



LPSCU Life

Security, Peace of Mind

Morning Star

ZORNIČKA

Vol. 84, No. 900
January/February 2025

Announcing Our 2024 LPSCU POST GRADUATE AWARD RECIPIENTS



PAUL GREGORY JASON
Wilkes-Barre, Pennsylvania
University of Scranton
Scranton, Pennsylvania
Branch 6
Wilkes-Barre, Pennsylvania



CECELIA ANNE CHISDOCK
South Bend, Indiana
University of Notre Dame
South Bend, Indiana
Branch 6
Wilkes-Barre, Pennsylvania



TATE MICHAEL KIENZLE
Malvern, Pennsylvania
Drexel University
Philadelphia, Pennsylvania
Branch 130
Bethlehem, Pennsylvania



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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.

JANUARY

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

FEBRUARY

- 15** – Deadline to submit matters to be considered by the LPSCU Board at its Annual Meeting on March 28. Send correspondence to the Home Office.

MARCH

- 3** – Slovak Catholic Federation Convention, Wilkes-Barre, Pennsylvania
- 12** – AFA Lunch & Learn, Chicago, Illinois
- 20** – Deadline to submit articles for May/June *Morning Star*.
- 26-27** – LPSCU Internal Audit, Home Office, Wilkes-Barre, Pennsylvania
- 28** – Annual Meeting of the LPSCU Board of Directors beginning at 8:30 a.m. at the Hilton Gardens, 242 Highland Park Boulevard, Wilkes-Barre, Pennsylvania.

APRIL

- 1** – Deadline to submit a member to be the LPSCU's 2025 Fraternalist of the Year. See page 11 for details.
- 23** – Msgr. Beeda District's Spring meeting. Time and location to be announced.
- 30** – Deadline to apply for a 2025 LPSCU College Award. See page 8 for details.

MAY

- 5-7** – AFA Spring Symposium, Cleveland, Ohio
- 20** – Deadline to submit articles for July/August *Morning Star*.

JUNE

- 9** – LPSCU Mid-Year Zoom Board Meeting, 6:30 p.m. EDT

JULY

- 22** – AFA Lunch & Learn, Pittsburgh, Pennsylvania
- 20** – Deadline to submit articles for September/October *Morning Star*.

SEPTEMBER

- TBD** – LPSCU Semi-Annual Board Meeting
- 8-10** – AFA Executive Summit, Cleveland, Ohio
- 15** – Slovak Catholic Federation Meeting, Washington, D.C.
- 20** – Deadline to submit articles for November/December *Morning Star*.

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LADIES PENNSYLVANIA
SLOVAK CATHOLIC UNION

Morning Star ZORNICKA



(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@lpscu.org

Articles must be received by the 20th of the month, 5½ weeks prior to the issue date.

Printed by Triangle Press, 6720 Allentown Blvd., Harrisburg, PA 17112.

Periodical Postage paid at Wilkes-Barre, PA 18701 and additional entries.

Subscription Rate: Members — free; Non-members — \$25.00 per year.

Postmaster: Send address changes only to: Zornicka (*Morning Star*), Ladies Pennsylvania Slovak Catholic Union, 71 South Washington Street, Wilkes-Barre, PA 18701.

OFFICE HOURS AT NATIONAL HEADQUARTERS

Monday through Friday:

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

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Toll Free 888/834-6614

Fax: 570/823-4464

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Website: www.lpscu.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@lpscu.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@lpscu.org

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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.lpscu@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; jndmathews@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 **February 28, 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.

Board of Directors Annual Meeting Notice

This announcement is made to all members of the LPSCU that the Annual Meeting of the Board of Directors will convene on Friday, March 28, 2025, at 8:30 a.m. at the Hilton Gardens, 242 Highland Park Blvd., Wilkes-Barre, Pennsylvania.

Members wishing to submit matters for the Board of Directors to consider at this meeting are directed to send them to the attention of Theresa Kluchinski at the LPSCU National Headquarters, 71 South Washington Street, Wilkes-Barre, PA 18701 or P.O. Box 32, Wilkes-Barre, PA 18703. All correspondence relative to this Annual Meeting should be received **no later than February 15, 2025**.

Branch 213 Supports Bear Creek Youth Soccer

LPSCU Branch 213 sponsored a hole in the Inaugural Bear Creek Golf Tournament held at the Wilkes-Barre Municipal Golf Course in Bear Creek, Pennsylvania, on September 22, 2024. Branch 213 was represented by members Len Kluchinski, Eugene Shinal, Carol Shinal, and Karen Natishan. A luncheon was served after the tournament and a gift raffle was held. Proceeds from the event benefitted Bear Creek Youth Soccer. The inaugural golf tournament was a great success and plans are under way for the second annual tournament in 2025.



Calendar of Events

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NOVEMBER

7-15 – Tropical Costa Rica trip offered to LPSCU members through Sea the World Travel. Contact Karen Monko-Nagle at 570-714-5566 or email seatheworld@epix.net. *More details on page 17.*

20 – **Deadline to submit articles for January/February 2025 Morning Star.**

DECEMBER

8 – LPSCU Zoom Board Meeting, 6:30 p.m. EST

PITTSBURGH DISTRICT

The Pittsburgh District held its annual summer picnic on Sunday, August 4, 2024, at the White Oak Park in White Oak, Pennsylvania. Approximately thirty members and guests gathered on a beautiful, sunny day. Janice and Dave Matthews of Branch 65 hosted the event. A picnic lunch of hamburgers, hot dogs, corn on the cob, salads, fruit, and cookies was served.

District President Susan Ondrejco opened the event with a prayer before lunch. Upcoming events were discussed and a list was provided for interested parties. Bingo games were held for fun with small prizes for the lucky winners. A Chinese auction was also held with prizes being provided by each Branch. It was a fun afternoon of fraternization for all attendees.



REV. DIANISKA DISTRICT

Members of the Rev. Dianiska District held their second meeting of 2024 on October 20 at the North End Slovak Club, 635 North Main Street, Wilkes-Barre, Pennsylvania. Branch 6 hosted the gathering.

Make a Difference Day was also observed. As requested, members donated bed linens, pillows, or "bed in a bag" sets. The donated items were given to "Sleep in Heavenly Peace," a Luzerne County, Pennsylvania, charity that builds and provides children a safe, warm bed to get a good night's sleep. Monetary donations were also given by the District, Branches 6, 7, and 19, and several individual members. These will also be submitted to the Home Office for Matching Fund monies. Denise Ogurkis, president of Sleep in Heavenly Peace, spoke to those present at the meeting about the organization and gratefully accepted the donations.

Plans were finalized for the District's annual Christmas party to be held on December 8 at the Holiday Inn/East Mountain Inn, Wilkes-Barre. Branch 6 is hosting.

Meeting dates for 2025 will be determined and announced at a later date.



Rev. Dianiska District members with a collection of items donated to Sleep in Heavenly Peace.

Branches 83 and 130 Make a Difference

To commemorate national “Make a Difference Day” 2024, LPSCU Branches 83 and 130 paid for the Remembrance Candles at Incarnation of Our Lord Parish’s annual “Remembrance Day” Mass. At this annual service, Incarnation specifically remembers and prays for parishioners who have passed away during the previous twelve months. Each individual is honored with a personalized seven-day votive candle, which can then be taken home by family members. During the 4:15 p.m. Mass celebrated on November 2, 2024, by Fr. Miguel Ramirez, assistant pastor, Incarnation honored eighteen individuals. This year the Mass also happened to fall on All Souls Day.



View of remembrance candles placed at the altar.



L-R: Dan Bobeck, Branches 83/130 Secretary-Treasurer Helen Bobeck, Branches 83/130 President Milissa Bolcar, who is also a member of the Incarnation Parish Pastoral Council, Branch 83 member Tanya Bolcar Korpics, and Bereavement Committee Chair and member of the Incarnation Parish Pastoral Council Annie Pecsek.

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

Announcing Our New **IMMEDIATE WITHDRAWAL ANNUITY**

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

Available on the following plans:

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

Here’s how it works:

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

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

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

Interest is accrued on a tax-deferred basis.

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

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

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

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

Minutes of the Annual Board Meeting

Zoom Video Conference ❖ September 23, 2024

Call to Order

President Theresa Kluchinski called the meeting to order. Vice President Anita Gregory offered a prayer. President Kluchinski then led the Board in the Pledge of Allegiance.

Secretary-Treasurer John Andrzejewski reported that all Board members were present.

Welcome/Remarks

President Kluchinski welcomed the Board to the meeting and thanked the members of the Board. She also reminded the Board about the voting right change made at the convention.

Approval of Agenda/Minutes

A motion to approve the agenda was made and seconded. The motion passed.

A motion to approve the Minutes from the Spring meeting held on June 17, 2024, was made and seconded. There were no changes or corrections made. The motion passed.

Correspondence and Requests

There were two thank you letters, and no requests received.

Financial Report

Board members were provided with and reviewed the following information:

- ❖ 2024 2nd Quarter Statement
- ❖ Balance Sheet/Revenue and Expenses
- ❖ Minor Beneficiary Accounts
- ❖ Market Value 2023/2024
- ❖ 2024 Budget Update Comparison to 2024 Actual

Board Policy Review

The Board received two policies to review prior to the Board meeting. The policies as reviewed and changes were discussed and acted upon.

- ❖ *Statement of Investment Policy Objectives and Guidelines* – After a short discussion, a motion was made and seconded to approve the Statement of Investment Policy Objectives and Guidelines as presented to the Board for review. The motion passed.
- ❖ *LPSCU Employees' Retirement Plan Statement of Investment Policy Objectives and Guidelines* – After a short discussion, a motion was made and seconded to approve the LPSCU Employees' Retirement Statement of Investment Policy Objectives and Guidelines as presented to the Board for review. The motion passed.

American Fraternal Alliance (AFA)

Financial Performance Report

President Kluchinski reported that the AFA contracted to have an analysis done of member fraternal benefit societies with the intention of providing a report which measured the financial strength of individual AFA members. The report, which is society specific, was distributed to all societies including the LPSCU. Subsequently, the report was distributed to the LPSCU Board of Directors for review and discussion

purposes. President Kluchinski reviewed various elements of the report, and the Board engaged in discussion. At the conclusion of discussion, the Board recommended that a review associated with the report and conducted by the analyst who created the report be added to the agenda of a future meeting.

Home Office Report

A Home Office report was submitted by President Kluchinski and Secretary-Treasurer Andrzejewski. President Kluchinski reviewed her report first with discussion on various items reported. The items reported are outlined below:

Education – President Kluchinski reported participation in several market updates by Morgan Stanley, and the NAIC Market Analysis Procedures Working Group seminar regarding a recent change to regulatory requirements associated with filing a Market Conduct Annual Statement. She explained that fraternal societies were previously exempt and will now have to file this information with the domicile insurance department.

The Board was updated on:

- ❖ The current results of the Guaranteed Issue program.
- ❖ The new credit card usage.
- ❖ The Project/Task Sheet which management continues to use to monitor progress.
- ❖ The increase in salary for the Secretary-Treasurer which was approved by the Board via email.
- ❖ Progress associated with the termination of the pension plan.

Spiritual Advisor – President Kluchinski reminded the Board members that the position of Spiritual Advisor was removed from the list of positions associated with the makeup of the Board. As a part of the change made, the Board was empowered to appoint a Spiritual Advisor for the LPSCU. She opened the floor for discussion regarding the appointment and asked the Board to consider the revised job description and list of responsibilities attached to the Home Office report. The Board engaged in discussion. Recommendations regarding the revised job description and salary were made. President Kluchinski advised the Board that a search for a new Spiritual Advisor would begin as soon as possible.

401 (K) Match – The match percentage to be set by the Board was discussed. The information in the report listed two ways that the LPSCU can provide funds in conjunction with employee contributions. President Kluchinski reported that she and Secretary-Treasurer Andrzejewski met with representatives from the 401 (K) administrators to discuss the various types of matches which could be used with the plan. The Board engaged in discussion. At the conclusion of the discussion, the Board asked the executive officers to develop recommendations for a match. The Board would then vote on the recommendation by way of reply.

CPS Actuaries – President Kluchinski reported on changes occurring with CPS Actuaries. The changes require that the Board consider a new contract for actuarial services to continue working with actuary Allan Ferrone. She then reported that additional considerations will be forthcoming regarding contract changes with the IT division of CPS Actuaries. The Board engaged in discussion. At the conclusion of the

discussion, a motion was made and seconded to approve the contract for actuarial services as discussed and to authorize the executive officers to sign the contract. The motion passed.

Home Office Report Items from the Secretary-Treasurer

Secretary-Treasurer Andrzejewski highlighted several topics associated with the report distributed to the Board:

Compliance – Secretary-Treasurer Andrzejewski reported that required financial reports for the first and second quarter of 2024 were filed. These reports included the audited financial statements. He then reported on a change to reporting requirements for the Principles Based Reserve (PBR) exemption reporting.

Home Office Building Maintenance – Items associated with the Home Office building maintenance were reported to the Board.

Vacation – Officers' vacation through the end of August was included in the report. Secretary-Treasurer Andrzejewski reported that both officers have taken their required vacation.

Projects in Progress – Progress regarding the SharePoint project was reviewed.

Annual Meeting 2025 – The Board was informed that arrangements for the Annual Meeting have been made.

Convention 2024

President Kluchinski reported that the Minutes Committee is close to finishing the summary of the proceedings. Once completed, they will be distributed to the delegates. She then reported that the constitution changes were being compiled to submit to the State Insurance Department for review and approval. During the convention, the delegates created a list of potential sites for the 2028 convention from which the Board could choose for research into cost and availability. President Kluchinski indicated that she would prepare the list and distribute it to the Board for consideration. President Kluchinski opened the floor for comment regarding the 43rd National Convention. Comments were favorable.

Unfinished Business

There was no unfinished business to discuss.

Strategic Plan

The floor was opened for discussion regarding the Strategic Plan and progress being made with the various aspects of the plan.

Branch/Member Initiative Committee – The first thing noted under this discussion was a report submitted by the Branch Committee indicating that the committee is planning to develop a five-year plan to address the charge of the committee.

Wreaths Across America – President Kluchinski indicated that the project was crossed out in the September 2024 version of the Strategic Planning Document because it has been implemented. The Board engaged in discussion regarding the project and the possibility of continuing to promote and support it throughout the LPSCU system. The Board members were encouraged to consider participating in a wreath laying event and it was noted that participation by Branches may be eligible for matching funds.

New Business

- ❖ *Dividend Resolution* – The first item considered under new business was a resolution establishing that no dividend will be paid in 2025. The resolution was

presented by Secretary-Treasurer Andrzejewski. After a brief discussion, there was a motion and second to approve the resolution as presented. The motion passed.

- ❖ *Term to Age 25 Resolution* – The Term to Age 25 Resolution changes the first-year premium from \$16.00 to \$1.00. After a brief discussion, a motion was made and seconded to approve the resolution. The motion passed.
- ❖ *Annuity Rate* – The LPSCU annuity rate is currently 4% and the annuity promotional rate is 5.26%. President Kluchinski indicated that, based on an email poll of the Board, the annuity promotion was extended through December 31, 2024. The renewal rate for the annuity program will expire on September 30, 2024. After a brief discussion, a motion to keep the rates the same through December 31, 2024, was made and seconded. The motion passed.
- ❖ *Branch Deposit Program* – The Branch Deposit rate is currently at 1.5%. A motion to keep the rate at 1.5% was made and seconded. The motion passed.

Officer/District Reports

Reports were received from all Board members and distributed to the Board prior to the meeting. President Kluchinski allowed time for questions and discussion about each of the reports. The Board acknowledged receipt of reports from the Fraternal Activities Director and the Public Relations Director.

The Fraternal Activities Director requested funding for a coloring contest. A suggested budget was included in her report to the Board. The Board engaged in discussion. After a discussion about the contest, a motion was made and seconded to authorize the Fraternal Activities Director to organize a coloring contest using the recommended budget. The motion passed.

After consideration of the reports submitted, President Kluchinski opened the floor for comment. The Board engaged in discussion. The discussion led to a suggestion to consider discussing the points made in the comments as a part of the Strategic Plan revision discussion. One additional suggestion was made to the Board regarding research into topics for discussion as a part of the Strategic Plan session. The suggestion was that the Board members take on a topic to research and report back during Strategic Plan discussions. Topic guidance would be provided by the executive officers.

Compliance

Secretary-Treasurer Andrzejewski reported on compliance during the Home Office report.

Attendee Reports

President Kluchinski and Secretary-Treasurer Andrzejewski submitted reports associated with attendance at the American Fraternal Alliance Spring Symposium. The reports were distributed prior to the Board meeting. President Kluchinski opened the floor for any questions or discussion about the information in the reports. A question was posed about the ability to have a private virtual meeting with AFA representatives. More information will be gathered.

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Board Meeting

continued from page 7

Good of the Order

Analysis of Convention Delegate Expense – The issue of expense and travel reimbursement associated with delegates traveling from outside of the state of Pennsylvania to a convention in Pennsylvania was raised. An analysis was submitted to the Board for review. During discussion, a suggestion to allow for an extra day of travel for those traveling out of their home state to attend a meeting was made. The Board engaged in discussion regarding the suggestion. The discussion culminated in a motion to change the travel policy to allow for an extra day of travel at the beginning of an out-of-state trip. President Kluchinski asked for a second. No second was made, and the motion died.

Delegate Travel to Convention – The possibility of applying the extra day of travel to the convention was proposed. The Board engaged in discussion. At the conclusion of the discussion, there was no action taken in the form of a motion.

Calendar of Events

The Board was provided and reviewed the Calendar of Events for 2024 and 2025. The calendar was updated prior to distribution. During a review of the scheduled meetings, a suggestion was made to consider having the Semi-Annual Meeting in Indiana or Youngstown, Ohio. The December 2024 meeting is scheduled as a Zoom meeting for December 5, 2024.

Secretary-Treasurer Andrzejewski reminded the Board members that a Zoom meeting is scheduled for October 29, 2024, with the travel company that will be providing information about the LPSCU's trip to Costa Rica in 2025.

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

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



LPSCU Life

Security, Peace of Mind

Our Mission...

Provide affordable insurance and annuity products while embracing our Catholic faith, ethnic culture, heritage and fraternalism, through our programs and benefits.



LPSCU EDUCATIONAL BENEFIT 2025 COLLEGE AWARD

\$500 One-Time Award

The LPSCU is offering a \$500, one-time College Award to our members who will be attending college during the 2025-2026 academic year. A total of up to 25 College Awards will be granted.

These are the guidelines for those applying for this award:

- ❖ Applicants must be a member of the LPSCU for two years with at least a \$2,000 permanent reserve life insurance plan (excludes term insurance).
- ❖ Applicants must be a high school senior or college freshman, sophomore, or junior.
- ❖ High school seniors must provide a letter of recommendation from a school representative (ex: teacher, guidance counselor, or principal).
- ❖ High school applicants must submit an official transcript from their school that includes test scores; College students must submit documentation indicating latest overall GPA.
- ❖ Applicants must provide a detailed list of extracurricular activities, honors, and awards.
- ❖ Applicants must provide a detailed list of church, community, volunteer, and work activities including honors and awards, with reference(s) included.
- ❖ Applicants must be attending an accredited college/university on a full time basis for the 2025-2026 academic year and must submit proof of acceptance for the Fall 2025 semester.
- ❖ Applicants must submit a brief essay (no more than 200 words) on the topic "Why is life insurance important?"
- ❖ Applicants must provide a wallet-size or digital color head shot photo.

In order for an applicant to be eligible, all criteria outlined above must be met and all requested data provided. Applications with incomplete data or missing requirements will not be considered. All submitted materials become the property of the LPSCU and will not be returned. The LPSCU reserves the right to publish the applicant's entire essay or excerpts thereof, at its own discretion, in its official publication, *Morning Star*.

Applications are available from the LPSCU Home Office or its website. **Applications must be postmarked by April 30, 2025.** Submit applications to:

Ladies Pennsylvania Slovak Catholic Union
P.O. Box 32

Wilkes-Barre, PA 18703

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

❖ Fax: 570-823-4464

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

National Convention Free Time Fun

We asked our members who attended our recent National Convention to share with us how they spent their free time after convention sessions. Obviously, there was plenty to keep them busy in beautiful Hershey, Pennsylvania. Here are some of their responses.

We went to all things Hershey while we were there. The photo is from the Hershey Gardens. Also went to the Hershey Story Museum. We went to the amusement park early on Sunday and rode the rides before the rain started. Milton Hershey's house is still available for tours, but unfortunately it is only open on Saturdays while we were in session at the Convention.

Carol Burgan
Branch 79, Whiting, Indiana



My husband Lenny, daughter Mary Landmesser, grandchildren Emily and Adam, and I went to our favorite park ~ Hershey Park! We had a great time going on all the rides and even spent some time at the water park because it was a very HOT day! Mary, Emily, and Adam even made their own candy bar! Grandpop (Lenny) won both Emily and Adam their own large stuffed Hershey characters!

Theresa Kluchinski
Branch 213, Dallas, Pennsylvania



On Sunday, Ramona Shaffer, Nicole Reiningger, and I went to the Hershey Gardens and Butterfly Atrium, which were amazing and beautiful. We also went to the Milton Hershey Story Museum. The museum was both fascinating and very informative. We then went to Hershey Chocolate World where we each bought a lot of chocolate and candy. (That's where we spent our vouchers!)

Angela Skiffen
Branch 52, North Braddock, Pennsylvania



During my time at the Convention, I walked the grounds of Hershey Lodge, shopped in the Lodge gift shop, and then went to Hershey Gardens for my sponsored activity. The gardens were beautiful!

Milissa Bolcar
Branch 83, Bethlehem, Pennsylvania



Dan and I toured the Hershey Museum when we had free time at the 2024 LPSCU Convention. We thoroughly enjoyed the experience. We also went to the Hollywood Casino. We listened to the entertainment and enjoyed the slot machines. We did not secure a profit, but we had a wonderful time. We also explored the Hershey Lodge [Convention headquarters].

LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION

FLEXIBLE ANNUITY

ANNUAL INTEREST RATE IS 4%*

*EFFECTIVE JULY 1, 2023

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

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



2025 Annuity Contribution Coupon

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

Consider making your 2025 contribution as early as possible.

Name _____

Certificate No. _____ Deposit Amount \$ _____

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

For more information about the

LPSCU FLEXIBLE ANNUITY

contact the LPSCU Home Office or your local Branch Secretary

71 South Washington Street | Wilkes-Barre, PA 18701

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

Member Receives Highest Congressional Award

Alex Porambo, a member of Branch 156, Coaldale, Pennsylvania, is making a name for himself and making a mark in his community. In 2021, Alex attained the rank of Eagle Scout, the highest rank in scouting. But Alex didn't rest on his laurels. He set his next sights on receiving the Congressional Bronze, Silver, and Gold Awards.

The Congressional Award is a non-partisan, voluntary, and non-competitive program that recognizes young Americans for their achievement, initiative, and service. Participants earn the Bronze, Silver, and Gold Congressional Award Certificates and Medals by setting and achieving goals in four program areas: Voluntary Public Service, Personal Development, Physical Fitness, and Expedition/Exploration.

The requirements to attain these three Congressional medals are not for the faint of heart. The program's paperwork states that it takes 24 months to complete all the necessary hours for the Gold Medal. To achieve this level, Alex was required to log 400 hours of voluntary public service, 200 hours of personal development, and 200 hours of physical fitness. All hours had to be documented and verified. Additionally, candidates are expected to spend a minimum of five days exploring a new environment or culture. Alex not only accomplished all the requirements, but he also did it while in high school and doing all the necessary coursework for his classes.

Our readers may remember that Alex recently received an LPSCU College Scholarship and the 2024 Margaret Sabol Scholarship Award.

We congratulate Alex Porambo on his dedication to his community and on achieving the Bronze, Silver, and Gold Congressional Awards!



Msgr. Beeda District Makes Holiday Donation

In the spirit of giving this past holiday season, members of the LPSCU's Msgr. Beeda District decided to do just that. They chose to do something for their community by supporting Catholic Social Services Homeless Shelter in Hazleton, Pennsylvania. The Divine Providence Homeless Shelter provides overnight shelter for both men and women at 7:00 p.m. and can accommodate up to 20 people per night.

District members gathered some items that would help keep shelter residents warm. They assembled twenty hygiene kits which included a toothbrush, toothpaste, razor, shaving cream, comb, body wash, and shampoo. The hygiene kits were then placed in a small nylon backpack, along with a hat, gloves, neck warmer, socks, emergency blanket to keep them warm from the wind and rain, and a pack of cheese crackers for a snack. A small prayer card was also tucked inside telling them to keep their faith and that the district members are praying for them. Members also prepared ten hygiene kits for children and teens staying in another shelter in the area.

The collected articles were presented on Tuesday, November 19, 2024, at the Catholic Social Services office. District members Anita Gregory, Mary Ann Litchcock, Jack Guza, Mary Frances Yanac, and Veronica Martonick worked on getting the project together and presented the items. Accepting on behalf of Divine Providence Homeless Shelter was Sue Farley, who was very grateful for the district's continuous help and support.



Discount on Car Rentals

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

Another Great Slovak Day at Kennywood Park

For the 101st time, western Pennsylvanian Americans of Slovak heritage gathered at Kennywood Park in West Mifflin, Pennsylvania, on July 18, 2024. The celebration has been held on the third Thursday of July for over a century. The 2024 theme was "101 Years...We Aren't Done Yet!"

The Slovak kitchen opened at 12:30 p.m. with a long line of people waiting to taste the offerings of stuffed cabbage, kielbasi, pierogies, halushki, and ciergi. Everything was homemade by the Slovak Day Committee volunteers.

Entertainment by George B was provided in the Pavilion serving the food so diners could enjoy the music as they ate. Children's activities were held at 12:30 p.m., ending with a hot dog lunch.

Slovak fraternal organizations had tables set up with information and small giveaways. The LPSCU table was manned by Celeste Palcsey of Branch 65, Munhall, Pennsylvania.

A dance party featuring Sokyra was held in Pavilion No. 5. As is

tradition, a Eucharistic Celebration of Holy Mass was held at 4:00 p.m. The main celebrant was Rev. Robert Seeman of the Pittsburgh Diocese (and LPSCU Spiritual Advisor until his recent retirement). Priests of the Pittsburgh, Greensburg, Altoona-Johnstown, and Ukrainian Catholic dioceses also concelebrated the Mass. Following the service, entertainment was provided by the Pittsburgh Slovaks.

All attendees enjoyed a day of beautiful weather to celebrate their Slovak heritage.





Executive Finance Committee Meeting Minutes

November 20, 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. All members of the committee were present.

Minutes

The committee reviewed and accepted the minutes of the August 14, 2024, Executive Finance Committee meeting.

Correspondence/Requests

Correspondence

- ❖ Thank you letters were received from Ottawa, and City Mission for donations received.
- ❖ A letter was received from the water utility company regarding a lead pipe replacement program and the identification of waterline pipe material feeding the Home Office building. The letter was acknowledged with directions to consult the on-call plumbing company.

Requests

- ❖ Benedictine High School – Request for sponsorship and ad associated with the Blue and White Gala. The request was acknowledged.
- ❖ Fraternal Societies of Greater Pittsburgh – Request for donation to Free Care Fund Telethon. The committee agreed by consensus to the donation as recommended.
- ❖ St. Paul Cathedral – Request for sponsorship of the annual *Vilija* dinner. The request was acknowledged.
- ❖ President Kluchinski brought for discussion the gifts provided to the Fraternal Societies of Northeast Pennsylvania in association with their Christmas raffle. The EFC reached a consensus to authorize the purchase of gifts as recommended.
- ❖ President Kluchinski brought for discussion the purchase of a gift card as a thank you to the notary who has been working with the LPSCU. After discussion, the EFC authorized the purchase of a gift card.

Financial Statement Review

The EFC members were provided with various statements and records associated with the banking, investments, and financial statements for the months of July, August, and September. The various documents were reviewed and discussed.

- ❖ M&T Bank Account Statements – During discussion, there was a small outstanding item noted which the staff is following up on. It was reported that the staff is continuing to follow up on outstanding checks and that the follow-up resulted in a small surplus adjustment.
- ❖ Morgan Stanley Checking – The EFC reviewed the monthly statements and reconciliation for the months of July, August, and September 2024. During the review, it was noted that since the LPSCU has started to use a credit card instead of the debit card, there is little activity to reconcile in the account.
- ❖ Home Office Branch Deposit Account – A statement showing the interest earned and balance as of September 30, 2024, was distributed prior to the

meeting. There were no withdrawals taken out of the account.

- ❖ 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 noted by the EFC

The Quarterly Statement for the Third Quarter of 2024 and the Profit and Loss/Balance Sheet for July, August, and September were distributed to the EFC members. The committee reviewed the September 30, 2024, Profit and Loss and Balance Sheet report.

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

Investment Portfolio

The committee reviewed all activities from August and September of 2024 including Common Stocks, Preferred Stocks, and Bonds. The Employee Retirement Plan was also reviewed. It was noted that the October investment activity was not available for the November meeting.

The Market Value Sheet was distributed to the EFC members prior to the meeting.

President Kluchinski noted that two sales related to the stock holdings were authorized so far in 2024. Both sales were approved by the EFC. She also indicated that a third sale is being contemplated to maintain the agreed upon level of equities in the investment portfolio.

The custodial statement and equity spread sheet showing the activity in the managed stock account were distributed to the committee. The individual stock sales were listed along with the gains and losses. There were no questions regarding the information distributed.

The custodial statement and bond spread sheet showing activity in the bond account were also distributed to the EFC. During discussion of the activity associated with the bond portfolio, President Kluchinski reported that a meeting was held with the account manager during which several new investment requirements were reviewed. The requirements were associated with future bond purchases. A request was made by the EFC to have the yield added to the internal report on bond purchases and monthly entries.

Pension Update

President Kluchinski reported that the LPSCU was in receipt of the required notices to participants providing distribution details related to plan termination. Once the notices are delivered, the participants will be required to make a distribution decision. The EFC was updated about pension plan investments and yields.

Home Office

Secretary-Treasurer Andrzejewski reported on the following:

- ❖ Server Enclosure – Based on a state examination recommendation to management, research was conducted and an appropriate cabinet was installed.
- ❖ Building Appraisal – The building appraisal was put on hold.
- ❖ Health Insurance – The new contract was received. There was an increase in the cost. This prompted a review of alternative plans. No change in coverage was recommended.
- ❖ QuickBooks – There were more program differences identified and reconciled.

2024 Budget

President Kluchinski reported that there was nothing to discuss regarding the budget. She then noted that the executive officers were working within the new QuickBooks program to develop a new budget format.

Other Business

Credit Card Statements – A request was made by EFC members to receive the monthly credit card statements and reconciliation to review expenditures associated with the use of the card.

Meeting Dates

The next meeting will be on February 19, 2025.
There being no further business, the EFC adjourned.

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

Costa Rica Trip Info



Did you miss the live presentation on the upcoming Tropical Costa Rica trip that the LPSCU is offering to members to enjoy from November 7-15, 2025? Or are you a new member and are only just learning about many of the amazing offers and benefits to you as a member? Help is only a phone call or click away. Karen Monko-Nagle from Sea the World Travel can answer all your questions. She can be reached by phone at 570-714-5566 or by email at seatheworld@epix.net. An additional option is to go to the following web address: <https://gateway.gocollette.com/link/1266764> to learn more.

And don't forget, for the super adventurous, you can add an optional three-night jungle exploration pre-tour extension to your trip. Call or visit the website to learn more about this fabulous trip of a lifetime.

SS.C.M. Appeal Update

The mailing for the 47th Annual Saints Cyril and Methodius Appeal has gone out 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.

The final totals will not be known for a few weeks, but **as of November 19, 2024, the 46th Annual Appeal has received \$27,483.00 from 194 donors!** On behalf of the Pontifical College, **thank you** to the Home Office and the Districts, Branches, and members of the Ladies Pennsylvania Slovak Catholic Union and everyone who donated to the 46th Annual Appeal for your continued generosity and support.

Anyone wishing 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. 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 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 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 Premium 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 ever-increasing cost of funeral expenses.

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

Listed below are the Annual and Monthly Premium Schedules for the 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

Branch 42 Member Celebrates Milestone Birthday

On July 10, 2024, Mary Heckel, a member of Pittsburgh Branch 42, made her 90th trip around the sun. To commemorate this special day, thirty family members and friends gathered at the home of Mary's niece. Mary was presented with a 90th birthday sash and a birthday crown. A number of posters featuring photos of Mary with her family and friends over the years were displayed for everyone to enjoy.

A toast with some bubbly was made prior to the cake cutting. Mary was asked if there was anything else in her life that she would like to do and she said she would like to go back to Slovakia to see her family for one last visit.



Mary is visited each day by a stray cat she calls "Little Boy." She looks forward to his daily appearance.

Even at the age of 90, Mary is still very active in the LPSCU, attending most functions, including the 43rd National Convention in Hershey, Pennsylvania, this past June. She has volunteered tirelessly for many years with preparations for Slovak Day at Kennywood Park, just one of the many ways she expresses her pride in her Slovak heritage.

Below are photos from Mary's 90th birthday celebration.



Bethlehem Branch Members Enjoy Fellowship Event

On Sunday, November 10, 2024, Branches 83 and 130, both of Bethlehem, Pennsylvania, contributed towards and participated in a Coffee and Donuts fellowship event. The gathering, held after a special 8:00 a.m. Mass, was organized by the Incarnation of Our Lord Parish Activities Group. The parish is located in Bethlehem.

Incarnation PAG serves the parish and community by planning social and fellowship activities and fundraisers. Other PAG activities have included Lehigh Valley Iron Pigs group outings, breakfasts, movie and pizza nights, and noodle making.



Father Andy Gehringer (left), Incarnation of Our Lord pastor, enjoys donuts and fellowship some of his parishioners.

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
Bonanny, Harrison W. – Wilkes-Barre, PA
Bott, Elizabeth – Weatherly, PA
Boyle, Eleanor – Lansford, PA
Boyle, Kathleen – Exton, PA
Bridzius, Andrius R. – El Paso, TX or
San Antonio, TX
Brittingham, Lori A. – Orlando, FL
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, 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
Doran, James – Hesperia, CA
Fink, Carly – Reading, PA
Fink, Thomas – Coopersburg, PA
Ford, Renee – Crest Hill, IL
Fox, Georgiann – Tampa, FL
Frye, Emily R. – Melbourne, FL
Garas, Alana – Annapolis, MD
Garman, Ashley – Warren, OH
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 – Lehighon, 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
Martincich, Luke – Lakewood, CO
Mason, Stephen – Los Angeles, CA
Matuza, William R. – West Keansburg, NJ
Maxwell, Lynn – Osprey, FL
McKenzie, Gary – Hazleton, PA
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
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-Frazier, Margaret – Jupiter, FL
Schmalzer, Michael – West Easton, PA
Schwalm, Zachary – Frackville, PA
Sharrow, Roxanne – Youngstown, OH
Shipton, Aaron – Pottsville, PA
Shook, Alexandra – Hoboken, NJ
Sketch, Amy E. – Memphis, TN
Stahura, John – Hazleton, PA
Stinavage, Judy – Binghamton, NY
Stinsky, Susan – Mahanoy, PA
Stults, Regina – Windber, PA



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.

LPSCU Attends AFA Executive Summit in D.C.

The American Fraternal Alliance held its Executive Summit in Washington, D.C., on September 16-18, 2024, at the Royal Sonesta Hotel. Representing the LPSCU were President Theresa Kluchinski and Secretary-Treasurer John Andrzejewski. The meeting included educating fraternal leaders on several issues, as well as Congressional visits with Senators and Representatives.

President Kluchinski is a member of the Board of Directors of the American Fraternal Alliance. The AFA Board meets prior to the start of the Annual Business Meeting.

A group of Pennsylvania fraternal leaders (including Theresa and John), along with Drew Goesl from Capitol Counsel, met with several legislators.



The AFA Board of Directors. President Kluchinski is pictured in the back row, second from right.



Meeting with Pennsylvania Representative Chrissy Houlahan.



Meeting with Senator John Hoeven of North Dakota.



Meeting with Representative Josh Gottheimer of New Jersey.

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

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

Recalling Special Holiday Traditions

To date, we've received the following responses to our request asking members to tell us about the holiday traditions they remember or still observe. It's never too late to add your traditions and memories. As always, drop our Public Relations Director, Deborah McKinley, an email at dmckinley@lpescu.org or call/text her at 610-704-7288.

Besides all the hustle and bustle of gatherings around the holidays, I have fond memories that my family did each year. One of these was a simple one, yet I still enjoy it to this day. On Christmas morning, after the whirlwind of paper flying and gifts being opened, when things settled down, my dad would make cinnamon rolls. Such a simple gesture reminds me of "home." I may now live in another state, but I still look forward to my parents visiting for the holidays and Dad making the package of cinnamon rolls. When I smell them baking, I know that wherever I am, it's "home."

Jennifer Smith
Branch 197
Wilkes-Barre, Pennsylvania

The "Family Traditions" article in the last issue brought back many memories for me. Our high school football team used to play our crosstown rival on Thanksgiving morning. I was a cheerleader so I was always at the games, wearing a big pompom mum corsage that someone (don't remember who) bought for all ten cheerleaders every year. My older sister had long since married and was living in New Orleans by the time I graduated from high school, but I always did the "Black Friday" scene with my cousin, and later my sister-in-law joined us. The good old days! Sadly, now Black Friday consists of ordering from Amazon in October.

Nancy Knoche
Branch 83
Bethlehem, Pennsylvania

A Christmas tradition that I have done every year for probably the last 40+ years is putting up a Christmas tree. You might be thinking, tell us something that most people don't do at Christmas. But it's not the tree that's the tradition, it's what's **on** the tree that is the tradition. Many years ago, I was introduced to handmade Christmas ornaments with beads and sequins. After completing the first one, I was hooked! Fast forward to current day, and I have close to 1,000 (yes, 1,000) handmade ornaments that adorn our tree. There are knitted ones, quilled ones, simple bead and sequin ones to extremely ornate ones. Each one is stored in an individual zip lock bag so if any of the beads fall off it, I know which ornament it belongs to. Those ornaments then go to the "ornament hospital" where they are "nursed" back to their glory. My tree always rotates so I can put more ornaments on it. And I save each zip lock bag so when it comes time to take the tree down, if there are any empty bags left over, we know to keep looking because there's another ornament on the tree somewhere.



Debby McKinley's tree full of handmade ornaments.

Debby McKinley
Branch 197
Wilkes-Barre, Pennsylvania

In Memoriam

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

~ Matthew v.5

NAME	BRANCH	LOCATION
John J. Barborek	7	Exeter, PA
Anita Montante	7	Exeter, PA
Jennifer Seymour	7	Exeter, PA
Lorraine Sleboda	7	Exeter, PA
James C. DiCalogero	19	Swoyersville, PA
Mary Swiersz*	28	Joliet, IL
Valeria Wittenkeller	28	Joliet, IL
Rosemary Kasenchak	37	Plymouth, PA
Margaret Krempasky	62	Northampton, PA
James H. Weaver	77	Lorain, OH
Magdalen Gorgone	124	Hazleton, PA
Sharon Shea	132	Campbell, OH
Helen Sklenar	132	Campbell, OH
Margaret Wallace	167	Sterling Heights, MI
Albina B. Gustaitis	197	Wilkes-Barre, PA
Marion S. Kruse	197	Wilkes-Barre, PA
Denis G. Mazeika	197	Wilkes-Barre, PA
James Mihalek	197	Wilkes-Barre, PA
Terrence D. Wood	197	Wilkes-Barre, PA
Frances Brunozzi*	213	Dallas, PA
Andrew Kunz*	216	Feasterville, PA

*Multiple certificates

Cooking Corner

CHICKEN DIVAN

3 to 4 boneless chicken breasts, split
20 oz. package of frozen broccoli
1 can cream of chicken soup
½ c. mayonnaise
1 tsp. lemon juice
½ c. shredded cheddar cheese
Bread crumbs
Margarine or butter

Cook the broccoli per package instructions, drain. Put broccoli in a 9x13 baking dish. Layer chicken over top of broccoli. Mix soup, mayonnaise, and lemon juice. Pour the mixture over top of the chicken. Top with cheese and bread crumbs. Dot with butter or margarine to your liking. Bake at 350 degrees: 30 minutes if the chicken is cooked; 60 minutes if the chicken is raw.



In Memoriam
**Former
 Branch 83/130
 Vice President**



Long time LPSCU member Anna Margaret Sopko of Bethlehem, Pennsylvania, passed away on October 26, 2024, at the age of 94. She was an active member of Bethlehem Branches 83 and 130. She also served as Vice President of both branches.

A 1947 graduate of Bethlehem Catholic High School, Anna worked in the tax office of Northampton County Courthouse and later at Bethlehem Steel. She was a member of St. Ursula Catholic Church, Fountain Hill, Pennsylvania, where she sang in the choir and served on the Women's Guild. Anna's family, her relationship with God and her church were most important to her. Many members may remember Anna's baking and cooking talents, evident in her wonderful kiffles, nut rolls, and halupkis.

The LPSCU recognizes Anna's contributions to the promotion of our organization and extends our sympathy to her family.

LPSCU Life...

is a trade name and service mark of the Ladies Pennsylvania Slovak Catholic Union. Our association has not changed its legal name, which remains Ladies Pennsylvania Slovak Catholic Union. We have adopted and may use LPSCU Life as a trade name for our organization and as a mark for services that we render.

**Clocktower and Jankola Collection
 Dedicated at NCSML**

As part of the year-long celebration of the 50th anniversary of the National Czech & Slovak Museum & Library, on September 27, 2024, Czech Republic President Petr Pavel and Slovak Republic President Peter Pellegrini met with Iowa Governor Kim Reynolds at the NCSML for the unveiling and dedication of the Buresh Immigration Clocktower. The clocktower incorporated both Czech and Slovak components to make it truly unique and rich in history. Additionally, the Jankola Library Collection was dedicated as a landmark addition to NCSML's Skala Bartizal Library.

**Ladies Pennsylvania Slovak Catholic Union
 3rd Quarter Report**

Assets	3rd Quarter 2024	3rd Quarter 2023
Investments.....	\$ 14,692,772.00	\$ 15,629,388.00
Cash on Deposit	\$ 1,117,358.00	\$ 124,689.00
Real Estate Owned	\$ 87,386.00	\$ 93,270.00
Other Assets	\$ 239,589.00	\$ 52,066.00
Totals	\$ 16,137,105.00	\$ 15,899,413.00
Liabilities & Fund Balance		
Fund Balance.....	\$ 3,055,672.00	\$ 2,969,014.00
Interest Maintenance Reserve	\$ 52,058.00	\$ 124,563.00
Asset Valuation Reserve	\$ 485,840.00	\$ 367,415.00
Amt. Retained as Trustee.....	\$ 91,552.00	\$ 90,052.00
Aggregate Reserve-Life Certificates.....	\$ 12,327,359.00	\$ 12,172,929.00
Other Liabilities	\$ 124,624.00	\$ 175,440.00
Totals	\$ 16,137,105.00	\$ 15,899,413.00
Revenues		
Premium Income	\$ 240,425.00	\$ 125,060.00
Investment Income.....	\$ 512,174.00	\$ 479,308.00
Income - Other	\$ 19,277.00	\$ 17,615.00
Totals	\$ 771,876.00	\$ 621,983.00
Expenses		
Death Claims	\$ 213,135.00	\$ 242,608.00
Endowments	\$ 19,460.00	\$ 17,083.00
Cash Surrenders.....	\$ 54,256.00	\$ 47,976.00
Annuity Benefits	\$ 92,397.00	\$ 46,292.00
Dividends	\$ -	\$ -
Increase in aggregate reserves.....	\$ 98,000.00	\$ 43,000.00
Branch Support/Commissions	\$ 3,620.00	\$ 1,464.00
General Operating Expenses	\$ 364,934.00	\$ 258,593.27
Officers and Committee Expenses	\$ 10,423.00	\$ 9,002.63
Actuarial/Accounting Expense.....	\$ 68,770.00	\$ 72,122.84
Investment Mgt. Fee	\$ 24,028.00	\$ 64,052.32
Official Publications.....	\$ 51,010.00	\$ 46,393.76
Travel Expense	\$ 4,735.00	\$ 4,372.88
Bureau and Association Dues	\$ 8,560.00	\$ 4,285.00
Donations.....	\$ 12,988.00	\$ 4,995.00
Scholarships	\$ 580.00	\$ 4,100.00
Fraternal Activities.....	\$ 5,007.00	\$ 7,664.30
Insurance Taxes, Licenses & Fees.....	\$ 36,814.00	\$ 69,760.00
Sub Totals	\$ 1,068,717.00	\$ 943,765.00
Net Gain/Loss From Operations.....	\$ (296,841.00)	\$ (321,782.00)
Net Realized Capital Gain (Loss).....	\$ 42,021.00	\$ 7,357.00
Totals	\$ (254,820.00)	\$ (314,425.00)

Fifth Generation LPSCU Member Weds in Illinois

Lisa Nicolai and her husband, Jeff, celebrated their daughter Emily's wedding on October 12, 2024. Emily's siblings were part of the wedding party. Her sister, Allison, was maid of honor and her brother, Matthew, was a groomsman.

The wedding took place at Grace Episcopal Church (first established in 1875) in Hinsdale, Illinois. Emily and her groom, Matt Stockmal, wrote their own vows for the service that joined the couple as husband and wife.

Emily chose a non-traditional colored wedding dress. Their year-old mixed breed pup, Duckie, served as ring bearer during the ceremony.

A beautiful reception was held on the gorgeous grounds of the Katherine Legge Memorial Lodge (originally the home

of Alexander Legge, the president of International Harvester). Guests were seated at tables with huge floral centerpieces and enjoyed a delicious catered dinner. Truly, it was one of the most wonderful and memorable experiences a wedding guest could have.

The bride, her siblings, and parents are all members of Branch 109, Hammond, Indiana. Emily is the fifth generation in her family to hold LPSCU membership.



L-R: Allison, the bride's sister; Lisa, the bride's mother; newlyweds Emily and Matt Stockmal; Jeff, the bride's father; and Matt, the bride's brother.

LPSCU Attends NJ/NY Fraternal Alliance Meeting

The New Jersey/New York Fraternal Alliance held its Annual Meeting on October 3, 2024, at the Tropicana in Atlantic City, New Jersey. Representing the LPSCU were President Theresa Kluchinski, Secretary-Treasurer John Andrzejewski, and Trustee James Yocum.

President Kluchinski is a Past President of the NJ/NY Fraternal Alliance. At this year's meeting, our Secretary-Treasurer Andrzejewski was elected to the position of Second Vice President and Trustee Yocum to the position of Director.



NJNYFA officers and board members are pictured during their installation.



Emily is surrounded by her parents and siblings.



The newlyweds with their dog, Duckie, who served as their ring bearer.



Junior Branch Journal

New Year's Riddles

1. Who established January 1 as the start of the New Year?
2. Name the most recent year in which New Year's came before Christmas.
3. Who invented fireworks, which are used around the world to celebrate the New Year?



America - The Melting Pot

Ellis Island was once the busiest immigrant inspection and processing station in the United States. From 1892 to 1954, nearly 12 million immigrants arriving at the Port of New York and New Jersey were processed there. It has been part of the Statue of Liberty National Monument since 1965 and is accessible to the public only by ferry.

The name derives from Samuel Ellis, a Welshman who bought the island in 1774. In the 19th century, Ellis Island was the site of Fort Gibson and later became a naval magazine. On April 11, 1890, the federal government ordered the magazine at Ellis Island be torn down to make way for the U.S.'s first federal immigration station at the site. During construction of the immigration station, most of the old Fort Gibson buildings were demolished, and Ellis Island's land size was almost doubled to 6 acres. The main structure was a two-story structure of Georgia pine, measuring 400 by 150 ft. Its outbuildings included a hospital, detention building, laundry building, and utility plant that were all made of wood. Additionally, a ferry slip with breakwater was built to the south of Ellis Island.



The station opened on January 1, 1892, and its first immigrant was Annie Moore, a 17-year-old girl from Cork, Ireland, who was traveling with her two brothers to meet their parents in the U.S. On the first day, almost 700 immigrants passed over the docks. On June 15, 1897, the wooden structures on Ellis Island were razed in a fire of unknown origin. While there were no casualties, the wooden buildings had completely burned down after two hours, and all immigration records from 1855 had been destroyed. Over five years of operation, the station had processed 1.5 million immigrants.

The second station opened in 1900 and housed facilities for medical quarantines and processing immigrants. After 1924, Ellis Island was used primarily as a detention center for migrants. During both World War I and World War II, its facilities were also used by the U.S. military to detain prisoners of war. After the immigration station's closure, the buildings languished for several years until they were partially reopened in 1976. The main building and adjacent structures were completely renovated into a museum in 1990.



Junior Branch Journal

Secret Message Valentine

You'll need:

- White cardstock
- White crayon or birthday candle
- Liquid watercolor paint
- Markers

Directions:

1. Cut cardstock sheet in half horizontally (at 5 1/2") and half vertically (at 4 1/4").
2. Print the directions for how to reveal the secret message:
To reveal the secret valentine message below, dip a brush in water and use the heart to paint the page.
3. Use the white crayon/candle to write your secret message. (Suggested phrases: You are my fav, Let's stay together, I think you're cute, etc.)
4. Fill a heart with a layer of watercolor paint (you might need to use a brush) and let dry.
5. Give with love!



Valentine's Day is celebrated annually on February 14. According to legend, during his imprisonment, Saint Valentine restored sight to the blind daughter of his judge, and before his execution he wrote her a letter signed "Your Valentine" as a farewell.

Originating as a Western Christian feast day honoring one or two early saints named Valentinus, Valentine's Day is recognized as a significant cultural, religious, and commercial celebration of romance and romantic love in many regions around the world. It is not a public holiday in any country.

In the United States, about 190 million Valentine's Day cards are sent each year, not including the hundreds of millions of cards school children exchange. Valentine's Day is a major source of economic activity, with total expenditures in 2024 topping \$28.5 billion, or over \$185 per person.



1. Julius Caesar declared January 1 the start of the new year when he established the Julian Calendar. January was named for Janus, the two-faced god who looked both ahead to the new year and back to the previous year.
2. This year, New Year's always comes before Christmas of the same year.
3. The Chinese invented fireworks. The Chinese New Year is celebrated on the 2nd New Moon after the winter solstice, determined by the Lunar Calendar.

PERIODICAL

Domestic Violence Center Receives FSNEPA Donation

As part of its Make a Difference Day project, the Fraternal Societies of Northeast Pennsylvania presented a donation to the Domestic Violence Service Center at FSNEPA's October 2024 meeting held at the Home Office of LPSCU Life in Wilkes-Barre, Pennsylvania. The donation was an assortment of items including household goods, bed linens, towels, small appliances, hats, gloves, and health and hygiene products. All of the items will be used by the residents of DVSC's emergency shelter and transitional housing unit.

FSNEPA, a not-for-profit trade association, unites local leaders of fraternal benefit societies in Northeastern Pennsylvania. Its membership includes the First Catholic Slovak Ladies Association, Ladies Pennsylvania Slovak Catholic Union, Polish National Union of America, National Slovak Society, Slovak Catholic Sokol, and First Catholic Slovak Union.



At the donation presentation are, from left, Anna Hudak, Charlotte Androckitis, Martha Zavada, Tammy Rodgers from the Domestic Violence Service Center, Patricia O'Donovan, Maureen Grohowski, Anita Gregory, and John Andrzejewski, III.

New Insurance Issued

Branch	Branch Representative	Sept/Oct 2024	Year-to-Date Total
7	Margaret Jollimore	\$10,000.00	\$10,000.00
64	Susan Ondrejco	\$ 2,000.00	\$ 2,000.00
156*	Theresa Kluchinski	\$10,000.00	\$10,000.00
172*	Theresa Kluchinski	\$ 5,000.00	\$ 5,000.00
213	Mary Jo Savidge	\$40,000.00	\$40,000.00
		\$67,000.00	\$67,000.00

*Sold through Home Office, not included in Campaign

Still Available!

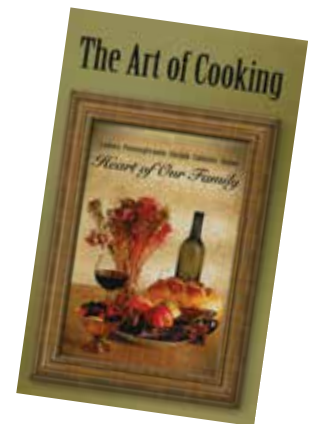
The LPSCU Cookbook

The Art of Cooking - Heart of Our Family

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

The spiral bound book is divided into sections which include:

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



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

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

Get one before they're gone!

**SIGN UP A NEW MEMBER
TODAY!**