



LPSCU Life

Security, Peace of Mind

Morning Star

ZORNIČKA

Vol. 83, No. 899
November/December 2024



Alex Porambo Receives 2024 Margaret Sabol Scholarship Award

Alex Porambo, a member of Branch 156, Coaldale, Pennsylvania, has been named as the recipient of the 2024 Margaret Sabol Scholarship Award. Alex graduated from Marian Catholic High School, located in Tamaqua, Pennsylvania, this past May and is attending DeSales University in Center Valley, Pennsylvania, to study Computer Science.

Throughout his life, Alex has demonstrated that “giving back” and helping his community is important to him. He attained the rank of Eagle Scout in 2021. His Eagle Scout project included building two seesaws and repairing a sandbox at a local park. After receiving his Eagle Scout ranking, Alex learned that his project had been vandalized. He repaired his work so children could continue to enjoy the park.

Additionally, Alex led the Catholic Relief Services Club during his junior and senior years in high school. The club focused on helping the poor and disadvantaged, not only locally, but globally as well. Whether it was raising funds to send to Ukraine or filling tote bags with necessity items for local homeless individuals, Alex was always there to lend a helping hand and lead by example.

Alex has exemplified leadership and received numerous awards recognizing his achievements. Some of these include the Congressional Award Gold Medal and James Rhoades Award. His fellow scouts nominated him for membership in the Order of the Arrow which is a select group of scouts that are recognized for their motivation. Alex was inducted into this group in 2019.

The Margaret Sabol Scholarship Award is given to a student pursuing a degree in science. The scholarship is awarded 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 congratulate Alex Porambo as the 2024 Margaret Sabol Scholarship Award recipient. We wish him continued success as he continues his studies at DeSales.



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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

- 9** – Branch 52 is hosting a Matching Fund fundraiser at the Elks Lodge, 718 Beulah Road, Turtle Creek, Pennsylvania. Proceeds benefit the Southwestern Veterans Center in Pittsburgh, Pennsylvania. Chinese auction, 50/50 raffle, bingo, and homemade Slovak food. Cost is \$15.00 per person. RSVP by November 1st.
- 20** – **Deadline to submit articles for January/February 2025 Morning Star.**
- 24** – Deadline to order a wreath for Branch 213's Christmas fundraiser benefitting St. Andrew Parish, Wilkes-Barre, Pennsylvania. *See page 10 for details.*

DECEMBER

- 1** – Msgr. Beeda District's Christmas party beginning at 1:00 p.m. in the Magnolia Room of Sand Springs Country Club, 10 Clubhouse Drive, Drums, Pennsylvania. Cost is \$15.00 per person. A Matching Fund Holiday Raffle benefitting Valley Food Pantry will be held at the event. Contact Anita Gregory at 570-788-3263 to make a reservation.
- 7** – LPSCU Board Meeting via Zoom conference call beginning at 7:00 p.m. EST.
- 8** – Rev. Dianiska District's annual Christmas party at the Holiday Inn East Mountain (formerly Best Western), 600 Wildflower Drive, Wilkes-Barre, Pennsylvania, beginning at 1:00 p.m. Branch 6 will host. A Special Gifts Raffle Matching Fund event will take place. Please call Mary Ann Ewasko at 570-823-6432 by November 22 if you plan to attend.
- 14** – Wreaths Across America wreath laying at Arlington National Cemetery (and elsewhere) beginning at 8:00 a.m. The LPSCU has partnered with WAA as a sponsor of this tribute to our veterans. *See page 12 to sponsor a wreath.*
- 31** – Deadline to take advantage of our Convention Annuity Special. *See page 8 for all the details.*

❖ 2025 ❖ JANUARY

- 20** – **Deadline to submit articles for March/April 2025 Morning Star.**
- 24** – March for Life, Washington, D.C.

MARCH

- 3** – Slovak Catholic Federation Convention, Wilkes-Barre, Pennsylvania area
- 20** – **Deadline to submit articles for May/June 2025 Morning Star.**

LADIES PENNSYLVANIA
SLOVAK CATHOLIC UNION

Morning Star

ZORNIČKA



(USPS 699-520)

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OFFICE HOURS AT NATIONAL HEADQUARTERS

Monday through Friday:
7:00 a.m. to 3:30 p.m.
Phone: 570/823-3513
Toll Free 888/834-6614
Fax: 570/823-4464
E-mail: lpescu@lpescu.org
Website: www.lpescu.org
Facebook: LPSCU Life

BOARD OF DIRECTORS

SPIRITUAL ADVISOR
Position currently vacant

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

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

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

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

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

Margaret Jollimore, 1001 SR 292E, Harveys Lake, PA 18618-7829; 570/760-9790; jollimore.lpescu@ymail.com

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

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

LPSCU SEEKING SPIRITUAL ADVISOR

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

The responsibilities of the Spiritual Advisor are:

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

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

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

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

For those interested in filling this position, resumes must be postmarked by **January 20, 2025**, and sent to:

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

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 of 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.



*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

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Deborah McKinley, Public Relations

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Maureen Grohowski
Patricia "Trish" O'Donovan

*Rádostne Vianočné sviatky
a Bohom požeňnaný Nový Rok!*

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

Ladies PA Slovak Catholic Union,

Thank you for awarding me the Margaret Sabol Scholarship Award. I will be using the money towards my tuition at DeSales!

Thank you so much again!!

Alex Porambo

Branch 156, Coaldale, PA

Dear Mr. Andrzejewski,

Thank you very much for your generous donation to our parish. It will be put toward a vestment of the Sacred Heart of Jesus. Your thoughtfulness is very much appreciated. May God bless you and your organization for your kindness.

Faithfully yours in Christ,

Rev. Richard J.

Polmounter, M.S.

Pastor, St. John Bosco

From the Southwestern Veterans Center, Pennsylvania Department of Military and Veterans Affairs

Dear Angela [Skiffen] and [Branch 52] Members:

On behalf of the Southwestern Veterans Center, I would like to thank you for your most generous donation of monies (Ck. #163, \$400) to sponsor several bingos (Feb. 24, Mar. 23, Apr. 27, May 25, June 22, July 27, Aug. 24,

Sept. 28, Oct. 26, and Nov. 23) for the residents. Bingo is one [of] the most popular and enjoyed activities here at SWVC. We appreciate your continued support of the veterans who live here.

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

Thank you again for always remembering our veterans in this most thoughtful way.

Sincerely,

Richard R. Adams, NHA

Commandant

From JRS|USA

Jesuit Refugee Service

Washington, DC

Dear Ms. Kluchinski,

Thank you for your generous [\$50] donation in support of Jesuit Refugee Service USA. Your gift helps us serve thousands of refugees in more than 50 countries where we work.

An example of the impact of your contribution can be seen through the success of Elaf, a 23-year-old refugee who grew up in Jordan after her family fled persecution in Iraq. Through JRS Jordan's classes, Elaf became proficient in English and earned a scholarship to

the World University Service of Canada (WUSC). Elaf is on her way to making her dreams of a higher education degree and a promising career come true. She hopes to become "a role model in women's rights, especially refugees."

Again, thank you for investing in the JRS Mission and honoring the humanity and dignity of refugees and forcibly displaced persons.

With gratitude,

Khadijah Taylor

Gift Officer

From Wreaths Across America

Dear Theresa,

On behalf of Wreaths Across America, I would like to express our deepest gratitude for your generous and unwavering support in furthering our mission to honor and remember our nation's veterans.

Your commitment to our mission has significantly impacted our ability to carry out our mission of laying wreaths on the graves of our fallen heroes. Your contribution has provided financial support and served as a source of inspiration for our dedicated volunteers and supporters.

With the support of organizations like your organization, we can continue to ensure that the sacrifices made by our brave men and women in uniform are never forgotten. Your generosity has allowed us to extend our reach and touch the lives of countless families who find solace in knowing that their loved ones are remembered and honored.

Once again, thank you for supporting the Wreaths Across America mission. I look forward to working with you to *Remember, Honor, and Teach.*

Sincerely,

Renée Worcester

Director of Corporate

Development & Partnerships

Dear LPSCU,

Thank you so much for awarding me the LPSCU Scholarship Award. It will be used towards my DeSales tuition!

Alex Porambo

Branch 156, Coaldale, PA

Statement of Ownership, Management and Circulation

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

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Total Number of Copies	5,231	4,935
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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	4,809	4,771
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	4,809	4,771
Copies not Distributed	422	164
Total	5,231	4,935
Percent Paid	100%	100%

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



MSGR. BEEDA DISTRICT

The Msgr. Beeda District held its final meeting of the year on Wednesday, September 11, at Vesuvio's Restaurant in Drums, Pennsylvania. The meeting was hosted by LPSCU Branch 60.

District President Anita Gregory welcomed those in attendance and thanked them for taking the time to attend the meeting. The first item on the agenda was the review of the financial report.

Next, members discussed and finalized the plans for the Christmas party which will be held on Sunday, December 1, 2024, at 1:00 p.m. Everyone agreed on the new location of the party which is now going to be held at Sand Springs Country Club in Drums. The members present reviewed the cost of the party and the menu. Everyone was in agreement with both items as presented.

The Holiday Raffle was also discussed. The raffle proceeds will benefit the Valley Food Pantry located in Conyngham, Pennsylvania. President Gregory added that anyone wishing to donate a prize for the raffle should contact her directly.

The members also talked about the possibility of either visiting a nursing home around the holidays or sending Christmas cards to veterans. A few of the members said they would need to find out more information on either of these projects.

No further business needed to be discussed and the meeting was adjourned. The next meeting will be held on Wednesday, April 23, 2025. The location will be announced at a later date.



Msgr. Beeda District members at their fall meeting.

In Memoriam

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

NAME	BRANCH	LOCATION
Eleanor Kluchinski*	6	Wilkes-Barre, PA
Thaddeus Makachinas	7	Exeter, PA
Anne Clark	24	Windber, PA
Joseph Anselmin	40	Allentown, PA
Marie Maso	60	W. Hazleton, PA
Theresa Holoman*	65	Munhall, PA
Joseph J. Brogis, Jr.	72	Stratford, CT
Kathleen Hrabosky	132	Campbell, OH
Adam Myers	132	Campbell, OH
Lois A. Yatsko*	197	Wilkes-Barre, PA
Marie Jurchak*	213	Dallas, PA

**Multiple certificates*

LPSCU Members Attend Pennsylvania March for Life

On a rainy September 23, 2024, Celeste, Dave, and David Palcsey, Jr. attended the 4th Pennsylvania March for Life in the state capital, Harrisburg. They boarded a bus at 5:30 a.m. at Mary Mother of God Parish in White Oak, Pennsylvania. There were thirty-four people on the motor coach, including ten students from Mary of Nazareth Catholic School in White Oak. The bus was sponsored by Knights of Columbus Councils 4210 and 955, and Stephen P. Barry of Assembly 940.

The group arrived in time to attend the Pro-Life Mass at St. Patrick's Cathedral on State Street in the city. Auxiliary Bishop William Waltersfield, from the Diocese of Pittsburgh, was the homilist. The Palcseys' pastor, Father Terry O'Connor, was one of the many priests who assisted at the Mass.

After the Liturgy, they walked to the steps of the Capitol building and joined in the rally. When the speakers were finished, everyone joined in the march around the Capitol. It was a lively event with people chanting and praying the rosary.

The group boarded the bus back to White Oak at around 2:30 p.m. Everyone enjoyed snacks provided by the Palcsey family. Celeste, Dave and David, Jr. are all members of Branch 76 in White Oak.

In spite of it being a rainy day, all had a good time supporting this very meaningful cause.

Executive Finance Committee Meeting Minutes

August 14, 2024 ❖ Home Office, Wilkes-Barre, Pennsylvania

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

Minutes

The committee reviewed and accepted the Minutes from the May 22, 2024, Executive Finance Committee meeting.

Note to the Committee

President Kluchinski noted that the convention changed the voting status for the Secretary-Treasurer to allow for a vote on issues during the meeting.

Correspondence/Requests

Requests were received and acknowledged from the following

- ❖ Friends of Slovakia – There are two requests:
 - A blanket request for a donation to help with expenses.
 - Donations to assist with travel for a sponsored speaker.
- ❖ Saints Cyril and Methodius Parish – A letter was received asking for a donation to help offset the cost of church renovations.
- ❖ Saint Joseph Church – A letter was received regarding the Big Bucks Raffle fundraising activity.
- ❖ Saint Andrew Abbey – An invitation was received for the Saint Andrew Abbey Annual Benefit.
- ❖ NY/NJ Fraternal Alliance Donation – President Kluchinski informed the EFC that a donation for an ad was approved by the Executive Officers.
- ❖ University of Pittsburgh – A letter was received regarding the annual Slovak Heritage Festival. The EFC agreed to approve a donation of the same amount as in 2023.
- ❖ Make a Difference Day – President Kluchinski reminded the EFC that the LPSCU has donated in prior years to the Make a Difference Day project organized by the Fraternal Societies of Northeast Pennsylvania. The EFC agreed to approve a donation of the same amount as in 2023.

Financial Statement

The committee reviewed the following checking accounts:

M&T Bank – General Operating Account; the bank reconciliation and outstanding check list for May, June, and July of 2024 were reviewed. President Kluchinski noted that the outstanding check list continues to be monitored and efforts are being made to follow up on outstanding checks. The committee members asked about a large outstanding check on the list. The check was related to an annuity surrender.

The Morgan Stanley Smith Barney Checking Account for May and June of 2024 was reviewed. The July information was not available at the time of the meeting. President Kluchinski

explained that with a change in charging procedure, the number of transactions in the account will diminish.

Home Office Branch Deposit Account – The balance in the Branch Deposit Account was reviewed and the amount of interest credited to the account was noted. No funds were withdrawn from the Home Office account during the period reviewed.

Analytical graphs created by President Kluchinski were distributed for discussion. The graphs tracked major numbers found in the financial statements monthly. The graphs were reviewed with changes in trends being noted by the EFC.

The Quarterly Statement for the second quarter of 2024 and the Profit and Loss/Balance Sheet for May and June were distributed to the EFC members. The committee reviewed the June 30, 2024, Profit and Loss/Balance Sheet report.

A review of the Second Quarter Statement was conducted. The EFC noted an increase in surplus, asset value, and premium income. The increases were a result of premium generated by the special annuity program and the increase in value of the equity holdings.

Investment Portfolio

The committee reviewed all activity from May and June of 2024 including Common Stocks, Preferred Stocks, and Bonds. The Employee Retirement Plan was also reviewed. It was noted

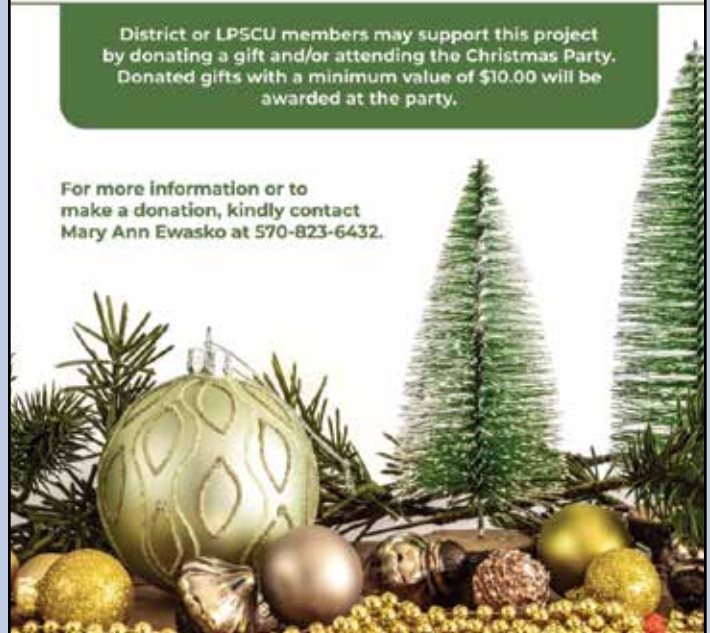
Rev. Dianiska District to Hold Matching Fund Event

Members of the Rev. Dianiska District will hold a special gifts raffle at their annual Christmas Party to be held on Sunday, December 8, 2024.

The event will be held in conjunction with the LPSCU Matching Fund Program. The raffle will benefit Ruth's Place, a 24/7 emergency shelter for single women experiencing homelessness in Luzerne County, located in Wilkes-Barre, Pennsylvania.

District or LPSCU members may support this project by donating a gift and/or attending the Christmas Party. Donated gifts with a minimum value of \$10.00 will be awarded at the party.

For more information or to make a donation, kindly contact Mary Ann Ewasko at 570-823-6432.



that the July investment activity was not available for the August meeting, in addition to the updated 2024 Market Value sheet.

A discussion regarding the investment portfolio was entered into by the EFC with questions posed about the shift of investments from equities to fixed rate certificates of deposit. The account for posting interest from certificates of deposit was asked about. President Kluchinski provided an explanation of the account used for posting. She also noted that there was minimal activity in the bond area, the number of transfers made from the investment portfolio, and the percentages of asset types held in the portfolio.

Home Office

QuickBooks – The EFC engaged in a discussion regarding the QuickBooks conversion. It was noted that a few new accounts appear on the Profit and Loss statement which were automatically added by QuickBooks. The staff is working on linking the new accounts to the old ones.

President Kluchinski reported the following:

- ❖ The committees were approved by the EFC for the convention.
- ❖ All convention bills have been paid.
- ❖ Convention transcripts have been received.
- ❖ The new credit card account is now in full use.
- ❖ The project to establish electronic bill payment is complete.
- ❖ The results of the scanning survey were reported.
- ❖ An update on the agent's project was given.
- ❖ The website online application project is progressing, and the first application has been received by the Home Office.
- ❖ The website consultants recommended adding live chat to the website. The EFC engaged in discussion regarding this recommendation and reached a consensus to move forward with the recommendation.
- ❖ President Kluchinski discussed the annuity promotion and the possibility of continuing it through the end of the year. The committee members were in favor of bringing the extension of the program to the Board for approval.

Pension Update

The EFC was brought up to date regarding the termination of the pension plan. President Kluchinski reported that the agreement to terminate had been signed by the executive officers and that action was taken with respect to the pension funds to preserve the current value. Conclusion of the termination work is expected sometime in 2025.

2024 Budget

The EFC reviewed the 2024 budget as of the end of June which has an actual to budget comparison. President Kluchinski noted line items which were over budget as well as those projected to meet budget expectations. The over budget items were noted as positive results because they involved increased branch activity and charitable work. Regarding the charitable work, President Kluchinski indicated that the donation to Wreaths Across America, in conjunction with the National Convention, is included in the overage.

Other Business

NY/NJ Fraternal Alliance and the Pennsylvania Fraternal Alliance meetings are approaching in October. Room reservations are due soon for those who are going to the meetings.

President Kluchinski reported that there was a phishing email circulated using LPSCU information. She further reported that one member was victimized by the false email. An appeal was made for a fraternal reimbursement of funds lost. The EFC approved the reimbursement.

Meeting Dates

The next meeting will be November 20, 2024.

There being no further business, the EFC adjourned.

Respectfully submitted,

John C. Andrzejewski, III

National Secretary-Treasurer

NOTE: The Minutes for this meeting were composed using a recording through Zoom due to my absence at the meeting.

Branch 1 Holds Fundraiser

LPSCU Branch 1 from Hazleton, Pennsylvania, held a fundraiser after all Masses at St. John Bosco Church, Conyng-ham, Pennsylvania, over the weekend of September 28-29. An assortment of Hershey candy bars and beautiful colored fall mums, as well as chances on a Hershey-candy-filled gift basket were all available for sale.

The fundraiser was a huge success. The proceeds from this sale will benefit local charities in our community. The members would like to thank Father Ric Polmounter for allowing the Branch to hold its fundraiser at St. John Bosco and also the parishioners and friends who supported the project. Congratulations to Donna D'Amato, the winner of the Hershey candy gift basket.

The fundraiser would not have been possible without the help of the following LPSCU members and friends: Emily, Veronica and Tim Martonik, Monica Chulock, Anita and Jonathan Gregory, Mary Ann Litchock, and Diane and Gabriella Kupsho. Thank you to all who gave donations and to those who gave their time. It was greatly appreciated.



L-R: Branch 1 Secretary-Treasurer Anita Gregory, Mary Ann Litchock, Veronica Martonik, and Emily Martonik.

A Sweet Deal Annuity Promotion

Lots of X's and O's mean lots of dough!

Convention Annuity Special
5.26 % for 2 years Guaranteed.*
Initial deposit of \$5,000 or more.

Celebrating our 126th year of service to our membership

- Tax deferred accumulation of interest
- Ability to transfer principal to beneficiaries upon death
- Guaranteed INCOME starting on the date OF YOUR CHOICE
- Minimum guaranteed rate of 3%
- Membership in the LPSCU having additional benefits
- Penalty period ends after six years
- Easy application
- Interest builds faster

*Minimum guaranteed rate on Annuities issued after January 1, 2024 is 3%. After two years, based on the issue anniversary date, the rate will be reset at the rate approved by the board of directors at that time. Limited time offer. Offer good May 1, 2024 to December 31, 2024. New deposits only.



LPSCU Life

Security, Peace of Mind

**OFFER EXTENDED TO
DECEMBER 31, 2024!**

**For more information, contact your local
representative or the LPSCU Home Office at
888-834-6614 or email lpescu@lpescu.org.**

A Sweet Show for Convention Attendees

Those lucky enough to attend the closing banquet of the 43rd National Convention of the Ladies Pennsylvania Slovak Catholic Union in Hershey, Pennsylvania, were treated to a mesmerizing show of talent from the Pittsburgh Slovaks. The performance included intricate footwork, singing in Slovak, and beautiful handmade costumes.

Delegates, officers, and guests were treated to singing and dancing at its best. The Pittsburgh Slovaks flawlessly went from one tune to the next, with both young and adult performers taking command of the dance floor. No one wanted

to take their eyes off the stage as they didn't want to miss even one beat of the performance.

In addition to singing and dancing, some of the performers played instruments as well. Talk about a multigenerational, multitalented group of individuals!

When the last beat of music sounded, the last twirl danced and last note sung, the room erupted in well-deserved, thunderous applause. The Pittsburgh Slovaks added the "cherry on top" of an already memorable convention at the "Sweetest place on earth."



A Matching Fund Project

LPSCU Branch 213 Christmas Fundraiser

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



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

With Choice of Bow:

- Red Velvet ❖ Burgundy Velvet
- ❖ Red & Green Plaid

Fundraiser is being held in conjunction with
Decker Florist, Wilkes-Barre, Pennsylvania

Two Pick-Up Dates:

- ❖ December 3rd - St. Andrew Parish
in Wilkes-Barre (10-11 a.m.)
- ❖ December 4th - LPSCU Home Office
in Wilkes-Barre

___ Wreaths @ \$17 = \$ _____

___ Red Bow ~ ___ Burgundy Bow ~ ___ Plaid Bow

___ Stands @ \$4 = \$ _____

Name: _____

Phone: _____

Pick up (select one): St. Andrew Parish / LPSCU

I arranged delivery with: _____

Payment must accompany order

Make checks payable to: LPSCU Branch 213

*Order and payment must be received
by November 24!*

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

Member Takes "Once in a Lifetime" European Trip

Marissa Jason, a member of Branch 6, Wilkes-Barre, Pennsylvania, recently toured several cities and countries in East Central Europe as part of King's College's short-term study abroad program. The faculty-led trip was two weeks long and included travel to Poland, the Czech Republic, Slovakia, Austria, and Hungary.

The trip was the travel portion of a semester-long course titled "Nations, Identities, and Democratization: Eastern Central Europe." To prepare for the journey, Marissa attended classes each week during the semester leading up to departure. The course examined the nations and identities of both Slavs and non-Slavs and evaluated the role of (un)democratization in shaping and changing these identities.

The tour's first stop was in Krakow, Poland. Krakow was an unexpected favorite for Marissa with beautiful architecture and extremely rich history. The group spent their days in Poland touring the many churches, the Wieliczka salt mines, and the Jewish Quarter. This portion of the trip also included a day trip to Auschwitz-Birkenau, which was a stark reminder of the terrors of the Holocaust.

The next city on the agenda was Prague, Czech Republic, an absolutely stunning city architecturally. While in Prague, the group got to do several walking tours of the city, go to the Museum of Communism, and take a lunch cruise down the Vltava River.

From Prague, the next stop was Bratislava, Slovakia.

Marissa was particularly excited about seeing Slovakia after experiencing Slovak culture and so many traditions within her family. Getting to see where her family hails from has always been on her bucket list. In Bratislava, the group visited a vineyard to taste some famous Slovak wine, toured Devin Castle, and attended mass at St. Martin's Cathedral.

While in Slovakia, the group took a day trip to Vienna, Austria. This bustling city is filled with history of the Habsburg rulers and the Ottoman Empire. While there, the students took a tour of Schonbrunn Palace and its gardens. This was a trip highlight for Marissa because the gardens were absolutely gorgeous and so expansive. The group also toured downtown Vienna, seeing many of its famous sites and experiencing the café culture of the city.

The final stop was Budapest, Hungary, which ended up being Marissa's favorite city on the trip. While there, the group toured both the Buda and Pest sides of the city. They saw many of the churches, the Fisherman's Bastion, and enjoyed a food tour of the city. The students ended their journey with a trip highlight, visiting the Szechenyi Baths on their off day, which was a perfect way to end a very full and fun trip.

After a busy two weeks, the group returned to the United States. Marissa had a fantastic time getting to experience all the amazing food, culture, and historic sites in these cities. This was a once in a lifetime journey, and she's so grateful she was able to experience it.



Join Us in Our Mission

Remember ★ Honor ★ Teach



★ **December 14, 2024** ★

National Wreaths Across America Day



Help LPSCU honor local heroes!

Sponsor a wreath today to be placed on a veteran's grave this December at Arlington National Cemetery =.

Scan the QR code to make a donation online or visit
<https://wreathscrossamerica.org/lpsc>



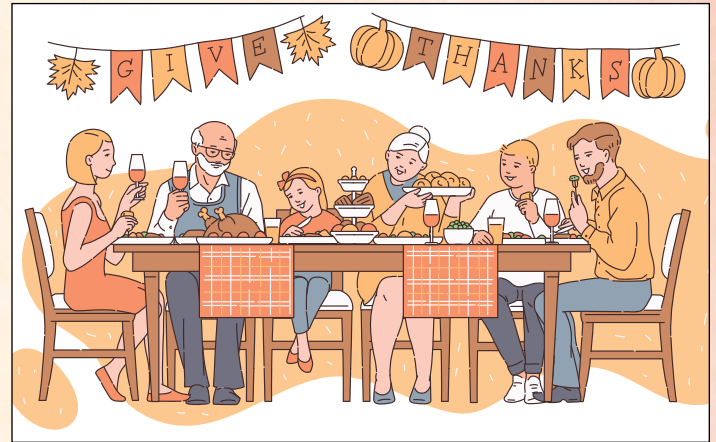
#LiveWithPurpose

Remembering Thanksgiving Family Traditions

Deborah McKinley, LPSCU Public Relations Director

Mention the word “Thanksgiving” and visions of turkey, pumpkin pie, and football probably come to mind. I remember Thanksgivings when I was (much!) younger that included the final football game of the season at the high school I attended. And being a member of the band front, I was at those games cheering our team on. I’d get home just in time for the Thanksgiving feast my parents always prepared for our family.

Even after my sister and I graduated from high school, there were still football games to attend as two local teams always play on Thanksgiving morning. Returning to our parents’ house with our voices hoarse from cheering at the game (and usually our toes frozen from how cold it was), we always knew that Mom would have the turkey with all the fixings ready to be eaten whenever we arrived.



As we got older and our family grew due to marriages and births of children, we always knew everyone had a seat at the table. Our Thanksgiving included the usual fare for the day ~ turkey, homemade stuffing (or filling as we called it), to die for mashed potatoes that were my dad’s specialty (no one can quite replicate his to this day), cranberry sauce, and pumpkin pie.

After the meal was eaten, leftovers doled out, and dishes cleaned up, my sister and I would pour over all of the sales flyers with their “Black Friday” offerings. We’d make a list of where we wanted to shop and what items to get at each location. Then we’d prioritize the order of where we’d go. We’d make plans to meet at some ungodly hour at our first stop, with whichever one of us got there first saving the other a place in line. Most years I didn’t “need” anything; it was more the “thrill of the hunt.”

I remember the year that my niece (Lisa Frankenfield, member of Branch 197, Wilkes-Barre, Pennsylvania) wanted to join us. My sister and I looked at each other and we both said sure she could come, but *only* if she was willing to eat a chili dog at 9:30 in the morning! At first my niece thought we were kidding, but she quickly realized we were serious. Since we started so early in the morning, we’d be hungry by midmorning and somewhere over the years, a chili dog from the same place became part of the tradition as well.

As the years have continued to march on, and sadly both my mom and sister have since passed, my Thanksgiving traditions have changed and evolved into new ones. And while new traditions fill the void, I’ll always remember and cherish the ones from years gone by.

What are some of your traditions for Thanksgiving, Christmas, or other holidays? Text or call (610-704-7288) or email me (dmckinley@lpescu.org) with what your family does every year on a particular holiday. Not a writer? Not a problem. We can just chat and I’ll take the information you provide and do the writing. I look forward to hearing from you, our members!

Member Receives Girls Scouts’ Highest Award

Alyssa Porambo, a member of Branch 156, Coaldale, Pennsylvania, recently attained the most prestigious award in Girl Scouts, the Gold Award. This award is the highest achievement one can attain in the Girl Scout organization. Fewer than 6% of eligible Girl Scouts receive the Gold Award.

A scout must obtain the Bronze and Silver awards before attempting the Gold Award. Gold Award recipients must demonstrate outstanding leadership, community service, career planning, and personal development. Scouts must choose and fulfill a project that makes a sustainable change in their community or addresses a world issue.

For her Gold Award project, Alyssa chose to focus on food insecurity. Working with the Catholic Relief Services Club at her high school, she held a food drive to “stuff the truck” with non-perishable items. These were collected at Alyssa’s high school and a partner school, Saint Jerome Regional School. Alyssa had to devote and document a minimum of eighty hours to the project. Although she has already received the Gold Award, Alyssa continues to collect items and distribute to local food banks every month.

Alyssa is currently a senior at Marian Catholic High School. She plans to pursue a career in speech therapy upon graduation.

Congratulations to Alyssa on attaining the Gold Award from Girl Scouts!



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

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
Artim, Jr., Charles – W. Wyoming, PA
Beeda, Michaela – Port Lucie, FL
Begosh, Phillip – Ft. Myers, FL
Berry, Zachary – Pottstown, PA
Blair, Stacy – Hickory, NC
Blum, John E. – Mahanoy City, PA
Bonanny, Harrison W. – Wilkes-Barre, PA
Bott, Elizabeth – Weatherly, PA
Boyle, Kathleen – Exton, PA
Bridzius, Andrius R. – El Paso, TX or
San Antonio, TX
Brittingham, Lori A. – Orlando, FL
Bryner, Monica – Uniontown, PA
Bucha, Kristy – Danielsville, PA
Caldwell, Lindsey – Lewes, DE
Capp, Mary C. – Auburndale, FL
Cassese, Patricia – Youngstown, OH
Cavenas, Keri L. – Mahanoy City, PA
Chesek, Richard – Etters, PA
Cibulish, Thomas – Saint Johns, FL
Clifford, Stephanie – Scranton, PA
Clifford, Brian – Scranton, PA
Costello, Thomas – Allentown, PA
Costello, Jennifer L. – Schnecksville, PA
Cusick, Thomas – Edwardsville, PA
Daku, Kristie L. – North Catasauqua, PA
Darte-Harris, Danaea – Philadelphia, PA
Davis, Christopher – Nescopeck, PA
Doran, James – Hesperia, CA
Emerson, Sarah A. – Reisterstown, MD
Fink, Carly – Reading, PA
Fink, Thomas – Coopersburg, PA
Flegel, Mirella – Daufuskie Island, SC
Ford, Renee – Crest Hill, IL
Fox, Georgiann – Tampa, FL
Frye, Emily R. – Melbourne, FL
Garas, Alana – Annapolis, MD
Gaska, Julija – Ypsilanti, MI
Golby, Raeleen – Johnstown, PA
Halko, Vincent J. – Manassas, VA
Hicks, Laura – Fort Mill, SC
Hoobler, Mary – Sewickley, PA
Horvath, Michael – Jacksonville, FL
Hutnick, David – Schnecksville, PA
Kametz, Daniell – Allentown, PA
Kametz, Denise – Allentown, PA
Kaminski, Timothy – unknown
Kanocz, Michael – Grand Junction, CO
Kimak, Kyle – Lehighton, PA
Kinsey, Ann Marie – Taylor, PA
Klueber, Mary T. – West Chester, PA
Kuntz, Margaret – Ocean Pines, MD
Kushnir, Vanessa – Plymouth, PA
Latshaw, Thomas A. – Tampa, FL
Lawrence, Brianna – Bethlehem, PA

Levertavish, Regina – Mahanoy City, PA
Lowrie, Deborah – Dalton, PA
Lunday, Terry – Apollo Beach, FL
Magallanes, Jemma – St. Petersburg, FL
Malarich, Matthew – Surfside, PA
Martincich, Luke – Lakewood, CO
Mason, Stephen – Los Angeles, CA
Matuza, William R. – West Keansburg, NJ
Maxwell, Lynn – Osprey, FL
McKenzie, Gary – Hazleton, PA
Mershimer, Gregory – Poland, OH
Mershimer, Richard – Poland, OH
Mershimer, Lisa – Poland, OH
Mershimer, Suzanne – Poland, OH
Mighton, Samantha – Burton, OH
Mighton, Sydney – Burton, OH
Mikulaj, Brian M. – Lafayette, IN
Miller, Richard – Luta, FL
Mitrakos, Deborah – Naperville, IL
Montanari, Paul – Hellertown, PA
Moskal, Justin – St. Charles, IL
Novitski, Anna – Plymouth, PA
Olson, Gregory – Truro, MA
Ondrey, Heather – Deltona, FL
Parisi, Allison – Seminole, FL
Pavalko, Steven – Boardman, OH
Pavlovich, Courtney – Goose Creek, SC
Pocius, Kara – Lake Ariel, PA
Rager, Paula – Port Orange, FL
Repsher, Heather – Nazareth, PA
Renna, Laura – Baldwin, NY
Renna, Tara – Baldwin, NY
Rider, Donald – Otis, MA
Rich, Austin – Burton, OH
Rider, Matthew – Otis, MA
Riker, Molly A. – Glen Allen, VA
Rogers, Michele – Luzerne, PA
Pamela Ross – Ocoee, FL
Rossi, Mary – Pittsburgh, PA
Roth, Scott E. – Panama, NY
Rowley, John – Mahanoy City, PA

Rusnak, Susan – Churchville, PA
Sakalik, Regis – Lawrenceville, GA
Samson-Frazer, Margaret – Jupiter, FL
Schmalzer, Michael – West Easton, PA
Schwalm, Zachary – Frackville, PA
Shank, Angela – Davidsville, PA
Sharrow, Roxanne – Youngstown, OH
Shtopton, Aaron – Pottsville, PA
Shook, Alexandra – Hoboken, NJ
Sketch, Amy E. – Memphis, TN
Stahura, John – Hazleton, PA
Stinavage, Judy – Binghamton, NY
Stinsky, Susan – Mahanoy, PA
Stults, Regina – Windber, PA
Stumpf, Kelly – Blandon, PA
Suchy, Mary – Chicago, IL
Susoreny, James – Richardson, TX
Szanyi, Carolyn – Whiting, IN
Tatko, Jr., Robert – N. Versailles, PA
Thomsen, Mary Anne – Aurora, CO
Tokar, Rachel – Baltimore, MD
Tomano, Terri – Port Charlotte, FL
Tomasic, Brendan J. – Dameron, MD
Tomasic, George C. – Durham, NC
Uffer, Timothy – Hanover Twp., PA
Vanischak, David – Pittsburgh, PA
Yatsko, Stephen – Allentown, PA
Vidman, Race – Apple Valley, MN
Vizza, Daniel – Chicago, IL
Wahl, Kristen – Gansevoort, NY
Wateski, Jessica – Exeter, PA
Watson, Michael – Hubbard, OH
Weldner, Paul – Falmouth, ME
Weldner, Robert – Orefield, PA
Whitaker, Kimberly – Emmaus, PA
Wisniewski, Edward – Waymart, PA or
Rockaway, NJ
Wolfe, Stephanie – Slatington, PA
Wolken Family – Nebraska
Workosky, Dorothy – Johnstown, PA
Ziomkowski, Stanley – Wilkes-Barre, PA



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

Branch 60 Hosts Trip to Dorney Park for Children's Home

On a much anticipated day this past summer, the boys from the United Children's Home in West Hazleton, Pennsylvania, were treated to lots of fun and adventures at Dorney Park in Allentown, Pennsylvania.

Thanks to the efforts of three different groups – LPSCU Branch 60, the Kupsho family, and Fistful of Two's – we were able to raise \$500 for the boys to enjoy the park's many rides and time at the waterpark. This outing also qualified for LPSCU's Matching Fund Program which will additionally give the boys a little extra to have a pizza or ice cream party at a later date. No matter what we do for these boys, they are always so kind and appreciative.

Branch 60 Secretary-Treasurer Anita Gregory would like to thank the Kupsho family and Fistful of Two's for always being willing to help out and support the branch with their projects.

The photos below show all the fun the boys had on their park outing.



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 4%*

*EFFECTIVE JULY 1, 2023

- The LPSCU Flexible Annuity is a flexible-premium, deferred annuity that accepts ongoing deposits of as little as \$100 per month.
- An annuity is a long-term investment where the interest earned is accumulated and compounded.
- Annuities are used to supplement retirement income, whereby at some point you stop paying into the annuity and start taking out.
- Upon maturity, LPSCU offers a number of distribution options, giving our members the convenience of selecting the one that is best suited for them.
- LPSCU's competitive interest rate is reviewed quarterly by the Board of Directors; however, your rate will never go below the guaranteed minimum rate established by the annuity contract.
- You can become a member of the LPSCU by purchasing an annuity and you can own an annuity regardless of your health status.
- Deposits can be made at your convenience!
- Minimum deposit is \$100
- After the sixth year, there is no LPSCU penalty on annuity withdrawals.
- If the annuitant dies prior to settlement, funds on deposit are payable directly to the named beneficiary(ies).
- Settlement Options:
 - Payment of a specified amount
 - Payments for a specified period
 - Life Annuity
- Payment options can be monthly, quarterly, semi-annually or annually, depending upon your needs.
- Prior to settlement, annuitant may withdraw the Cash Surrender Value at any time; however, the minimum withdrawal amount is \$250

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



For more information about the

LPSCU FLEXIBLE ANNUITY

contact the LPSCU Home Office or your local Branch Secretary

71 South Washington Street | Wilkes-Barre, PA 18701

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

Roller Coasters, Golf Courses, Gambling and Shopping, Oh My!

The delegates who recently attended the LPSCU's 43rd National Convention were given the options of an entry pass into Hershey Park, a gift card for East Coast Golf Course, free slot play at a local casino, or a gift card to shop at the Hershey shop at the convention hotel. Regardless of which option anyone chose, they were in for a real treat.

The thrill seekers sought out the latest rides at Hershey Park. The sporty ones took to the links to play on a sweet course. The gamblers headed straight to Hollywood Casino. And the laid-back ones made a bee line for the gift shop.

As the saying goes, "I heard it through the grapevine" – word has it that there were a few lucky members who hit it big at the casino. It may not have been raining Hershey kisses, but the winners were sure happy it was raining big pay outs! In any case, everyone enjoyed their selected sweet treat for being a delegate. And what better place to be showered with "sweetness" than at the "sweetest place on earth"!

New Insurance Issued

Branch	Branch Representative	July/August 2024	Year-to-Date Total
19	Deborah Adamchak	\$5,000.00	\$5,000.00
60	Anita Gregory	\$10,000.00	\$10,000.00
90	Theresa Kluchinski	\$10,000.00	\$10,000.00
		\$25,000.00	\$25,000.00

Cooking Corner

CRANBERRY BARS

2 c. flour	14 oz. condensed milk
1½ c. oats	¼ c. lemon juice
¾ c. and 1 Tbsp. brown sugar	16 oz. whole berry cranberry sauce
1 c. butter or margarine	2 Tbsp. cornstarch
8 oz. cream cheese	

Preheat oven to 350 degrees. With mixer, beat flour, oats, ¾ cup brown sugar, and butter until crumbly. Set aside 1½ cups. Press the rest into the bottom of a greased 13 x 9 baking pan. Bake 15 minutes, or until lightly browned. With a mixer, beat the cream cheese until fluffy. Add in the condensed milk and lemon juice. Spread over the crust. Combine the cranberries, cornstarch, and 1 tablespoon brown sugar. Spoon over the cream cheese layer. Top with remaining 1½ cups crumb mixture. Bake 45 minutes. Cool before cutting into squares.



SS.C.M. 46th Annual Appeal in Final Weeks

The mailing for the 47th Annual Saints Cyril and Methodius Appeal will be going out in January to clergy of Slovak heritage, national and local leaders of our Slovak Catholic fraternal benefit societies, members of the Slovak Catholic Federation, previous donors, and individual parishes of Slovak ancestry. The Appeal raises money to assist the Pontifical Slovak College of Saints Cyril and Methodius in Rome with its day-to-day operations.

Thank you to the Home Office and the districts, branches, and members of the Ladies Pennsylvania Slovak Catholic Union that made donations to the 46th Annual Appeal. The final totals will not be known for a few weeks, but **as of September 15, 2024, this year's Appeal has received \$26,503.00 from 182 donors.** Among the 57 donations received from the Slovak Catholic fraternal branches and districts, Branch 65, Branch 90, Branch 213, the Rev. Dianiska District, and the Home Office of the LPSCU have donated a total of \$595. Donations to date have been also received from 8 parishes, 27 clergy and religious, and 99 individuals. On behalf of the Pontifical College, thank you for your continued generosity and support. It is very much appreciated!

Anyone who wishes to donate to the 2025 Appeal is asked to fill out the information in the box below and mail it, along with your check payable to the Slovak Catholic Federation, to the address provided. Donations in any amount are deeply appreciated and are acknowledged. *The 47th Annual Appeal runs from December 1, 2024, to November 30, 2025. Gifts received after November 30, 2025, will be credited to the 2026 Appeal.* Thank you again for your goodness and generosity.

The Slovak Catholic Federation was founded in 1911 by Rev. Joseph Murgas, founding pastor of Sacred Heart of Jesus Slovak Church, Wilkes-Barre, Pennsylvania. The Federation brings together under one banner both individuals of Slovak heritage as well as Slovak Catholic fraternal organizations for cultural, religious, and educational purposes. Serving as moderator is the Right Reverend Gary Hoover, O.S.B., abbot of St. Andrew Svorad Abbey, Cleveland, Ohio. National President is Reverend Andrew S. Hvozdovic, V.F., supreme chaplain of the Slovak Catholic Sokol and pastor of Our Lady of Victory Parish, Harvey's Lake, Pennsylvania, and Gate of Heaven Parish, Dallas, Pennsylvania. Reverend Thomas A. Nasta, national chaplain of the First Catholic Slovak Union and parochial vicar with senior priest status at Our Lady of Grace Church, Penndel, Pennsylvania, serves as first vice president of the Federation and is the Appeal coordinator.

47th Annual SS.C.M. Appeal

Name _____

Address _____

City _____ State _____ Zip _____

Email _____

Amount \$ _____

Please make check payable to
Slovak Catholic Federation and mail to:
 Rev. Thomas A. Nasta
 First Vice President, Slovak Catholic Federation
 Our Lady of Grace Church
 225 Bellevue Avenue, Penndel, PA 19047-4052

LPSCU 3 PAYMENT LIFE PLAN

The 3 Payment Life Insurance Plan offered by the LPSCU is both an economical and beneficial plan for anyone from age 0 to 85. Under this plan, there is a minimum purchase of life insurance. For ages 0-70, the minimum purchase is \$5,000; for ages 71-85, the minimum purchase is \$2,000. Premiums are payable for three years from issue date. If the insured dies within the 3-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, semi-annually, or annually. The certificate becomes fully paid at the end of three 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 3 Payment Life Plan is entitled to all

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

The 3 Payment Life Plan is perfect for both youth and adults – especially anyone who prefers to have their life insurance paid within three years. During these unstable economic times, the 3 Payment Life Plan offered by the LPSCU is cost-effective and advantageous for estate planning and can be especially helpful 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 3 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.

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	\$39.00	\$34.00	\$3.51	\$3.06
1	40.00	35.00	3.60	3.15
2	41.00	36.00	3.69	3.24
3	42.00	37.00	3.78	3.33
4	43.00	38.00	3.87	3.42
5	44.00	39.00	3.96	3.51
6	46.00	41.00	4.14	3.69
7	47.00	42.00	4.23	3.78
8	48.00	43.00	4.32	3.87
9	50.00	44.00	4.50	3.96
10	51.00	46.00	4.59	4.14
11	53.00	47.00	4.77	4.23
12	54.00	48.00	4.86	4.32
13	56.00	50.00	5.04	4.50
14	58.00	51.00	5.22	4.59
15	59.00	53.00	5.31	4.77
16	61.00	54.00	5.49	4.86
17	63.00	56.00	5.67	5.04
18	64.00	57.00	5.76	5.13
19	66.00	59.00	5.94	5.31
20	68.00	61.00	6.12	5.49
21	69.00	62.00	6.21	5.58
22	71.00	64.00	6.39	5.76
23	73.00	66.00	6.5	5.94
24	75.00	68.00	6.75	6.12
25	77.00	70.00	6.93	6.30
26	79.00	72.00	7.11	6.48
27	81.00	74.00	7.29	6.66
28	83.00	76.00	7.47	6.84
29	86.00	78.00	7.74	7.02
30	88.00	80.00	7.92	7.20
31	90.00	83.00	8.10	7.47
32	93.00	85.00	8.37	7.65
33	95.00	87.00	8.55	7.83
34	98.00	90.00	8.82	8.10
35	100.00	92.00	9.00	8.28
36	103.00	95.00	9.27	8.55
37	106.00	97.00	9.54	8.73
38	109.00	100.00	9.81	9.00
39	111.00	103.00	9.99	9.27
40	114.00	106.00	10.26	9.54
41	117.00	109.00	10.53	9.81
42	120.00	112.00	10.80	10.08

Issue Age	Annual		Monthly	
	Male	Female	Male	Female
43	\$123.00	\$115.00	\$11.07	\$10.35
44	126.00	118.00	11.34	10.62
45	129.00	121.00	11.61	10.89
46	133.00	124.00	11.97	11.16
47	136.00	128.00	12.24	11.52
48	140.00	131.00	12.60	11.79
49	143.00	135.00	12.87	12.15
50	147.00	138.00	13.23	12.42
51	151.00	142.00	13.59	12.78
52	155.00	146.00	13.95	13.14
53	159.00	150.00	14.31	13.50
54	163.00	154.00	14.67	13.86
55	167.00	158.00	15.03	14.22
56	171.00	162.00	15.39	14.58
57	176.00	166.00	15.84	14.94
58	180.00	171.00	16.20	15.39
59	185.00	175.00	16.65	15.75
60	190.00	180.00	17.10	16.20
61	196.00	184.00	17.64	16.56
62	201.00	189.00	18.09	17.01
63	206.00	194.00	18.54	17.46
64	212.00	199.00	19.08	17.91
65	217.00	204.00	19.53	18.36
66	223.00	209.00	20.07	18.81
67	228.00	214.00	20.52	19.26
68	234.00	219.00	21.06	19.71
69	240.00	224.00	21.60	20.16
70	246.00	230.00	22.14	20.70
71	252.00	235.00	22.68	21.15
72	258.00	241.00	23.22	21.69
73	265.00	246.00	23.85	22.14
74	272.00	252.00	24.48	22.68
75	278.00	258.00	25.02	23.22
76	286.00	264.00	25.74	23.76
77	293.00	271.00	26.37	24.39
78	301.00	277.00	27.09	24.93
79	309.00	284.00	27.81	25.56
80	318.00	291.00	28.62	26.19
81	327.00	299.00	29.43	26.91
82	336.00	307.00	30.24	27.63
83	346.00	315.00	31.14	28.35
84	356.00	324.00	32.04	29.16
85	368.00	333.00	33.12	29.97

Focusing on National Awareness Month

Deborah McKinley, LPSCU Public Relations Director

NOVEMBER

National Healthy Skin Month

The American Academy of Dermatology started National Healthy Skin Month back in November of 1997. The purpose of the month is to promote skin health and prevent skin cancer.

The following are suggested tips, as offered by the American Academy of Dermatology:

- **Wash Your Face** – This should be done *every* day and after exercising, using lukewarm water.
- **Use Antiperspirant** – It is recommended to use an antiperspirant rather than deodorant to reduce sweating.
- **Know Your Skin Type** – Your skin type can be oily, dry, combination, normal, or sensitive. Once you know your skin type, choose skin care products tailored for it.
- **Examine Your Skin** – Look for new or unusual spots. If you find any, keep an eye on them for any changes, itching, or bleeding.
- **Protect Your Skin** – Try to stay in shaded areas or wear protective clothing. Use a broad spectrum, water-resistant sunscreen of SPF 30 or higher, in *any* weather to protect yourself from ultraviolet rays and environment exposure.
- **Use Petroleum Jelly** – Use this for minor injuries and to moisturize dry skin and nails.
- **Prevent Blisters and Corns** – Wear shoes that fit properly and wear moisture wicking socks. Also keep your toenails trimmed.
- **Moisturize Daily** – It is best to apply lotion or cream when your skin is damp from a shower or bath. This helps to lock in moisture.
- **Get Enough Sleep** – Optimum sleep consists of seven to nine hours per night.
- **Stay Hydrated** – Drink eight glasses, or more, of water per day to flush out toxins and reduce puffiness.
- **See Medical Attention** – If you notice anything unusual or are experiencing acute or chronic skin conditions, make an appointment with a dermatologist.

Most people are aware of many of the above tips, but to actually do them on a regular basis can be challenging. Personally, I follow the majority of the suggestions, but I'm guilty of not applying sunscreen regularly. And like most people, I usually take hot, not lukewarm, showers. Even if you add only one tip to your daily routine, that's better than leaving things status quo.

DECEMBER

Seasonal Affective Disorder Awareness Month

Seasonal Affective Disorder, commonly known as SAD, is a mood disorder that occurs at the same time every year. The majority of people see the greatest effects of SAD starting in the fall and continuing into the winter months.

Common symptoms of SAD are:

- **Mood Changes** – Feeling of loneliness, disinterest in things, mood swings.
- **Sleep** – Either excessive sleepiness or insomnia.
- **Body** – Appetite changes.
- **Behavior** – Social withdrawal. More irritability.
- **Weight Gain** – Combined with the symptoms above (lack of activity, increased sleep) SAD usually causes weight gain.

Most people are able to self-diagnose that they are experiencing some form of SAD. Once you recognize the symptoms, you can work on either eliminating or, at the very least, minimizing them.

While there is no exact scientific explanation as to what causes SAD, it is thought that reduced exposure to sunlight can exacerbate the symptoms. Since SAD occurs most frequently in the fall and winter months, it is also the time when the days are shorter and there is less opportunity to have sun exposure.

After reading the information on both of these “awareness” months, you may be thinking they are contradictory. November tells us we need to minimize sun exposure, while December tells us the lack of it can cause us to experience Seasonal Affective Disorder. It's just like everything else in life – there needs to be a balance. If you are in the sun for extended periods of time, you need to protect your skin. That's what sunscreens of SPF 30 and higher do. At the same time, while you are protecting your skin, you can also be taking in some of those rays to reduce the chance of suffering from SAD.

Also, if you become aware of *anything* on your body that looks suspicious, please consult a medical professional immediately. And if you've self-diagnosed yourself with SAD and tried to reduce the symptoms and feel as if you aren't making much progress, again, please consult a medical professional. No one has to take every step alone.

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



Rev. Dianiska District to Hold Christmas Party

The Rev. Dianiska District's annual Christmas party will be held on Sunday, December 8, 2024, beginning at 1:00 p.m. It will take place at the Holiday Inn East Mountain located at 600 Wildflower Drive, Wilkes-Barre, Pennsylvania.

Branch 6 will be hosting the event. Reservations are required and can be made by contacting Mary Ann Ewasko at 570-823-6432. The deadline for reservations is November 22, 2024.

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

HAVE YOU?

We are providing our loved ones with added protection!



- Guaranteed Issue Program is for all members age 25 to 43.
- Guaranteed lifetime coverage of \$5,000 or \$10,000 through our 3-pay plan.
- No medical questions will be asked.
- Details will arrive in the mail near your certificate's anniversary date. No member will ever be refused.
- This is a limited time offer!

GUARANTEED ISSUE

for all members age 25-43

LOOKING FOR A SPECIAL HOLIDAY 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, Tree of Life, P.O. Box 32, Wilkes-Barre, PA 18703-0032

ALL PROCEEDS RECEIVED FUND OUR SCHOLARSHIP PROGRAM

Name _____
 Address _____
 City/State/Zip _____
 Phone _____

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 - Keep track of your own payments.)
- My \$100 check for a Leaf (paid in full)
- My \$500 check for a Stone (paid in full)

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:

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.



Junior Branch Journal

Thanksgiving in America



Thanksgiving in America dates back to a darker time in the early 17th century when Pilgrims and Native Americans shared a harvest feast. In 1620, a boat filled with more than one hundred people sailed across the Atlantic Ocean to settle in the New World. This religious group had begun to question the beliefs of the Church of England and they wanted to separate from it. The Pilgrims settled in what is now the state of Massachusetts. Their first winter in the New World was difficult. They had arrived too late to grow many crops, and without fresh food, half the colony died from disease. The following spring the Iroquois Indians taught them how to grow corn (maize), a new food for the colonists. They showed them other crops to grow in the unfamiliar soil and how to hunt and fish.

In the autumn of 1621, bountiful crops of corn, barley, beans and pumpkins were harvested. The colonists had much to be thankful for, so a feast was planned. They invited the local Indian chief and 90 Indians. The Indians brought deer to roast with the turkeys and other wild game offered by the colonists. The colonists had learned how to cook cranberries and different kinds of corn and squash dishes from the Indians. To this first Thanksgiving, the Indians had even brought popcorn.

In 1863, at the end of a long and bloody civil war, Abraham Lincoln asked all Americans to set aside the last Thursday in November as a day of thanksgiving. His proclamation in 1863 called for a national day of "Thanksgiving and Praise to our beneficent Father who dwelleth in the Heavens." Lincoln's words emphasized gratitude, reflection, and the importance of coming together as a nation.

The proclamation garnered positive public response, with many embracing the idea of a national day for Thanksgiving. Media coverage praised Lincoln's efforts to promote unity and gratitude during a tumultuous time. Politically, the proclamation was seen as a unifying gesture during a time of deep division. Socially, it sparked conversations about the importance of coming together as a nation despite differences in political views.

People of all religions give thanks for the blessings they have received. Families gather together to commemorate the day around the table for a feast in which stuffed turkey, cranberries, rice, sweet potatoes, and pumpkin pie are among the traditional dishes, and apple cider a favorite beverage.

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, 2024, to claim your prize!



Junior Branch Journal

"Vianočný Stromček" *Slovak Christmas Tree*

The Christmas tree tradition is the newest of the Slovak Christmas customs. Before the widespread use of a Christmas tree, the hanging straw tree, made immediately after the harvest, belonged among the Christmas symbols. It symbolized fertility and by its presence during Christmas also prosperity the following year. Later, green branches or tops from pine or fir trees were used. Local names such as "šťastie" (luck), "polaznička," or "štedrák" expressed their function of bringing good luck. These branches were brought to the house by a house-lord, who upon entering, presented wishes, dipped the branch in holy water and sprinkled it on everyone present. The branch was decorated only with colored paper, or in some places with a sheaf of oat or dried fruits. Once presented, because there was little space in the cottages, the branch was hung from a wooden beam over the table where the Christmas feast would be spread.

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 6th). 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.

By: Sue Ondrejco

Christmas Tree Trivia

Christmas trees have been sold commercially in the United States since about 1850.

Christmas trees generally take 6-8 years to mature.

Christmas trees are grown in all 50 states including Hawaii and Alaska.

Most Christmas trees are cut weeks before they get to a retail outlet.

In the first week, a tree in your home will consume as much as a quart of water per day.

Other types of trees such as cherry and hawthorns were used as Christmas trees in the past.

~ History.com Editors

PERIODICAL

Calling ALL Members of the LPSCU!



Hear ye, hear ye... ALL members of the LPSCU listen up! We want you! No, make that, we need you! We want to hear about our members' accomplishments, achievements, and milestones.

Did you recently graduate from high school, college, or even pre-school? Did you attain Eagle Scout? Or Gold Award in Girl Scouts?

Get inducted into any national honor societies? Go on any trips related to school?

Did you recently get married? Have a child? Adopt a child? Celebrate a milestone anniversary?

For those members who received scholarship monies from LPSCU, what did you use the money for?

Do you volunteer somewhere? Does your dog volunteer somewhere?

If so, we want to know about it! And photos are always great too.

Afraid that you're not a writer? Not a problem! You can contact our Public Relations Director, Debby McKinley, and she'll be happy to gather the information from you and write the article. You can contact her via email at dmckinley@lpscu.org or phone/text at 610-704-7288.

We look forward to hearing from you!!!

Great Christmas Gift!

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:

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Wilkes-Barre, PA 18702-0032

Get one before they're gone!

**SIGN UP A NEW MEMBER
TODAY!**