



LPSCU Life

Security, Peace of Mind

LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION

Morning Star

ZORNIČKA

Vol. 84, No. 904
September/October 2025

Introducing Our New LPSCU Spiritual Advisor

FATHER ARON MAGHSOUDI

The Ladies Pennsylvania Slovak Catholic Union is excited to announce the naming of Father Aron Maghsoudi as our new Spiritual Advisor. Father Maghsoudi has been a Catholic priest for over nineteen years in the Diocese of Altoona-Johnstown.

As a priest, Father Maghsoudi has a varied skill set that includes pastoral counseling, spiritual leadership, public speaking, counseling, grief support, and strategic planning, just to name a few. It goes without saying that Father is also excellent at multitasking!



Father Maghsoudi received all of his education in Latrobe, Pennsylvania, from high school to a Bachelor of Arts degree from St. Vincent College to earning a Master of Divinity degree from St. Vincent Seminary. The major for his bachelor's degree was religious education. Additionally, he earned a minor in philosophy as well as in history. Theology was his major for the Master of Divinity degree.

Father has organized and led many pilgrimages, both domestically and internationally. He has taught philosophy at Shade High School, and even provided television commentary for the ordination of Most Reverend Mark Bartchak.

We warmly welcome Father Maghsoudi to the LPSCU family and look forward to his spiritual guidance in the days and months ahead.

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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.

SEPTEMBER

- 1** – Deadline for New York and New Jersey LPSCU members to apply for the 2025 New Jersey/New York Fraternal Alliance Youth Volunteer Award.
- 8-10** – AFA Executive Summit, Cleveland, Ohio
- 13** – Slovak Catholic Federation Pilgrimage at the Basilica of the National Shrine of the Immaculate Conception, Washington, D.C., beginning at 11:00 a.m.
- 15** – Slovak Catholic Federation Meeting, Washington, D.C.
- 19** – LPSCU Semi-Annual Board Meeting beginning at 8:30 a.m. at the Hyatt Hotel, 212 Racetrack Road, Washington, Pennsylvania.
- 20** – Members are invited to join the LPSCU Board for breakfast at 9:00 a.m. at the Hollywood Casino, Racetrack Road, Washington, Pennsylvania. Non-members can attend for \$30. RSVP to the Home Office by September 9.
- 20** – **Deadline to submit articles for November/December Morning Star.**
- 21** – 47th Slovak Heritage Festival, Middlesex County Fairgrounds, 655 Cranbury Road, East Brunswick, New Jersey
- 24** – Msgr. Beeda District's fall meeting at 6:00 p.m. at Vesuvio's Restaurant, 366 W. Butler Drive, Drums, Pennsylvania. Contact District President Anita Gregory (570-788-3263) to make a reservation.
- 30** – Deadline to apply for a 2025 LPSCU Post Graduate Award. *See page 6 for details.*

OCTOBER

- 1** – The Pittsburgh District will host a bingo luncheon social at Gaetano's Banquet Center in Pittsburgh, Pennsylvania. Tickets are \$40. *Check with your branch secretary or see page 17 for more information.*
- 19** – Rev. Dianiska District Meeting at 1:00 p.m. at North End Slovak Citizens Club, 635 North Main Street, Wilkes-Barre, Pennsylvania. Make a Difference Day will be observed.
- 31** – Deadline to apply for a Religious Life Award. *See page 21 for details.*

NOVEMBER

- 2** – Slovak Heritage Festival from 12:00 to 4:00 p.m. at the Cathedral of Learning, University of Pittsburgh (Oakland), Pittsburgh, Pennsylvania.
- 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.
- 15** – Branch 52 to host a Matching Fund event benefitting the Southwestern

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LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION

Morning Star ZORNIČKA

(USPS 699-520)



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A Message from Our Spiritual Advisor



On a Thursday morning in July of 1902, something took place that would forever change life for a group of Slovak mothers. At 11:00 a.m. on July 10th of that year, a methane gas explosion at the Rolling Mill Mine in Johnstown, Pennsylvania, killed 112 miners, most of whom were immigrants, many of them Slovak.

Slovak people possess an enduring devotion and closeness to Our Lady of Sorrows. While she was declared the national patroness in 1927, the Slovak people have always understood well the “long-suffering” quality of love that St. Paul describes. A love for their land and culture coupled with domination by other nations and totalitarian regimes, a culture and language that was belittled, and hardship and poverty have allowed Slovaks to identify with Christ and his cross.

While other people have shared in the cross, the fact that the suffering of the Slovak people isn’t as well known is itself a share in the indifference others showed to Our Lord on Calvary. St. Paul tells us that God will “sum up all things in Christ.” If Jesus is THE LIFE, not simply a life among other lives, we are all given a share in His life. In Slovak there is a saying, *Nešťastie ťa nau i modliť sa*, namely *Misfortune teaches us to pray*. Moments of pain and frustration, sadness, and disappointment, can be powerful occasions to pray. When we can no longer distract ourselves, God visits us in our sorrows. That Slovak proverb teaches a valuable lesson; the hardest times can be the greatest moments of spiritual and personal growth. When there is no where to run or hide, we find that misfortune can stretch our hearts and move our faith from mere words to a deeper trust and awareness of God’s presence.

They say that the best wine producing grapes in the world come from some of the worst soil. Those vines have to push through rocks and arid land, but they produce something exceptional. So too in our lives, sorrow can be an occasion where our character is forged and our hearts are purified. For the mothers who lost sons in the Rolling Mill Mine, a share in the sorrows of Our Lady was felt in a very personal, very real, way. As word reached the villages of Europe that their sons, who left home with such promise, would not only never return, but died and would be buried in a land where many of them were strangers, there must have been a sorrow that is beyond words. Reports about the disaster stated that over 100 miners were not killed because of the explosion itself, but rather by asphyxiation from a gas known as “afterdamp.” Christ died on the cross of asphyxiation; the mothers of those men who died had a son who perished in a similar manner. Turning to their rosaries, the string that was woven through them was a lifeline to an eternal perspective and a refuge in distress.

The LPSCU was formed by a group of women who understood suffering – separation from family and homeland, dangerous working conditions, great risk, and great pain. They banded together to help provide a “sturdy shelter” for mothers who were faced with the reality of sorrow. Through prayerful support, preservation of Slovak ways, and a financial lifeline, they helped to take care of Slovak wives and mothers, as St. John took Our Lady into his home following the passion. As we celebrate the Feast of Our Lady of Sorrows on September 15th, maybe we would do well to allow the sorrow of our life to teach us how to pray, and to help be a conduit of sincere love and consolation to those who are carrying their crosses in union with Christ. Our Lady of Sorrows, pray for us!

Father Aron Maghsoudi
LPSCU Spiritual Advisor



Nov. 2, 2025

**12p.m.-4p.m. Cathedral of Learning 1st Floor,
University of Pittsburgh (Oakland)**

- **Ethnic Food**
Klobasa, halushki, holupki, pirohy, pastries, and more!
- **Cultural Displays and Lectures**
- **Slovak and Eastern European Vendors**
Crafts, gifts, baked goods, and fun!
- **Musical and Folk Dance Performances**

▶ youtube.com/SlovakHeritageFestival
f facebook.com/SlovakHeritageFestival

PITTSBURGH DISTRICT

Members of the Pittsburgh District gathered for their annual summer picnic and meeting on June 22 at White Oak Park in White Oak, Pennsylvania. The event was hosted by Jan and Dave Matthews of Branch 65 (Munhall, Pennsylvania). There were approximately twenty-five members and guests in attendance. Chicken tenders, salad, yellow watermelon, berries, and corn on the cob were served.

The meeting started with a prayer by District President Susan Ondrejco. Upcoming events were discussed and the treasurer's report was read. A Chinese auction was held after lunch and enjoyed by all. It was a very hot day, but everyone enjoyed the fraternization.



Members of Branch 60 Attend Baseball Game

On Friday, June 13, 2025, members from LPSCU Branch 60 in West Hazleton, Pennsylvania, enjoyed a night out at PNC Field in Moosic, Pennsylvania, watching a game between the Scranton Wilkes-Barre RailRiders and the Syracuse Mets. A buffet meal was served before the game began featuring hot dogs, hamburgers, macaroni and cheese, cookies, and beverages. A few Branch 60 members were able to get their picture taken with the RailRiders' mascot, Champ. Champ's role is to energize the crowd, create a fun atmosphere, and engage with the children, and he surely delivered! The RailRiders won the game 10-3. After the game, the crowd watched a beautiful fireworks display to conclude a wonderful night of family fun and fraternalism.



L-R: Jonathan Gregory, Emma Gregory, RailRiders Mascot Champ, Cameron Gregory, Branch 60 Secretary Anita Gregory, and Branch 60 Vice President Mary Ann Litchock.

Youth Achievement Award 2025 Recipient Announced



It is with great pride that the Ladies Pennsylvania Slovak Catholic Union announces Savannah Myers as the recipient of the 2025 Youth Achievement Award. Savannah will be entering eighth grade at Bermudian Springs Middle School, located in York Springs, Pennsylvania. She is the daughter of Lisa Myers and Jacob Myers. Savannah,

her mom, siblings, and grandmother are all member of Branch 132, Campbell, Ohio.

Savannah is an athlete, musician, and volunteer! She plays soccer for her school and on a youth recreational soccer team where she has been selected to be an all-star participant for multiple seasons. She is also a member of her school's cross-country team.

When not playing sports, Savannah manages to find time to play the flute in the middle school band. She is a flute section leader and serves on the middle school band council. While still in sixth grade, Savannah was chosen by the band director to be a member of the seventh and eighth grade band! She was also selected to be a member of the Youth Honors Band that encompasses three counties.

Savannah is an altar server at her church on Sundays and holy days of obligation. She also volunteers at her church's annual cookie walk fundraiser, turkey dinner, and church thrift shop.

Savannah's achievements are very impressive for anyone at any age, but considering she accomplished all these things before entering eighth grade – and many more not even listed – Savannah is the epitome of "role model."

The LPSCU is proud to name Savannah Myers as its 2025 Youth Achievement Award recipient. Congratulations, Savannah!

LPSCU Board of Directors Semi-Annual Meeting Notice

The Semi-Annual Meeting of the Board of Directors of the Ladies Pennsylvania Slovak Catholic Union will convene on Friday, September 19, 2025, at 8:30 a.m. at the Hyatt Hotel, 212 Racetrack Road, Washington, Pennsylvania, and continue until all Semi-Annual Meeting business has been completed.

Have You Heard About Our **IMMEDIATE WITHDRAWAL ANNUITY**

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

Available on the following plans:

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

Here's how it works:

When a new or existing member age 60 or older applies for insurance under one of these two plans, they may choose to take a lump sum of cash and deposit it into an LPSCU annuity. A withdrawal to pay premium on the insurance policy is allowed with no penalty imposed for early withdrawal.

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

Interest is accrued on a tax-deferred basis.

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

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

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

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

Member Earns Degree from Temple University

Cameron Wehr, a member of Branch 130 (Bethlehem, Pennsylvania), is a 2025 graduate of Temple University in Philadelphia, Pennsylvania. She majored in Human Resources and minored in Legal Studies. Cameron is currently employed at the Saul Ewing Law Firm in Philadelphia.

Cameron's sisters, Alison and Gabrielle, are also members of Branch 130. Her parents, Kristin and Dean Wehr, as well as her grandparents, Dan and Helen Bobeck, are all members of Branch 83 in Bethlehem.

Congratulations, Cameron! The LPSCU wishes you continued success.



**Cameron Wehr
graduates from
Temple University.**



**L-R: Sisters
Gabrielle, Cameron,
and Alison Wehr.**

*Remember to notify the Home Office
if your address changes!*

LPSCU Branch 60 Supports Food Drive

On Saturday, June 14, 2025, a few LPSCU Branch 60 members (West Hazleton, Pennsylvania) were shopping at Valley Hometown Market in Conyngham, Pennsylvania, when they noticed there was a food drive going on. The Drums Lioness/Lions had partnered with the Valley Hometown Market for their annual food drive to benefit the Valley Food Pantry. Being eager to help out the community, branch members picked up a wish list of food items that were needed by the pantry and entered the store. After shopping for a very generous amount of food on the list, members took the bags outside and placed them into the cart with all the other donations. Once again, LPSCU Branch 60 stepped up to help those in need. Thank you to those of you who supported such a worthwhile cause.



L-R: Branch 60 member Emma Gregory, a Drums Lioness volunteer, and Branch 60 member Jonathan Gregory. Branch 60 Secretary Anita Gregory, who also participated in purchasing items, took the photo.

In Memoriam

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

NAME	BRANCH	LOCATION
Eleanor Talian	19	Swoyersville, PA
Ernest Kerekes*	24	Windber, PA
Geraldine Szymanski	37	Plymouth, PA
Stella M. Yatko	37	Plymouth, PA
Carole M. Hornicak	42	Pittsburgh, PA
Frances Skantar*	52	North Braddock, PA
James R. Smulligan, Jr.	60	W. Hazleton, PA
Mark Verespice	72	Stratford, CT
Dolores J. Callahan	79	Whiting, IN
Francis E. Korchnak*	90	Johnstown, PA
Dorothy DeMarco*	132	Campbell, OH
James M. Muke	132	Campbell, OH
Barbara Sisko	158	Chicago, IL
William Bellucci*	216	Feasterville, PA

*Multiple certificates



LPSCU 2025 POST GRADUATE AWARD

The LPSCU is offering a Post Graduate Award Benefit to our members who are awarded a Master's or Doctorate degree during the period running from July 1, 2024, to August 30, 2025. Applicants must have a minimum of \$5,000 of insurance through the LPSCU in order to apply for the \$500 award. Applicants can increase their current face amount to meet the \$5,000 requirement.

Members who qualify may receive this award one time upon receiving their Master's degree and one time upon receiving their Doctorate. (Members must apply separately and provide all the required criteria if they wish to apply for both the Master's and Doctorate Post Graduate Awards.)

Following are the guidelines for applying for the Post Graduate Award. All applicants must:

- Be a member of the LPSCU for at least five years with a \$5,000 permanent reserve life insurance certificate. (Term insurance is excluded.)
- Provide a photocopy of the Master's and/or Doctorate degree received.
- Provide documentation that the degree was awarded between July 1, 2024 and August 30, 2025.
- Provide a wallet-size or digital color photo.

Applicants must meet all criteria outlined and provide data indicated in order to be eligible. Applications missing data or with incomplete requirements will not be considered. All materials become the property of the LPSCU and will not be returned.

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

Ladies Pennsylvania Slovak Catholic Union
ATTN: Post Graduate Award
P.O. Box 32

Wilkes-Barre, PA 18703

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

Fax: 570-823-4464

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

Rev. Dianiska District Plans Matching Fund Event

The Rev. Dianiska District will hold a special gifts raffle at its annual Christmas party to be held on Sunday, December 7, 2025. The event will be held in conjunction with the LPSCU's Matching Fund Program.

The raffle will benefit Ruth's Place, a 24/7 emergency shelter for women experiencing homelessness in Luzerne County, Pennsylvania. The shelter is located in Wilkes-Barre, Pennsylvania.

District members, other LPSCU members, and non-members alike may support this project by donating a gift and/or attending the Christmas party where donated gifts with a minimum value of \$10 will be raffled off.

For more information or to make a donation, call or text Theresa Kluchinski at 570-817-4657.

You are Invited!

**Saturday, September 20, 2025
at 9 a.m.**

Hollywood Casino
Racetrack Road
Washington, Pennsylvania



All LPSCU members are invited to attend a complimentary breakfast.

Non-members can attend at a cost of \$30

RSVP by September 9th

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

LPSCU Branch 60 Concludes Fundraiser

LPSCU Branch 60 (West Hazleton, Pennsylvania) is pleased to announce that it raised \$700 for the boys at United Children's Home in West Hazleton, Pennsylvania. The twelve boys were extremely excited to hear that once again they would be spending a day at Dorney Park & Wildwater Kingdom thanks to the generous supporters of this fundraising project each year and also from the LPSCU's Matching Fund program.

The children usually visit the park right before they start off the new school year. It is always so rewarding to see how happy and grateful these boys are for all we do for them. Branch 60 Secretary Anita Gregory would like to thank the groups and individuals who supported this wonderful cause this year to give the boys a little extra cash to spend at the park.

Branch Secretary Gregory presented a check to Program Director Tracy Zapotocky on July 30, 2025. She was accompanied by Branch 60 members Christopher Gregory, representing Fistful of Two's Club, and Diane Kupsho, representing her family. Thank you to these supporters: LPSCU Branch 60, Dr. and Mrs. Robert Kupsho and family, Fistful of Two's Club, Mary Ann Litchcock, and members of LPSCU Branch 52 (North Braddock, Pennsylvania).

Without everyone's generous donations, we would not have been able to fund this project. Branch Secretary Gregory is confident the boys will have a day of fun and adventure, creating a lot of happy memories together.



Tracy Zapotocky (far right), program director for United Children's Home, accepts the check from LPSCU member Christopher Gregory (third from left), representing Fistful of Two's Club, Anita Gregory (third from right), Branch 60 secretary, and Diane Kupsho (second from right), Branch 60 member representing the Kupsho family. Several of the boys from United Children's Home were also present for the presentation.



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AT LPSCU LIFE**

Minutes of the Annual Board Meeting

JUNE 9, 2025 ❖ ZOOM VIDEO-CONFERENCE

Call to Order

President Theresa Kluchinski called the meeting to order at 6:30 p.m. The meeting was held via Zoom video-conference. Vice President Anita Gregory offered a prayer.

Roll Call

All board members were present. One invited guest attended a portion of the meeting for the purpose of presenting the audit report to the board. Kelly Lindsay from Kohanski Company, PC was the presenter.

Welcome/Remarks

President Kluchinski welcomed the board to the meeting and thanked the members of the board.

Approval of Agenda/Minutes

President Kluchinski presented the agenda and asked for any additions or corrections. There were none. A motion to approve the agenda was made and seconded. The motion passed. A motion to approve the minutes from the Annual Meeting held on March 28, 2025, was made and seconded. The motion passed.

Correspondence/Requests

A thank you from the Slovak Catholic Federation for a donation made to the Annual Saints Cyril and Methodius Appeal was received. No requests were received.

Financial Report

Board members were provided with and reviewed the following information:

- ❖ 2025 First Quarter Statement
- ❖ Balance Sheet/Revenue and Expenses through April 30, 2025
- ❖ Market Value Spreadsheet through April 30, 2025
- ❖ Budget through April of 2025
- ❖ Transaction Summary May 2025
- ❖ Actuarial Memorandum
- ❖ Management Discussion and Analysis (MD&A)
- ❖ Regulatory Asset Adequacy Issues Summary (RAAIS)
- ❖ *Supplemental Investment Risk Interrogatories* – The board engaged in discussion regarding the information contained in the report. The discussion led to a discussion regarding Bond Portfolio Management. At the conclusion of the discussion, a motion was made and seconded to terminate the bond portfolio management relationship and begin the management in-house as soon as possible. The motion passed.
- ❖ Audited Financial Statements
- ❖ Required letters SAS 114 and 115

Home Office Report – President

A home office report was submitted by President Kluchinski and Secretary-Treasurer Andrzejewski. President Kluchinski reviewed her report with discussion on various items reported including:

- *Procedures Manual*
- *E-app for LPSCU* – The final version of the incentive

program was forwarded to all licensed agents that have access to the app.

- *Guaranteed Issue*
- *Credit Card*
- *Pension Plan* – The pension plan is progressing toward termination.
- *Spiritual Advisor* – Information regarding an interested priest to fill the position of Spiritual Advisor was discussed. A motion was made and seconded to appoint Fr. Aron Maghsoudi from Our Lady Queen of Angels Parish, Central City, Pennsylvania, as the Spiritual Advisor for the LPSCU. The motion passed.
- *Spiritual Advisor Stipend* – The board previously approved via email the stipend associated with the position of Spiritual Advisor. Discussion was held regarding convention compensation which will be determined at the time of the convention.
- *Website* – Recommended changes have been made.
- *Awards and Scholarship Review* – To be reviewed with committee chairs.
- *Banners and Tablecloth Advertisements* – Approved by the EFC and ordered. To be distributed to the districts upon receipt.
- *Colonial Supplemental Insurance* – A resolution was presented to the board regarding the use of Colonial Insurance Company as the provider of supplemental insurance coverage. A motion was made and seconded to approve the resolution. The motion passed.

Home Office Report – Secretary Treasurer

- *Compliance* – Several topics were covered under the compliance section including Cyber Security, Bond Principles Based Definitions, and the Market Conduct Annual Statement.
- *SharePoint* – The board was updated on progress with the establishment of various SharePoint sites to use for transmitting documents and collaborating amongst the committees.
- *Convention* – President Kluchinski presented the following:
 - The revised Constitution and Bylaws were completed and sent to the Pennsylvania Insurance Department for approval.
 - A detailed report showing the expenses associated with the 2024 convention.
 - The site locations for the 2028 convention were also discussed. Trustee Mathews was called upon for a brief update of the work she has done to compare sites.

Unfinished Business

The following was reported with no discussion. A written report was distributed to the board prior to the meeting.

- ❖ *LPSCU District Analysis* – Copies of the approved District Incentive Program were distributed to the

districts. The board approved of the program via email. Details of the program as approved by the board were reviewed.

- ❖ *LinkedIn Account* – a LinkedIn account was established, and posting is done as time permits.
- ❖ *Costa Rica Trip* – The trip is being advertised in the *Zornicka*, and an informational meeting was held in October of 2024. The trip is scheduled for November of 2025.
- ❖ *On Demand Governance Training Program* – All board members were reminded that the program is available and that time should be set aside to complete the course. A certificate is issued upon completion that will be kept on file at the home office.

Strategic Plan

President Kluchinski indicated that several reports were received from the trustees who volunteered to take on several projects listed in the projects list. An updated Project/Tasks sheet was distributed to the board prior to the meeting. She also noted the Strategic Plan for 2023 was distributed to the board for reference purposes. Discussion focused on reports submitted on the following projects:

- Owning versus renting the Home Office Comparison Task
- Technical School Award
- Website review
- Wreaths Across America
- Pilgrimage to Washington, D.C.
- *Zornicka* publication

New Business

Annuity Rate – President Kluchinski noted that the annuity promotional rate flier was distributed for the board's information. The promotional program advertised the tiered rates approved by the board prior to the meeting. The rates are set at 4.25% for deposits up to \$4,999; 4.5% for deposits from \$5,000 to \$9,999, and 5% for deposits over \$10,000. The current renewal rate was discussed. A motion was made and seconded to set the renewal rate for annuities at 4% through September 30, 2025. The motion passed.

Branch Deposit Interest Rate – President Kluchinski initiated discussion regarding the Branch Deposit Program interest rate. A motion and second was made to set the rate at 1.5% through September 30, 2025. The motion passed.

Dog Contest Report – Trustee Hladek submitted a suggestion and information about holding a photo contest spotlighting member's pet dogs through the submission of photos. During discussion the board members agreed that it would be a good activity to organize.

Zornicka Children's Section – Trustee Hladek submitted a suggestion regarding the children's section of the *Zornicka*. President Kluchinski suggested that more detailed information about the activity be collected for the Semi-Annual Meeting.

Reports of Officers and Directors

Reports from President Kluchinski, Vice President Gregory, Chair of Trustees Yocum, Trustee Hladek, Trustee Mathews, and Fraternal Activities Director Ondrejco were distributed

Branch 52 to Hold Matching Fund Event

Branch 52 of North Braddock, Pennsylvania, will once again be hosting a Matching Fund event benefiting the Southwestern Veterans Center (SWVC). The event will be held on November 15, 2025, from 1:00 to 4:00 p.m. at the Wilkins Township Elks, located at 718 Beulah Road, Turtle Creek, Pennsylvania. The cost is \$15 per person, with children three years of age and under being free.

The menu will consist of perogies, stuffed cabbage, haluski, kielbasa with sauerkraut, veggie tray, and numerous desserts. There will be a Chinese auction, 50/50 drawing, and bingo will be played as well. Homemade nut rolls will be available for sale at \$15 each. All proceeds from the event will be given to the SWVC.

The veterans at the SWVC are also big fans of all of the Pittsburgh sport teams. Donations of hats, shirts, or any sport paraphernalia are always appreciated. Clothing sizes for the veterans are Large to 3X.

Come join us to honor and support our veterans. Bring your friends and family; everyone is welcome. Kindly RSVP by November 1, 2025, to Angela Skiffen, 7467 Pennsylvania Avenue, Irwin, PA 15642 or call 724-864-7405 (home) or 412-554-7283 (cell). We look forward to hearing from you!

Contributors Please Note

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

to the board. Time was allowed for discussion and comment on the contents of the reports. No action on the part of the board resulted.

Good of the Order

There were no suggestions made.

Calendar of Events

President Kluchinski distributed an updated calendar of events for the information of the board. She announced that the next meeting of the board was scheduled for September 18-20, 2025. The meeting is scheduled to be held in person in Washington, Pennsylvania.

Closing

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

102nd Slovak Day Held at Kennywood Park

The 102nd Slovak Day was held at Kennywood Park in West Mifflin, Pennsylvania, on Thursday, July 17, 2025. This year's theme was "The Heart of Slovaks." Children's games and the Slovak Kitchen began at 12:30 p.m. The Slovak Kitchen had a very long line for the first couple hours after opening. They served a dinner that included stuffed cabbage, a kielbasi sandwich with sauerkraut, halushki, and a cherigi. The a la carte menu included pierogies and all of the dinner items.

There were about forty children under the age of 12 that signed up to play the games. Everyone won a prize and enjoyed a hot dog lunch. There were fraternal displays as well as vendors with Slovak wares for sale. Celeste Palcey of the Pittsburgh District manned the LPSCU table with the new table sign and giveaways.

Mass was celebrated at 4:30 p.m. by main celebrant, Bishop Larry Kulick of the Greensburg Diocese, along with priests of the Pittsburgh, Greensburg, and Johnstown-Altoona dioceses. Following the liturgy, the Pittsburgh Slovaks entertained the crowd with a new show.

Though the weather was quite hot and humid, the winds and shade trees and shelters helped keep the attendees more comfortable. All in all, it was a great day of celebration for the Slovak community.





47th Slovak Heritage Festival

SEPTEMBER 21, 2025

Middlesex County Fairgrounds
655 Cranbury Road
East Brunswick, NJ 08816

Rev. Dianiska District Plans Make a Difference Day

The Rev. Dianiska District will celebrate "Make a Difference Day" at its fall meeting, which will be held at 1:00 p.m. on Sunday, October 19, 2025, at the North End Slovak Club, 635 N. Main Street, Wilkes-Barre, Pennsylvania.

The Make a Difference Day Matching Fund recipient will be "Sleep in Heavenly Peace," a non-profit organization that provides children in need with a bed and bedding.

All members of the LPSCU are welcome to attend district meetings, which are held twice a year at the North End Slovak Club. Reservations can be made with President Margaret Jolliore either by phone or text at 570-760-9790 or by email at jolliore.lpscu@ymail.com.

Msgr. Beeda District Plans Christmas Party

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

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

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

LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION

FLEXIBLE ANNUITY

First Year Introductory Rates

- Deposits up to \$4,999 earn 4.25% ■ Deposits from \$5,000 to \$9,999 earn 4.5%
- Deposits \$10,000+ earn 5% ■ Annual interest rate on existing annuities is 4%

- 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

Rev. Dianiska District Fall Meeting Reminder

The Rev. Dianiska District's fall meeting will be held on October 19, 2025, at 1:00 p.m. Members will meet at the North End Slovak Club, 635 N. Main Street, Wilkes-Barre, Pennsylvania. "Make a Difference Day" will be celebrated at this meeting as well. Don't forget to bring new pillows and sheets for our donation to "Sleep in Heavenly Peace."



Msgr. Beeda District Plans Holiday Matching Fund Raffle

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

Rev. Dianiska District Plans Christmas Party

The Rev. Dianiska District's annual Christmas party will be held on Sunday, December 7, 2025, beginning at 1:00 p.m. It will take place at the Holiday Inn East Mountain located at 600 Wildflower Drive, Wilkes-Barre, Pennsylvania.

Branch 213 will be hosting this year's event. Reservations are required and can be made by contacting Theresa Kluchinski by phone or text at 570-817-4657. The deadline for reservations is November 20, 2025.

Everyone is welcome!

Adults: \$35.00 per person. Payment must accompany reservation. Youth up to age 12 – no charge.

A buffet dinner will be served followed by fun, games, and prizes. Raffle tickets will be available for our annual drawing that benefits a local charity, Ruth's Place, a 24/7 emergency shelter for homeless women. Those attending are asked to bring canned goods, non-perishable items, and/or female toiletries which will be donated to Ruth's Place.

SS.C.M. Appeal Update

The Saints Cyril and Methodius Appeal is in its 47th year raising money to assist the Pontifical Slovak Institute and College of Saints Cyril and Methodius in Rome. The Appeal relies upon the generosity of individual donors in addition to collections taken up in individual parishes of Slovak ancestry. A direct mailing asking for donations was sent in January to local district and branch leaders from the four Catholic Slovak fraternal organizations, members of the Slovak Catholic Federation, clergy with Slovak ancestry, and previous donors.

As of July 20, the 2025 Appeal has received \$19,412.40 from 155 donors. Donations to date totaling \$625 have been received from Branch 6, Branch 90, Branch 213, the Rev. Dianiska District, and the Home Office of the LPSCU. Donations have also been received from 46 branches and districts from our other Slovak Catholic fraternal organizations, 5 churches, 20 clergy and religious, and 80 individuals. On behalf of the Pontifical College, thank you for your continued generosity and support.

Anyone who did not receive a donation letter but who wishes to donate to the 2025 Appeal is asked to fill out the information in the box below and mail it, along with your check payable to the Slovak Catholic Federation, to the address provided. Donations in any amount are deeply appreciated and are acknowledged. *Gifts received after November 30, 2025, will be credited to the 2026 Appeal.* Thank you again for your goodness and generosity.

The Slovak Catholic Federation was founded in 1911 by Rev. Joseph Murgas, founding pastor of Sacred Heart of Jesus Slovak Church, Wilkes-Barre, Pennsylvania. The Federation brings together under one banner both individuals of Slovak heritage as well as Slovak Catholic fraternal organizations for cultural, religious, and educational purposes. Serving as moderator is the Right Reverend Gary Hoover, O.S.B., abbot of St. Andrew Svorad Abbey, Cleveland, Ohio. National President is Reverend Andrew S. Hvozdevic, 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, Pennadel, 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, Pennadel, PA 19047-4052

LPSCU SINGLE PREMIUM LIFE PLAN

The Single Premium Life Plan offered by the LPSCU is a unique type of insurance option, providing the desired amount of life insurance with only one premium payment. The greatest advantage to the Single Premium Life Plan is that the certificate is paid for the rest of the insured's life after just a single premium payment is made. The certificate remains in full force and effect for the life of the insured without the necessity of making any further premium payments after the initial single payment. Issue ages are from 0 to 85. The ages and limits of insurance coverage for Non-Medical Rates are: 0-40 (\$30,000), 41-60 (\$20,000), 61-70 (\$10,000), and 71-85 (\$5,000). However, the LPSCU reserves the right to require a medical examination on any applicant.

Upon the death of the insured, the face amount of the certificate is paid to the insured's named beneficiary/ies, except as provided within the contract regarding Suicide and Contestability.

A member with a Single 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.

Currently, dividends are not paid on the Single Premium Life Plan.

The Single Premium Life Plan is perfect for both youth and adults – especially anyone who prefers to have their life insurance paid in full with one premium payment. If you would like to give a special gift to anyone, consider a Single Premium Life Insurance certificate. This insurance plan would make an appropriate and thoughtful gift for anyone.

During these unstable economic times, the Single Premium Life Plan offered by the LPSCU is both 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 Single Premium Schedules for the Single Premium Life Insurance Plan. The premiums listed are based on \$1,000 of life insurance coverage. A Branch Administration Fee of \$10 must be added to the total premium.

SINGLE PREMIUM LIFE PREMIUM RATES PER \$1,000

Based on 2017 CSO Male and Female Mortality Tables

Single Premium Life		
Issue Age	Male	Female
0	\$111.00	\$ 98.00
1	114.00	101.00
2	117.00	104.00
3	120.00	107.00
4	124.00	110.00
5	128.00	113.00
6	131.00	117.00
7	135.00	120.00
8	139.00	124.00
9	143.00	127.00
10	147.00	131.00
11	152.00	135.00
12	156.00	139.00
13	161.00	143.00
14	165.00	147.00
15	170.00	151.00
16	175.00	156.00
17	180.00	160.00
18	184.00	165.00
19	189.00	169.00
20	194.00	174.00
21	199.00	179.00
22	204.00	184.00
23	210.00	189.00
24	215.00	195.00
25	221.00	200.00
26	227.00	206.00
27	233.00	212.00
28	239.00	218.00

Single Premium Life		
Issue Age	Male	Female
29	\$245.00	\$224.00
30	252.00	230.00
31	259.00	237.00
32	266.00	243.00
33	273.00	250.00
34	280.00	257.00
35	287.00	265.00
36	295.00	272.00
37	303.00	279.00
38	311.00	287.00
39	319.00	295.00
40	327.00	303.00
41	335.00	311.00
42	344.00	320.00
43	352.00	328.00
44	361.00	337.00
45	370.00	347.00
46	380.00	356.00
47	389.00	366.00
48	399.00	375.00
49	410.00	386.00
50	420.00	396.00
51	431.00	406.00
52	442.00	417.00
53	453.00	428.00
54	465.00	439.00
55	477.00	451.00
56	489.00	463.00
57	501.00	474.00

Single Premium Life		
Issue Age	Male	Female
58	\$513.00	\$487.00
59	526.00	499.00
60	540.00	511.00
61	553.00	524.00
62	567.00	537.00
63	579.00	550.00
64	593.00	563.00
65	606.00	576.00
66	619.00	590.00
67	633.00	603.00
68	646.00	617.00
69	659.00	630.00
70	673.00	644.00
71	687.00	658.00
72	700.00	672.00
73	714.00	685.00
74	728.00	699.00
75	742.00	713.00
76	755.00	727.00
77	769.00	741.00
78	782.00	755.00
79	795.00	768.00
80	807.00	782.00
81	819.00	795.00
82	831.00	808.00
83	844.00	821.00
84	855.00	833.00
85	866.00	845.00

Wreaths Across America Initiative Continues

Wreaths Across America is a year-round mission to remember the fallen, honor those who served, and teach the younger generation the value of freedom. Each sponsorship supports the many programs designed to share this mission and places a live veteran's wreath on the headstone of an American hero.

- When did it start?
 - 1992 – The first wreaths (5,000) were donated by the Worchester family.
 - 2014 – For the first time, every headstone at Arlington National Cemetery received a wreath – 227,000 in all!
 - 2018 – The mission advanced overseas with the first placement of 9,387 wreaths at the Normandy American Cemetery in France.
- What is the cost?

\$17.00 to sponsor a wreath.
- How do I sponsor a wreath?
 - Visit the website: www.wreathsasscrossamerica.org/lpscu
 - Click on red “Sponsor wreaths” button.
 - Choose the number of wreaths you wish to sponsor; click “Next.”
 - Click “Next” again to confirm the LPSCU sponsorship.
 - Right now, the LPSCU is sponsoring “Arlington National Cemetery” because it has the greatest need. Your wreath will be placed on a hero's grave there
 - You can also search “All Locations” to see if there is a program at your local cemetery. There are thousands of locations across the United States.
 - Click “Next.”
 - On the following page you can customize your wreath, if you choose.
 - Grave Specific: Request a wreath to be placed on a specific grave.
 - Remember Wall: To post a photo or message on the “Remember Wall” webpage of Wreaths Across America.
 - Pair Wreaths: Send an additional wreath to a home address.
 - e-Card or mailed: Send an e-Card or mail a card to a loved one or friend letting them know you sponsored a wreath.
 - In Honor/Memory of: Sponsor in honor of a living veteran or in memory of one who has passed.

- Click “Next” to review your choices.
- Click “Add to Cart.”
- Now you can “Proceed to Checkout,” “Add Another Sponsorship,” or “Continue Shopping.”
- You will then have the option to contribute \$3.00 to three areas that help WAA in their mission to remember, honor, and teach.
- Click “Start Checkout.” Here you will fill in your information (an e-mail address is required).
- Complete your billing and payment information.
- When finished, click “Place Order” and you're all set!

You can also volunteer to place wreaths in December at one of the many locations (perhaps one near you).

If you don't have a computer, have access to one, or aren't computer savvy, please reach out to Trustee Margaret Jollimore at 570-760-9790. You can either leave her a message or text her and she will send you a printed form you can complete to place a wreath order.

Thank you for joining us in support of this national project.

Calendar of Events

continued from page 2

Veterans Center from 1:00-4:00p.m. at The Wilkins Township Elks, 718 Beulah Road, Turtle Creek, Pennsylvania. *See page 9 for more details.*

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

- 30** – Msgr. Beeda District's annual Christmas party and holiday raffle at Sands Spring Country Club, 10 Clubhouse Drive, Drums, Pennsylvania, beginning at 1:00 p.m. Cost is \$15 per person (children up to 12 are free) and reservations are required. Contact District President Anita Gregory (570-788-3263) by November 19. *More details on page 11.*

DECEMBER

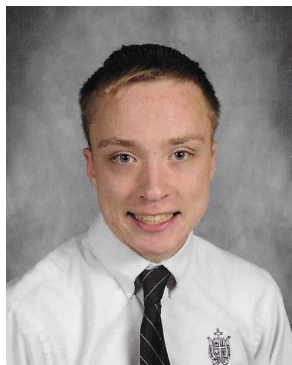
- 7** – Rev. Dianiska District's Christmas Party and Meeting at 1:00 p.m. at Holiday Inn – East Mountain, 600 Wildflower Drive, Wilkes-Barre, Pennsylvania. A special gifts Matching Fund raffle will be held to benefit Ruth's Place. *More details on page 13.*
- 8** – LPSCU Zoom Board Meeting, 6:30 p.m. EST
- 13** – National Wreaths Across America Day at Arlington Cemetery, Arlington, Virginia, and other cemeteries across the country.
- 14** – The Pittsburgh District will hold its Christmas Party at St. Rosalia's Church, Pittsburgh, Pennsylvania. Check with your branch secretary for more information.



WREATHS *across* AMERICA

LPSCU Life ~ Check it out!

2025 LPSCU Catholic High School Award Recipients



Anthony Francis Korchnak
Senior
*Lafayette Central Catholic
High School
Lafayette, Indiana
Branch 90
Johnstown, Pennsylvania*



James Platt
Freshman
*St. Guerin High School
Noblesville, Indiana
Branch 109
Hammond, Indiana*

**Get involved
in the LP\$CU!**
Meet new friends!
**Attend Branch
and District Meetings!**
**Sign up
a new member!**

Msgr. Beeda District Announces Fall Meeting Date

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

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

Ladies Pennsylvania Slovak Catholic Union 2nd Quarter Report

Assets	2nd Quarter 2025	2nd Quarter 2024
Investments.....	\$ 15,037,587.00	\$ 14,834,019.00
Cash on Deposit	\$ 657,304.00	\$ 954,977.00
Real Estate Owned	\$ 83,502.00	\$ 88,886.00
Other Assets	\$ 225,424.00	\$ 241,589.00
Totals	\$ 16,003,817.00	\$ 16,119,471.00

Liabilities & Fund Balance	2nd Quarter 2025	2nd Quarter 2024
Fund Balance	\$ 2,844,495.00	\$ 3,021,026.00
Interest Maintenance Reserve	\$ 12,966.00	\$ 88,166.00
Asset Valuation Reserve	\$ 455,784.00	\$ 501,926.00
Amt. Retained as Trustee.....	\$ 75,438.00	\$ 90,161.00
Aggregate Reserve-Life Certificates.....	\$ 12,439,340.00	\$ 12,317,359.00
Other Liabilities	\$ 175,794.00	\$ 205,443.00
Totals	\$ 16,003,817.00	\$ 16,224,081.00

Revenues	2nd Quarter 2025	2nd Quarter 2024
Premium Income	\$ 162,804.00	\$ 168,498.00
Investment Income	\$ 338,313.00	\$ 348,392.00
Income - Other	\$ 8,056.00	\$ 11,826.00
Totals	\$ 509,173.00	\$ 528,716.00

Expenses	2nd Quarter 2025	2nd Quarter 2024
Death Claims	\$ 198,796.00	\$ 142,997.00
Endowments	\$ 1,162.00	\$ 3,436.00
Cash Surrenders	\$ 44,940.00	\$ 32,173.00
Annuity Benefits	\$ 36,804.00	\$ 49,886.00
Dividends	\$ -	\$ -
Increase in aggregate reserves.....	\$ 43,000.00	\$ 88,000.00
Branch Support/Commissions	\$ 17,346.00	\$ 2,277.00
General Operating Expenses	\$ 229,298.00	\$ 219,596.00
Officers and Committee Expenses	\$ 8,220.00	\$ 6,704.00
Actuarial/Accounting Expense.....	\$ 58,917.00	\$ 65,932.00
Investment Mgt. Fee	\$ 20,582.00	\$ 13,269.00
Official Publications.....	\$ 29,875.00	\$ 31,226.00
Travel Expense	\$ 2,776.00	\$ 3,208.00
Bureau and Association Dues	\$ 5,700.00	\$ 8,010.00
Donations.....	\$ 4,107.00	\$ 10,925.00
Scholarships	\$ -	\$ -
Fraternal Activities.....	\$ 6,978.00	\$ 4,743.00
Insurance Taxes, Licenses & Fees	\$ 24,794.00	\$ 25,351.00
Sub Totals	\$ 733,295.00	\$ 707,733.00

Net Gain/Loss From Operations.....	\$ (224,122.00)	\$ (179,017.00)
Net Realized Capital Gain (Loss).....	\$ 4,699.00	\$ 25,623.00
Totals	\$ (219,423.00)	\$ (153,394.00)

Focusing on National Awareness Month

Deborah McKinley, LPSCU Public Relations Director

SEPTEMBER

National Preparedness Month

In the wake of so many national disasters happening lately, I felt it was important to spotlight September as National Preparedness Month, although being prepared is something that should occur all year long, not just in the month of September. Do you know what you would do in the event of a hurricane, blizzard, flood, tornado, wildfire, or a long-term power outage? Personally, I know I'm probably like the majority of the people reading this article and have no clue what I would do. And in all honesty, I probably have the "it won't happen to me" mentality.

I expect that most emergency kits would have many items that all of us would think of – water, non-perishable food, a first-aid kit, a flashlight with extra batteries, a battery-powered or hand-crank radio – but what about things the average person wouldn't even remotely think to include? One of those easily overlooked items is a whistle to use to signal your location and call for help. And while most people would include food, would you think to include a manual can opener to potentially open those cans in your survival kit? Other important items include sanitation supplies, medications, copies of important documents, and personal hygiene items.

Feeling overwhelmed about where to start and what you should include? The website www.ready.gov provides helpful information, including a list of items to have in an emergency kit as well as having a plan for family members. The website addresses several scenarios and how to best be prepared for them.

While no one can prevent a natural disaster from occurring, one can be prepared in the event one does happen. Having an emergency survival kit and exit plan may not be fool proof, but it has the potential to help in the event it is needed.

OCTOBER

National Physical Therapy Month

Initially started as Physical Therapy Week, it evolved into National Physical Therapy Month in 1992. The focus of the month is to maximize movement and enable people to participate more fully in life.

I'm sure many of our readers have had physical therapy for one ailment or another. The therapy could have been needed due to an injury, to help a patient rehab post-surgery, to try to circumvent surgery all together, or even enhance athletic performance. Physical therapy can improve mobility and strength for anyone, at any age.

Over the years I've had physical therapy for a number of reasons. Years ago I had a pea-sized calcium deposit in my shoulder that wouldn't allow me to lift my arm more than ten inches away from my body. I couldn't do the simplest of tasks, like washing my hair or, at that time, curling my hair with a curling iron. When asked in the initial consultation what my ultimate goal was, my reply was simply to be able to get

dressed without assistance! Three therapy visits a week for almost three months finally dislodged the pesky calcium deposit.

I've had therapy for other reasons over the years as well. I think I speak for most physical therapists when I say that while the therapist can guide you and help you while you're at an appointment, you can't go home and be a total couch potato until the next visit. Every time I've done therapy, I was given exercises to do at home, in between appointments. And you need to do them! The saying, "use it or lose it" is very true.

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.

New Insurance Issued

Branch	Branch Representative	May/June 2025	Year-to-Date Total
19	Deborah Adamchak	\$ 5,000.00	\$10,000.00
39	Dolores Evanko	\$20,000.00	\$20,000.00
60	Anita Gregory	<u>\$10,000.00</u>	<u>\$10,000.00</u>
		\$35,000.00	\$40,000.00



LPSCU Pittsburgh District PRESENTS

Bingo Luncheon

Games • Fun • Prizes
SUNDAY, OCTOBER 5 1 PM
AT GAETANO'S BANQUET CENTER
1617 BANKSVILLE RD.
PITTSBURGH, PA 15216

50/50 ~ CHINESE AUCTION

TICKETS \$40

Doors open 1 PM
Lunch 1:30 PM
Bingo 2:30 - 4 PM

AWESOME PRIZES AWAIT YOU!

7 BINGO GAMES, HOT BUFFET, BEVERAGES, AND DESSERT INCLUDED.

6 CARDS/GAME ~ RSVP BY SEPTEMBER 19
susan@lpacu.org or 412-953-5373



Junior Branch Journal

Slovak Astronomical Clock in Stará Bystrica

The biggest wooden statue in Slovakia is located in Stará Bystrica, in the world's youngest astronomical clock. Because its satellite-controlled software allows it to display true solar time, it's also said to be the most accurate astronomical clock in the world.

Several architects, carvers, technicians, builders, and stonemasons from Slovakia and the Czechia participated in the process of its construction. The clock represents the sitting Virgin Mary - the patroness of Slovakia. And an hourly parade of small statues representing Slovakian saints occurs during the day, set to a soundtrack of the tower's tolling bells. The statues figure the Saints whose fates were linked with Slovakia: St. Constantine, St. Methodius, St. Andrej-Svorad, St. Benedict, St. Gorazd, St. Bystrík and St. Vojtech.



Six bronze sculptures are placed in the niches of the astronomical clock: Prince Pribina and King Svätopluk from ancient history, A. Bernolák and Ľudovít Štúr, the codifiers of the standard Slovak language from the 19th century, and Milan Rastislav Štefánik and Andrej Hlinka from the 20th century. The heart of the astronomical clock is composed of an astrolabe - a clock face depicting astronomical data. The astrolabe shows the position of the moon in the sky, the phases of the moon, and the position of the sun in the zodiac.

The Slovak astronomical clock was unveiled on July 18, 2009, as part of the reconstruction of the town square. The aim of the village was to renew the town square with a unique architectural character. The creator of the concept is architect Ivan Jarina.



September 1

Labor Day pays tribute to the contributions and achievements of American workers and is traditionally observed on the first Monday in September. Labor Day weekend symbolizes the end of summer for many Americans, and is celebrated with parties, street parades, and athletic events.

Labor Day originated in the late 1800s, at the height of the Industrial Revolution in the United States. On September 5, 1882, 10,000 workers took unpaid time off to march from City Hall to Union Square in New York City, holding the first Labor Day parade.



Junior Branch Journal

Čachtice Castle The Blood-Loving Countess



Countess Elizabeth Bathory was one of the most beautiful women in the area. She clung to her beauty a lot. The admiring looks of men as well as women at her silky skin, beautiful hair, and slim body brought her enormous satisfaction.

Time went by, and with the year, her youth and beauty began to fade. Elizabeth did not want that to happen. She used various liquors, creams, and herbs, prepared by a witch. This was not enough since her skin was fading and losing its radiance. Seeing all her young servant girls made her angry and envious. One day, in a fierce rage, she hit one of her servants so hard that the servant's blood splattered Elizabeth's hand. When the countess rubbed the blood off her hand, it seemed that her skin was a bit brighter. A plan crossed her mind: she would bathe in the blood of young girls! By doing so, she would keep her youth and beauty forever!

Upon her orders, her servants used various tricks to lure young girls to the castle. Elizabeth ordered them to walk into an iron maiden, which killed them when it was closed. Elizabeth took a bath in the young blood and threw the dead bodies of the girls into a secret cellar. People living in the area thought it strange that the girls did not return from the castle; but they were afraid of the castle owner. They secretly and very quietly talked about their terrible suspicions.

One day, the castle keeper called a repairman into the secret cellar because the iron maiden needed to be repaired. He told the castle keeper that he would fix the iron maiden, but it would take a few days. The repairman ran away and told the authorities about the activities at the castle. The Bloody Countess was found guilty and was walled up in her own castle, bringing her pitiful life to an end.



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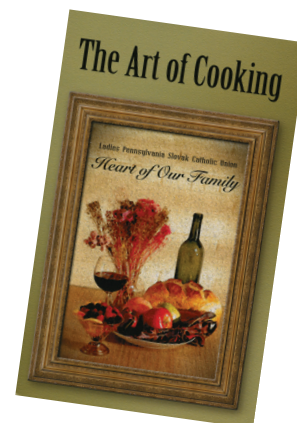
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