



LPSCU Life

Security, Peace of Mind

Morning Star

ZORNIČKA

Vol. 81, No. 887
November-December 2022

Congrats

TO OUR

2022 AWARD RECIPIENTS



LANEY SCHULZ

*Lynda (Posivak) Mohlenhoff
Memorial Award*

Branch 6

Wilkes-Barre, Pennsylvania



TAYLOR CHRISTENSEN

*Margaret Sabol
Scholarship Award*

Branch 172

Pittsburgh, Pennsylvania

See their stories in this issue.

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Calendar of Events

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

NOVEMBER

- 20** – Deadline to submit articles for January/February 2023 *Morning Star*.
- 22** – Deadline to order a Christmas wreath from LPSCU Branch 213. Matching Fund project benefitting St. Andrew Parish, Wilkes-Barre, Pennsylvania. See page 24 for details.

DECEMBER

- 2** – Msgr. Beeda District's Christmas Party beginning at 6:00 p.m. at Rocco's Restaurant, 245 Muir Avenue, Hazleton, Pennsylvania. A Matching Fund Holiday Raffle benefitting United Children's Home will take place at the event. Make a reservation with District President Anita Gregory (570-788-3263) by November 18.
- 3** – The Pittsburgh District's Annual Christmas Party from 12:00-3:00 p.m. at BRAVO! Italian Kitchen, 250 West Bridge Street, West Homestead, Pennsylvania. RSVP to your Branch Secretary or to District President Susan Ondrejco (412-953-5373 or email susan@lpescu.org) by November 26. See page 5 for more details.
- 4** – Reverend Dianiska District's Annual Christmas Party beginning at 1:00 p.m. at the Holiday Inn/East Mountain Inn, 600 Wildflower Drive, Wilkes-Barre, Pennsylvania. Make reservations with District President Mary Ann Ewasko (570-823-6432) by November 16.
- 4** – Branch 52's Christmas Luncheon from noon until 4:00 p.m. at Jaden's Catering, 4727 William Penn Highway, Monroeville, Pennsylvania. Cost is \$25 per person. RSVP to Angela Skiffen (724-864-7405) by November 20. More details on page 7.
- 10** – LPSCU Board Meeting (via Zoom)

❖ 2023 ❖

- 1/1-12/31** – The LPSCU will be celebrating its 125th Anniversary Year throughout 2023. See the Announcement on page 4.

JANUARY

- 20** – March for Life, Washington, D.C.
- 20** – Deadline to submit articles for March/April 2023 *Morning Star*.

continued on page 4

LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION

Morning Star

ZORNIČKA

(USPS 699-520)



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

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OFFICE HOURS AT NATIONAL HEADQUARTERS

Monday through Friday:

November 1 — April 30

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

May 1 — October 31

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

Phone: 570/823-3513

Toll Free 888/834-6614

Fax: 570/823-4464

E-mail: lpescu@lpescu.org

Website: www.lpescu.org

BOARD OF DIRECTORS

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Joan T. Hladek, 2138 Waterbury Lane E., Sycamore, IL 60178; 815/895-0431; jthladek@gmail.com

One Trustee position currently vacant

A Message from Our Spiritual Advisor

THE GIFT OF CHRISTMAS

The holidays are often filled with memories of family gatherings, attending Christmas Mass, singing Christmas carols, delicious foods, the special Christmas Eve supper, and all the homemade baked goods. I remember the main street (Grant Avenue) of the city where I grew up being illuminated by the decorative Christmas lights and the Nativity scene set up by the Knights of Columbus near the entrance to the park.

Another of my early memories of my youth was walking into church and seeing the manger scene in all its simplicity. The manger scene was displayed to the left side of the sanctuary with five tall Christmas trees with blue lights, a large star above the center tree, and a cave-like manger. There before my eyes was the humble scene of Bethlehem. God's gift of his son, Jesus, the Savior of the world. On Christmas Day, the church bells ring out and the choirs herald in song, "Glory to God in the highest" for today is born our Savior.

The message of Christmas is just what our world needs. The message of humility, peace, hope, mercy, love, and forgiveness.

"Christmas reveals the immense love of God for humanity. From that flows also the enthusiasm, the hope of Christians, that in our poverty we know that we are loved, we are visited, accompanied by God. This Christmas, may we be consistent in living the Gospel, welcoming Jesus into the center of our lives." ~ Pope Francis

Christmas blessings to all,
Father Bob



A Christmas Prayer

O sweet Child of Bethlehem,
grant that we may share with all our hearts
in this profound mystery of Christmas.
Put into the hearts of men and women this peace
for which they sometimes seek so desperately
and which you alone can give to them.
Help them to know one another better,
and to live as brothers and sisters,
children of the same Father.
Reveal to them also your beauty, holiness, and purity.
Awaken in their hearts
love and gratitude for your infinite goodness.
Join them all together in your love.
And give us your heavenly peace.
Amen

~ Pope John XXIII



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!

BOARD OF DIRECTORS

Right Reverend Gary A. Hoover, O.S.B., Spiritual Protector
Reverend Robert L. Seeman, Spiritual Advisor
Theresa A. Kluchinski, President
Anita Gregory, Vice President
Mary Jo Savidge, Secretary/Treasurer
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Dolores M. Evanko, Trustee
Margaret Jollimore, Trustee
Joan T. Hladek, Trustee

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Ann C. Dobias, Honorary Trustee

DIRECTORS

Susan M. Ondrejco, Fraternal Activities
Deborah McKinley, Public Relations

HOME OFFICE STAFF

Maureen Grohowski

*Radostne Vianocne sviatky
a Bohom pozeznany Novy Rok!
Linkiu jums geru Sv. Kaledu
ir mielu bei laimingu Naujuju Metu!*

Calendar

continued from page 2

MARCH

22-23 – LPSCU Internal Audit

24 – LPSCU Annual Board Meeting, Wilkes-Barre, Pennsylvania and Zoom teleconference, beginning at 8:30 a.m. EST.

APRIL

17 – Slovak Catholic Federation Spring Meeting

MAY

TBD – American Fraternal Alliance Spring Symposium

JUNE

17 – LPSCU Mid-Year Board Meeting, Zoom teleconference beginning at 9:00 a.m. EST.

30 – Deadline to submit articles for the Slovak Catholic Federation’s annual publication, *The Good Shepherd*. See page 7 for details.

AUGUST

TBD – Indiana Fraternal Alliance Meeting

SEPTEMBER

28-30 – LPSCU Semi-Annual Board Meeting, Chicago, Illinois

TBD – Slovak Catholic Federation Fall Meeting

TBD – American Fraternal Alliance Executive Summit

OCTOBER

5-6 – New Jersey/New York Fraternal Alliance Meeting, Atlantic City, New Jersey

Our Mission is ...

- To spread and foster the Catholic faith
- To foster a spirit and practice of true fraternalism
- To perpetuate an appreciation of ethnic culture and heritage
- To instill patriotic zeal for the United States of America
- To provide affordable insurance benefits

125th Anniversary 1898-2023

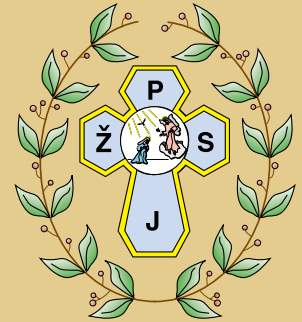
LPSCU WILL BE 125 YEARS OLD!

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

There are some rules:

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

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



Statement of Ownership, Management and Circulation

(Act of October 23, 1962, Section 4369, Title 39 U.S. Code.)

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	Average No. Copies Each Issue During Preceding 12 Months	No. Copies of Single Issue Published Nearest to Filing Date
Total Number of Copies	5,342	5,342
Mailed Outside-County Paid Subscriptions	4,879	4,820
Mailed In-County Paid Subscriptions	0	0
Paid Distribution Outside the Mails	0	0
Paid Distribution by Other Classes of Mail	0	0
Total Paid Distribution	4,879	4,820
Free or Nominal Rate Outside-County	0	0
Free or Nominal Rate In-County	0	0
Free or Nominal Rate Copies Mailed at Other	0	0
Free or Nominal Rate Distribution Outside the Mail	0	0
Total Free or Nominal Rate Distribution	0	0
Total Distribution	4,879	4,820
Copies not Distributed	463	522
Total	5,342	5,342
Percent Paid	100%	100%

Publication of Statement of Ownership will be printed in the November/December issue of this publication

A Christmas Greeting From our Spiritual Protector

RISE UP! Jesus is Born!



Abbot Gary, O.S.B.

LUKE 2:9-14

An angel of the Lord appeared to them, and the glory of the Lord shone around them, and they were terrified. But the angel said to them, "Do not be afraid. I bring you good news that will cause great joy for all the people. Today in the town of David a Savior has been born to you; he is the Messiah, the Lord. This will be a sign to you: You will find a baby wrapped in cloths and lying in a manger."

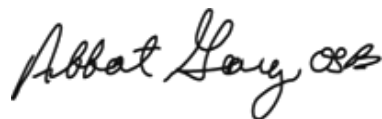
Suddenly a great company of the heavenly host appeared with the angel, praising God and saying,
"Glory to God in the highest heaven,
and on earth peace to those on whom his favor rests."

Lately, in the news, you see that the world has become very sad. People have forgotten how to love each other. People act selfishly and uncaring towards their neighbors. But even though this is happening, we are reminded each year on Christmas Day that God gave us his son, Jesus.

As we celebrate the birth of the baby Jesus, we remember that even in our daily struggles and sufferings, we celebrate the birth of hope, peace, joy, and love, knowing that his love conquers all things, even our own struggles.

Wishing you and your families a Merry Christmas and a very Happy 2023 New Year!

Peace!



Rt. Rev. Gary Hoover, OSB
Abbot, St. Andrew Abbey
Cleveland, Ohio

Reverend Dianiska District Sets Date for Christmas Party

Members of the Reverend Dianiska District will hold a special gifts raffle at their Christmas Party on December 4, 2022. The raffle will benefit Margaret Jollimore and her family. Sadly, Margaret and her family lost everything to a house fire on March 22 of this year. We are asking our District members (as well as any LPSCU members) to support our project by attending and/or donating a gift (minimum \$10) which will be raffled off at the party. For further information, please call District President Mary Ann Ewasko at 570-823-6432.

NOVEMBER/DECEMBER 2022



LPSCU Christmas Party

DECEMBER
3RD
Saturday
12 - 3 pm

**BRING A \$5 GIFT
AND A CANNED
GOOD TO DONATE**

at:
BRAVO! Italian Kitchen
250 W. Bridge St.
West Homestead

\$20 Members
\$35 Non-Members

**RSVP by November 26 to your Branch Secretary
or Susan Ondrejco at susan@lpscu.org
or phone (421) 953-5373.**

BOOK BUY PROGRAM

In addition to any Educational Award(s) a member may receive, the LPSCU's Book Buy Program assists members attending college by reimbursing 15% of college book expenses. To qualify, the member needs to purchase a new 20 Payment Life or Whole Life certificate during the student's freshman, sophomore, junior, or senior year of college. The Book Buy Program application can be submitted *each* school year, for a maximum of four years, along with the receipt for the books purchased. The member would then receive a 15% refund based on books purchased and limited to the amount paid for the annual premium on the 20 Payment Life or Whole Life certificate purchased.



MSGR. BEEDA DISTRICT

Officers and members of the Msgr. Beeda District held their second meeting of the year on August 17, 2022. The meeting took place at Vesuvio's Restaurant in Drums, Pennsylvania, and was hosted by LPSCU Branch 60.

District President Anita Gregory welcomed everyone to the meeting and offered a short prayer. Plans regarding the menu were finalized for the District's annual Christmas party, which is scheduled for December 2, 2022, at Rocco's Restaurant in Hazleton, Pennsylvania. The group also discussed the LPSCU 125th Anniversary celebration which will be held between January 1st and December 31st, 2023. Anita said she would start looking at dates and also restaurants where we could hold the event.

With nothing further to discuss at this time, the meeting was adjourned. Afterwards the group enjoyed pizza and ice cream and an evening of fraternalism as well as friendship.

PITTSBURGH DISTRICT

Members of the Pittsburgh District held their fall meeting on Sunday, September 18, 2022. The meeting was held at St. Maximillian Kolbe Church Hall in Homestead, Pennsylvania. District President Susan Ondrejco opened the meeting with grace and a prayer for ailing members of the District. Lunch was served by the ladies of the church. They created a wonderful meal consisting of vegetable soup, a sandwich bar, potato salad, and fruit salad.

The treasurer's report was read and new business was introduced. A fall event has been planned – a bingo social on October 30 at Gaetano's Banquet Center in Pittsburgh, beginning at 1:00 p.m.

The group also voted on the date and place for the annual Christmas party. The majority voted for December 3 with the party to be held at BRAVO! at the Waterfront in Homestead, Pennsylvania.

Mary Ann Bowman of Branch 64 won a free lunch and then a Chinese Auction was held. It was a wonderful afternoon of fraternalization.



Members who attended the Pittsburgh District's fall meeting.

Get involved in the LPSCU! – Meet new friends!
Attend Branch & Okres meetings!
Sign up a new member!

**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: lpescu@lpescu.org

Notice of Vacancy LPSCU TRUSTEE

In compliance with Article VIII Section 2(u) of the LPSCU By-Laws, notice of a vacancy in the office of Trustee is hereby published in our official publication.

Any LPSCU member qualified for the said office may submit a resume to the Board of Directors. Qualifications, pursuant to LPSCU By-Laws, are as follows:

- Must be at least 21 years of age, an active member with participation in LPSCU Branch or District activities for at least five years, and
- No two immediate family members can serve during the same term of office.

A Trustee is an elected officer by the delegates at the Ladies Pennsylvania Slovak Catholic Union (LPSCU) National Convention held every four years, and as a result, therefore is a member of the National Board of Directors.

Duties include, but are not limited to the following:

- Abide by the Constitution and By-Laws of the LPSCU.
- Attend annual review performing audit function.
- Attend meetings called by the Chairperson of Trustees to investigate accounts if discrepancies are detected.
- Chair or is a member of a standing committee.
- Represent the LPSCU at functions as requested (e.g., seminars, local socials, meetings, etc.).
- Submit written report of actions at each Board Meeting.

REQUIREMENTS: Must have an understanding of general operations of a fraternal organization as it pertains to the corporate and fraternal functions. Accounting, administrative, and finance background is preferred.

A written resume shall be submitted which states qualifications, personal background and history, as well as past experience.

Any member wishing to be considered for this position should send a resume to the attention of the LPSCU President, P.O. Box 32, Wilkes-Barre, PA 18703-0032.

New Insurance Issued

Branch	Branch Representative	July/Aug. 2022	Year-to-Date Total
197*	Mary Jo Savidge	\$ 10,000.00	\$ 10,000.00
213	Theresa Kluchinski	\$ 2,000.00	\$ 2,000.00
		\$ 12,000.00	\$ 12,000.00

*Sold through Home Office. Not included in campaign.



**LPSCU BRANCH 52
CHRISTMAS LUNCHEON**
Sunday, December 4, 2022

Noon to 4:00 p.m.
(Luncheon served at 1:00 p.m.)

JADEN'S CATERING
4727 William Penn Highway
Monroeville, Pennsylvania 15146
(Downstairs Room)

Cost is \$25.00 per person

- MENU -

Tossed Salad ♦ Fruit Salad
Chicken Parmesan ♦ Roast Beef with gravy
Garlic Red Skinned Mashed Potatoes
Penne Pasta with Butter and Garlic
Green Beans Almondine ♦ Garlic Brussel Sprouts
Dinner Roll ♦ Dessert

Please bring a donation for local food bank

Kindly RSVP by November 20, 2022
Angela Skiffen ♦ 724-864-7405

SCF Seeks Articles for 2023 *Good Shepherd*

The Slovak Catholic Federation is accepting articles for its 2023 edition of *The Good Shepherd (Dobrý Pastier)*. The publication is a collection of literary articles submitted by contributing authors on all things Slovak and/or Catholic, including faith, culture, heritage, the arts, and personal essays or other topics the author wishes to share with our readers.

The Good Shepherd also serves as the only source of contact information for the Church in Slovakia, those Slovak clergy and religious in the United States, as well as religious congregations and places of worship. Articles come from authors in the United States, Slovakia, and the Slovak diaspora from around the world.

Anyone wishing to submit an article for publication can send it, either by U.S. mail or e-mail, to Sister Barbara Sable, SS.C.M., Villa Sacred Heart, Danville, Pennsylvania 17821; barbarasable@hotmail.com. The deadline for submitting articles is June 30, 2023. Any articles submitted should be typed, double spaced, in document format, and using Times New Roman font.

Please direct any questions regarding *The Good Shepherd* or articles for same to Michael Horvath, chairperson, Slovak Catholic Federation Communications Committee, at msjhm185@aol.com.

Minutes of the Executive Finance Committee

August 24, 2022 ❖ Home Office, Wilkes-Barre, Pennsylvania

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 James Yocum, chairperson of trustees.

The committee reviewed and accepted the Minutes from the June 1, 2022, Executive Finance Committee meeting.

Laney Schulz Receives Lynda (Posivak) Mohlenhoff Memorial Award

The 2022 recipient of the Lynda (Posivak) Mohlenhoff Memorial Award is Laney Schulz, a member of Branch 6, Wilkes-Barre, Pennsylvania. She began her studies as a freshman this fall at The Catholic University of America, majoring in biomedical engineering.

Laney attended Holy Redeemer High School in Wilkes-Barre, Pennsylvania, where she attained High Honor Roll distinction for all four years, as well as being a member of the National Honor Society. She has received many awards, including the Hugh O'Brien Youth Leadership Award, Bishop Youth Award, and Teamwork in Christ Award.

Through her high school years, Laney was a member of the cheerleading squad and lacrosse team, and was captain of both her senior year. In addition to the accolades she received for her academic achievements, Laney received the Girl's Lacrosse Leadership Award, was named a UCA (Universal Cheerleaders Association) All American Cheerleader, and was granted the UCA Pin It Forward and Marian Leadership Awards.

Further, she was a member of Student Leadership Council and St. Michael's Society all during high school. She is active in her parish as an altar server and eucharistic minister and volunteers at her church's bazaar.

The Lynda (Posivak) Mohlenhoff Memorial Award is given to a full-time student pursuing a degree in or relating to the field of math, science, or technology. The award is in memory of Lynda (Posivak) Mohlenhoff and is funded in its entirety through the generosity of Lynda's parents, Peggy and Frank Posivak. Lynda was and her parents are members of Branch 83, Bethlehem, Pennsylvania.

The LPSCU is proud to name Laney Schulz as the 2022 Lynda (Posivak) Mohlenhoff Memorial Award recipient. We congratulate Laney and wish her continued success in her studies and future endeavors.



Correspondence/Requests

The committee acknowledged the correspondence read and approved the following:

- ❖ New Jersey-New York Fraternal Alliance requesting an ad in the 89th Annual Convention Program Book. *Approved \$100.00 ad.*
- ❖ University of Pittsburgh requesting a \$250.00 donation for the Slovak Heritage Festival. *Approved \$250.00.*
- ❖ Ohio Fraternal Alliance requesting a donation for the Scholarship Fund and Second Harvest Food Bank. *Approved \$50.00 for the Scholarship Fund and \$50.00 for the Second Harvest Food Bank.*
- ❖ Pennsylvania Fraternal Alliance requesting a donation for the charitable project, Hershey Food Bank. *Approved \$100.00.*

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 2022; the Morgan Stanley Smith Barney Checking Account for May, June, and July 2022 and the Home Office – Branch Deposit Account.

The committee reviewed the June 30, 2022, Quarterly Report. The Balance Sheet/Profit & Loss for May, June, and July 2022 were reviewed. The committee also reviewed graphs providing a snapshot of our financial statement.

Bond/Stock/Pension Portfolio

The committee was provided and reviewed all activity from May, June, and July 2022, including Common Stocks, Preferred Stocks, and International Bonds. The Employee Retirement Plan was also reviewed.

Home Office

Secretary-Treasurer Savidge reported the following:

- ❖ The Pennsylvania Insurance Department contacted us looking for the updated Investment Policy which includes OTTI, the current Strategic Plan, and the current succession plan. Secretary-Treasurer Savidge provided them with the information.
- ❖ The new Canon copier was installed on July 22, 2022.
- ❖ Verdekal Roofing cleaned the roof of all the debris. The seams and areas around the drains will need to be repaired. This will be done sometime in the fall.

Budget

The committee was provided and reviewed the budget through July 2022.

Meeting Dates

The next meeting will be November 16, 2022.

There being no further business, the EFC adjourned.

Respectfully submitted,
Mary Jo Savidge
National Secretary-Treasurer

Answers to Questions You Didn't Know You Had (Until You Needed the Information)

Deborah McKinley, LPSCU Public Relations Director

❖ WHO CAN PURCHASE A POLICY AND AT WHAT AGE? ❖

The third installment of “Answers to Questions You Didn't Know You Had” focuses on who can purchase a policy and at what age that policy can be purchased. You can be as young as 10 days old, and at max 85 years old.

Since there is the Newborn Benefit, I realize that children are eligible at birth for a certificate. Remind me again, how does the Newborn Benefit work?

Children from age 10 days to 6 months of age are eligible, at no cost, for a \$2,000 certificate. To qualify, one parent must be an LPSCU member in good standing. Coverage commences once the Home Office is notified of the birth. The benefit expires when the child reaches six months of age.

Is there a time when I can no longer purchase a policy?

Unfortunately, yes. If you look at the insurance rate tables included in every issue of *Morning Star*, you'll take notice that the “issue age” starts at 0, and stops at age 70, 75, 80, or 85, depending on which plan you choose. A policy needs to be issued before the potential insured reaches age listed for any respective plan option.

What is the difference between the “owner” of a policy and “member”?

The person whose life is insured is the LPSCU member. This person is also the policy's owner, *unless* the insured person is under the age of 18 or documents have been signed giving ownership of the certificate to another person or entity. The owner owns the certificate and makes all decisions regarding it. No changes can be made to a certificate without the consent of the owner.

Someone bought a life insurance policy for me when I was an infant. Based on the information given in the

answer above, until I turned 18, I was a member of the LPSCU, but did not own the policy. Did I become the owner when I turned 18?

In most cases, when the insured turns 18, ownership is transferred to them, although there are cases where this does not happen. Contact the Home Office for clarification and assistance with ownership when the member turns 18 years of age.

Can I have more than one LPSCU policy?

Yes, a person can have multiple policies/certificates. People buy insurance that they believe they need, or can afford, at the time. As their salaries increase, or a certificate becomes paid in full, people often decide to purchase more insurance. Also, with the rising costs of a funeral, what was a sufficient amount when a policy was purchased at age 20 may not be enough to cover final expenses in the present. That is why it is important to review your policy/ies every year to ensure they will adequately meet your needs when the time comes.

St. Andrew's Abbey Marks 100th Anniversary

St. Andrew's Abbey in Cleveland, Ohio, celebrated its 100th Anniversary on September 18, 2022. A Centennial Mass of Celebration was held at the Assumption of Mary Parish in Broadview Heights, Ohio, followed by a wonderful dinner at the Embassy Suites by Hilton Cleveland in Rockside, Ohio. In recognition of this milestone, representatives of the LPSCU presented a monetary gift to Abbot Gary Hoover, the Episcopal Protector of the Union.



L-R: LPSCU Trustee Dolores Evanko, Abbot Gary Hoover, and LPSCU Secretary-Treasurer Mary Jo Savidge.

Msgr. Beeda District Plans Christmas Party, Holiday Raffle

The Msgr. Beeda District's Annual Christmas Party will be held on Friday, December 2, 2022, beginning at 6:00 p.m. The event will take place at Rocco's Restaurant, 245 Muir Avenue, Hazleton, Pennsylvania. Reservations are required. Anyone planning to attend is asked to contact District President Anita Gregory at 570-788-3263 by November 18, 2022. The cost is \$15.00 per person.

A Matching Fund Holiday Raffle will also be held at the party in conjunction with the LPSCU's Matching Fund Program. The proceeds will benefit the United Children's Home in West Hazleton, Pennsylvania. Hopefully the proceeds from our raffle will bring some holiday joy as the Msgr. Beeda District and LPSCU Life is about Taking Care of God's Children. So come out and support this wonderful and worthwhile project while enjoying an evening of fraternalism and camaraderie. Hope to see you all there!

Helping the Victims of Hurricane Ian

The LPSCU has always been known for its generosity and heart, especially when it comes to helping those in need. None of us have escaped the devastating images of the aftermath of the recent hurricane that ravaged Florida. Thousands of residents have lost homes, livelihoods, and loved ones. Reclaiming their shattered lives will take months, if not years. Our hearts go out to them as they try to rebuild. There are a number of ways in which we, as Christians and human beings, can try to help.

We encourage our members to make a donation to one of the organizations directly aiding hurricane victims. One such organization is the American Red Cross (www.redcross.org). Be sure to specify that your donation go to the victims of Hurricane Ian. Donations can also be mailed to American Red Cross, P.O. Box 37839, Boone, IA 50037-0839 with the notation "Hurricane Ian."

The State of Florida has also set up a disaster relief fund to directly aid the victims of the hurricane. Contributions can be made at www.FloridaDisasterFund.org or text DISASTER to 20222. First Lady Casey DeSantis announced that within 48 hours of activation, the Florida Disaster Fund raised over \$20 million in donations to support communities impacted by Hurricane Ian. She said in a statement, "This funding is already being utilized by organizations in the field to help people who have been impacted by this storm. We are incredibly grateful for the outpouring of support for Florida."

We ask that any of our members, Branches, or Districts that make a donation to Hurricane Ian relief let us know at LPSCU@LPSCU.org. Remember that these donations can qualify for Matching Fund monies from the LPSCU. Please see our website for information on how the Matching Fund Program works and how to apply for Matching Fund grants.

As we approach the upcoming Thanksgiving and Christmas holidays, what better way is there to give thanks for our blessings than to help those in need? We know our members will open their hearts to help and we thank you for your generosity.



Full Time Position Available at LPSCU Home Office

The LPSCU is looking for a motivated individual to fill a full time position in our Home Office, located at 71 S. Washington Street, Wilkes-Barre, Pennsylvania. Applicants should have good communication and computer skills as well as be proficient in Word, Excel, Power Point, and QuickBooks. Duties will include, but are not limited to, preparing and typing routine correspondence and form letters, verifying information, making copies, answering telephone calls, and other miscellaneous duties as assigned. Applicants should be highly organized and customer service minded as they will work internally with management and other office staff on a daily basis. Hours are Monday through Friday, 8:00 a.m. to 4:30 p.m. November 1 to April 30 and 7:00 a.m. to 3:30 p.m. May 1 to October 31. Those interested in the position should contact National Secretary-Treasurer Mary Jo Savidge at 570-823-3513 or email maryjo@lpscu.org.

In Memoriam

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

Name	Branch	Location
James Serenshock	1	Hazleton, PA
Joseph Dolce	6	Wilkes-Barre, PA
Wilma Stack*	7	Exeter, PA
Thomas Costello, Sr.*	40	Allentown, PA
Dorothy Fertal*	42	Pittsburgh, PA
Antoinette Sariscak	65	Munhall, PA
Ona Eringis	72	Stratford, CT
Margaret Traynor	76	White Oak, PA
Lawrence Brosko	132	Campbell, OH
John Chmura	132	Campbell, OH
Joseph Koval*	132	Campbell, OH
Kevin T. Webb	156	Coaldale, PA
Richard Bolsar	197	Wilkes-Barre, PA
Cecilia Janezic	197	Wilkes-Barre, PA
Rosalie Wilkinson	197	Wilkes-Barre, PA
Loretta Clark-Ruzich*	198	Whiting, IN
Justina Delonga	210	Lacon, IL
Rita Legins	213	Dallas, PA

*Multiple certificates

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

Taylor Christensen Receives 2022 Margaret Sabol Scholarship Award

The 2022 recipient of the Margaret Sabol Scholarship Award is Taylor Christensen, a member of Branch 172, Pittsburgh, Pennsylvania. Taylor began her studies at DePaul University this past September, majoring in biology/biological sciences. Her ultimate goal is to become a forensic scientist.

One only has to read the extensive and impressive list of accomplishments and accolades that Taylor has received to know without hesitation that she will most definitely reach her goal. Taylor graduated from Shadow Hills High School in Indio, California, with a 4.35 weighted GPA because of taking four AP classes. She was a varsity soccer player all four years of high school and participated in track and field for two years as well. She was named soccer Offensive Player of the Year as a senior.

While not only maintaining her outstanding GPA and participating in sports, Taylor also found time to be a member of both the Interact and Young Life clubs. The Interact Club created a float for the Rose Parade.

In a letter recommending Taylor for this award, her high school English teacher shared that Taylor is highly motivated to achieve and sees things on a global level. The teacher went on to add that for Taylor college is not optional; rather, it is a step to reach her definitive goal of becoming a forensic scientist.

The Margaret Sabol Scholarship Award is given to a student pursuing a degree in science. The award is in memory of Margaret Sabol, who was a member of Branch 42, Pittsburgh, Pennsylvania, and is funded in its entirety by Margaret's daughter, also a member of Branch 42.

The LPSCU is proud to name Taylor Christensen as the 2022 Margaret Sabol Scholarship Award recipient. We congratulate her and wish her continued success in her studies and future endeavors.



2022 SS.C.M. Appeal Enters Final Month

The Saints Cyril and Methodius Appeal is in its 44th year of raising money to assist the Pontifical Slovak College of Saints Cyril and Methodius in Rome with its day-to-day operations. The Appeal relies upon the generosity of individual donors in addition to collections taken up in individual parishes of Slovak ancestry. A direct mailing asking for donations was sent in January to local district and branch leaders from the four Catholic Slovak fraternal organizations, members of the Slovak Catholic Federation, clergy with Slovak ancestry, and previous donors.

As of September 15, the 2022 Appeal has received \$27,458.87 from 197 donors. Among the sixty-one donations received from the Catholic Slovak fraternal branches and districts, Branch 6, Branch 19, Branch 90, Branch 213, the Rev. Dianiska District, and the Home Office of the Ladies Pennsylvania Slovak Catholic Union have donated a total of \$650. Donations to date have also been received from six parishes, 32 clergy and religious, and 98 individuals. On behalf of the Pontifical College, thank you for your continued generosity and support.

All wishing to contribute to the 2022 Appeal are asked to fill out the information in the box at the bottom of this article and mail it, along with your check payable to the Slovak Catholic Federation, to the address provided. Donations in any amount are deeply appreciated and are acknowledged. *Gifts received after November 30, 2022, will be credited toward the 2023 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. Hvozdic, V.F., supreme chaplain of the Slovak Catholic Sokol and pastor of Our Lady of Victory Parish, Harvey's Lake, Pennsylvania, and Gate of Heaven Parish, Dallas, Pennsylvania. Reverend Thomas A. Nasta, national chaplain of the First Catholic Slovak Union and parochial vicar with senior priest status at Our Lady of Grace Parish, Penndel, Pennsylvania, serves as First Vice President of the Federation and is the Appeal Coordinator.

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@lpescu.org.

44th Annual SS.C.M. Appeal

Name _____

Address _____

City _____ State _____ Zip _____

Amount \$ _____

Please make check payable to

Slovak Catholic Federation and mail to:

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

Annual Slovak Day at Kennywood

For the 99th year in a row, western Pennsylvania Slovaks gathered at Kennywood Park in West Mifflin, Pennsylvania, to celebrate their heritage. In recent years, this day has been celebrated on the third Thursday of July, with July 21, 2022, being no exception.

The festivities began in the Kennywood pavilions at 12:30 p.m. The Slovak Kitchen opened and there was a line of people waiting to be served for most of the day. The Slovak Day Committee volunteers had prepared stuffed cabbage, kielbasa, sauerkraut, halushki, pierogies, and cherigi weeks in advance. Music by the George Batyi group serenaded the diners as they ate their delicious Slovak cuisine. Children's games also commenced at 12:30 p.m. and culminated with prizes and hot dogs for the participants.

The Slovak cultural display this year was full of pictures and articles concerning Saints Cyril and Methodius, who are known as the "Apostles to the Slavs." The Slovak fraternal organizations had table displays full of pamphlets of their offerings and giveaways. Celeste Palcsey of Branch 76 graciously manned the LPSCU's table.

As is tradition, a Catholic Mass was celebrated at 4:00 p.m. in the main pavilion. Bishop Larry Kulick of the Greensburg Diocese concelebrated the Mass with priests from the Pittsburgh, Greensburg, and Altoona-Johnstown dioceses, as well as the Ukrainian Catholic Diocese.

Entertainment followed with a Slovak sing-along featuring Barb Mima, and performances by the PAS and Pittsburgh Slovaks.

Special thanks to all the Slovak Day volunteers, including Pittsburgh District LPSCU members who helped to make this year a success. They include Sylvia Goda, Mary Heckel, Helen Lorinc, Florence Matta, Celeste Palcsey, David Palcsey, Jr., Albina Senko, and Joe Senko.

Spread the word now about next year's centennial year celebration so that we will have record attendance to honor our ancestors who started this tradition so long ago. Mark your calendars for the 100th year celebration on July 20, 2023!



Wood Park ... A Huge Success!



Painted icons of Saints Cyril & Methodius over the altar of Saint Helen's Church, East Pittsburgh, circa 1931.

Branch 60 Helps Sponsor Summer Outing for Children

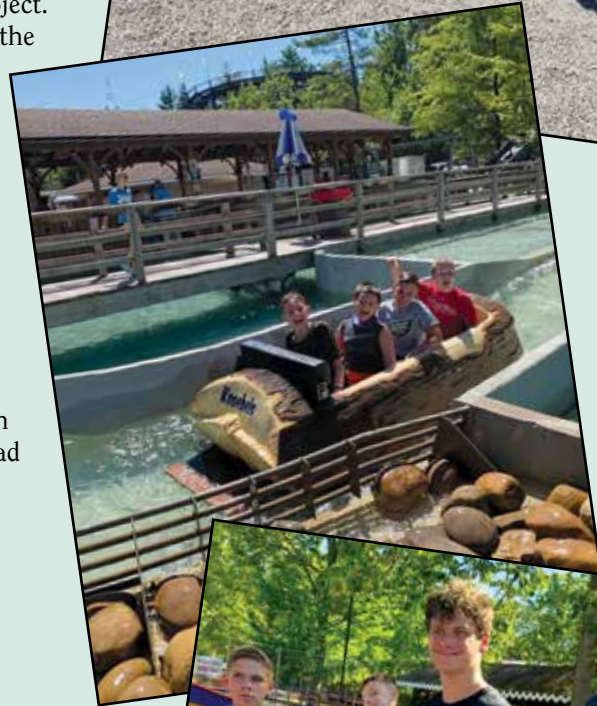
LPSCU Branch 60 Secretary-Treasurer Anita Gregory, along with the Kupsho family (Bobby, Diane, RJ, and Gabriella), and Chris Gregory, as well as members of the Fistful of Two's Poker Club, raised funds to send fourteen boys from the United Children's Home on a day-long outing. Branch 60 members, family, and friends offered Anita help in getting this fundraiser together so the \$500 goal could be reached. The money was used to purchase tickets to send the fourteen youngsters to Knoebel's Amusement Park in Elysburg, Pennsylvania.

The boys were so excited on August 31, 2022, when the tickets were presented to Jill Zapotocky, the Home's executive director, and Tracy Zapotocky, program director by Anita Gregory, representing LPSCU Branch 60, and Diane Kupsho, representing her family. When the boys heard where they would be going on Thursday, September 1, they immediately started planning all the fun they were going to have riding the roller coaster and all the other rides. It's always so heartwarming to Anita when she sees how grateful and appreciative this group of boys is for anything given to them.

Branch 60 would like to thank the Kupsho family and the Fistful of Two's Poker Club for all their help and generosity in making this such a successful project.

In conjunction with the LPSCU Matching Fund program, the Home will also receive an additional \$100 which will most likely be used for a pizza party for the boys at a later date.

The photos show how much fun everyone had on their day at Knoebel's.



JET Plan \$1.00 First Year Premium Extended for 2023

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 2023. This offer is limited to certificates with an issue date in the year 2023. 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 2023.

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.

Morning Star contributors,
send items to:
zornicka@lpscu.org

Financial Check-Up

We go to our doctor for an annual check-up to make sure we're doing alright physically. When was the last time you gave your insurance portfolio a check-up? Have you retired? Marital status changed? 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 their current lifestyle should something happen to you. Notify the Home Office when you move so your address can be updated accordingly. Contact your local Branch representative or call the Home Office toll-free (888-834-6614) with any questions.

Cooking Corner

HEARTY CHILI

Chop:

1 yellow onion 2-3 green peppers
1-2 jalapeño peppers (depending on size and your taste)

Sauté above ingredients in oil of your choosing. Once they are cooked, add in 5-6 cloves of minced garlic. Mix together. After all ingredients are cooked together, put in bowl and set aside.

Over medium heat, brown 5-6 links of sweet Italian sausage (with no casing) and 1 pound of ground turkey. Use more turkey if you want a heartier chili. Once these ingredients are cooked, add the veggies from above back into the pot.

Add:

3 Tbsp. chili powder 1-2 tsp. cayenne pepper
2 tsp. ground cumin (Add 1 tsp. at a time
2 tsp. onion powder and taste test)
2 tsp. garlic powder 2 tsp. paprika

Salt generously and add fresh ground pepper to taste.

Mix all ingredients together and simmer for 1-2 minutes. Once you can smell the ingredients blended together, add:

2 cups tomato sauce 8 oz. tomato paste

Let mixture sit for 3-5 minutes.

Add:

1 cup chicken stock 2 Tbsp. BBQ sauce
12 oz. beer

(a darker beer is better, but any can be used)
2 cans of kidney beans
1 can cannellini beans
(both beans are undrained; drain if you prefer a thicker chili)

Simmer on low heat for 2-3 hours, stirring frequently so the bottom doesn't burn.



LPSCU 5 Payment Life Plan

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

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

A member with a 5 Payment Life Plan is entitled to

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

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

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

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

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

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

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

Msgr. Beeda District Makes Donation

Msgr. Beeda District President Anita Gregory recently presented a check in the amount of \$200 to Operations Manager Danielle Crestuk of Brandon's Forever Home, located at 187 North Church Street in Hazleton, Pennsylvania.

The Home is a charitable organization which helps to raise awareness about children in foster care and their need for permanent, loving homes. The founders, Lorine Ogurkis and State Representative Tarah Toohil, realized the need for this in the community. They decided to start the foundation to assist children in need by offering many mentoring programs, a food pantry, clothing, and special events that these children would otherwise not receive. In conjunction with the LPSCU's Matching Fund Program, Brandon's Forever Home will receive an additional \$50 donation.

The LPSCU's Msgr. Beeda District is always there and happy to help the children in our communities.



Danielle Crestuk (left), Brandon's Forever Home operations manager, accepts check from Msgr. Beeda District President Anita Gregory (right).

Welcoming a Newborn Into Your Family?

If at least one parent is an LPSCU member in good standing, an infant (10 days to 6 months of age) can receive a benefit of \$2,000 life insurance. There is no cost to the family. The benefit will begin once the Home Office receives notification of the birth and expires when the infant reaches six months of age.

Our Scholarship Recipients Explain

The Importance of Life Insurance

Life insurance is very important in planning for your future. It is important to begin planning and preparing for your future as soon as you are able. Just like you would hear a forecast and prepare for a storm, one should prepare for life and any possible "storms" by purchasing and owning life insurance. Life insurance is particularly important, especially once you have a family. Understanding life insurance can help you plan for your family's financial needs. Buying insurance protects your spouse and children from suffering severe financial losses in your absence. Anyone that depends on your income, in the event it may be lost, would benefit from the protection of a policy.

My immigrant great-grandparents knew how important life insurance was. They bought policies and encouraged my grandparents to also buy policies. My grandparents in turn, inspired my parents to get policies, and I am very grateful to have my own policy as well. Learning and practicing sound financial practices begins at a very early age. I am both thankful and proud to have a legacy relationship with LPSCU with a life insurance plan.

Christopher Adam

Branch 60, West Hazleton, PA

Need a Unique Gift for a Special Occasion?

Whether it be for an anniversary, baptism, birthday, first Holy Communion, confirmation, graduation, or wedding, the Ladies Pennsylvania Slovak Catholic Union has the perfect gift – a life insurance certificate. The LPSCU offers Single Premium, Three Payment Life, Five Payment Life, Ten Payment Life, Fifteen Payment Life, Twenty Payment Life, Twenty Year Endowment, and Whole Life insurance plans. All are excellent choices, suited to your individual needs.

Contact your Branch Secretary or the Home Office for current premium rates. Premiums are based on the present age of the intended insured.

Insurance coverage with the LPSCU also provides quality service and excellent benefits.

MEMBER BENEFITS

Educational Benefits	Newborn Benefit
Youth/Adult Activities	Official Publication
Discount Car Rental	Prescription Discount Card

Don't delay! Call today!

*Apply for that special someone to become
a member of our fraternal family!*

LPSCU Life

Security, Peace of Mind

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

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
Balog, Michael – Youngstown, OH
Baluh, Bethany – Mt. Pleasant, PA
Bauer, Brian – Riverside, IL
Bauer, Jeanette – Riverside, IL
Bauer, Jonathan – Oakland, CA
Beeda, Michaela – Port St. Lucie, FL
Blair, Stacy – Hickory, NC
Bridzius, Andrius R. – El Paso, TX or San Antonio, TX
Brinker, Regina – Livermore, CA
Burrier, Ryan – Scranton, PA
Campbell, Scott – Pittsburgh, PA
Cavanagh, Agnes – Campos, IL
Cavenas, Keri L. – Mahanoy City, PA
Chapman, Nichola – North Bend, WA
Cline, Albina – Parkersburg, WV
Chvostal, Paul – Cypress, CA
Colello, Nicholas – Georgetown, KY
Coles, Michael – E. Pittsburgh, PA
Davies, Bernadette – South Abington Twp., PA
or Chaumont, NY
Domanic, Robert J. – Joliet, IL
Evanko, Andrew – Philadelphia, PA
Fink, Carly – Reading, PA
Fink, Thomas – Coopersburg, PA
Gabriel, Michael – Scranton, PA
Golby, Raeleen – Johnstown, PA
Gorman, Meghan – Green Lane, PA
Gruhn, Jennifer – Durham, NC
Gunther, Amanda – Chicago, IL
Hatalski, Richard – Glen Lyon, PA or Wapwallopen, PA
Hodge, Michael – N. Catasauqua, PA
Hoobler, Mary – Sewickley, PA
Horman, Susan M. – Chandler, AZ
Johnson, Kathleen – Naperville, IL
Jones, Jeffrey – Youngstown, OH or Struthers, OH
Katilus, Sophie – Dorchester, MA
Kinsey, Ann Marie – Taylor, PA
Kniess, Denise M. – Butler, PA
Kohut, Joseph – Charleston, SC
Kuna, Kenneth – Brighton, MI
Kurtz, Stephanie – Downingtown, PA
Lichkus, Jonathan – Somerville, MA
Lowrie, Deborah – Dalton, PA
Maloof, Nicholas J. – Hoover, AL
McBeth, Ryan – Hellertown, PA
McKenzie, Gary – Hazleton, PA
McMahon, Arianna – Duryea, PA or Avoca, PA
McTague, Robert – Scranton, PA
Mathna, Zachary – Fayetteville, NC
Matuza, William R. – Hazlet Twp., NJ or West Keansburg, NJ
Mikulaj, Angela – Lake Station, IN
Mikulaj, Brian M. – Lafayette, IN
Miller, Richard – Luta, FL
Mitrakos, Deborah – Naperville, IL or Aurora, IL
Morrison, Irena – Greensboro, NC
Moskal, Justin – St. Charles, IL
Murzyn, Stanley – Flint Hill, VA or Front Royal, VA
Nadzam, Derell – Sarver, PA
Parisi, Allison – Seminole, FL
Philippou, Zoe – Honolulu, HI
Popovich, Janet – Donora, PA or Monessen, PA
Rebarchak, John M. – Exton, PA
Rodick, Amanda – Mahanoy City, PA
Ruthrauff, Daniel – Bethlehem, PA
Sharrow, Roxanne – Youngstown, OH
Shook, Alexandra – Hoboken, NJ
Smith, GeriLynn – Chaumont, NY
Stinavage, Judy – Binghamton, NY
Stumpf, Kelly – Blandon, PA
Suchy, Mary – Chicago, IL
Susoreny, James – Richardson, TX
Talianek, Cathy – Allentown, PA
Tomanio, Terri – Port Charlotte, FL
Totin, Anastasia – San Leandro, CA
Vizza, Daniel – Chicago, IL
Votral, Gregory – Springfield, MA
Vrabel, Susan – Orlando, FL
Wasko, Matthew – Binghamton, NY
Wateski, Jessica – Exeter, PA
Watson, Michael – Hubbard, OH
Weinreich, Sarah – Shenandoah, PA
Weldner, Robert – Orefield, PA
Wenta, Silvia – Mountain Home, AR or Western Spring, IL
Whitaker, Kimberly – Emmaus, PA
Wisniewski, Edward – Waymart, PA or Rockaway, NJ

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.



Saint Cyril Academy Hosts Homecoming

On Saturday, October 15, 2022, nearly 100 Saint Cyril Academy graduates returned to Danville, Pennsylvania, for this year's homecoming celebration. The day consisted of a beautiful Liturgy, a business meeting, and a dinner, plus free time to visit. The farthest traveler came from Los Angeles, and the oldest attendee celebrated her 75th Anniversary of graduation.



Why the urgency around boosters?

Vaccines and boosters are your **best protection** against severe COVID illness and death — even from highly contagious COVID variants.



Find vaccines and boosters near you at [vaccines.gov](https://www.vaccines.gov)



Focusing on National Awareness Month

Deborah McKinley, LPSCU Public Relations Director

NOVEMBER National Diabetes Month

November is National Diabetes Month. Every year has a theme attached to it. This year is no different and the theme is “Educate to protect tomorrow.” Education – and the knowledge that comes from that education – is key. If more people are educated to recognize the signs of diabetes, how to better manage and live with the disease, as well as do’s and don’ts pertaining to the disease, ultimately that will lead to a better tomorrow.

The most common forms of diabetes are Type 1 and Type 2. Additionally, a pregnant woman can be diagnosed with gestational diabetes. A person can also be considered “prediabetic,” meaning a person’s blood sugar levels are higher than normal, but not high enough yet to be diagnosed as Type 2 diabetes. Some people are able to manage their diabetes by following a diabetic diet, others perform daily insulin injections, and some even opt to wear an insulin pump. Living with diabetes does require a lifestyle change every single day.

Educator Honored by New York Parish

Sister Suzanne Duzen, SS.C.M., was recently honored by parishioners at Saint Augustine Parish in Larchmont, New York, for her 14 years of service to the parish as Director of Religious Education. During her time at Saint Augustine, Sister Suzanne grew the Religious Education Program from 400 to over 600 students attending weekly Religious Education classes.

It was standing room only at both the special Liturgy, celebrated by New York Bishop John Bonnici, and the reception that followed. The speakers described Sister Suzanne as a woman faithful to the Church who is eager to spread the Word of God and the Love of Christ. Her love for the poor and her concern for justice and climate issues were frequently pointed out.

Sister Suzanne has accepted a teaching position at Saint Columba School in Bloomsburg, Pennsylvania, where she will teach Religion. She is a life-long LPSCU member of Branch 7, Exeter, Pennsylvania.



Sister Suzanne (center, seated) surrounded by some of her students.

November 14th is chosen as National Diabetes Day. It is one specific day designed to raise awareness about the disease. The international symbol of diabetes is a blue circle.

Some people choose to let people know that they are diabetic; others do not. There is no right or wrong way to live with diabetes. It is an individual preference and people should respect individual choices.

DECEMBER National Human Rights Month

Human Rights Month is celebrated each December. The purpose is to have individuals around the globe join together to stand up for the rights and dignity of all individuals. It has been celebrated every year since 1948 when the United Nations penned the Universal Declaration of Human Rights.

While the concept may seem obvious – that everyone is born free and equal in dignity and rights – sadly, not everyone can say they have been treated as such. People can be discriminated against because of their race, religion, national origin, gender, or age, to name but a few. Is it right? Absolutely not.

This year, the focus of National Human Rights Month is that rights are the beginning of peace within societies and a way to create a fairer society for future generations. One possible way to celebrate this month is to organize or attend a candlelight vigil to acknowledge those who have suffered human rights abuse and those whose human rights are still being violated.

Just as National Diabetes Month has one day to really drive home the importance of awareness about the disease, December 10th is singled out as Human Rights Day. It’s sad that a day like this needs to exist to have people treated equally, but if it changes just one person’s life or outlook, the mission has been accomplished. One life, one outlook, one person at a time can and will make a difference.

Recently Married?

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





Junior Branch Journal



Sarah Josepha Hale (1788-1879)

Secretary of State William Seward wrote it and Abraham Lincoln issued it, but much of the credit for the Thanksgiving Proclamation

should probably go to a woman named Sarah Josepha Hale.

Sarah Josepha Hale was born on October 24, 1788, in Newport, New Hampshire. Her parents were strong advocates for education of both sexes. Therefore, Hale was taught well beyond the normal age for a woman. Later, she married a lawyer, David Hale, who supported her in all scholarly endeavors. Sadly, her husband died after only nine years of marriage, leaving Hale a widow with five children. She turned to poetry as a form of income. In 1837, she was offered the editorship of *Godey's Lady's Book*, where she would remain for more than 40 years, shepherding the magazine to a circulation of more than 150,000 by the eve of the Civil War and turning it into one of the most influential periodicals in the country.

While at *Godey's*, Hale often wrote editorials and articles about Thanksgiving and she lobbied state and federal officials to pass legislation creating a fixed, national day of thanks on the last Thursday of November. Hale wrote to both President Abraham Lincoln and Secretary of State William Seward, urging them to declare a national Thanksgiving, stating that only the chief executive had the power to make the holiday, "permanently, an American custom and institution." After more than three decades of lobbying, Sarah Josepha Hale (and the United States) had a national holiday.



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, 2022, to claim your prize!



Turkey Trivia

1. Only male turkeys gobble. The "gobble" call is only done by males during mating season.
2. Wild turkeys can fly up to 55 mph in short bursts.
3. Wild turkeys sleep in trees. Turkeys can't see well at night and protect themselves by flying up into trees.
4. Turkeys can change colors. You can tell a turkey's emotions by the color of their heads. Depending on how excited or calm they are, the colors can change from red to blue to white.
5. Their poop determines if they're male or female. A male's poop will be shaped like the letter J, while the female's is more spiral shaped.
6. Benjamin Franklin preferred the turkey to the bald eagle. He called the bald eagle "a bird of bad moral character" because they steal from other birds. He called the turkey "a true original native of America."
7. Turkeys can see better than humans. They can see in color and their eyesight covers 270 degrees.
8. The official ceremony for a Presidential pardon of turkeys started in 1989.
9. Turkey snoods are for mating. Snoods, the fleshy appendage that extends over a turkey's beak, is for finding a suitable mate. The snood length can be used to predict the winner of a competition between two males.
10. 46 million turkeys are used each year for Thanksgiving. Each turkey weighs about 30 pounds, on average, which means that Americans will consume 1.4 billion pounds of turkey.



Junior Branch Journal

Sv. Lucia ~ St. Lucy

St. Lucy's day was the shortest day of the year before the Gregorian calendar was accepted and is celebrated on December 13. Because of this, the night was also the longest. The Slovak people believed that such a night was full of evil power and witches' tricks.

Lucy's character does not reflect the Christian legend of St. Lucy. Instead, Lucy was considered a female demon—the greatest witch who could not be destroyed by any means. In some regions of Slovakia, the women revered Lucy as a protector of them, their work, and the craft of spinning. Because of these beliefs, all women's works were prohibited on St. Lucy's day.

Lucy was also greatly respected by the young girls, many of whom envied her power. On the eve of Lucy's feast, the girls would dress in white sheets, dance around trees, and enter the houses, brushing the walls and corners with goose wings to rouse fear in any way. The girls also believed that Lucy could reveal their futures. They would each cut off 12 branches of a cherry tree and place them in vases. If the girl's branches blossomed by Christmas Eve, she would marry within the year.



Advent, which begins the Church's liturgical year, begins on November 27. Advent includes the four Sundays and weekdays leading up to the celebration of Christmas. The Advent season is a time of preparation for our hearts and minds for the anniversary of the Lord's birth on Christmas.

The use of the wreath and candles during Advent are a longstanding Catholic tradition that was originally adopted by Christians in the Middle Ages as part of their spiritual preparation for Christmas.

The wreath and candles are full of symbolism tied to the Christmas

The Advent Wreath



season. The wreath itself, which is made of various evergreens, signifies continuous life. The circle of the wreath, which has no beginning or end, symbolizes the eternity of God, the immortality of the soul, and the everlasting life we find in Christ.

The candles also have their own special significance. The four candles represent the four weeks of Advent, and one candle is lit each Sunday. The first candle, which is purple, symbolizes hope. The second candle, also purple, represents faith. The third candle is pink and symbolizes joy. The fourth candle, which is purple, symbolizes peace.



The Legend of the Lamb

On a starry night, many years ago, God's promise of a Savior was fulfilled. A star shone brightly in the night sky over the town of Bethlehem. In the fields nearby, the shepherds watched over their flocks of sheep. Angels appeared and told the shepherds of the Savior's birth. As the shepherds hurried to see the newborn King, their little lambs followed them to the manger. They gazed upon baby Jesus. Perhaps they knew the importance of His coming as they gathered around Him. He was the Lamb of God, the promised Messiah, who would save the people from their sins. He was the Good Shepherd, who would tend his flock and gather the lambs in His arms. He would carry them close to His heart. He would gently lead them and protect them. He was the Good Shepherd who would lay down His life for His sheep.

PERIODICAL

A Matching Fund Project

LPSCU Branch 213 Christmas Fundraiser

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



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

With Choice of Bow:

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

Two Pick-up Dates:

- ❖ December 4th -
St. Andrew Parish in Wilkes-Barre (after 10 a.m. Mass)
- ❖ December 5th -
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!**