LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION

LPSCU Life
Security, Peace of Mind

Morning Star
ZORNIČKA

Vol. 85, No. 906
January/February 2026

LPSCU Announces New

Technical School Award

Are you currently attending a trade or technical school or planning to attend a trade or technical school? The Ladies Pennsylvania Slovak Catholic Union is excited to announce a new educational award for members who are planning a future in the trades or technical fields. The Technical School Award is a $500 scholarship given to support students who are enrolled in a trade or technical school.

This award will be given to members who meet the criteria of strong technical and problem-solving skills, leadership qualities, and a desire to excel in their trade area. Additionally, if members meet the eligibility requirements and complete the necessary application and supporting paperwork, they can receive the award up to two times!

The LPSCU's introduction of this new award shows their commitment to not only traditional college-bound members, but also to those members pursuing careers in hands-on, skilled trades and technical fields. Don't delay – check out the requirements today to see if you qualify!

See page 5 for award details.

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Calendar of Events

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

JANUARY

20 – Deadline to submit articles for March/April *Morning Star*.

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

FEBRUARY

16 – Deadline to submit items for discussion by the LPSCU Board of Directors at its Annual Meeting on March 27. *See page 4 for further details.*

MARCH

20 – Deadline to submit articles for May/June *Morning Star*.

27 – Annual Meeting of the LPSCU Board of Directors convening at 8:30 a.m. at the Holiday Inn Wilkes-Barre – East Mountain, 600 Wildflower Drive, Wilkes-Barre, Pennsylvania. *See notice on page 4 for more details.*

APRIL

1 – Deadline to nominate an LPSCU member for our Fraternalist of the Year Award. *See page 11 for details.*

8 – Fraternal Societies of Northeast Pennsylvania and the Commission on Economic Opportunity will hold an Informational Luncheon from 11:30 a.m. to 1:30 p.m. on programs offered by CEO and volunteer opportunities at Grotto Pizza, 337 Wyoming Valley Mall Road, Wilkes-Barre, Pennsylvania. Reservations are required by March 26. *See page 20 for more details.*

15 – Msgr. Beeda District Meeting at Vesuvio's Restaurant, Drums, Pennsylvania.

30 – Deadline to apply for our new LPSCU 2026 Technical School Award. *See page 5 for details.*

30 – Deadline to apply for an LPSCU 2026 College Award. *See page 15 for details.*

MAY

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

20 – Deadline to submit articles for July/August *Morning Star*.

JULY

20 – Deadline to submit articles for September/October *Morning Star*.

SEPTEMBER

20 – Deadline to submit articles for November/December *Morning Star*.

NOVEMBER

20 – Deadline to submit articles for January/February 2027 *Morning Star*.

HAPPY NEW YEAR

LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION

Morning Star ZORNIČKA

(USPS 699-520)

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A Message from Our Spiritual Advisor

Fr. Aron Maghsoudi

When I was asked to write an article for this issue of *Morning Star* I had several ideas. However, as I went through the various topics, I tried to think about what most people are experiencing at this time of year. The reality is Christmas has passed, Lent and Easter are still a way off, summer is either a distant memory or too far away to think about. The reality of life right now is that we are in the darkness and coldness of winter. People suffer this time of year from seasonal depression. Put frankly, it's a difficult few months. For our ancestors, this was even more apparent. It took a lot to survive the bleakness of this time of year in a Slovak village.

Disheartening as this season can be, it is also a time to regain our perspective. While the darkness settles in early this time of year, lest we fail to notice, the days are actually getting longer. Albeit it slowly, light is increasing. During the doldrums of winter, the Church has long celebrated the feast of the Presentation, also known as Candlemas, on February 2nd. The feast commemorates the entrance of Jesus into the temple forty days after his birth. While many Slavic people take down their Christmas decorations on February 2nd, it's not a feast about austerity and darkness, but instead about recognizing that Christ really is the light that shines in the darkness. Not just saying it, but understanding it. As Simeon exclaimed the day the infant Jesus was brought to the Temple, "a light for revelation to the Gentiles, and glory for your people Israel." While many people that day failed to see something eternally significant was happening, nevertheless light entered into profound darkness – and so it does for us.

One of the Slovak customs associated with Candlemas is the *hromnice* candle. The *hromnice* candle is a fairly large bee's wax candle that is blessed on February 2nd and lit only on very significant moments. Our parish in Somerset County has recently reintroduced this custom and it seems to have struck a chord with our parishioners. Coming from the Slovak word for thunder (*hrom*), the origins of the candle are rooted in ancient Slavic culture, and the fear and helplessness people experience during a storm. Lighting the candle during moments of crisis or a time of loss is a small sign of contradiction, a small revolution, in the face of darkness. I light this candle today, I make this concrete act of faith, to say with God's help I will get through the storm and darkness of this time. I think that is a hopeful outlook and one that resonates not only with the people of my parish, but everyone who feels overwhelmed. A friend recounts the story that when her brother was defending his doctoral thesis, he called home and asked his mom to light their "thunder candle." No matter the particulars of our life, everyone has moments when life can be crushing. As the cliché, but very wise, adage goes, "It's better to light one candle, than to curse the darkness."

The word February comes from a Latin word that is connected to the word for fever. If we feel ill at ease this time of year, perhaps a good remedy for us is to light one candle to scatter the darkness of isolation and fear. While our ancestors commonly lit *hromnice* candles as an act of prayer from the destructive power of nature, perhaps if we make small steps with God's help to dispel the darkness of anger, harsh judgement, and despair, we will see life with clearer eyes. Yes, life was harsh for our ancestors, and so too for us this time of year, but light really has entered into our darkness, and the darkness will not overcome the Light of the World.

Father Aron Maghsoudi
LPSCU Spiritual Advisor

Spiritual Advisor Welcomed at Semi-Annual Board Dinner

The LPSCU Board of Directors welcomed our new Spiritual Advisor, Reverend Aron Maghsoudi, at a dinner while attending our Semi-Annual Board Meeting in Washington, Pennsylvania, on September 19, 2025. Board members and their guests welcomed Father Aron at the dinner which was held at Angelo's Restaurant in Washington. Pictured above, L-R, are President Theresa Kluchinski, Victoria Nay, Trustee Joan Hladek, Spiritual Advisor Rev. Aron Maghsoudi, Secretary-Treasurer John Andrzejewski, retired Spiritual Advisor Rev. Bob Seeman, Trustee Dolores Evanko, Vice President Anita Gregory, Chair of Trustees Jim Yocum, Trustee Janice Mathews, Trustee Margaret Jollimore, and Gavin Jollimore.

MSGR. BEEDA DISTRICT

The Msgr. Beeda District held its final meeting of 2025 on September 24, at Vesuvio's Restaurant in Drums, Pennsylvania. District President Anita Gregory welcomed everyone to the meeting and asked them to join her for a short prayer. The financial report was read and accepted.

Final plans for the Christmas party were discussed. The menu and cost for the party were determined and agreed upon by all present. A discussion followed on collecting food at the Christmas party for the Valley Food Pantry. The food pantry always appreciates the District's help, and even more so during the holiday/winter season when more families need assistance. The members present decided that they would ask each person attending the party to bring a container of coffee to be donated. Additionally, anyone who wishes to donate a raffle prize for the holiday raffle was asked to contact District President Gregory. The monies collected for the holiday raffle will benefit Sleep in Heavenly Peace.

Members were also asked to think about some events or projects that they would like to do for the upcoming year. Seven members attended the meeting which was hosted by LPSCU Branch 1 (Hazleton, Pennsylvania). The next District meeting is scheduled for April 15, 2026, at Vesuvio's Restaurant in Drums.

REV. DIANISKA DISTRICT

The Rev. Dianiska District held its second meeting of 2025 on October 19 at the North End Slovak Club, 635 North Main Street, Wilkes-Barre, Pennsylvania. Wilkes-Barre Branch 6 hosted the gathering.

"Make A Difference Day" was observed. Members brought bed linens, pillows, and "bed in a bag" items as these were most needed for the district's donation to "Sleep in Heavenly Peace." This charity, located in Luzerne County, Pennsylvania, builds and provides children a safe, warm bed to aid them in getting a good night's sleep. Monetary donations were also provided by the district, Branches 6, 7, and 19, and several members. These will be combined with the Home Office's Matching Fund contribution.

Plans were finalized for the district's annual Christmas party to be held on December 7, 2025, at the Holiday Inn/East Mountain Inn, Wilkes-Barre. Branch 213 (Dallas, Pennsylvania) will host this year's event.

Meeting dates for 2026 will be determined and announced at a later date.

Rev. Dianiska District members with bedding items collected for Sleep in Heavenly Peace.

L-R: Jim O'Connell and Denise Ogurkis from Sleep in Heavenly Peace accept a check and carload of items from Rev. Dianiska District President Margaret Jollimore and LPSCU member Gavin Jollimore.

LPSCU Attends NJ/NY Fraternal Alliance Meeting

The New Jersey/New York Fraternal Alliance (NJNY) held its Annual Meeting in Atlantic City, New Jersey, on October 2, 2025, at the Tropicana Atlantic City Hotel. Representing the LPSCU were President Theresa Kluchinski, Secretary-Treasurer John Andrzejewski, and Trustee James Yocum.

President Kluchinski is a past president of the NJNY. At this year's Annual Meeting, Secretary-Treasurer Andrzejewski was elected to the position of First Vice President and Trustee Yocum to the position of Director.

Pictured below are the NJNY officers and Board of Directors during the installation ceremony.

Board of Directors Schedules Annual Meeting

This announcement is made to all members of the LPSCU that the Annual Meeting of the Board of Directors will convene on Friday, March 27, 2026, at 8:30 a.m. at the Holiday Inn Wilkes-Barre – East Mountain, 600 Wildflower Drive, Wilkes-Barre, Pennsylvania.

Members wishing to submit matters for the Board of Directors to consider at this meeting are directed to send them to the attention of Theresa Kluchinski at the LPSCU National Headquarters, 71 South Washington Street, Wilkes-Barre, PA 18701 or P.O. Box 32, Wilkes-Barre, PA 18703. All correspondence relative to this Annual Meeting should be received **no later than February 16, 2026.**

New LPSCU Educational Benefit

Technical School Award

$500 AWARD

The LPSCU is pleased to announce a new educational award for members pursuing a career path at a technical/trade school. This $500 award is available to members who meet the criteria outlined below and may be awarded up to two times to an individual who qualifies.

Application Guidelines:

The Technical School Award recognizes individuals entering technical school who demonstrate exceptional technical aptitude, problem-solving skills, leadership, and a passion for a technical or trade career. This award supports and celebrates their commitment to technical education and innovation. Applicants must meet all criteria and provide data indicated to be eligible. Incomplete applications or data requirements will not be considered. All submitted materials become the property of the LPSCU and will not be returned. The LPSCU reserves the right to publish applicants' essays, at its own discretion, in its official publication, *Morning Star*.

Eligibility Requirements

- Must be a member of the LPSCU for two (2) years with a $2,000 permanent reserve life insurance plan (excluding term insurance).
- Must be at least 17 years old or older.
- Must provide two letters of recommendation from individuals familiar with the applicant's technical abilities, work ethic, and character.
- Must attend a technical school on a full- or part-time basis for the 2026-2027 academic year.
- Must submit a brief essay (no more than 250 words) on the topic: *Why I chose technical/trade education as my career path*.
- Must provide a digital or hard copy wallet-size head shot color photo.
- Must submit proof of acceptance to the technical school being attended.

Applications must be postmarked by April 30, 2026. Recipients of the Technical School Award will receive $500. No individual shall be eligible to receive the award more than two times.

Applications are available from the LPSCU Home Office or its website. Return completed application and supporting material to:

Ladies Pennsylvania Slovak Catholic Union
ATTN: Technical School Award
P.O. Box 32
Wilkes-Barre, PA 18703

Phone: 570-823-3513 ❖ TF: 888-834-6614 ❖ Fax: 570-823-4464
E-mail: lpscu@lpscu.org ❖ Website: www.lpscu.org

Branches 83 and 130 Support Local Ministry

LPSCU Branches 83 and 130, both in Bethlehem, Pennsylvania, are long-time supporters of the School Sisters of St. Francis, also located in Bethlehem. The Monocacy Farm Project is the Sisters' largest current ministry. This project utilizes land and resources at Monocacy Manor in Bethlehem in the Franciscan tradition to model stewardship and care of the earth, foster community involvement, provide educational opportunities, and serve the needs of the poor.

On September 12, 2025, Monocacy Farm Project (MFP) held its fifth annual "Pairing for a Cause" fundraising event at Black River Farms Vineyard and Winery. Proceeds from the event will help to defray the operating costs of the Monocacy Farm Project.

Attendees had the opportunity to taste specially selected Black River Farms wines paired with gourmet bites provided by The Marquee Kitchen, *feast*, Aroi Mango, Sumac Catering, and Panchitas Kitchen, which are all local restaurants or caterers in the Bethlehem area. Vineyard tours were available and live music was provided by Episode. Hors d'oeuvres were supplied by Wegmans and Pat's Pizza and Bistro. A wine pull (guests paid $5 for a mystery bottle of wine), silent auction, basket raffles, and MFP merchandise were additional options that attendees had the opportunity to purchase.

Branch 83/130 President Milissa Bolcar (left) and Sister Regina Ann Rokosny.

Wine casks at Black River Farms Vineyard and Winery.

Saving for a child or grandchild's college education? Check out this

LPSCU Member Benefit

You have financial goals, like ensuring you have adequate life insurance in the event of the death of your loved one or your plan for a comfortable retirement. But for many, being able to pay for their children's or grandchildren's college education is an even more urgent goal.

Unfortunately, college costs are constantly rising. The longer you wait to start saving for college, the more it could cost you in the end because the cost of taking out loans to close the gap will be far more than it would be if you had started a savings plan early.

There are several options available to help you prepare for this important milestone, including 529 plans. The LPSCU, in partnership with Morgan Stanley's Bush Natishan Group and Nuveen, is now offering to waive the sales charge to LPSCU members.

And with the passage of the SECURE 2.0 Act, 529 accounts may be able to roll over their leftover 529 plan assets to a Roth IRA – for a designated beneficiary – making 529 plans an even more robust solution for long-term financial planning.

Benefits of 529 College Savings Plans

✓ Tax Advantages – including tax-free withdrawals for qualified college expenses, gifting, estate planning benefits, and state tax deductions for tax parity states such as Pennsylvania. Tax law changes allow for tax-free withdrawals up to $20,000 for K-12 tuition and other qualified higher education expenses at private schools and parochial schools.

✓ Control – YOU control how the money is invested, as well as how and when the money is eventually used. You can change the beneficiary to another eligible family member at any time. And you can even use the money for your own education, at any time.

✓ Flexibility – The monies can be used not only for tuition, but also for fees, books, required equipment (including special needs equipment), room and board, computer or peripheral equipment, computer software, certain tutoring expenses, or internet access and related services. And though it is a Colorado-sponsored plan, the monies do not have to be used at a school in Colorado; in fact, many schools abroad qualify.

The Advantages of the Scholars Choice® College Savings Program

We chose the Scholars Choice College Savings Program for your college savings needs because of Nuveen's proven multi-manager investment management approach, which has resulted in a solid long-term track record, and also because of their low fees, which means more of your money stays working toward your college savings goals.

The Scholars Choice College Savings Program…

… is a diversified, multi-manager plan, with actively managed funds from both Nuveen, TIAA, and other popular fund families.

… has low fees (the third-lowest asset-based fees among all active, advisor-sold plans).

… is one of the country's 10 largest advisor-sold plans.

Call today, so together we can help you!

Take advantage of this effective way to prepare for the day when your child or grandchild goes off to college. Contact Karen Natishan at 800-342-2393 or 570-819-8011 or karen.b.natishan@morganstanley.com for more information or visit www.scholars-choice.com.

Kaylor/Bowman Family Celebrates Milestones

On Saturday, August 16, 2025, friends and family from a variety of states, including Utah, California, Washington, and Ohio, gathered to celebrate two important events in the family: the 60th wedding anniversary of Tom and Mary Ann Kaylor and their granddaughter Rachel Bowman's graduation from West Virginia University.

Guests were treated to home videos from the 1970s and '80s which captured humorous appearances by many of those present. Tom also brought their wedding album and original wedding napkins that he had saved from that date in 1965! Food was catered by Legends of the Shore, a local restaurant, and a delicious cake was provided by Prantl's Bakery. Following a longstanding family tradition, the Kaylor children created an original song to the tune of *"So Happy Together,"* highlighting the love and times shared by Tom and Mary Ann. Tom also sang a solo for his wife of 60 years – his version of *"It Was a Very Good Year."* When Tom had finished, there wasn't a dry eye present.

Rachel Bowman received a multidisciplinary degree in criminal justice, psychology, and forensics. She wasted no time in putting her degree to good use, receiving an employment offer on her first job interview! She became a recovery support specialist, traveling throughout the city of Pittsburgh, working with clients facing intellectual and developmental disabilities. Rachel has displayed great compassion, commitment, and intelligence in her job, and said it gave her a deep sense of satisfaction.

However, Rachel followed the path of her great aunt, Helen Lorinc, feeling the need to explore the world and not be defined by her life on Pemberton Street in Pittsburgh, Pennsylvania. On August 25, 2025, she embarked on a 10-month journey to Madrid, Spain, where she will work as an elementary English teacher. So, her graduation party was in essence also a farewell party. Rachel gave an emotional good-bye to her family and friends, thanking everyone for all their love and support. We wish Rachel safe travels throughout her journey.

Mary Ann and Tom Kaylor, Rachel Bowman, her mother, Mary Ann Bowman, and many other family members that joined in the celebrations are members of Pittsburgh Branch 64.

Congratulations to Mary Ann and Tom Kaylor on their milestone anniversary and to Rachel Bowman on her college graduation and new career path.

Mary Ann and Tom Kaylor

Rachel Bowman with her mom, Mary Ann Bowman.

Family members celebrate an anniversary and graduation.

Branches 83 and 130 Mark Make a Difference Day

To commemorate national "Make a Difference Day 2025," LPSCU Branches 83 and 130, both in Bethlehem, Pennsylvania, paid for the remembrance candles at the Incarnation of Our Lord Parish's annual "Remembrance Day" Mass. At this annual service, Incarnation specifically remembers and prays for parishioners who have passed away in the previous twelve months. Each parishioner who is remembered is honored with a personalized seven-day votive candle. After the Mass, the votive candle can be taken home by a family member. Incarnation Assistant Pastor Father Miguel Ramirez celebrated the Vigil Mass for All Souls Day on November 1, 2025. Eleven individuals were remembered and honored.

L-R: Incarnation Parish Pastoral Council member Annie Pecsek, Branch 83/130 President Milissa Bolcar, Incarnation Assistant Pastor Fr. Miguel Ramirez, Branch 83/130 Secretary-Treasurer Helen Bobeck, and LPSCU member Dan Bobeck.

Minutes of the Semi-Annual Board Meeting

Washington, Pennsylvania ❖ September 19, 2025

Call to Order

President Theresa Kluchinski called the meeting to order at 8:30 a.m. in Washington, Pennsylvania. All members of the Board were present.

Approval of Agenda/Minutes

The agenda was presented for approval. There were two corrections and one addition made. A motion to approve the agenda with the changes was made and seconded. The motion passed.

A motion to approve the minutes from the Mid-Year Meeting held on June 9, 2025, was made and seconded. The motion passed.

Correspondence

None.

Financial Reports

Board members were provided with and reviewed the following information: 2025 Second Quarter Statement, IRIS Report, Balance Sheet/Revenue and Expenses, Fraternal Financial Expense Analysis, Minor Beneficiary Account Listing, Market Value Spreadsheet, Budget, Transaction Summary August 2025 Investment Portfolios Employee Retirement Plan, and The American Fraternal Alliance (AFA) Financial Analysis of LPSCU. One motion occurred during the review of financial information. The Board reviewed the Investment Policy. A motion and second was made to approve the policy as presented.

Home Office Report

A Home Office report was submitted by the executive officers. Items highlighted in the report include progress on the Procedures Manual update, a final report on the Guaranteed Issue Program, a report on credit card use, a review of the updated Project/Task sheet, an update on the pension plan termination, a review of the Awards and Scholarship programs, the On Demand Governance Training Program, Premium and Annuity Rate Study, compliance items, and officers' vacation schedule. There were no motions resulting from discussion of the Home Office items.

Convention

President Kluchinski discussed topics related to the 2024 and 2028 conventions. She reported that the Constitution and Bylaws changes made have been filed with the Pennsylvania Insurance Department. Implementation is pending department approval. The 2028 Convention discussion included an update on the three-site location review, the agenda for the meeting, and the cost of the 2024 Convention as compared to the anticipated cost of the 2028 Convention. No action in the form of a motion resulted from the discussion.

Unfinished Business

Direct Advertising/Target Audience – A direct advertising campaign associated with the sale of the LPSCU life insurance plan was discussed. Work is almost complete, and the first mailing is expected to be sent in October of 2025.

Pet Contest – A report was submitted with suggestions to consider for a pet contest fraternal activity. The Board engaged in discussion about the proposed rules and made suggestions for rule modifications. A draft of the rules will be developed and presented to the Board at the winter meeting.

Strategic Plan

A copy of the Strategic Plan was distributed to the Board for their review. President Kluchinski opened the floor for discussion and suggestions to change the plan. There were no recommendations for change submitted. She informed the Board that since there were no changes, it will stand as previously approved. Outstanding projects associated with the Strategic Plan reported on during the meeting include Own Versus Rent Analysis, Website Review, Technical School Award Development, Military Scholarship Development, and the *Zornicka* cost analysis. Recommendations resulted from the discussion of the official publication which were approved in the form of a motion and second.

New Business

The annuity and branch deposit interest rate for the Fourth Quarter of 2025 were discussed. As a result of the discussion, a motion and a second were made to keep the rates the same as set for the Third Quarter. The motion passed. Additional topics discussed included the extension of the Term to Twenty-five premium program and a newly developed insurance promotion program. The Board approved of the extension of the Term to Twenty-five program by way of a motion and second. The Board also approved by way of motion and second the insurance promotional program with agreed upon modifications

There were two more items reviewed and discussed under the heading of New Business. They are agent commission and dividend resolution. The Board discussed a comparison presented by President Kluchinski of commission paid to insurance agents from other companies and commission paid to agents of the LPSCU. A discussion followed with no action in the form of a motion. The second item was the annual dividend resolution. The resolution was approved by way of a motion and second.

Officer and Trustee Reports

Reports were presented by the Vice President and Trustees. Since the reports were distributed prior to the meeting, President Kluchinski asked the Board members for any corrections or additions to the reports. Some discussion points resulted from the review of the reports, including discussion about the Wreaths Across America events and funding requests made by the Fraternal Activities Director. The funding requests were approved by the Board by way of motion and second.

Good of the Organization

There were two reports submitted to the Board for information and consideration with the intention of improving the LPSCU. The reports were about the Status of Slovaks in Northeast Indiana and observations about marketing. No action resulted from the discussion in the form of a motion.

Closing

There being no further business, President Kluchinski adjourned the meeting.

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

Pittsburgh District Holds Luncheon and Bingo

The Pittsburgh District held its annual bingo on Sunday, October 5, 2025, at Gaetano's Banquet Center, located in Pittsburgh, Pennsylvania. Approximately fifty-five members and guests attended the event.

District President Susan Ondrejco greeted the group and led them in a prayer before the meal. A delicious lunch buffet was served including chicken, ham, vodka sauce pasta, mixed vegetables, salad, and rolls. Dessert was yummy cupcakes which everyone enjoyed.

A Chinese auction was held, as well as a 50/50 drawing. There were eight games of bingo played including regular, diamond, postage stamp, and concluding with a cover all. The lucky winners went home with a prize or a gift card of their choosing. It was a fun afternoon of fraternization and enjoyable for everyone.

LPSCU 20 YEAR ENDOWMENT PLAN

A unique way to generate significant funds for the purpose of future college education costs for young family members is to purchase a 20 Year Endowment Life Insurance Plan. Premium payments are made for a period of 20 years and will help defray higher education tuition and costs. Planning for college education tuition and costs should be started as soon as a child is born in order that the necessary resources be available for the child to pursue a college degree. An endowment life insurance certificate can serve many other purposes as well, such as assisting with wedding expenses or towards the purchase of a home, furniture, car, or a vacation.

After 20 years of premium payments, the insured will have the choice of any one of the following three options: (1) Immediate payment of the face value; (2) Immediate payment of a portion of the face value and a paid-up certificate for the face amount of the existing certificate (Option A); or (3) Paid-up certificate for a larger face value (Option B). In the event of death prior to 20 years, the face amount of the endowment certificate is payable to the named beneficiary/ies.

The 20 Year Endowment Life Insurance Plan is offered from age 0 to 70 and premium payments can be made either monthly, quarterly, semi-annually, or annually. This plan offers the added fraternal benefits of educational awards, youth and adult activities, newborn benefit, prescription discount card, official publication, and discount car rental, to name a few.

A 20 Year Endowment Life Insurance Plan should be considered as a way to build up savings for the future, while at the same time protecting the insured with life insurance. 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 Year Endowment Life Insurance Plan. The premiums listed are based on $1,000 of life insurance coverage. Semi-annual and Quarterly premium rates are also available by contacting your Branch Secretary or the Home Office.

ANNUAL PREMIUM RATES PER $1,000

Based on 2017 CSO Male and Female Mortality Tables / Based on Age at Last Birthday

Issue	Annual		Monthly	
Age	Male	Female	Male	Female
0	$40.81	$39.68	$3.67	$3.57
1	40.81	39.79	3.67	3.58
2	40.82	39.98	3.67	3.60
3	40.83	40.17	3.67	3.62
4	40.85	40.36	3.68	3.63
5	40.94	40.55	3.68	3.65
6	41.13	40.74	3.70	3.67
7	41.32	40.93	3.72	3.68
8	41.51	41.13	3.74	3.70
9	41.72	41.33	3.75	3.72
10	41.92	41.53	3.77	3.74
11	42.12	41.72	3.79	3.75
12	42.32	41.92	3.81	3.77
13	42.52	42.12	3.83	3.79
14	42.73	42.32	3.85	3.81
15	42.93	42.52	3.86	3.83
16	43.13	42.72	3.88	3.84
17	43.33	42.92	3.90	3.86
18	43.54	43.13	3.92	3.88
19	43.76	43.34	3.94	3.90
20	43.97	43.55	3.96	3.92
21	44.18	43.76	3.98	3.94
22	44.39	43.97	4.00	3.96
23	44.60	44.18	4.01	3.98
24	44.81	44.39	4.03	4.00
25	45.02	44.60	4.05	4.01
26	45.23	44.81	4.07	4.03
27	45.44	45.02	4.09	4.05
28	45.66	45.24	4.11	4.07
29	45.89	45.46	4.13	4.09
30	46.11	45.68	4.15	4.11
31	46.33	45.90	4.17	4.13
32	46.55	46.12	4.19	4.15
33	46.78	46.34	4.21	4.17
34	47.00	46.56	4.23	4.19
35	47.22	46.77	4.25	4.21

Issue	Annual		Monthly	
Age	Male	Female	Male	Female
36	$47.44	$46.99	$4.27	$4.23
37	47.67	47.22	4.29	4.25
38	47.91	47.45	4.31	4.27
39	48.13	47.68	4.33	4.29
40	48.36	47.91	4.35	4.31
41	48.59	48.14	4.37	4.33
42	48.83	48.37	4.39	4.35
43	49.06	48.59	4.42	4.37
44	49.28	48.82	4.44	4.39
45	49.52	49.06	4.46	4.42
46	49.77	49.30	4.48	4.44
47	50.00	49.53	4.50	4.46
48	50.24	49.77	4.52	4.48
49	50.48	50.00	4.54	4.50
50	50.71	50.24	4.56	4.52
51	50.96	50.47	4.59	4.54
52	51.19	50.71	4.61	4.56
53	51.42	50.94	4.63	4.58
54	51.66	51.19	4.65	4.61
55	51.92	51.43	4.67	4.63
56	52.16	51.67	4.69	4.65
57	52.40	51.92	4.72	4.67
58	52.64	52.16	4.74	4.69
59	52.89	52.40	4.76	4.72
60	53.12	52.64	4.78	4.74
61	53.36	52.89	4.80	4.76
62	53.61	53.14	4.82	4.78
63	54.19	53.39	4.88	4.81
64	56.03	53.64	5.04	4.83
65	58.08	53.89	5.23	4.85
66	60.34	54.14	5.43	4.87
67	62.84	54.59	5.66	4.91
68	65.63	56.34	5.91	5.07
69	68.76	58.30	6.19	5.25
70	72.26	60.52	6.50	5.45

Branch 1 Holds Fundraiser

On September 20 and 21, 2025, members of LPSCU Branch 1 (Hazleton, Pennsylvania) held a Fall Flower Fundraiser at St. John Bosco Church, located in Conyngham, Pennsylvania. They sold beautifully colored mums for $7.00 each. The plants were generously donated by Alex, the owner of van Hoekelen Greenhouses in McAdoo, Pennsylvania.

Proceeds from the fundraiser benefited a local charity. The branch members chose Brandon's Forever Home to receive the donation. Brandon's Forever Home is a charitable organization located in the heart of downtown Hazleton, created to raise awareness about children in foster care and their need for permanent, loving homes. It serves 70 foster families in the Hazleton area. Proceeds from the mum sale enabled the branch to make a $200 donation to the organization.

Branch 1 would like to thank all who supported this project, especially Father Ric Polmounter and the parishioners of St. John Bosco Church.

Branch 1 members Veronica Martonik (left) and Emily Martonik sell mums for the branch's charitable fundraiser.

Denise Fields, activities coordinator and manager of Brandon's Forever Home (left) accepts a donation check from Branch 1 member Veronica Martonik (right), who organized the fundraiser.

We're looking for a Shining Star in the LPSCU to be our

2026 FRATERNALIST OF THE YEAR

Do you know a member who, through example and accomplishment, provides outstanding volunteer service?

Do you know a member who should be recognized for outstanding fraternal and volunteer efforts?

If you can answer "Yes!" to the above, then you have a "Shining Star" member to be nominated to be the 2026 LPSCU Fraternalist of the Year.

Nomination Guidelines

- Nominee must be an active member of the LPSCU.
- Board of Directors and Home Office staff are not eligible.
- Prior honorees are prohibited from entering.
- Wallet-size hard copy or digital head shot color photograph must accompany nomination form.
- Decisions of the LPSCU are final.

The honoree will be presented with an award and their name may be submitted to state fraternal alliances having a similar award.

Nomination forms are available from the Home Office or the LPSCU's website. They may be returned by mail, fax (with photo mailed), or email (with photo digitally supplied). All material sent becomes the property of the LPSCU and will not be returned.

Nominations must be submitted to the LPSCU with a postmark no later than April 1, 2026.

Nomination form, photograph, and any accompanying material are to be sent to:

Ladies Pennsylvania Slovak Catholic Union
Fraternalist of the Year Award
71 South Washington Street
Wilkes-Barre, PA 18701
Phone: 570-823-3513 ❖ Toll free: 888-834-6614
E-mail: lpscu@lpscu.org ❖ Fax: 570-823-4464

Executive Finance Committee Meeting Minutes

August 27, 2025 ❖ Home Office, Wilkes-Barre, Pennsylvania

President Theresa Kluchinski called the meeting to order. All members of the EFC were present.

Minutes

The committee reviewed and accepted the minutes of the May 14, 2025, Executive Finance Committee meeting.

Correspondence/Requests

Correspondence

Three thank you letters were received.

Requests

There were nine requests for donations or funding received. The EFC acknowledged receipt of two requests, tabled discussion on one request, and approved six of the funding requests which were related to various fraternal functions.

Financial Statement Review

The EFC members were provided with various statements and records associated with the banking, investments and financial statements for the months of May, June, and July. The various documents were reviewed and discussed. No action in the form of a motion was taken as a result of the review and discussion.

Investment Portfolio

A review of the market values and cost data as of the end of July was conducted. Activity in the form of investments bought and sold during the period of time since the last meeting was reviewed and discussed.

Statement of Investment Objectives

The Statement of Investment Objectives was distributed for review. President Kluchinski asked for any recommendations for change or additions. There were none made. The committee members agreed to forward the document to the Board for approval.

Pension Update

President Kluchinski gave an update on the progress of the plan termination.

Home Office

The executive officers reported on items associated with the Home Office operations. These included document scanning, building maintenance items, cyber security progress, SharePoint, and marketing efforts. No action in the form of a motion resulted from the discussion of the items.

2025 Budget

President Kluchinski distributed the budget sheet showing account balances for January through July of 2025. The account balances allowed for a comparison between the actual results and the budget.

Other Business

The Anne (Shinal) Cichy Award recipient was selected by random drawing during the EFC meeting. The winner was announced as Maura Anne Mulherin from Buffalo, New York.

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

A copy of the meeting minutes is available to members upon request to the Home Office.

In Memoriam

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

NAME	BRANCH	LOCATION
Barbara Smith*	7	Exeter, PA
Richard J. Furdek	28	Joliet, IL
Michael Oberts	28	Joliet, IL
Diane Richards	28	Joliet, IL
Gaile Rudaitis	28	Joliet, IL
Jukulen S. Emerick	40	Allentown, PA
Karen L. Polaha	40	Allentown, PA
Helen Botti	52	North Braddock, PA
Dorothy Bair*	65	Munhall, PA
Robert E. Miklos	76	White Oak, PA
Bernadette J. Demechko	83	Bethlehem, PA
Patricia Sukenik	90	Johnstown, PA
Cecilia Schroeder	132	Campbell, OH
Mary Agnes Stromberg	172	Pittsburgh, PA
Melvern Wolken	197	Wilkes-Barre, PA
Rev. Joachim Pastirik	209	Cleveland, OH
Robert Kopicki	214	Duryea, PA

**Multiple certificates*

Fr. Joachim Pastirik, OSB, Enters Into Eternal Rest

Fr. Joachim Pastirik, OSB, passed away in October 2025. He entered the Benedictine Order at St. Andrew's Abbey in Cleveland, Ohio, and received the religious name of Joachim after the saintly father of the Blessed Virgin Mary.

Fr. Joachim taught senior theology, technical drafting, studio art, and art appreciation at Benedictine High School in Cleveland from 1969 to 2001. He forged many life-long friendships with former students and encouraged a number of them into successful art-related careers.

Fr. Joachim was a member of LPSCU Branch 209, Cleveland. It is certain that the Loving Lord, whom Fr. Joachim served, and the many people touched by his service, smile, and good humor, welcomed him into the heavenly realms.

For the full obituary, please visit www.st.andrewabbey.org.

FSNEPA Donates to Domestic Violence Service Center

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

The Fraternal Societies of Northeast Pennsylvania, a not-for-profit trade association, unites local leaders of fraternal benefit societies of Northeastern Pennsylvania. Its members include the First Catholic Slovak Ladies Association, Ladies Pennsylvania Slovak Catholic Union, National Slovak Society, Slovak Catholic Sokol, and the First Catholic Slovak Union.

At the donation presentation, L-R: Anna Hudak, Charlotte Androckitis, Mary Jo Savidge, Theresa Kluchinski, Tammy Rodgers from the Domestic Violence Service Center, John Andrzejewski, III, Margaret Jollimore, Martha Iskra, and Magdalen Iskra.

Our Scholarship Recipients Explain

The Importance of Life Insurance

Life insurance is important because it provides mental and financial security for people along with their loved ones. If someone has a family who relies heavily on them for financial support, life insurance can help that family cover expenses such as housing, food, water, and utilities in case something happens to them. This is beneficial since some of the family members may be too young or too old to get a job or may not have the education or skills to get a job that pays the same amount of money.

At a minimum, life insurance can cover the expenses for a funeral for someone who passes. If someone who has life insurance passes, life insurance could also help cover their debts and mortgages, which would help take some of the financial and emotional stress off of their loved ones. Life insurance can also provide mental security. Knowing that you are financially secure in case the person who makes a majority of the family's money passes can relieve a lot of stress off a family's shoulders. Life insurance is important because it can provide a lot of security for a family.

Anthony (Antek) Evan
Branch 37, Plymouth, PA

Did you know that forty percent of Americans make at least one New Year's resolution? Sadly, ninety percent give up on their goals a few weeks into the new year. You probably know the most common resolutions people make: to exercise more, lose weight, get organized, or learn a new skill or hobby.

Why don't you make this year different? Pick a simple, easily attainable resolution or goal. Something as simple as making January the time you look at all of your financial and insurance information. Are the names of beneficiaries spelled correctly? Have any of your named beneficiaries gotten married (or divorced) and their name has changed? Is the information on those beneficiaries correct? Did they move? Better yet, check to make sure that information in general is correct. Are their birthdate and social security numbers correct? It shouldn't take too long to review and file it away. If anything needs to be updated or corrected, it is much easier if you take care of it, rather than having your heirs having to deal with it later.

If, after conquering reviewing financial information, you are now inspired, then by all means, select another goal. There's no limit on how many goals or resolutions you can choose to make. And they don't have to all be done in January either. Be bold, be different – keep those resolutions happening all year long. Make 2026 a year to remember!

First Slovak Dinner Held

On October 19, 2025, the first annual Slovak Dinner was held in the Panel Room at St. John the Baptist Church, Whiting, Indiana. The menu included halupki, sauerkraut and sausage, three varieties of pierogies, in-house home baked bread, and an assortment of desserts made by the parishioners.

Entertainment was provided by Frank Rossi. He played several polkas on his accordion and sang some nostalgic tunes.

This first annual Slovak dinner was well attended. A good time was had by all!

LPSCU members from Whiting Branch 79 in attendance at the Slovak dinner were Marty Dybel (seated), Andy Dybel, and Carol Burgan (standing).

A Milestone Anniversary for Two Members

Christine and Roy Sands recently celebrated their fiftieth wedding anniversary. They commemorated the occasion with a Mississippi River cruise from Memphis, Tennessee, to New Orleans, Louisiana. The couple retired to Las Cruces, New Mexico, after traveling the world, wherever Roy's employment with Rexam Corporation took them. They started their journey together in rural Frackville and Shenandoah, Pennsylvania, and not only experienced the states of Connecticut and Illinois, but also spent time in Canada and even the United Kingdom.

Roy has a bachelor of science degree in chemical engineering from Temple University and master's degrees in business administration and project management from Keller Graduate School of Northwestern University. He is also a past recipient of a graduate award from the LPSCU. Christine graduated from Hahnemann Hospital School of Nursing and worked as a registered nurse for forty-two years.

The couple has one son, Jason, and four grandchildren, James, Dylan, Jayden, and Gemma, and daughter-in-law, Shannon. In retirement, they enjoy reading and gardening as well as traveling to even more states in their RV.

Christine, Roy, and their son are all members of Branch 60, West Hazleton, Pennsylvania. The LPSCU congratulates them on their milestone anniversary and wishes them many more!

Roy and Christine Sands are all smiles ~ 50 years and counting!

Bethlehem Branches Support Wreaths Across America

Over the holiday season, LPSCU Branches 83 and 130, both located in Bethlehem, Pennsylvania, sponsored and purchased four wreaths for fallen veterans in support of the LPSCU's partnership with Wreaths Across America. A purchased wreath can name a specific person and cemetery where it is to be placed or it can be laid on the grave of a fallen soldier buried in Arlington National Cemetery in Arlington, Virginia. Branches 83 and 130 chose to have their four wreaths placed at Arlington.

Check Out 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.

SS.C.M. 48th Annual Appeal Kicks Off

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

The final totals will not be known for a few weeks, but **as of November 20, 2025, the 47th Annual Appeal has received $22,193 from 174 donors!** On behalf of the Pontifical College, thank you to the Home Office and the districts, branches, members of the Ladies Pennsylvania Slovak Catholic Union, and everyone who donated to the 47th Annual Appeal for your continued generosity and support.

Anyone wishing to donate to the 2026 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. Hvozdovic, V.F., supreme chaplain of the Slovak Catholic Sokol and pastor of Our Lady of Victory Parish, Harvey's Lake, Pennsylvania, and Gate of Heaven Parish, Dallas, Pennsylvania. Reverend Thomas A. Nasta, national chaplain of the First Catholic Slovak Union and parochial vicar with senior priest status at Our Lady of Grace Church, Penndel, Pennsylvania, serves as first vice president of the Federation and is the Appeal coordinator.

48th Annual SS.C.M. Appeal

Name _____

Address _____

City _____ State _____ Zip _____

Email _____

Amount $_____

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

LPSCU EDUCATIONAL BENEFIT

2026 COLLEGE AWARD

$500 One-Time Award

The LPSCU is offering a $500, one-time College Award to our members who will be attending college during the 2026-2027 academic year. A total of up to 25 College Awards will be granted.

These are the guidelines for those applying for this award:

- Applicants must be a member of the LPSCU for two years with at least a $2,000 permanent reserve life insurance plan (excludes term insurance).
- Applicants must be a high school senior, or college freshman, sophomore, or junior to apply.
- High school seniors must provide a letter of recommendation from a school representative (ex: teacher, guidance counselor, or principal).
- High school applicants must submit an official transcript from their school that includes test scores; College students must submit documentation indicating latest overall GPA.
- Applicants must provide a detailed list of extracurricular activities, honors, and awards, plus church, community volunteer, and work activities, with reference(s) included.
- Applicants must be attending an accredited college/university on a full time basis for the 2026-2027 academic year.
- Applicants must submit proof of acceptance for the fall term of the award year.
- Applicants must submit a brief essay (no more than 200 words) on the topic "Why is life insurance important?"
- Applicants must provide a digital or hard copy wallet-size head shot color photo.

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

Applications are available from the LPSCU Home Office or its website. **Applications must be postmarked by April 30, 2026.** Submit applications to:

Ladies Pennsylvania Slovak Catholic Union
P.O. Box 32
Wilkes-Barre, PA 18703
Phone: 570-823-3513 ❖ Toll free: 888-834-6614
❖ Fax: 570-823-4464
E-mail: lpscu@lpscu.org ❖ Website: www.lpscu.org

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.*

2026 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 2026 contribution as early as possible.

Name _____

Certificate No. _____ Deposit Amount $_____

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

For more information about the

LPSCU FLEXIBLE ANNUITY

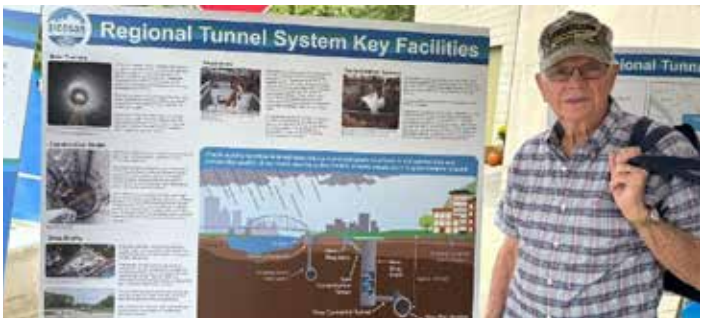
contact the LPSCU Home Office or your local Branch Secretary
71 South Washington Street | Wilkes-Barre, PA 18701
Phone 888-834-6614 | Fax 570-823-4464 | e-mail: lpscu@lpscu.org | www.lpscu.org

Member Works on Waste-Water Treatment Project

On September 13, 2025, Allegheny County Sanitary Authority, located in Pittsburgh, Pennsylvania, held its annual open house event. Every year visitors flock to the plant to take part in hands-on activities, tours, and exhibits. All the events are geared toward showcasing the plant's amazing waste-water treatment process.

Malcolm Bowman is a civil engineer at the international company Mott McDonald. Malcolm was able to show his grandparents, Thomas and Mary Ann Kaylor, around the waste-water treatment plant. The facility is working on a multimillion-dollar project focusing on water treatment. Malcom is an integral part of this project.

Both Malcolm and his grandparents are members of Pittsburgh Branch 64.



Thomas Kaylor examines a poster outlining the multi-million-dollar water treatment project.

Malcolm Bowman (center) with his grandparents, Mary Ann (left) and Thomas Kaylor.

NCSML Receives Award

The National Czech & Slovak Museum & Library was recently awarded the Diploma for Preserving Slovak Heritage Worldwide. The award gave the museum and library international recognition for preserving cultural identity and heritage. Four museums from Italy, Hungary, and the United States competed for this prestigious award with 2025 being its inaugural year. The National Czech & Slovak Museum & Library is located in Cedar Rapids, Iowa.

Cooking Corner

CHAMPAGNE DESSERT

10 oz. frozen strawberries
16 oz. can crushed pineapple, drained well
2 bananas, mashed
½ c. chopped nuts
16 oz. Cool Whip
16 oz. cream cheese, softened
½ c. sugar

Mix cream cheese and Cool Whip. Once blended, add remaining ingredients and mix well. Place in 9 x 13 pan (or 2 loaf pans) and refrigerate.

Washington Dignitaries Visit Danville

On Friday, November 14, 2025, two representatives from the Washington Embassy of the Slovak Republic were welcomed by the Sisters of Saints Cyril and Methodius at Villa Sacred Heart in Danville, Pennsylvania. Deputy Chief of Mission Matus Hutka and Cultural and Public Diplomacy Counselor Paula Kollarikova were traveling back to Washington, D.C., from meetings in New York. They were happy to have an opportunity to visit the Sisters and see the Basilica of Saints Cyril and Methodius.

Sister Sara Swayze, Matus Hutka, Sister Denise Marie Fallat, Sister Linda Marie Bolinski, Sister Michael Ann Orlik, Paula Kollarikova, and Sister Barbara Sable.

Junior Branch Journal

Slovak Money ~ The Euro

Every year on January 1st, Euro Day celebrates the issuance of the currency of the European Union. We typically refer to currency as money. Currency includes paper, metal coins, banknotes, and cotton. The dollar, peso, franc, yen, and yuan, are all examples of different kinds of currencies.

Slovakia has been a member of the European Union since May 2004 and is a member of the European Economic and Monetary Union. Slovakia adopted the euro on January 1, 2009, replacing its previous currency, the Slovak koruna.

Many Europeans are thankful they have their own currency. One of the ways they celebrate this day is by spending their euros. Chances are you won't be spending any euros on this day but there are other ways to participate:

- Learn about the history of currency and the important role it has played through the years
- Educate yourself on the different kinds of currency and in what countries it is used
- Read about the process currency goes through before it's issued and circulated

The Bald Eagle

The bald eagle is the national bird of the United States. Although it has been a symbol of the country since 1782 and appeared on the Great Seal of the United States, it was officially designated as the national bird through legislation signed by President Biden in December 2024.

The bald eagle was added to the Great Seal in 1782, symbolizing independence, strength, and freedom. The eagle is depicted holding an olive branch and a bundle of 13 arrows. It has been a prominent emblem on documents, currency, and military insignia ever since.

National Save the Eagles Day on January 10 is a day to raise awareness about eagles and to give thanks for the conservation efforts to prevent their extinction. Although the bald eagle species was removed from the endangered species list back in 2007, this day reminds us that there are other different species of eagles that deserve our care and conservation efforts.

Eagle Fun Facts

1. Bald eagles are not bald
   Bald eagles are not bald, their brown head feathers just turn white later in life.

2. Eagles mate for life
   Eagles are monogamous, generally mate for life, and also tend to reuse the same nest year after year.

3. They fly high!
   Eagles can soar at altitudes of 10,000 feet to 15,000 feet and at a speed of up to 100 miles per hour.

Junior Branch Journal

Slovak Embroidery

During National Embroidery Month, this and every February, we're taking a moment to appreciate an art that's perhaps been underestimated, or at least underpublicized. Embroidery, the art of decorating fabric with needle and thread, has a vast and varied history, and still maintains a strong following of crafters today.

Though most commercial embroidery is now done by computerized machine, the craft itself is believed to date back to 30,000 B.C. Cro-Magnon men and women, according to reports of an archaeological discovery, used fibrous plant threads and the sinews of animals to sew intricate rows of ivory, shells, and other materials to their various coverings and clothing. Other discoveries reported from Siberia and locations near there, as well as from Egypt, show embroidery used not only as decoration, but as a historical record and as a sign of social status.

Embroidery holds a special place in the heart of Slovak folk culture, representing a profound and cherished part of their heritage. The richness of designs, combined with a vast array of compositions and color schemes, is a testament to the extraordinary talent and unique cultural identity of the Slovak people. Over the years, traditional Slovak embroidery has captivated the attention of countless foreign visitors and has even served as a form of "political agitation" during Slovakia's struggle for state sovereignty and independence.

Map of Slovakia's Regions with local embroidery

The quality of Slovak embroidery, as it is known from the early 19th century, signifies the prelude to a "Golden Era" for this folk-art form. However, it's important to note that this period of artistic expression was preceded by centuries of gradual development. Embroidery evolved from functional stitching and edge trimming of textiles into a true form of art. The fact that clothing was primarily handmade meant that needlework was a crucial and essential skill for women in the past, much like cooking or other domestic tasks.

PERIODICAL

FSNEPA

(Fraternal Societies of Northeast Pennsylvania)

and

CEO

(Commission on Economic Opportunity)

will partner to provide an

Informational Luncheon

Where:

Grotto Pizza

337 Wyoming Valley Mall Road

Wilkes-Barre, Pennsylvania

When:

Wednesday, April 8, 2026

11:30 a.m. to 1:30 p.m.

Topic:

Programs offered by CEO

Volunteer Opportunities

Reservations are required

RVSP by March 26th

Call 570-823-3513

or email lpscu@lpscu.org

Seating is limited

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