvania, so there should be no interruption in business. We are looking into having our active files scanned. Our representative from Comprehensive Microfilm and Scanning will provide us with options for scanning active files.

Budget

The committee was provided and reviewed the budget through July 2021.

Meeting Dates

The next meeting will be November 17, 2021.

There being no further business, the EFC adjourned.

Respectfully submitted,
Mary Jo Savidge

National Secretary-Treasurer



Branch 39 to Hold a Thanksgiving Virtual Food Drive

LPSCU Branch 39 is sponsoring a Thanksgiving Virtual Food Drive. The drive will be conducted virtually by asking members and friends of Branch 39 to make monetary donations by mail. The donations collected during the drive will be combined with a matching grant from the LPSCU Home Office. The proceeds will then be given to the Catholic Social Services of the Diocese of Scranton – Hazleton CSS Family Center to enable them to purchase food items for the Thanksgiving holiday for the St. Joseph Food Pantry.

Catholic Social Services food pantries are a safety net for families with limited resources who search for the everyday means of sustenance – food. Through its food pantries, CSS attempts to provide a balanced selection of nutritious food options for those in need.

The drive will run from November 1-17, 2021. Checks should be made out to LPSCU Branch 39 and mailed to: LPSCU Branch 39, 1738 Evergreen Drive, Hazle Township, PA 18202.

LPSCU members having any questions regarding the virtual food drive can contact Branch Secretary Jim Yocum at 570-436-6792 or by email at lpescu39@ptd.net.

As always, we thank you for your generosity in helping those less fortunate.

CONTRIBUTORS, PLEASE NOTE

When mailing articles for publication in *Morning Star*, please provide a phone number or email address so we may contact you if necessary.

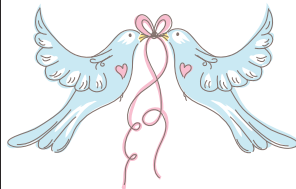
Nevitts Celebrate 50th Wedding Anniversary

Jack and Carole (Gumbita) Nevitt recently celebrated their 50th wedding anniversary. They were married on September 25, 1971, at All Saints Catholic Church in Manassas, Virginia.

Carole, a member of Branch 197, Wilkes-Barre, Pennsylvania, was born and raised in Central City, Pennsylvania. Jack was raised in North Hills, Pennsylvania, a suburb of Philadelphia. They met in Manassas while Jack was stationed at the Army post Vint Hill Farms Station. They remained in Virginia throughout their marriage and currently live in a retirement community in Ashburn.

They celebrated the milestone at Deep Creek Lake, Maryland, with a week-long vacation with their son, Jason, his wife Katie, and granddaughters Samantha and Shelby of Bristow, Virginia, and their daughter, Kimberly, her husband Jamie, and granddaughters Eliana and Gabriella of Falls Church, Virginia.

The LPSCU congratulates Jack and Carole on their golden wedding anniversary and wishes them many more happy years together.



Carole and Jack cut the cake at their wedding.



Jack and Carole on a recent trip to New Mexico.

JET Plan \$1.00 First Year Premium Extended for 2022

The LPSCU Board of Directors announces that the \$1.00 first year annual premium on the Juvenile Estate Term (Term-to-25) plan of insurance has been extended for the year 2022. **This offer is limited to certificates with an issue date in the year 2022.** After the first year, premiums will be billed at the rate of \$16.00 for \$10,000 of term life insurance and \$9.50 for \$5,000 of term life insurance.

The LPSCU's Juvenile Estate Term (JET) Plan, commonly referred to as Term-to-25, is an ideal insurance solution for students and is available to anyone less than 22 years of age. The plan provides full life insurance protection from date of issue to age 25. A medical exam is not required to apply. However, the LPSCU reserves the right to require a medical exam on any applicant should it be deemed necessary.

Once the JET insurance certificate is issued, coverage remains in full force and effect through the maturity date of the certificate, provided premium payments are current. This plan matures when the insured's certificate reaches the anniversary of issue date closest to his or her 25th birthday. **When the certificate expires, the insured will be given an option to convert his/her current coverage amount to a legal reserve plan (permanent insurance) with no evidence of insurability being required. This is a guaranteed provision within the JET contract.**

In the event of the death of the insured prior to reaching 25 years of age, the face amount of the policy is paid to the named beneficiary/ies.

The new legal reserve certificate may provide a death benefit equal to or less than the face amount of the expired JET policy. The policy date of issue will be the expiry date of the JET policy. The policy premium on the new certificate will be based on the member's age on the date of exchange and on the Society's premium rates then in effect. The first premium on the new certificate must be paid prior to the expiry date of the JET policy. Written request for exchange will be required.

JET Term-to-25 is an excellent, affordable plan providing protection for children from infancy on through their school years, including college. Now the JET Term-to-25 is even more affordable with the first year's premium costing just \$1.00. This offer is good for certificates with an issue date in the year 2022.

Call your Branch Secretary today for an application for this economical term insurance plan for the young, or contact the LPSCU Home Office at 888/834-6614 or 570-823-3513. You can also e-mail the Home Office at lpscu@lpscu.org. Visit our website (www.lpscu.org) for more details.

Kaylors Celebrate with their Grandchildren

On Friday, July 21, the Kaylor Family and a family friend, Earl Kalchthaler, enjoyed an outing at the North Shore Tavern located on Federal Street in Pittsburgh, Pennsylvania. This get-together was made extra special by the presence of Rachel and Malcolm Bowman, grandchildren of Tom and Mary Ann Kaylor. Both Malcolm and Rachel were due to return to college on the upcoming weekend. Malcolm is a junior at Penn State University and was recently admitted into the School of Civil Engineering. Rachel is a sophomore at West Virginia University and is pursuing a degree in Psychology.

The North Shore Tavern is known for its delicious food, cold beer, and its love of all things baseball. It is located directly across the street from PNC Park, home of the Pittsburgh Pirates. A prime feature of the menu is "Meals on a Stone." Diners can choose from selections such as jumbo shrimp, Delmonico steak, salmon filet, sea scallops, or New York strip steak. The items are then lightly seasoned and seared in the kitchen and then brought to the table on a hot stone where the diner then determines the degree of how well done the item should be.

Malcolm chose the restaurant for his love of steak. Since he was returning to college, he was able to enjoy not one, but two Delmonico steaks on a stone, compliments of his mom, Maryann Bowman. The rest of the family chose items such as New York strip, surf and turf, and filet mignon. Rachel enjoyed a chicken Caesar salad and Aunt Helen, a vegetarian, chose a carrot hummus.

Afterwards, as it was a beautiful night in Pittsburgh, the family gathered at the Ohio River for a photo. The Kaylors were grateful for the blessing of being able to spend time together and hope to do so again soon.

The Kaylors, their daughter Maryann, and their grandchildren are all members of Branch 64 located in Pittsburgh.



L-R: Malcolm Bowman, Maryann Bowman, Rachel Bowman, Mary Ann Kaylor, Helen Lorinc, Tom Kaylor, and Earl Kalchthaler.

Remember to notify the Home Office if your address changes!

Calendar of Events

continued from page 2

- 22** – Deadline to order wreaths for Branch 213's Christmas fundraiser. See page 24 for details.

DECEMBER

- 3** – Msgr. Beeda District's Christmas party and Matching Fund holiday raffle at Rocco's Restaurant, 245 Muir Avenue, Hazleton, Pennsylvania, at 6:00 p.m. Contact Anita Gregory at 570-788-3263 if you plan to attend.
- 4** – LPSCU Board Meeting (via Zoom)
- 5** – LPSCU Branch 52's annual Christmas luncheon at Asti's Italian Steakhouse, Grandview Golf Club, Braddock, Pennsylvania, from noon until 3:00 p.m. Contact Angela Skiffen at 724-864-7405 for more information.
- 5** – Rev. Dianiska District's Christmas party at Genetti's Hotel & Conference Center, 77 E. Market Street, Wilkes-Barre, Pennsylvania, at 1:00 p.m. Branch 213 will host. A special Matching Fund gifts raffle benefitting the Matthew Mursch Jr. Foundation will be held at the event. Contact Mary Ann Ewasko at 570-823-6432 if you plan to attend.
- 8** – American Fraternal Alliance – Encore (virtual meeting)

❖ 2022 ❖

JANUARY

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

MARCH

- 20** – **Deadline to submit articles for May/June Morning Star.**
- 23-24** – LPSCU Internal Audit
- 25** – LPSCU Annual Meeting, Wilkes-Barre, Pennsylvania

APRIL

- 4** – Slovak Catholic Federation Spring Meeting, Danville, Pennsylvania
- 25-27** – American Fraternal Alliance Spring Symposium, Indianapolis, Indiana

MAY

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

JUNE

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

JULY

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

SEPTEMBER

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

OCTOBER

- 5-7** – New Jersey/New York Fraternal Alliance Meeting, Atlantic City, New Jersey

LPSCU 10 Payment Life 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 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.

ANNUAL 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	\$ 35.3	\$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



Pets are family. Protect them like it. With affordable, customized insurance from Liberty Mutual.



What is Pet Insurance?

Pet Insurance can help your pet get the best veterinary care available when they need it by reducing the financial burden of unexpected medical costs due to illness or injuries. Plus, our preventative wellness options could help you stay ahead of any potential issues altogether.



Why Pet Insurance?



One in three pets needs unexpected veterinary care every year.¹



The cost of veterinary care has more than doubled in the past decade.²



Veterinary medicine is advancing with more specialists and treatment options available.



Every six seconds a pet parent is handed a bill for more than \$3,000.³

Contact me for your free quote.



Candice Cilvik
 Lead Sales Representative
 72 Glenmaura National Blvd
 Ste 102 Glenmaura Professional Center
 Moosic, PA 18507
 (570) 871-6260
 Candice.Cilvik@LibertyMutual.com
 Client #122164





What's covered in our policies?

Our comprehensive policies cover a wide range of illnesses and injuries, including but not limited to:

- ✓ Illnesses (including cancer)
- ✓ Injuries
- ✓ Alternative medicine
- ✓ Hereditary & congenital conditions
- ✓ Ingestion of foreign object
- ✓ Accidental death
- ✓ Behavior therapy
- ✓ Optional wellness plan

Policies start at \$1.66/day.

Choose from these options:

Reimbursement:
70%, 80%, or 90%

Deductible:
\$250, \$500, or \$1K

Annual maximum:
\$5K, \$10K, or \$15K

Why Liberty Mutual?

- Customized coverages so you only pay for what you need
- Flexibility to use any vet
- Built by a company with 100 years experience
- No cancellation due to age
- Claims handlers with a wealth of experience
- No monthly transaction and administration fees

Ask about stackable discounts. If you qualify, you could save up to

20%.

¹American Pet Products Association, 2018. ²American Veterinary Medical Association, 2019. ³PetPlan, 2017

Pre-existing conditions are not covered. Waiting periods, annual deductible, coinsurance, benefit limits, and exclusions may apply. Product discounts, rates, and savings are available where state laws and regulations allow, and may vary by state.

Products are administered by C&F Insurance Agency, Inc. (NPN # 3974227), a Crum & Forster company. C&F and Crum & Forster are registered trademarks of the United States Fire Insurance Company. Coverage provided and underwritten by Liberty Mutual Insurance and its affiliates, 175 Berkeley Street, Boston, MA 02116. Learn more about our privacy policy at libertymutual.com/privacy.

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Do a Financial Check-Up

We go to our doctor for an annual check-up to make sure we're doing all right physically. When was the last time you gave your insurance portfolio a check-up? Have you retired? Marital status change? Have a new addition to your family? Bought a house? Moved? Take time to look over your insurance coverage to determine if your family will be able to continue in their current lifestyle should something happen to you. Notify the Home Office when you move so your address can be updated accordingly. Call your local Branch Secretary or the Home Office (toll-free at 888-834-6614) with any questions.

DO YOU KNOW ONE?

"Families of the LPSCU"

The LPSCU recently launched a new feature called *Families of the LPSCU* that will continue in future issues of *Morning Star*. Anyone who is a family member or who knows an LPSCU family can submit information to be published in the magazine. The submitter would write about why they have chosen to highlight the family as an "LPSCU Family." (Including a photo or two would be great as well!) All families submitted will be featured at some point. There are no boundaries as to why a family can be singled out. It could be because of how many are members or how many generations are members; how they dealt with a challenge; because of a common thread in their chosen profession, etc. Send your story to Public Relations Director Deborah McKinley at dmckinley@lpscu.org or to lpscu@lpscu.org. We hope to hear from you soon!

New Insurance Issued

Branch	Branch Representative	July/Aug. 2021	Year-to-Date Total
7	Margaret Jollimore	\$ 10,000.00	\$ 16,000.00
42	Dolores Sakal	\$ 2,000.00	\$ 6,000.00
109	Joan Hladek	\$ 3,000.00	\$ 13,000.00
197*	Mary Jo Savidge	\$ 10,000.00	\$ 10,000.00
		\$ 25,000.00	\$ 45,000.00

*Sold through Home Office; not included in Campaign.

LPSCU Seeking Independent Agents/Recommenders

The Ladies Pennsylvania Slovak Catholic Union is seeking licensed independent agents/ recommenders to represent the Society and market our Life Insurance and Annuity products. Interested individuals do not need to be a member of the Society. Currently we are licensed to sell in Pennsylvania, Ohio, New Jersey, Indiana, Illinois, Michigan, and Massachusetts.

Please call or e-mail President Theresa Kluchinski at 888-834-6614 or Theresa@lpscu.org.

Are you making the most of your LPSCU membership?

How many of these benefits are you taking advantage of?

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

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

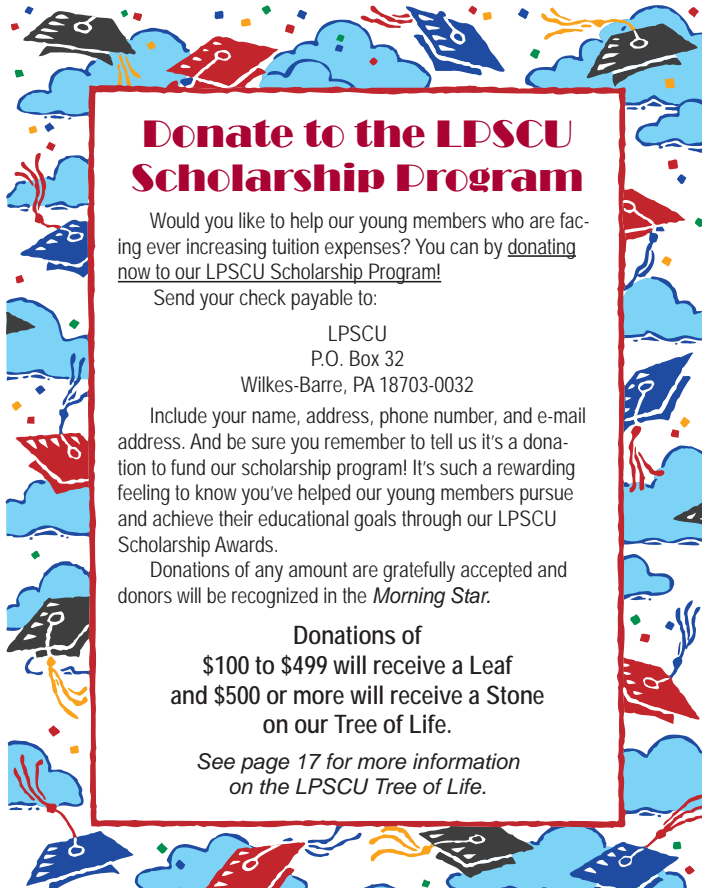
Letters

Dear LPSCU,

Thank you so much for choosing me to be the recipient of the Lynda (Posivak) Mohlenhoff scholarship!

Veronica Martonik

Branch 1
Hazleton, PA



Donate to the LPSCU Scholarship Program

Would you like to help our young members who are facing ever increasing tuition expenses? You can by donating now to our LPSCU Scholarship Program!

Send your check payable to:

LPSCU
P.O. Box 32
Wilkes-Barre, PA 18703-0032

Include your name, address, phone number, and e-mail address. And be sure you remember to tell us it's a donation to fund our scholarship program! It's such a rewarding feeling to know you've helped our young members pursue and achieve their educational goals through our LPSCU Scholarship Awards.

Donations of any amount are gratefully accepted and donors will be recognized in the *Morning Star*.

Donations of
\$100 to \$499 will receive a Leaf
and \$500 or more will receive a Stone
on our Tree of Life.

See page 17 for more information
on the LPSCU Tree of Life.

Katelyn Christensen Awarded Margaret Sabol Scholarship

The LPSCU is proud to announce that Katelyn Christensen of Palm Desert, California, a member of Branch 172, Pittsburgh, Pennsylvania, has been selected as the 2021 recipient of the Margaret Sabol Scholarship Award. Katelyn is currently a student at Arizona Christian University, located in Glendale, Arizona, where she is studying Biology.



Katelyn has been described as a person with a strong work ethic who shows commitment and is extremely loyal. In the letters recommending Katelyn to be considered for this award, each one mentioned her caring for others and her willingness to help others. As a college freshman last year and while still learning the lay of the land at Arizona Christian, Katelyn still found time to do 28 service hours!

Katelyn is the daughter of Debra Christensen and Daniel Christensen. Her mom is also a member of Pittsburgh Branch 172.

The Margaret Sabol Scholarship Award was established in her memory through the generosity of Margaret's daughter. The award is given annually to an LPSCU member who is attending college full time pursuing a degree in Science (including Medical Science).

It is with great pride that the Ladies Pennsylvania Slovak Catholic Union announces Katelyn Christensen as the 2021 recipient of the Margaret Sabol Scholarship Award. Congratulations, Katelyn!

Where Are They Now?

Awhile back, we announced a new feature in the *Morning Star* updating what has happened to past recipients of our college scholarship, post graduate, religious, and various other awards. We continue to invite all our past awardees (or their parents or other relatives) to fill us in on what has been going on in their lives in the years since they received their LPSCU award. Whether it be furthering their education, marriage, starting a family, embarking on a career, travel, or any other "adventure" they've had, we would like to hear about it.

Please feel free to share your success with our readers through a brief story and a photo or two. Send your information to Debby McKinley, LPSCU Public Relations Director, 34 Oxford Street, Tamaqua, PA 18252 or email zornicka@lpscu.org. Our readers look forward to hearing from you.

**LADIES PENNSYLVANIA
SLOVAK CATHOLIC UNION**
71 S. Washington Street
Wilkes-Barre, PA 18701

INFORMATION REQUEST FORM

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

Name: _____
 Address: _____
 City: _____
 State: _____ Zip: _____
 Phone: (_____) _____ - _____
 Date: _____
 Email Address: _____

Select how you would like to be contacted:
 Phone Email Mail

~ REQUESTED INFORMATION ~

PRODUCTS

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

FORMS

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

FRATERNAL BENEFITS

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

EDUCATION AWARDS

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

Comments: _____

Msgr. Beeda District Concludes Gift Card Project

The Msgr. Beeda District recently completed a gift card project. District President Anita Gregory received monetary donations from LPSCU members in the following branches: Branch 39 (Hazle Township, Pennsylvania), Branch 60 (West Hazleton, Pennsylvania), and Branch 124 (Hazleton, Pennsylvania). A total of three hundred and fifty dollars was collected for this project and twelve \$25.00 Master Card gift cards were purchased and activated.

The gift cards were given to Father Michael Piccola at SS. Cyril and Methodius Parish at the Church of St. Joseph in Hazleton. He will, in turn, give the gift cards to those in need in the community. With the holidays approaching, the cards will quickly be put to good use for many families. Father Piccola was very grateful for the donation given to his parish.

The Msgr. Beeda District would like to thank all those who donated to this special project.



Stephanie Betterly (left), secretary at SS. Cyril and Methodius Parish at the Church of St. Joseph, accepts the gift cards from District President Anita Gregory.

Connecticut Couple Marks 56th Anniversary

Mary and Thomas Gluodenis of Waterbury, Connecticut, celebrated their 56th wedding anniversary with family and friends on September 4, 2021. They were married by Reverend Gradeck on September 4, 1965, in St. Joseph's Church in Waterbury.

Mary and Thomas have three children: Thomas, Jr., Robert, and Maryann. All are doctors. Additionally, they have been blessed with three grandchildren: Thomas, Catherine, and Sarah Marie. Mary and her daughter are both members of Branch 72, Stratford, Connecticut.

The LPSCU congratulates Mary and Thomas on their anniversary and wishes them many more.

LPSCU PRIVACY STATEMENT

Our Privacy Commitment

The Ladies Pennsylvania Slovak Catholic Union (LPSCU), a fraternal life insurance society, shares your concern about privacy. We believe in protecting the confidentiality and security of the information we collect. This notice describes our privacy policy and how we treat the information we receive about you.

Why we collect and how we use information

We use the information we collected about you for business purposes with respect to our insurance and fraternal relationship with you. The business purposes include evaluating a request for our products, services or benefits; evaluating benefit claims; administering our products, services or benefits; and processing transactions requested by you. We may also use the information to contact you about other products and services we provide.

How we collect information

Much of the personal information that we have comes directly from you. The information you give us when you apply for our products or services generally provides the information we need. If we need to verify information or need additional information, we may obtain this information from third parties such as health care providers. Information collected may relate to your employment, finances, health, avocations, or other personal characteristics.

How we protect information

We treat the information we collect about you in a confidential manner. Our employees are required to protect the confidentiality of this information. Your personal information is available only to our employees who may need to see it to fulfill and service your needs. We maintain safeguards to protect the information and our employees are required to comply with our established policies. Should your relationship with us end, your personal information will remain protected in accordance with our privacy practices as outlined in this notice.

What we do with personal information we collect

We do not disclose your personal information to companies or organizations not affiliated with us that would use the information we have provided them to contact you about their own products and services. We may disclose information about you in order for us to conduct our business, or where law requires disclosure. For example, information may be disclosed to others to enable them to provide business services for us, such as performing general administrative activities. We may use your personal information for marketing purposes or to help with your overall insurance program. Information may also be disclosed for audit or research purposes, or to law enforcement and regulatory agencies.

Further information

As required by law, we will notify you of our privacy policy annually.

Ladies Pennsylvania Slovak Catholic Union

71 South Washington Street / P.O. Box 32

Wilkes-Barre, PA 18703-0032

Phone: 888-834-6614 ❖ Fax: 570-823-4464

E-mail: lpscu@lpscu.org

Do you need a very special gift?

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

TREE OF LIFE

RESERVATION FORM

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

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

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

LPSCU
P.O. Box 32
Wilkes-Barre, PA
18703-0032

*All proceeds
received fund our
Scholarship Program.*

Name _____

Phone _____

Address _____

City/State/Zip _____

Enclosed is (please check one):

- My first donation toward my "Tree of Life," entitling me to an engraved (Please check one)
Fraternal Leaf Fraternal Stone when fully paid.
(Minimum of \$20 per payment.)
- My \$100 check as payment in full, entitling me to an engraved Fraternal Leaf
- My \$500 check as payment in full, entitling me to an engraved Fraternal Stone

LEAF INSCRIPTION

Maximum of 4 lines with 20 characters per line, including spaces.

STONE INSCRIPTION

Maximum of 6 lines with 40 characters per line, including spaces.

**PLEASE ENGRAVE MY FRATERNAL LEAF
OR STONE AS FOLLOWS:**

PLEASE PRINT CLEARLY

Veronica Martonik Receives Lynda (Posivak) Mohlenhoff Memorial Award

The LPSCU is proud to announce that Veronica Martonik of Conyngham, Pennsylvania, a member of Branch 1, Hazleton, Pennsylvania, has been selected as the 2021 recipient of the Lynda (Posivak) Mohlenhoff Memorial Award. Veronica is currently continuing her education in Occupational Therapy at Elizabethtown College, located in Elizabethtown, Pennsylvania, where she is consistently maintaining a GPA of 3.75 or higher.



The letters recommending Veronica to be selected as this year's award recipient consistently used such words as kind, leader, reliable, and selfless. She was described as a positive role model and one mentioned that it was an honor to watch her grow and mature into the woman she is today. Additionally, Veronica has done extensive volunteer work for her parish.

Veronica is the daughter of Timothy and Emily Martonik. Her mom and her grandmother, Emily Degenhart, are also members of LPSCU Branch 1 in Hazleton.

The Lynda (Posivak) Mohlenhoff Memorial Award was established through the generosity of Lynda's parents, Peggy and Frank Posivak. The award is given to an LPSCU member pursuing a degree in, or relating to, the fields of Math, Science, or Technology.

It is with great pride that the Ladies Pennsylvania Slovak Catholic Union announces Veronica Martonik as the 2021 recipient of the Lynda (Posivak) Mohlenhoff Memorial Award. Congratulations, Veronica!

Awards Available to LPSCU Members

- ❖ Catholic Grade School Award
- ❖ Catholic High School Award
- ❖ College Award
- ❖ Post Graduate Award
- ❖ Bishop Andrew G. Grutka Memorial Scholarship Award
- ❖ Anne (Shinal) Cichy Memorial Award
- ❖ Linda (Posivak) Mohlenhoff Memorial Award
- ❖ Margaret Sabol Scholarship Award
- ❖ Three Religious Awards
- ❖ Fraternalist of the Year Award
- ❖ Golden Age Award

For more information, criteria, and deadlines regarding any of the above awards, please visit our website: www.lpscu.org.

LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION

FLEXIBLE ANNUITY

Annual Interest Rate is 3%*

*EFFECTIVE JANUARY 1, 2021

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

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



For more information about the

LPSCU FLEXIBLE ANNUITY

contact the LPSCU Home Office or your local Branch Secretary

71 South Washington Street | Wilkes-Barre, PA 18701

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

2021 SS.C.M. Appeal Draws to a Close

By the time this issue of *Morning Star* reaches you, the 43rd Annual Saints Cyril and Methodius Appeal will be drawing to a close. The Appeal raises money to assist the Pontifical Slovak College of Saints Cyril and Methodius in Rome with its day-to-day operations. The Appeal relies upon the generosity of individual donors in addition to collections taken up in individual parishes of Slovak ancestry. A direct mailing asking for donations was sent in January to local District and Branch leaders from the four Catholic Slovak fraternal organizations, members of the Slovak Catholic Federation, clergy with Slovak ancestry, and previous donors.

As of September 15, a total of \$22,547.50 from 204 donors has been received for the 2021 Appeal.

Along with the Home Office of the Ladies Pennsylvania Slovak Catholic Union, donations have also been received from Branch 6, Branch 60, Branch 65, the Monsignor Beeda District, and the Reverend Dianiska District. On behalf of the Pontifical College, thank you for your continued generosity and support.

Anyone who wishes to contribute to the 2021 Appeal but who did not receive a letter in January asking for a donation is asked to fill out the information in the box at the bottom of this article. Mail it, along with your check payable to the Slovak Catholic Federation, to the address provided. Donations in any amount are deeply appreciated and are acknowledged. Gifts received after November 30, 2021, will be credited toward the 2022 Appeal.

Thank you again for your goodness and generosity.

The Slovak Catholic Federation was founded in 1911 by Rev. Joseph Murgas, founding pastor of Sacred Heart of Jesus Slovak Church, Wilkes-Barre, Pennsylvania. The Federation brings together under one banner both individuals of Slovak heritage as well as Catholic Slovak fraternal organizations for cultural, religious, and educational needs. Serving as Moderator is the Right Reverend Gary Hoover, O.S.B., abbot of St. Andrew Svorad Abbey, Cleveland, Ohio. National President is Reverend Andrew S. HvozdoVIC, V.F., supreme chaplain of the Slovak Catholic Sokol and pastor of Epiphany Parish, Sayre, Pennsylvania. Reverend Thomas A. Nasta, national chaplain of the First Catholic Slovak Union and parochial vicar with senior priest status at Our Lady of Grace Parish, Pennel, Pennsylvania, serves as First Vice President of the Federation and is the Appeal Coordinator.

43rd Annual SS.C.M. Appeal

Name _____

Address _____

City _____ State _____ Zip _____

Amount \$ _____

Please make check payable to

Slovak Catholic Federation and mail to:

Rev. Thomas A. Nasta
First Vice President, Slovak Catholic Federation
Our Lady of Grace Church
225 Bellevue Avenue, Pennel, PA 19047-4052

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 lpscu@lpscu.org, or check our website at www.lpscu.org. For a life insurance application, please contact your Branch Secretary or the Home Office.

CAN YOU HELP US LOCATE THESE MEMBERS?

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

Amreihn, Kenneth – Essexville, MI	Kadish, Karen – West Mifflin, PA	Sharrow, Roxanne – Youngstown, OH
Anthonson, John – Youngstown, OH	Kinsey, Ann Marie – Taylor, PA	Shook, Alexandra – Hoboken, NJ
Beeda, Michaela – Port Lucie, FL	Kniess, Denise M. – Butler, PA	Silay, Amanda – Avalon, PA
Bridzius, Andrius R. – El Paso, TX or San Antonio, TX	Lichkus, Jonathan – Somerville, MA	or Glenshaw, PA
Brinker, Regina – Livermore, CA	Lowery, Sarah – Rocky River, OH	Skopelja, Cynthia – Unionville, IN
Burrier, Ryan – Scranton, PA	Lowrie, Deborah – Dalton, PA	or Valparaiso, IN
Caldwell, Bradley – Baltimore, MD	Maloof, Nicholas J. – Hoover, AL	Smith, Meredith – Owego, NY
Campbell, Scott – Pittsburgh, PA	Maxwell, Brenda – Evans City, PA	Smith, GeriLynn – Chaumont, NY
Cavenas, Keri L. – Mahanoy City, PA	McBeth, Ryan – Hellertown, PA	Sorrentino, Philip – Philadelphia, PA
Chapman, Christopher – Greer, SC or Greenville, SC	McKenzie, Gary – Hazleton, PA	or Wallingford, PA
Davies, Bernadette – South Abington Twp., PA or Chaumont, NY	McMahon, Arianna – Duryea, PA or Avoca, PA	Stinavage, Judy – Binghamton, NY
DeLorenzo, Joseph – Pennington, NJ or Hillsborough, NJ	McTague, Robert – Scranton, PA	Streisel, Christine – Tamaqua, PA
Domanic, Robert J. – Joliet, IL	Mikulaj, Angela – Lake Station, IN	Streisel, Maria – Tamaqua, PA
Faust, Daniel – State College, PA	Mikulaj, Brian M. – Lafayette, IN	Stumpf, Kelly – Blandon, PA
Fink, Carly – Reading, PA	Miller, Richard – Luta, FL	Suchy, Mary – Chicago, IL
Fink, Thomas – Coopersburg, PA	Mitrakos, Deborah – Naperville, IL or Aurora, IL	Susoreny, James – Richardson, TX
Fuss, Cynthia – Plymouth, PA	Morrison, Irena – Greensboro, NC	Talianek, Cathy – Allentown, PA
Gennetta, Melissa – Pueblo, CO or Maricopa, AZ	Moskal, Justin – St. Charles, IL	Tomanio, Terri – Port Charlotte, FL
Giacobbe, Mark – Coplay, PA	Murzyn, Stanley – Flint Hill, VA or Front Royal, VA	Totin, Anastasia – San Leandro, CA
Gillis, Jessica – Somerset, NJ	Nadzam, Derell – Sarver, PA	Vakerak, Sarah – Munhall, PA
Golby, Raeleen – Johnstown, PA	Parisi, Allison – Seminole, FL	Vizza, Daniel – Chicago, IL
Gorman, Meghan – Green Lane, PA	Petak, Richard – Johnstown, PA	Votral, Gregory – Springfield, MA
Gunther, Amanda – Chicago, IL	Petak, Robert – Johnstown, PA	Vrabel, Susan – Orlando, FL
Halko, Tangerine – Youngstown, OH	Philippou, Zoe – Honolulu, HI	Wasko, Matthew – Binghamton, NY
Hatalski, Richard – Glen Lyon, PA or Wapwallopen, PA	Popovich, Janet – Donora, PA or Monessen, PA	Wateski, Jessica – Exeter, PA
Heatherington, Dane – Seminole, FL	Rager, Paula – Edgewater, FL	Watson, Michael – Hubbard, OH
Hodge, Michael – N. Catasauqua, PA	Rebarchak, John M. – Exton, PA	Weinreich, Sarah – Shenandoah, PA
Hoobler, Mary – Sewickley, PA	Roche, Collin – Doylestown, PA	Weldner, Robert – Orefield, PA
Jakub, Katherine – Coraopolis, PA	Rodick, Amanda – Mahanoy City, PA	Wenta, Silvia – Mountain Home, AR or Western Spring, IL
Jones, Jeffrey – Youngstown, OH or Struthers, OH	Root, Aaron – Scranton, PA or Clarks Summit, PA	Whitaker, Kimberly – Emmaus, PA
	Ruthrauff, Daniel – Bethlehem, PA	Wisniewski, Edward – Waymart, PA or Rockaway, NJ
	Sell, Kathryn – Valencia, PA	Wolfinger, Erin and Justin – Hazle Twp., PA
		Wooditch, Christopher – Dallas, PA or Hanover Twp., PA

If you have any information regarding any of these members or their relatives, please contact Secretary-Treasurer Mary Jo Savidge as soon as possible at 570-823-3513, toll free at 888-834-6614, or via email at lpescu@lpescu.org. Your assistance is greatly appreciated.

CALLING ALL MEMBERS!

Information About LPSCU Districts

LPSCU Districts were established to encourage LPSCU Branches and members in the same proximity opportunities to unite together for meetings, education, community activities, and social events. Did you know that **any member** can attend functions of **any LPSCU District**? That means if you are a member of a Branch in Pennsylvania but you currently live in Chicago, Illinois, you can attend and participate in functions sponsored by the district in Illinois.

Our six LPSCU Districts and their general locations are:

Pittsburgh – Western, Pennsylvania
Rev. Baloga – Youngstown, Ohio
Rev. Dianiska – Northeast Pennsylvania
Lehigh Valley – Southeast Pennsylvania
Msgr. Beeda – Hazleton, Pennsylvania
Illiana – Illinois and Indiana

Not sure what to expect or can't make it to all the meetings or functions? That's OK! Pick up the phone or send an e-mail with your questions or concerns. You can get involved as little as you want or as much as you want!

Want to check out what's happening? Look at the Calendar of Events as well as District announcements published in the *Morning Star*.

If you would like more information or have any questions about our Districts, please contact your local Branch representative or President Theresa Kluchinski at the Home Office: phone 888-834-6614 or e-mail Theresa@lpscu.org.

WE HOPE TO SEE YOU
AT A DISTRICT EVENT SOON!



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.

Have Any News?

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

Contact Debby McKinley, Public Relations Director
34 Oxford Street, Tamaqua, PA 18252
or email zornicka@lpscu.org

LPSCU Matching Fund Program

On January 1, 2011, the LPSCU initiated a Matching Fund Program for our Branches and Districts. In the program's initial year, we had one Matching Fund project. We are pleased to report that the program has grown steadily ever since.

As a fraternal benefit society, the LPSCU encourages our Branches and Districts to participate in Matching Fund projects for the benefit of charitable organizations. The funds that are raised from a Matching Fund event will be matched dollar for dollar by the LPSCU, up to a maximum of \$100 for a Branch event and \$200 for a District event.

If a Branch or District prefers to make a non-monetary donation to a charitable organization, that can also be considered as a Matching Fund project but in that case, the matching donation will be limited to 50% of the maximum amount: \$50 for a Branch and \$100 for a District.

Each Branch and District is allowed to hold four Matching Fund events per year.

For more information, or to receive a copy of the Matching Fund Program Guidelines and Forms, contact the Home Office at 570-823-3513, toll free at 888-834-6614, or e-mail lpscu@lpscu.org.



Junior Branch Journal

The Luck of the Wishbone

The tradition of pulling on a wishbone dates back to around 300 B.C. to the Etruscans, a people in



central Italy. It began with hens, who were considered prophets since they cackled before laying their eggs and thus supposedly had the power to foretell the future.

Those concerned about the future would draw a circle on the ground and divide it into the letters of the alphabet. Grains of corn were placed into each section, and a hen would spell out words by picking up kernels in different letter sections.

Afterwards, the bird was sacrificed and its collar bone hung out to dry. Three people would wish on the bone: one would make a wish on the intact bone, and two others got a chance to make a wish by pulling on each end. The person who ended up with the larger end of the bone supposedly got his or her wish.



Hey Kids ~

Watch your mailboxes for a special invitation to participate in the LPSCU Christmas Coloring Contest!

Everyone's a winner (from first place to honorable mention), so send in your entries by December 31, 2021, to claim your prize!

Veterans Day

Veterans Day, originally known as Armistice Day, was established on November 11, 1919, by President Woodrow Wilson a year after the end of World War I. The purpose of Armistice Day was to honor the fallen soldiers of the Great War for their sacrifice and bravery. Seven years later, in 1926, Congress adopted a resolution requesting that President Calvin Coolidge issue annual proclamations on November 11, making Armistice Day a legal holiday.

In 1945, World War II veteran Raymond Weeks had the idea to expand Armistice Day to celebrate all veterans rather than just the ones who died in World War I. In 1954, Ed Rees, the U.S. Representative from Emporia, Kansas, presented a bill to establish the holiday to Congress. Eisenhower, who was the president and also from Kansas, signed the bill into law on May 26, 1954, eight and a half years after Raymond Weeks held the first Veterans Day.



Veterans Day

The National Veterans Award was also created in 1954, first received by Congressman Rees for his support in making Veterans Day a federal holiday. Though the holiday is currently and was originally celebrated on November 11, the day was moved to the fourth Monday of October in 1971 due to the Uniform Monday Holiday Act. Finally, on September 20, 1975, President Gerald R. Ford signed a law that returned the annual observance of Veterans Day to its original date of November 11, beginning in 1978.



Junior Branch Journal

Veselé Vianoce a šťastný Nový Rok!



December ushers in winter holidays such as Christmas, Kwanzaa, and Chanukah. Families gather together. Throughout the month, charity and peace encompass our thoughts and actions. During the twelfth and final month of the year, December inspires a flurry of activity.

It is debatable whether Jesus was born on December 25th. Nowhere does the Bible provide the exact date of his birth. If this is the case, why does the world celebrate Christmas on this day? The first Christmas ever celebrated happened in 336. It was during the time the Roman Empire was ruled by Constantine. He was the first Christian Roman Emperor. Under Constantine, Christianity spread into northern and western Europe.

As Christianity spread into northern and western Europe, Christmas adopted many of the customs associated with the winter solstice. Decorating with evergreen trees and their boughs, holly, and mistletoe, a bearded man delivering gifts and even the large feasts all harken back to these celebrations. Caroling, Nativity scenes, and gift-giving began taking hold around the Renaissance period. Royalty and nobility had a considerable influence on this era. The Renaissance period covered a broad expanse of time (1300-1700) and was filled with an influx of inspiration, invention, and art. All of it influenced Christmas.

German settlers introduced the idea of a decorated tree to Slovakia in the early 1800's. It quickly became a central part of commonly celebrated festivals and in a short time, spread to inns, schools, orphanages, and hospitals. Gradually, the Christmas tree penetrated into the peasant environment from west to east. On one hand, the Christmas tree reflected a mythical concept - a symbol of life and prosperity. On the other hand, the Christmas tree also had a Christian concept which represented the paradise tree of good and evil.

Initially, most of the ornaments were made from the materials at hand such as straw and paper, candles, nuts, honey cookies, and multi-colored ribbons. Apples were hung on the tree to symbolize man's first sin and separation from God. "Salonky" are still a popular decoration in Eastern Slovakia. These wrapped chocolates and candies remind us of the temptation of Adam and Eve in the garden of paradise. The most important decoration is not on the tree but under it—the Bethlehem scene or Nativity set. Simple paper ones used to be bought at fairs; more complicated ones were later made by local woodcarvers. Today, Christmas cribs made in the mining areas of Central Slovakia are of a high artistic value.

Traditionally, the tree is decorated on Christmas Eve and left up until the feast of the Three Kings (January 6). Children write letters to the baby Jesus asking for gifts. The decorated tree itself is believed to be a gift from the baby Jesus. Therefore, the fruit and candy decorations on the tree remain untouched until the feast of the Three Kings has passed.



PERIODICAL

A Matching Fund Project

LPSCU Branch 213 Christmas Fundraiser

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



- ❖ 24" Wreath - Mixed Greens..... \$15.00
- ❖ Stand \$ 4.00

With Choice of Bow:

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

Two Pick-up Dates:

- ❖ December 5th -
St. Andrew Parish in Wilkes-Barre (after 10 a.m. Mass)
- ❖ December 6th -
LPSCU Home Office in Wilkes-Barre

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

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

Payment must accompany order.

Orders are due by November 22nd.

Still Available!

The LPSCU Cookbook

The Art of Cooking - Heart of Our Family

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

The spiral bound book is divided into sections which
include:

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



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

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

Hurry before they're gone!

**SIGN UP A NEW MEMBER
TODAY!**