



LPSCU Life

Security, Peace of Mind

LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION

Morning Star

ZORNIČKA

Vol. 84, No. 905

November/December 2025

2025 LPSCU College Scholarship Recipients



SOPHIA DERENICK

Spring Brook Township, Pennsylvania

West Chester University
West Chester, Pennsylvania

Branch 7
Exeter, Pennsylvania



ANTHONY EVAN

Kingston, Pennsylvania

Elizabethtown College
Elizabethtown, Pennsylvania

Branch 37
Plymouth, Pennsylvania



MELINA GREGORY

Drums, Pennsylvania

Dickinson College
Carlisle, Pennsylvania

Branch 60
West Hazleton, Pennsylvania

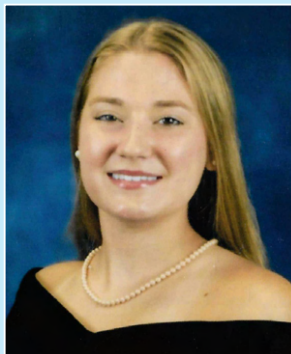


MAURA ANNE MULHERIN

Bloomfield, New York

Canisius University
Buffalo, New York

Branch 6
Wilkes-Barre, Pennsylvania



ALYSSA PORAMBO

Tamaqua, Pennsylvania

DeSales University
Center Valley, Pennsylvania

Branch 156
Coaldale, Pennsylvania



GIADA WARD

Dallas, Pennsylvania

University of Pittsburgh
Pittsburgh, Pennsylvania

Branch 213
Dallas, 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.

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 benefiting the Southwestern Veterans Center from 1:00-4:00p.m. at The Wilkins Township Elks, 718 Beulah Road, Turtle Creek, Pennsylvania. *See page 5 for more information.*
- 16** – Deadline to order a wreath for Branch 213's Christmas fundraiser benefiting St. Andrew's Parish, Wilkes-Barre, Pennsylvania. *See page 4 for 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. *See page 11 for more information.*
- 30** – Lehigh Valley Okres Holiday Brunch beginning at 12:00 noon. At press time, location was not available. Contact Jean Kosalko at 610-838-8940 by November 10 if interested in attending.

DECEMBER

- 1** – LPSCU Zoom Board Meeting, 6:30 p.m. EST
- 7** – Rev. Dianiska District's Christmas Party and Meeting at 1:00 p.m. at the Holiday Inn – East Mountain, 600 Wildflower Drive, Wilkes-Barre, Pennsylvania. A special gifts Matching Fund raffle will be held to benefit Ruth's Place. *See page 15 for more details.*
- 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.

❖ 2026 ❖

JANUARY

- 23** – National March for Life, Washington, D.C. The theme for the rally is "Life is a Gift."

MAY

- 6-8** – American Fraternal Alliance Spring Symposium, Pittsburgh, Pennsylvania

LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION

Morning Star

ZORNIČKA

(USPS 699-520)



ZORNICKA (Morning Star), a bi-monthly magazine, is the official publication of the Ladies Pennsylvania Slovak

Catholic Union, National Headquarters, 71 South Washington Street, Wilkes-Barre, PA 18701.

Send articles for publication to Deborah McKinley, Public Relations Director, Ladies Pennsylvania Slovak Catholic Union, 71 S. Washington Street, Wilkes-Barre, PA 18701. Call or text 610-704-7288 or email zornicka@lpescu.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.

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

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Toll Free 888/834-6614

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Facebook: LPSCU Life

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A Message from Our Spiritual Advisor



Fr. Aron Maghsoudi

My maternal grandparents first met one another not at a dance or at school, but at a pigpen. Sometime around 1950 my grandmother's father took my grandmother along when he went to buy two pigs from my grandfather's father. As my grandfather wrested the hogs from the pen, my grandmother saw this as a valuable trait for a future spouse and romance was born. For many of our Slovak ancestors, such expertise was a very commendable skill. Most of our ancestors practiced some form of *zabijacka*, the butchering of a pig or pigs as winter began to set in. In Western Pennsylvania, my great-grandparents, for whatever reason, always butchered their two hogs on Thanksgiving Day. More than a chore, *zabijacka* is a deep part of rural life in Slovakia and has more significance than what is immediately apparent. For families, this annual ritual gathered them together. Parents, uncles, aunts, and children all took part in various ways – slaughtering, scraping, cutting, making sausage, splitting wood, and smoking – everyone had a purpose. A sense of thanks, solidarity with one another, and excitement filled the air (well, probably for everyone except the pig). Our ancestors wasted nothing. Everything was used, even the blood – solidarity with nature and gratitude to God.

Perhaps the greatest lesson is that while the animal would give its life, it gave it so they could be fed. Far beyond *zabijacka*, the principle holds true – giving life is life giving.

These same meats would be used to nourish families. Smoked bacon for long-term storage, and kolbasi for festivities, are just but two of the many ways that the animal helped to not only sustain our ancestors, but helped them celebrate the gift of life. As one priest friend said while smelling freshly smoked kolbasi taken from the smokehouse, "This smells like 50,000 years of history." The care with which *zabijacka* was observed is almost a prayer of gratitude and joy. I agree with my priest friend; centuries of work, passion, tradition, suffering, joy, and appreciation are all caught up in the *zabijacka* customs and provide a feast for the senses and a powerful way of engaging with our ancestors in a living way. In an age where we waste so much, appreciate so little, and have lost our sense of wonder and awe about all that God has provided, perhaps pausing to consider the noble simplicity of the traditions entrusted to us is needed more now than ever. Customs and practices that took centuries to develop that marked the life of our ancestors have faded rapidly in the last few decades. I wonder if many people pause to think of the appreciation our forebears had when we do something as simple as eating our supper?

As we go through the late fall and early winter we are reminded of many traditions. We will hopefully stop to visit and pray with grateful admiration in the cemeteries where our loved ones are buried during the month of November, praying for their rest and showing deep respect. As we approach Christmas and get ready for our *vilija*, in the simple tasks of preparing our *bobalky*, peas, fish, mushroom soup, garlic, honey, and *oplatki*, maybe pausing to think of how our ancestors saw Christmas Eve as a bountiful night filled with Divine life might be something we intentionally teach to members of rising generations in our families. The Slovak hymns we sing at Christmas Mass, or remember well from childhood, speak about the ordinary life of shepherds and others encountering something transcendent and divine. Heaven and nature singing together. In some ways those words are part of the national poetry of the Slovak people. God is with us in the simplicity of our lives. Even if we don't

practice *zabijacka*, perhaps if we hand on these traditions with care and give them the seriousness they deserve, maybe that act of passing on life will be life giving for others by connecting them to one another and to God. What an incredible responsibility handed on to us!

Father Aron Maghsoudi
LPSCU Spiritual Advisor

Statement of Ownership, Management and Circulation

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

Date filed: 08/28/2025.

Title of publication: *Morning Star (Zornicka)*. Official organ of the Ladies Pennsylvania Slovak Catholic Union, published bimonthly.

Office of publication: 71 South Washington Street, Wilkes-Barre, PA 18701.

Business office: 71 South Washington Street, Wilkes-Barre, PA 18701.

Publisher: Ladies Pennsylvania Slovak Catholic Union, 71 South Washington Street, Wilkes-Barre, PA 18701.

Owner: Ladies Pennsylvania Slovak Catholic Union, 71 South Washington Street, Wilkes-Barre, PA 18701.

Known bondholders, mortgage and other security holders: None.

Issue Date for Circulation Data: July/August 2025.

	Average No. Copies Each Issue During Preceding 12 Months	No. Copies of Single Issue Published Nearest to Filing Date
Total Number of Copies	4,924	4,901
Mailed Outside-County Paid Subscriptions	4,754	4,758
Mailed In-County Paid Subscriptions	0	0
Paid Distribution Outside the Mails	0	0
Paid Distribution by Other Classes of Mail	0	0
Total Paid Distribution	4,754	4,758
Free or Nominal Rate Outside-County	0	0
Free or Nominal Rate In-County	0	0
Free or Nominal Rate Copies Mailed at Other	0	0
Free or Nominal Rate Distribution Outside the Mail	0	0
Total Free or Nominal Rate Distribution	0	0
Total Distribution	4,754	4,758
Copies not Distributed	170	143
Total	4,924	4,901
Percent Paid	100%	100%

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

**Get involved
in the LP\$CU!**

Meet new friends!

**Attend Branch
and
District Meetings!**

**Sign up
a new member!**

A Matching Fund Project

LPSCU Branch 213 Christmas Fundraiser

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



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

With Choice of Bow:

Red Velvet ❖ Burgundy Velvet

❖ Red & Green Plaid

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

Two Pick-Up Dates:

❖ November 30th - St. Andrew Parish
in Wilkes-Barre (10:30 a.m. before Mass)

❖ December 1st - LPSCU Home Office
71 S. Washington Street, Wilkes-Barre

___ Wreaths @ \$17 = \$ _____

❖ ___ Red Bow ❖ ___ Burgundy Bow

❖ ___ Plaid Bow

___ Stands @ \$4 = \$ _____

Name: _____

Phone: _____

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

(Delivery of items can be arranged
with Branch 213 Secretary/Treasurer)

Payment must accompany order
Make checks payable to: LPSCU Branch 213

*Order and payment must be received
by November 16!*

Laney Schulz Receives Margaret Sabol Scholarship

Laney Schulz, a member of Branch 6 in Wilkes-Barre, Pennsylvania, was recently named the recipient of the 2025 Margaret Sabol Scholarship Award. She is a senior at The Catholic University of America, located in Washington, D.C., studying biomedical engineering. Laney was also the recipient of this award as well as the Lynda (Posivak) Mohlenhoff Memorial Award in 2023.

The recommendations given by Laney's professors in support of her receiving this award show how much of an influence she has made in the field biomedical engineering. And Laney is still a student! We can only imagine the impact she will have once she is working in her field.

The level of enthusiasm she generates when working on a project is infectious to those merely reading about her accomplishments. As to what heights she will rise to once she graduates, the sky is truly the limit. Laney is the total package – from excelling academically to motivating fellow students when working on a team project.

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

The LPSCU is proud to congratulate Laney Schulz as the 2025 Margaret Sabol Scholarship Award recipient. We wish Laney much success as she concludes her studies next year and enters the work force.



Rev. Dianiska District to Hold 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.



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

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**Radostne Vianocne sviatky
a Bohom pozhnany Novy Rok!**

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

Maura Mulhern Receives Anne (Shinal) Cichy Award

The LPSCU is proud to announce that Maura Anne Mulhern of Bloomfield, New York, a member of Branch 6, Wilkes-Barre, Pennsylvania, has been selected as the 2025 recipient of the Anne (Shinal) Cichy Memorial Award. Maura began her post high school studies this fall as a freshman attending Canisius University in Buffalo, New York, majoring in Psychology.

Maura was selected by the university to join the All-College Honors Program. This program is only offered to the top 10% of applicants. As a member of this elite group, Maura will have access to unique seminars and learning experiences available only to program participants. Further, she will work closely with an advisor on an honors thesis.

The Anne (Shinal) Cichy Memorial Award was established through the generosity of Mr. and Mrs. Francis A. Shinal. Anne was the LPSCU's first Public Relations Director. The award is given to an LPSCU member pursuing a degree in the health-care field. It is with great pride that the Ladies Pennsylvania Slovak Catholic Union names Maura Anne Mulhern as the 2025 recipient of the Anne (Shinal) Cichy Memorial Award.

Congratulations, Maura!



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 sportsteams. Donations of hats, shirts, or any sports 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!

Grow Your Money with an LPSCU Annuity... **WHY???**



LPSCU Life

Security, Peace of Mind

Did you know that with an LPSCU Annuity...

- You can start saving for as little as \$100
- Your money earns interest at a rate of 4% / 4.25% / 4.5% / 5%*
- Interest accumulates tax deferred
- You can have a guaranteed income starting on the date of your choice with a minimum guaranteed rate of 3%
- You have the ability to transfer the principal to beneficiaries upon death without the worry of inheritance taxes
- The penalty period ends after six years

First Year Introductory Rates

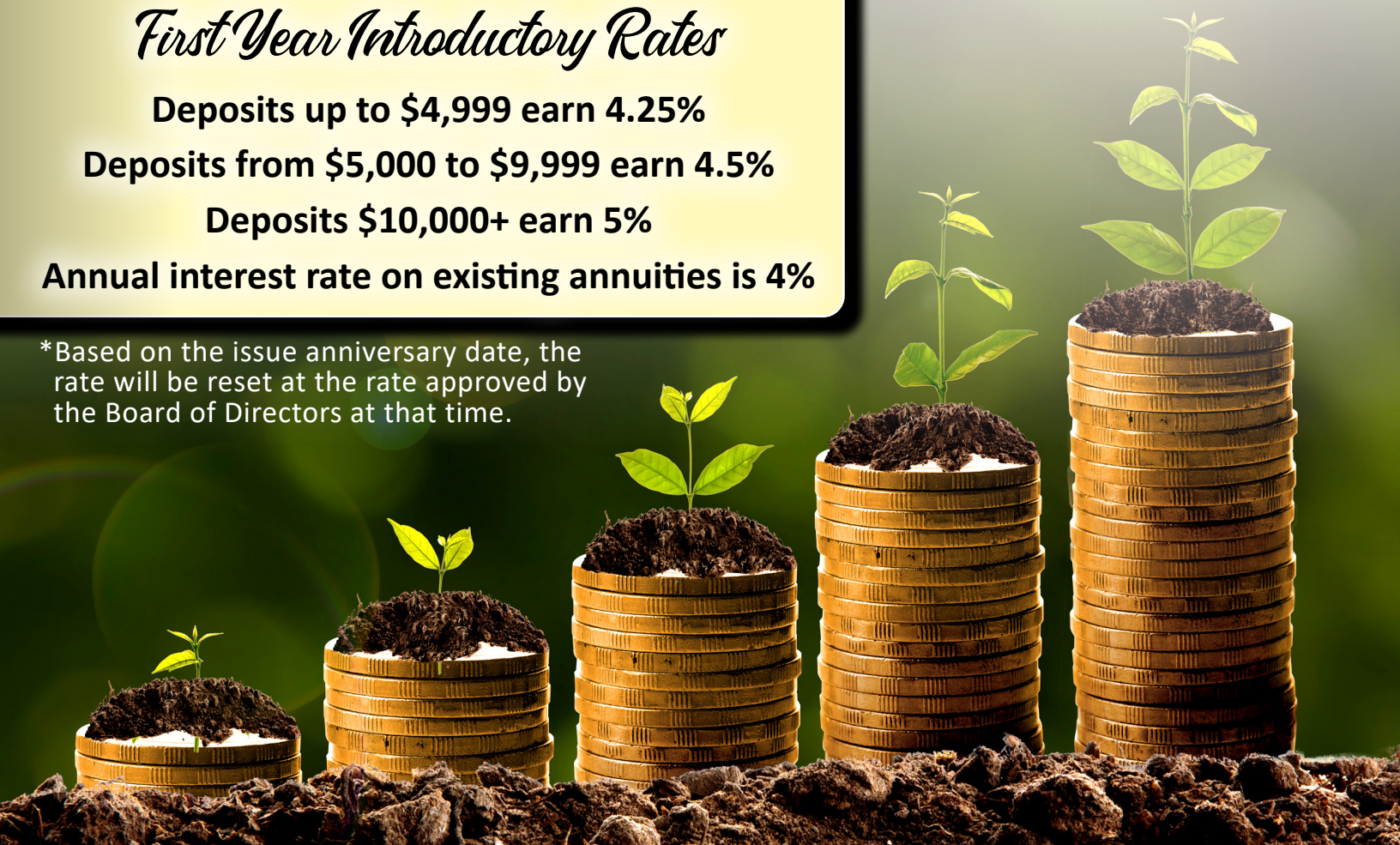
Deposits up to \$4,999 earn 4.25%

Deposits from \$5,000 to \$9,999 earn 4.5%

Deposits \$10,000+ earn 5%

Annual interest rate on existing annuities is 4%

*Based on the issue anniversary date, the rate will be reset at the rate approved by the Board of Directors at that time.



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: lpescu@lpescu.org | www.lpescu.org

LPSCU PRIVACY STATEMENT

Our Privacy Commitment

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

Why we collect and how we use information

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

How we collect information

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

How we protect information

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

What we do with personal information we collect

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

Further information

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

Ladies Pennsylvania Slovak Catholic Union

71 South Washington Street / P.O. Box 32

Wilkes-Barre, PA 18703-0032

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

E-mail: lpscu@lpscu.org

Msgr. Beeda District Holds Breakfast, Raffle

On Sunday morning, August 3, 2025, the Msgr. Beeda District hosted a breakfast at Tom's Kitchen on Route 93 in Sugarloaf, Pennsylvania. District President Anita Gregory welcomed fifteen members and two guests to the event. Those in attendance represented Branches 1, 39, 60, and 124, all of which are located in either Hazleton, Hazle Township, or West Hazleton, Pennsylvania.

The District decided to try something new by adding this extra social event to its calendar for the year. Everyone that turned out enjoyed a morning of good food and fraternal fellowship.

A raffle was held to benefit the Valley Food Pantry which serves over sixty families in the valley communities. The raffle raised \$200 for the food pantry. It was held in conjunction with the LPSCU's Matching Fund Program. The food pantry is always very appreciative of any help we can give them, and in particular for this generous donation.

The District would like to thank our Public Relations Director, Deborah McKinley, for her many prize donations to the raffle, and also Jonathan Gregory and Anita Gregory for their donations. There were enough prizes that everyone went home a winner!

Thank you to everyone who turned out to support the District and for your generosity to the project.



LPSCU members from Branches 1, 39, 60, and 124 at the Msgr. Beeda District's breakfast.



L-R: Valley Food Pantry Director Billie Shaffer, Msgr. Beeda District President Anita Gregory, and food pantry volunteers Rosie Campbell and Linda Snyder.

CAN YOU HELP US LOCATE THESE MEMBERS?

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

Artim, Jr., Charles – W. Wyoming, PA
 Barnes, Susan – Swoyersville, PA
 Beeda, Michaela – Port Lucie, FL
 Blair, Stacy – Hickory, NC
 Bott, Elizabeth – Weatherly, PA
 Boyle, Kathleen – Exton, PA
 Bridzius, Andrius R. – El Paso, TX or
 San Antonio, TX
 Cassese, Patricia – Youngstown, OH
 Cavenas, Keri L. – Mahanoy City, PA
 Cibulish, Thomas – Saint Johns, FL
 Clifford, Stephanie – Scranton, PA
 Clifford, Brian – Scranton, PA
 Costello, Thomas – Allentown, PA
 Cusick, Thomas – Edwardsville, PA
 Doran, James – Hesperia, CA
 Fabert, Gregory – Burlington, KY
 Fink, Carly – Reading, PA
 Fink, Thomas – Coopersburg, PA
 Ford, Renee – Crest Hill, IL
 Garas, Alana – Annapolis, MD
 Garman, Ashley – Warren, OH
 Greco, Patricia – Lake Milton, OH
 Hoobler, Mary – Sewickley, PA
 Hutnick, David – Schnecksville, PA

Kametz, Danielle – Allentown, PA
 Kametz, Denise – Allentown, PA
 Kanocz, Michael – Grand Junction, CO
 Kimak, Kyle – Lehighton, PA
 Klueber, Mary T. – West Chester, PA
 Lawrence, Brianna – Bethlehem, PA
 Levertavish, Regina – Mahanoy City, PA
 Lowrie, Deborah – Dalton, PA
 Magallanes, Jemma – St. Petersburg, FL
 Martincich, Luke – Lakewood, CO
 Mason, Stephen – Los Angeles, CA
 Maxwell, Lynn – Osprey, FL
 McKenzie, Gary – Hazleton, PA
 Miller, Richard – Luta, FL
 Montanari, Paul – Hellertown, PA
 Moskal, Justin – St. Charles, IL
 Olson, Gregory – Truro, MA
 Ondrey, Heather – Deltona, FL
 Pavalko, Steven – Boardman, OH
 Pavlovich, Courtney – Goose Creek, SC
 Renna, Laura – Baldwin, NY
 Rich, Austin – Burton, OH
 Riker, Molly A. – Glen Allen, VA
 Rogers, Michele – Luzerne, PA
 Roth, Scott E. – Panama, NY

Rowley, John – Mahanoy City, PA
 Rusnak, Susan – Churchville, PA
 Samson-Frazer, Margaret – Jupiter, FL
 Schmalzer, Michael – West Easton, PA
 Sharrow, Roxanne – Youngstown, OH
 Shipton, Aaron – Pottsville, PA
 Stinavage, Judy – Binghamton, NY
 Stinsky, Susan – Mahanoy, PA
 Susoreny, James – Richardson, TX
 Tatko, Jr., Robert – N. Versailles, PA
 Thomsen, Mary Anne – Aurora, CO
 Tomanio, Terri – Port Charlotte, FL
 Vidman, Race – Apple Valley, MN
 Vizza, Daniel – Chicago, IL
 Watson, Michael – Hubbard, OH
 Weldner, Robert – Orefield, PA
 Whitaker, Kimberly – Emmaus, PA
 Wolfe, Stephanie – Slatington, PA
 Wolken Family – Nebraska
 Workosky, Dorothy – Johnstown, PA



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

Branch 213 Celebrates Flag Day at the Ballpark

On Friday, June 13, 2025, LPSCU Branch 213 hosted a group of 21 members and 4 guests at a Scranton/Wilkes-Barre Railriders Ballgame in Moosic, Pennsylvania. The Scranton/Wilkes-Barre Railriders, an affiliate of the New York Yankees, played the Syracuse Mets, an affiliate of the New York Mets. It was a beautiful evening for baseball and to top it off, Railriders won the game 5 to 1. A wonderful display of fireworks ended the evening. Pictured below are some of the Branch 213 members in attendance.



47th Appeal in Final Weeks

The mailing for the 48th Annual Saints Cyril and Methodius Appeal will be going out in January 2026 to clergy of Slovak heritage, national and local leaders of our Slovak Catholic fraternal benefit societies, members of the Slovak Catholic Federation, previous donors, and individual parishes of Slovak ancestry. The Appeal raises money to assist the Pontifical Slovak College of Saints Cyril and Methodius in Rome with its day-to-day operations.

Thank you to the Home Office and the districts, branches, and members of the Ladies Pennsylvania Slovak Catholic Union that made donations to the 47th Annual Appeal. The final total will not be known for a few weeks, but **as of September 20, 2025, this year's Appeal has received \$21,588.00 from 166 donors.** Among the fifty-five donations received from the Catholic Slovak fraternal branches and districts, Branch 6, Branch 90, Branch 213, the Rev. Dianiska District, and the Home Office of the LPSCU have donated a total of \$625. Donations to date have also been received from five parishes, twenty-one clergy and religious, and eighty-five individuals. On behalf of the Pontifical College, *thank you* for your continued generosity and support.

Anyone wishing to donate to the 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 48th Annual Appeal runs from December 1, 2025, to November 30, 2026. Gifts received after November 30, 2026, will be credited to the 2027 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, Pennel, 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, Pennel, PA 19047-4052

Member Participates in Slovak Pilgrimage

On September 1, 2025, Carol Burgan, a member of LPSCU Branch 79 (Whiting, Indiana) attended the 109th Annual Slovak Pilgrimage. The pilgrimage was held at the Holy Hill Basilica – National Shrine of Mary located in Hubertus, Wisconsin. The Slovak group that organized the event was from the Milwaukee, Wisconsin, area. A Mass was celebrated at 11:00 a.m. at the basilica in honor of the Slovak community. Afterwards, a group photo was taken at the basilica's grotto. The pilgrimage concluded with a picnic on the grounds of the basilica. It was a beautiful day to honor Mary.



Member Carol Burgan is fifth from the right in the red shirt and the big hat, standing by the cross.

"Pork and Sauerkraut"

Deborah McKinley, LPSCU Public Relations Director

Say "pork and sauerkraut" and many people think of New Year's Day. It is a traditional meal that, if eaten on the first day of the new year, is said to bring good luck and prosperity in the year ahead. Do I believe that by eating this, it will bring me luck? Deep down, I'd have to say no; but on the other hand, I also don't want to tempt the powers that be to rain down bad luck upon me either! Eating pork and sauerkraut on New Year's Day started out widely practiced in Pennsylvania but has since spread throughout the entire United States.

Pork and sauerkraut are eaten for very specific reasons. These two items are said to represent forward progress and financial success in the new year. Pigs symbolize moving forward because they root with their snouts in a forward motion. On the flip side, chickens scratch backward, which is considered bad luck. Sauerkraut, which is fermented cabbage, symbolizes longevity and wealth. Some folks believe the long strands of cabbage means that they'll live a long life, and the green color represents money.

What you decide to eat on New Year's Day is your choice. Whether you're eating it because of what it symbolizes or just because you like the particular food, start the new year off doing what makes you happy and content.

Happy New Year to all LPSCU members and their families!

Our Scholarship Recipients Explain

The Importance of Life Insurance

Life insurance is a crucial consideration for any person, but it is especially important for those who are left to mourn the loss of a loved one. Being at risk for serious health conditions, such as heart attack, can impact the individual's life forever and can create immediate concerns for the future. Considering life insurance when faced with disease such as stroke, heart attack, or cancer can secure the financial future of your family.

The death benefit from life insurance can cover all expenses handed to the family, alleviating the family from financial stress during this difficult period. Surviving spouses and children may move through their grief without additional worry of how to afford necessities such as food, clothing, and a home. Additional future plans such as retirement and college education can continue and not become burdens or stress added to this already devastating situation.

Life insurance is essential not only for individuals who have experienced a medical event or complication, but for all people. Accidental death is something completely unexpected and is not exempt from sharing the same financial situation and worries. By obtaining a life insurance policy, individuals can take progressive steps to protect themselves and their loved ones.

Sophia Derenick

Branch 7, Exeter, PA

In Memoriam

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

~ Matthew v.5

NAME	BRANCH	LOCATION
Thomas Coolbaugh*	6	Wilkes-Barre, PA
Earl Eck*	6	Wilkes-Barre, PA
Ann M. Kinsey	7	Exeter, PA
William Naughton	19	Swoyersville, PA
Michael Domarasky*	37	Plymouth, PA
Patricia Geras	60	W. Hazleton, PA
Eric R. Fantaske	65	Munhall, PA
Raeleen Kucera Golby	90	Johnstown, PA
Frances Sprague	90	Johnstown, PA
Antonia T. Christensen	109	Hammond, IN
Kathryn Grimes	109	Hammond, IN
Cheryl Schattan*	122	Wilkes-Barre, PA
Thomas Kozosky	132	Campbell, OH
Marija Marcinkevicius	132	Campbell, OH
John R. Sudzina	132	Campbell, OH
Patricia A. Sudzina	132	Campbell, OH
James A. Tressa	132	Campbell, OH
Diane Varady	132	Campbell, OH
Maureen Gazdick Morgan	156	Coaldale, PA
Ann Evans	197	Wilkes-Barre, PA
Patricia Jones	197	Wilkes-Barre, PA
Eugene Saravitz, Sr.*	197	Wilkes-Barre, PA
Rev. Edward M. Hawkins	209	Cleveland, OH

*Multiple certificates

Letters

Dear Members of the

Ladies Pennsylvania Slovak Catholic Union,

On behalf of the Valley Food Pantry, thank you very much for the \$200 matching fund contribution from the Msgr. Beeda District.

Your generosity, and theirs, is very appreciated and will help our valley families in need now more than you know.

We are so grateful for your charitable organization and caring for others.

Blessings,

Your Valley Food Pantry Volunteers

To Whom It May Concern,,

I'm super grateful to have received this scholarship. It really helps with my college expenses as I study Nutrition and Dietetics at West Chester University. Thank you so much for your support.

Sincerely,

Sophia Derenick

Branch 7, Exeter, Pennsylvania

LPSCU,

Thank you for awarding me the college scholarship award. I appreciate this award and will use it towards my next semester.

Thank you again!

Alyssa Porambo

Branch 156, Coaldale, Pennsylvania

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!

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

LOOKING FOR A SPECIAL HOLIDAY GIFT?

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



"TREE OF LIFE" RESERVATION FORM

Your inscription may be personalized to recognize a loved one or special event with "In honor of ...", "In memory of ...", or "In celebration of...". Or you may also choose to simply have your name, the family name, or business name inscribed on a Leaf or Stone. Restrictions as to space and number of characters are listed below, based on whether you choose a fraternal Leaf (\$100) or larger Stone (\$500). Your contribution can be paid in one installment or several. However, we will not bill you for any remaining portion. It is your responsibility to monitor your payments.

Please complete the Reservation Form below (a photocopy is also acceptable) and return it, along with your check, payable to LPSCU to: LPSCU, Tree of Life, P.O. Box 32, Wilkes-Barre, PA 18703-0032

ALL PROCEEDS RECEIVED FUND OUR SCHOLARSHIP PROGRAM

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

Enclosed is (please check one):

- ☐ My first donation toward my "Tree of Life," entitling me to an engraved (please check one)
☐ **Fraternal Leaf** ☐ **Fraternal Stone** (when fully paid)
(Minimum of \$20 per payment - Keep track of your own payments.)
☐ My \$100 check for a Leaf (paid in full)
☐ My \$500 check for a Stone (paid in full)

LEAF INSCRIPTION

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

STONE INSCRIPTION

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

PLEASE ENGRAVE MY FRATERNAL LEAF OR STONE AS FOLLOWS:

Join Us in Our Mission

Remember ★ Honor ★ Teach



★ **December 13, 2025** ★

National Wreaths Across America Day



Help LPSCU
honor local heroes!



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

Scan the QR code to make a donation online or visit
<http://wreathsassamerica.org/lpscu>



#KeepMovingForward

FSNEPA Celebrates Flag Day Playing Bingo with Local Veterans

The Fraternal Societies of Northeast Pennsylvania coordinated a Flag Day event at the local Veterans Hospital in Wilkes-Barre, Pennsylvania, on June 17, 2025. LPSCU Honorary Secretary-Treasurer Mary Jo Savidge chaired the program, bringing a group of fraternal guests from the First Catholic Slovak Ladies Association, First Catholic Slovak Union, and LPSCU Life. LPSCU National President Theresa Kluchinski, National Secretary-Treasurer John Andrzejewski, National Trustee Margaret Jollimore, her grandson Gavin Jollimore, and granddaughter Margaret Jollimore were there to represent LPSCU Life, along with Mary Jo. Veterans were treated to gift bags containing crackers, chips, cookies, Hershey Kisses, and water. Canteen books were awarded as bingo prizes, allowing the veterans to purchase items at the hospital's gift shop. Donations were received from Price Chopper, Gerrity's, and Wegman's.

Thank you to all that donated and came out to help make our celebration of Flag Day a BIG success. Pictured below are some of the attendees and volunteers.



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.

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.**

Focusing on National Awareness Month

Deborah McKinley, LPSCU Public Relations Director

NOVEMBER

National Family Caregivers Month

The focus for November's awareness month is National Family Caregivers. The purpose of the month is to thank, honor, and celebrate the tireless hours and devotion of family caregivers. It is not an easy task, and, more often than not, it's a thankless one. It is the hope that by raising awareness of family caregivers, they may be given the resource tools to potentially lighten their load.

There are many ways that one can show support to a caregiver. Some of these include:

- **Offer Concrete Help** – There are two sayings that I believe fit this category. They are, "Say what you mean and mean what you say," and "Dummy help is worse than no help." Don't offer help to a caregiver and then suddenly have to back out for something that you believe is more important. If you offer to take someone to an appointment or stay with someone while their caregiver runs an errand, you need show up, be present, and provide concrete help.
- **Encourage Self-Care** – Many caregivers let their own health be neglected because they are too occupied caring for their family member. In the long run, if something happens to you and you're the primary caregiver, that can exacerbate an already stressful situation.
- **Show Appreciation** – Two simple words – thank you – can truly lift one's spirits. You can also write them a note. Even a text would be appreciated. Knowing that someone recognizes your efforts and is thinking about you is helpful.
- **Listen** – There may be times that a caregiver needs to vent. Providing a listening ear to can be very beneficial.
- **Connect** – Sometimes a caregiver isn't aware of outside resources and help available to them. Suggesting that there is help available and potentially even assisting them in locating where to find it can be very much appreciated.

I know from first-hand experience the importance of all of the above. My dad was the primary caregiver for my mom for years. It not only took a toll on him physically, but mentally as well. I helped him as much as I could because I could readily see how exhausted he was from all of his efforts. When the time came that I needed to place my mom in an assisted living facility, I learned about an agency called "A Place for Mom." I had never heard of it previously. It is a free service that helps

you navigate all the options and they make recommendations on where they feel your loved one would benefit the most. And by the way, A Place for Mom does not just help place moms or women; they guide you with the placement of anyone.

DECEMBER

Safe Toys and Gifts Month

December has been deemed the perfect month to promote age-appropriate toy selection. Started by the non-profit, Prevent Blindness, the month was initially geared toward young children and infants. The goal is a simple one: ensure gifts are safe for a child's age and ability. By doing so, hopefully it will reduce the risk of injury, and in particular choking, for children under the age of three.

The key safety tips for toys and gifts are:

- **Age Appropriateness** – Always check the age recommendations on toy labels. Giving a gift with an age recommendation of three to four years old to a one-year-old will only frustrate the child. On the flip side, giving that same toy to a six-year-old will almost ensure it will never be used.
- **Watch for Small Parts** – Be especially cautious with toys containing small parts for children under the age of three. A brightly colored game piece can easily be mistaken for a tasty treat in their mind and suddenly you have a choking child on your hands.
- **Check for Durability** – Look over the toys before purchasing. Do they have parts that could easily be ripped or broken off. For example, plastic eyes on a stuffed toy could readily be yanked off, not only creating a potential choking hazard, but you also don't know what the child would do with any stuffing that would now be exposed.
- **Supervise Play** – When children are given new toys to play with, supervise them to ensure that they are being used properly.
- **Understand Toy Standards** – Toys for sale in the United States must comply with standards set forth by the Consumer Product Safety Commission. All toys are also required to have age group labels indicating the ages of children the toy is intended for. This information is provided so consumers can purchase toys appropriate for the child's age.

With Christmas and other gift giving opportunities in the month of December, please take the time to know the age of the gift recipient and follow through by reading the age-appropriate labels on any toy you're looking to purchase. A child wants to be able to play with and enjoy any toy given to them and a parent wants to be sure it's safe for them to do so.

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.



**LIKE US
ON FACEBOOK
AT LPSCU LIFE**

**LADIES PENNSYLVANIA
SLOVAK CATHOLIC UNION**

71 S. Washington Street
Wilkes-Barre, PA 18701

**INFORMATION
REQUEST FORM**

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

Name: _____

Address: _____

City: _____

State: _____ Zip: _____

Phone: (_____) _____ - _____

Date: _____

Email Address: _____

Select how you would like to be contacted:

☐ Phone ☐ Email ☐ Mail

~ REQUESTED INFORMATION ~

PRODUCTS

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

FORMS

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

FRATERNAL BENEFITS

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

EDUCATION AWARDS

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

Comments: _____

What Are Your Traditions?

Deborah McKinley, Public Relations Director

Revisiting a question I posed to members last year, I want to broaden the scope. I asked members to share with us their Thanksgiving and Christmas traditions. While I received a response from a few members, it definitely wasn't overwhelming in numbers. Therefore, I'd like to ask our members what traditions you observe for any occasion throughout the year. Does your family eat pork and sauerkraut on New Year's Day? Watch the Rose Parade? Watch football bowl games? Do you go to, or host, a Super Bowl party? Do you have a green drink on St. Patty's Day? Create an Easter egg hunt at your house for your children or grandchildren? Do you make Easter candy? Paska bread? Have a family picnic around July 4th? Does your family have an annual reunion? Do they go to a particular vacation spot every year or to a new one? Do you decorate your home for various holidays? Do you dress up to greet children that come to your door trick or treating on Halloween? Have turkey on Thanksgiving? Shop on Black Friday? What about Cyber Monday? Make Christmas cookies every year? If yes, what kind? If family members have moved away, how do you stay connected to them? How long have any of these traditions been going on? Do you have traditions you observe with a friend every year?

Text or call (610-704-7288) or email (dmckinley@lpscu.org) me with your tradition story. Not a writer? Not a problem! Call me. We can just chat and I'll take the information you provide and do the writing. I look forward to hearing from you ~ our members!

**Lehigh Valley Okres
to Hold Holiday Brunch**

The Lehigh Valley Okres would like to invite members to a Holiday Brunch. The brunch will be held on Sunday, November 30, 2025, at 12:00 p.m. The location will be in the Bethlehem area and be determined based on the number of responses received. If you're interested in attending, please contact Jean Kosalko at 610-838-8940 **by November 10, 2025**

**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.

LPSCU 20 PAYMENT LIFE INSURANCE PLAN

The 20 Payment Life Insurance Plan offered by the LPSCU is both an economical and beneficial plan for anyone from age 0 to 70. The ages and limits of insurance coverage for Non-Medical Rates are: 0-40 – \$30,000; 41-60 – \$20,000; 61-70 – \$5,000. The LPSCU reserves the right to require a medical examination on any applicant.

Premiums are low and can be paid monthly, quarterly, semi-annually, or annually. The specific feature of this plan is that premiums are paid for a period of twenty years and then the certificate is paid in full. Coverage remains in full force and effect for the entire life of the insured without any additional premium payments required. In the event of death prior to twenty years, the face amount of the policy is paid to the insured's named beneficiary/ies, except as provided within the contract regarding Suicide and Contestability.

A member with a 20 Payment Life Insurance Plan is entitled to all fraternal benefits of the LPSCU including educational awards, youth and adult activities, newborn benefits, prescription discount card, official publication, and discount car rental, to name a few. Check with your representative for the latest list of fraternal benefits available.

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 20 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.

20 PAYMENT LIFE PREMIUM RATES PER \$1,000 Based on 2017 CSO Male and Female Mortality Tables

Issue Age	Annual		Monthly	
	Male	Female	Male	Female
0	\$ 8.20	\$ 7.75	\$0.74	\$0.70
1	8.43	7.83	0.76	0.70
2	8.67	7.92	0.78	0.71
3	8.93	8.01	0.80	0.72
4	9.19	8.10	0.83	0.73
5	9.46	8.19	0.85	0.74
6	9.74	8.34	0.88	0.75
7	10.03	8.59	0.90	0.77
8	10.33	8.84	0.93	0.80
9	10.64	9.10	0.96	0.82
10	10.96	9.37	0.99	0.84
11	11.28	9.65	1.02	0.87
12	11.62	9.93	1.05	0.89
13	11.97	10.23	1.08	0.92
14	12.32	10.53	1.11	0.95
15	12.68	10.84	1.14	0.98
16	13.04	11.16	1.17	1.00
17	13.40	11.47	1.21	1.03
18	13.76	11.80	1.24	1.06
19	14.12	12.13	1.27	1.09
20	14.50	12.48	1.31	1.12
21	14.88	12.84	1.34	1.16
22	15.28	13.21	1.38	1.19
23	15.69	13.59	1.41	1.22
24	16.10	13.98	1.45	1.26
25	16.53	14.38	1.49	1.29
26	16.98	14.79	1.53	1.33
27	17.43	15.22	1.57	1.37
28	17.91	15.66	1.61	1.41
29	18.40	16.11	1.66	1.45
30	18.91	16.57	1.70	1.49
31	19.44	17.05	1.75	1.53
32	19.98	17.55	1.80	1.58
33	20.54	18.05	1.85	1.62
34	21.11	18.57	1.90	1.67
35	21.69	19.11	1.95	1.72

Issue Age	Annual		Monthly	
	Male	Female	Male	Female
36	\$22.28	\$19.65	\$2.01	\$1.77
37	22.89	20.21	2.06	1.82
38	23.51	20.78	2.12	1.87
39	24.15	21.37	2.17	1.92
40	24.79	21.97	2.23	1.98
41	25.45	22.60	2.29	2.03
42	26.13	23.24	2.35	2.09
43	26.82	23.90	2.41	2.15
44	27.55	24.59	2.48	2.21
45	28.30	25.31	2.55	2.28
46	29.08	26.05	2.62	2.34
47	29.89	26.82	2.69	2.41
48	30.74	27.61	2.77	2.48
49	31.63	28.43	2.85	2.56
50	32.56	29.29	2.93	2.64
51	33.54	30.17	3.02	2.72
52	34.56	31.09	3.11	2.80
53	35.63	32.05	3.21	2.88
54	36.75	33.05	3.31	2.97
55	37.93	34.10	3.41	3.07
56	39.17	35.19	3.53	3.17
57	40.48	36.34	3.64	3.27
58	41.86	37.54	3.77	3.38
59	43.32	38.80	3.90	3.49
60	44.87	40.14	4.04	3.61
61	46.52	41.55	4.19	3.74
62	48.27	43.04	4.34	3.87
63	50.18	44.62	4.52	4.02
64	52.39	46.30	4.72	4.17
65	54.76	48.10	4.93	4.33
66	57.29	50.03	5.16	4.50
67	60.04	52.11	5.40	4.69
68	63.06	54.36	5.68	4.89
69	66.35	56.80	5.97	5.11
70	69.97	59.45	6.30	5.35

An LPSCU Educational Benefit

BOOK BUY PROGRAM

The LPSCU Book Buy Program assists our members who are attending college by reimbursing 15% of their college book expenses. This award is available in addition to any other educational award members may have received from the LPSCU.



How to qualify? You need only to purchase a **new 20 Payment Life or Whole Life Policy** during the student's freshman, sophomore, junior, or senior years of college. Premiums must be paid on an annual, semiannual, or quarterly basis and must be current in order for the student member to be eligible for this program. **Student members can submit an LPSCU Educational Book Buy Program Application each school year and receive a 15% refund based on books purchased (limited to the amount paid for the annual premium on the 20 Payment Life or Whole Life Policy).**

Example: A 19-year-old female student purchases a \$10,000 20 Payment Life policy having an annual premium of \$121.30. (This does not include administration fee.) The student submits receipts totaling \$650.00 for book purchases. The benefit will reimburse student \$97.50 (15% of the books purchased).

Example: A 19-year-old male student purchases a \$10,000 20 Payment Life policy having an annual premium of \$141.20. (This does not include administration fee.) The student submits receipts totaling \$750.00 for book purchases. The benefit will reimburse student \$112.50 (15% of the books purchased).

Student members may take advantage of this program for a maximum of four (4) years. Simply complete the LPSCU Educational Book Buy Program Application and attach your book receipts. It's as simple as that! And in addition to receiving this reimbursement, you are protected with valuable life insurance.

For a Book Buy application, please contact the Home Office at 570-823-3513, toll free at 888-834-6614, fax 570-823-4464, e-mail us at lpscu@lpscu.org, or check our website at www.lpscu.org. For a life insurance application, please contact your Branch Secretary or the Home Office.

Branch 213 Supports Bear Creek Little League

This past summer, LPSCU Branch 213 supported the Bear Creek Little League in Bear Creek, Pennsylvania, by purchasing a banner that is displayed at the Bear Creek ballfield. The banner is pictured below. Branch 213 officers are Theresa Kluchinski, Leonard Kluchinski, and Mary Landmesser. Branch 213 supports its local communities!



Cooking Corner

NUT TOSSIE COOKIES

Dough

1 lb. butter
4 cups flour
12 oz. cream cheese

Filling

3 well beaten eggs
2 cups brown sugar
2 tsp. melted butter
½ tsp. vanilla

Chopped nuts



Preheat oven to 375 degrees.

Mix dough ingredients and shape into small balls. Press the balls to shape inside of mini muffin tins. Sprinkle filling mixture and chopped nuts onto each cookie. Fold the dough around the perimeter of each cookie toward the middle. Bake for 25 to 30 minutes or until brown.

Have you signed up
a new member lately?

Do your part
to help your LPSCU!

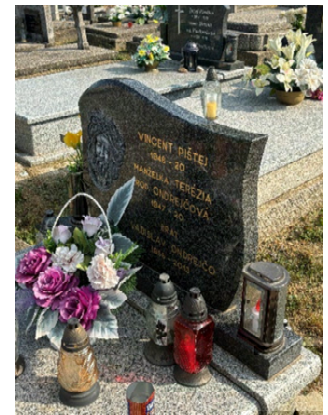


Junior Branch Journal

All Saints' Day - November 1

In Slovakia, you may be surprised to learn about the deep cultural significance of All Saints' Day (November 1st) and its observance throughout the country. This day not only holds religious importance but is also a state holiday in Slovakia, providing a unique opportunity for reflection and connection to local traditions.

All Saints' Day is a time dedicated to honoring all saints and loved ones who have passed away. Observed by people across Slovakia, not only Roman Catholics, this day is marked by gatherings in churches and cemeteries. Families come together to pray for their relatives, creating a serene atmosphere of remembrance.



The history of All Saints' Day dates back to the early 7th century, when Pope Boniface IV converted the pagan Pantheon in Rome into a Christian church in 610 AD. He consecrated it in honor of the Virgin Mary and all the saints who had been martyred for their faith. By the 8th century, Pope Gregory III officially declared November 1 as All Saints' Day, and since 1994, it has been recognized as a state holiday in Slovakia.

One of the most significant aspects of All Saints' Day is the visit to cemeteries. Families gather to pay their respects, often bringing candles and flowers to decorate the graves of their loved ones. This act symbolizes the light of memory and the continuation of life through remembrance. Many families come together on this day to share stories, reminisce, and support one another in their grief. This communal aspect reinforces the importance of family ties and collective memory. As dusk falls, the sight of flickering candles in cemeteries creates a poignant atmosphere. This ritual is a crucial part of the day, reflecting the Slovak belief that the light represents the souls of the departed. It's common for people to take a moment for silent reflection or prayer at the gravesite, allowing them to connect spiritually with their loved ones.

~ Hey Kids ~



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

Everyone's a winner (from first place to honorable mention), so send in your entries by December 31, 2025, to claim your prize!

November Trivia

1. How many days are in November?
2. November always ends on the same day of the week as what other month of the year?
3. November was named after the ninth (novem) month in the early Roman calendar. What two months were added later in the Gregorian calendar to make November the 11th month?
4. This day, on November 11th, celebrates the men and women who have served in the armed forces.
5. What is the difference between All Souls Day and the Day of the Dead?
6. Who painted the Sistine Chapel? It first went on display on November 1, 1512.



Junior Branch Journal

Immaculate Conception ~ December 8

The Solemnity of the Immaculate Conception, December 8, is a Holy Day of Obligation in the Catholic Church. Many Catholics believe this feast celebrates Jesus' conception through the power of the Holy Spirit in the womb of Mary. However, the Solemnity of the Immaculate Conception celebrates Mary's conception in the womb of Saint Anne without the stain of original sin. Jesus' conception is celebrated on the Feast of the Annunciation on March 25, nine months before Christmas.

Saints Joachim and Anne prayed for a child for a very long time. Just when they had begun to lose hope, Saint Anne became pregnant with Mary. In order for Mary to become the mother of Christ, her soul never suffered the effects of original sin. Original sin is the very first act of disobeying God by Adam and Eve, who ate forbidden fruit instead of trusting God. This act, called the "Fall," changed humanity forever, bringing bad things like hurt, suffering, and separation from God into the world. We are all born with this "sinful nature," which makes it harder to do good and easier to do wrong.

In order to become the mother of Christ, Mary was conceived free from the burden of original sin. Our Lady was made immaculate so that when the time came for the plan of the Redemption to unfold, her pure and holy body would be a perfect resting place wherein the love of God — His Holy Spirit — would breathe and His divine Son would begin to live.



November Trivia Answers:

1. 30
2. August
3. January and February
4. Veteran's Day
5. Both remember the dead. But while All Souls Day remembers and prays for "all the faithful departed"; Día de los Muertos welcomes the return of the departed for a yearly family visit.
6. Michelangelo



December is the twelfth and final month of the year in the Julian and Gregorian calendars. Its length is 31 days. December's name derives from the Latin word *decem* (meaning ten) because it was originally the tenth month of the year in the calendar of Romulus c. 750 BC, which began in March. The winter days following December were not included as part of any month. Later, the months of January and February were created out of the monthless period and added to the beginning of the calendar, but December retained its name.

PERIODICAL

Calling ALL Members of the LPSCU!



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

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

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

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

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

Do you volunteer somewhere? Does your dog volunteer somewhere?

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

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

We look forward to hearing from you!!!

Great Christmas Gift!

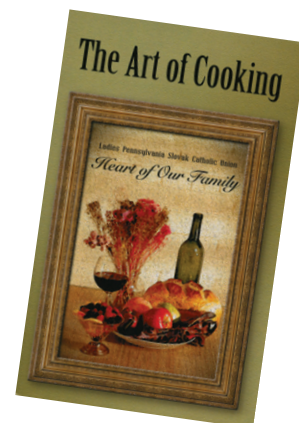
The LPSCU Cookbook

The Art of Cooking - Heart of Our Family

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

The spiral bound book is divided into sections which include:

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



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

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

Get one before they're gone!

SIGN UP A NEW MEMBER TODAY!