LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION

LPSCU Life
Security, Peace of Mind

Morning Star
ZORNIČKA

Vol. 85, No. 909
July/August 2026

Congratulations to the U.S.A. Celebrating 250 Years!!!

This July marks the 250th anniversary of the United States of America. How glorious is that? While the founding fathers of 1776 were innovators and visionaries, it is without question that the growth and prosperity that has enriched this country has far surpassed any of their expectations.

And just like the men who convened to forge new ideas to serve and protect people settling in the United States of America, the humble Slovak immigrant women who founded the Ladies Pennsylvania Slovak Catholic Union back in 1898 in Hazleton, Pennsylvania, gathered to form a fraternal society. It too had an important goal: to provide financial protection and life insurance for individuals who could not obtain it through traditional commercial avenues.

Did you know that the original name of the USA was "United Colonies"? And just as the name evolved to United States of America, the LPSCU was originally chartered as the "Women's Pennsylvania Slovak Roman and Greek Catholic Union." It was changed to the name we know today in 1948.

Another objective of the LPSCU's founders was to foster the spirit and practice of true fraternalism among its members. This is accomplished through the practice of giving back to the communities in which we live by acts of volunteering and donating. In that spirit, and on this 250th anniversary of the birth of our great nation, we challenge our branches, districts, and individual members to donate 250 hours to their local communities through charitable works. There are countless ways to do so: items donated to a soup kitchen, helping to clean up a park, cemetery, or stretch of roadway, helping a neighbor with yard work, errands, or transportation to a doctor's appointment, or donating time to help our veterans. There are numerous ways that small contributions of time and money can have a big impact on our communities and the people who live there. In this once in a lifetime anniversary year of our nation's birth, why not challenge yourself to make a difference? And be sure to let us know what you did to impact and improve your community through your work to keep the spirit of the LPSCU – and America – alive and well.

Join the Ladies Pennsylvania Slovak Catholic Union in saluting the United States of America's semiquincentennial. Cheers to the next 250 years!

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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.

JULY

1 – Deadline to apply for the 2026 Anne (Shinal) Cichy Memorial Award.

4 – Happy 250th Birthday, USA!

11 – Annual Sisters of SS. Cyril and Methodius Summer Festival at Villa Sacred Heart, Danville, Pennsylvania, from 10:30 a.m. to 4:30 p.m.

16 – Western Pennsylvania Slovak Day at Kennywood Park, West Mifflin, Pennsylvania. *See notice on page 11.*

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

AUGUST

2 – Msgr. Beeda District is hosting a breakfast at Tom's Restaurant, Route 93, Sugarloaf, Pennsylvania, at 9:00 a.m. Cost $8.00. RSVP to Anita Gregory (570-788-3263) by July 27.

15 – Deadline to apply for a Margaret Sabol Scholarship Award. *See page 8 for details.*

20 – Zoom Bingo Night for all LPSCU members, 5:30-7:00 p.m. RSVP by July 31. *Details on page 9.*

31 – Deadline to apply for the LPSCU's 2026 Religious Award for members entering religious life. *See page 13 for details.*

31 – Deadline to enter our 2026 Pet Photo Contest. *See page 10 for all the details.*

SEPTEMBER

1 – Deadline for those members living in New Jersey or New York to apply for the New Jersey/New York Fraternal Alliance's 2026 Youth Volunteer Award. *See page 19 for more information.*

11-20 – Small group tour of Slovakia organized by Judith Northup-Bennett of Slovakia Heritage Tours.

14 – Slovak Catholic Federation Meeting, Youngstown, Ohio

16-18 – American Fraternal Alliance Executive Summit, Washington, D.C.

20 – 48th Annual Slovak Heritage Festival, 655 Cranbury Road, East Brunswick, New Jersey. Featuring live music and dance performances, cultural exhibits, and authentic Slovak cuisine.

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

21 – LPSCU Board Meeting via Zoom teleconference beginning at 6:30 p.m. *See notice on page 5.*

continued on page 9

LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION

Morning Star ZORNIČKA

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A Message from Our Spiritual Advisor

Fr. Aron Maghsoudi

For the last 17 years one of my assignments, in addition to parish work, has been to serve as the Catholic Chaplain at several state prisons in Pennsylvania. For both inmates and staff, prison isn't a pleasant place. The facility is harsh and institutional, animosity, mistrust, and power struggles affect every relationship, and the negativity of the institution is crushing. With that brutal reality in mind, how can a person live a life worthy of Christ in a place where virtue, joy, and beauty are rarely seen? Is God present in prison?

To answer that, I like to remind the inmates that the very last night Jesus spent before his death was spent in prison. Let that sink in. Many revered figures in other religions die in their beds after a long life. Jesus died on a cross between two criminals, rejected by many, stripped of everything, after spending his last night in captivity. What that means is those who spend time incarcerated, or work with those who are imprisoned, share in Christ's life in a unique and powerful way. Jesus himself said that when we visit those in prison, we visit him. God can be encountered in that place in a very gritty and real way.

For that reason, life in such a place is marked with a sacred quality. Every action can be a powerful counterpoint to the evil, pain, and ugliness of prison. Even the smallest actions can have powerful effects. As I tell the inmates, if your job is to clean the bathroom, clean it well. Offer that as a prayer. That action has bigger consequences than what initially meets the eye; a clean bathroom for a man who will live a significant portion of his life in prison means he is able to live with a little more dignity. When dignity and respect are shown the results can be powerful.

The big section of the Catechism of the Catholic Church that describes the moral life doesn't begin with the words, "These are the rules, follow them or you will go to hell," but instead with the words of St. Leo the Great, "Christian, know your dignity." So often we forget our dignity and the dignity of others. When dignity is forgotten people live on edge, giving chaos and disarray a place to flourish. While we can't live in a perfect world in this life, we can help, through our actions, to create a place where it's easier for people to be good, where it's easier for them to remember their dignity. St. Teresa of Calcutta (Mother Teresa) famously said that we are all called to do small things with great love. Even the smallest things, like a clean space, eye contact, and simple charity, all help to create a world, a home, a family, a workplace, and a community that helps shed light in darkness. God is in those details. Ordinary things can be occasions where we can see the goodness of God break through into this life.

In July 2027 our parish in Somerset County will take a group of high school students and their parents to Slovakia (and some other countries in Eastern/Central Europe) for a two-week pilgrimage. The students and one parent per family will travel at no cost. This is a huge commitment for a small parish in a depressed community; we are very intentional about the shrines and other holy sites we will visit. That being said, it may seem peculiar to some that one of the more anticipated stops on the pilgrimage will be at the Východná Folk Festival in the Žilina Region of Slovakia. The Východná festival began in the early 1950s and is the largest annual gathering of traditional Slovak dancers and musicians in the country. Why would a religious pilgrimage spend time at a festival centered around traditional Slovak folk music and dance? Aren't there better places to go with a group of high schoolers and their families on a pilgrimage? The folk dances of any culture, Slovak included, are ritual expressions about the deepest moments of life – joys and sorrows alike. Birth, death, marriage, family, war, and work are all passionately expressed through music and dance. Our ancestors knew that such moments go beyond this life and are punctuated with eternal purpose. The birth of a child and their supernatural rebirth in baptism, the love of two people united in the sacrament of marriage, the anointing of those carrying their crosses are all events that are not only deeply human but are also occasions that have eternal significance. Even our daily work, the experience of beauty, and the solidarity we have with our neighbor can all be marked with transcendent meaning. In an age when many young people are tied to their phones and screens and disconnected from their faith and heritage, seeing how their ancestors found ordinary things sacred is a much-needed lesson.

Boston College professor Peter Kreeft likes to point out that when our forebears looked at the sky they called it "the heavens." In other words, it was something teeming with life – angels, saints, meaning, divine purpose, and presence. Today we simply call it space – something empty and cold. Whether it's for the inmates doing their tasks well, or our students seeing how our ancestors lived ordinary lives filled with prayer and significance, we all need to remember that our lives can be quite extraordinary and meaningful no matter where we find ourselves.

The LPSCU was founded by very simple people to provide security, support, and familiarity for people far from home. It helped the poor to live with dignity, ethnic traditions to remain, and for people to look after one another. Those things which seem quite ordinary can be places that help people to live in a manner where it is easier for people to be good, a place where we might be able to see that God is powerfully present deep within the passing of each day of our lives.

Blessings,
Father Aron Maghsoudi
LPSCU Spiritual Advisor

MSGR. BEEDA DISTRICT

The Msgr. Beeda District held its first meeting of the year on Wednesday, April 15, at Vesuvio's Restaurant in Drums, Pennsylvania. Nine members from Branch 1 (Hazleton, Pennsylvania), 60 (West Hazleton, Pennsylvania) and 124 (Hazleton) were in attendance. Members enjoyed salad, pizza, and a soft drink. Branch 60 hosted.

District President Anita Gregory began the meeting with a prayer for peace in our world and continued by thanking everyone for coming. The treasurer's report followed and was approved. Several topics were discussed for the upcoming year's events and were agreed upon by all members present.

Msgr. Beeda District events for the 2026 year are as follows:

- A breakfast will be held on Sunday, August 2, at 9:00 a.m. at Tom's Restaurant, Route 93, Sugarloaf, Pennsylvania. Cost for the meal is $8.00 per person. Reservations are required. Kindly RSVP to Anita Gregory at 570-788-3263 by July 27, 2026. A Matching Fund project will also be held at the breakfast, with the Valley Food Pantry in Conyngham, Pennsylvania, being the recipient.
- The District's fall meeting is scheduled for Wednesday, September 23, at 6:00 p.m. at Vesuvio's Restaurant, Drums, Pennsylvania. Reservations are required. Please call Anita Gregory at 570-788-3263 if you plan to attend the meeting.
- The District's Christmas party will be held on Sunday, November 29, at 1:00 p.m. at Sand Springs Restaurant, Magnolia Room, 10 Clubhouse Drive, Drums, Pennsylvania. Cost for the meal is $15.00 per person. Reservations are required. Kindly RSVP to Anita Gregory at 570-788-3263 by November 16, 2026. A Holiday Raffle and Matching Fund event will be held with the proceeds going to the Willow Foundation, a day shelter for the homeless in Hazleton which is open seven days a week providing breakfast, lunch, and a safe environment for the unhoused. Members and guests will also be asked to bring items to donate to the shelter.

Another topic that was discussed was an ice cream social at a local senior citizens center. Members are still working to finalize plans for this event. An additional item that is in the planning stages is to have our Hazleton branches do a project to support our veterans in conjunction with the Valor Clinic Foundation organization. The District is hoping to get these two projects completed. As information about either one becomes available, it will be posted on LPSCU Life's Facebook page.

REV. DIANISKA DISTRICT

The Reverend Dianiska District held its spring meeting on April 13, 2026, at Grotto Pizza, located at the Wyoming Valley Mall in Wilkes-Barre, Pennsylvania. Members in attendance were treated to their meal, courtesy of the District. Several ideas and topics were discussed. Plans for the Christmas party will be finalized at next meeting, at a date to be determined.

LEHIGH VALLEY OKRES

Lehigh Valley Okres members held their spring meeting on Friday, May 15, 2026. Members in attendance were Jean, Jeff, Eric, and Ben Kosalko, Sarah Reid, Claire Egan (home from Michigan), and Marie Egan.

Members discussed plans for a donation to be made to St. Ursula's Women's Guild from their upcoming Basket Raffle. The raffle will be held October 3-4, 2026. Other ideas were reviewed for future activities for the group.

This year's Holiday Brunch was tentatively set for Sunday, November 29. More details will follow as they become available.

PITTSBURGH DISTRICT

Members of the Pittsburgh District held their annual spring meeting on April 26, 2026. Approximately twenty members and guests gathered at St. Maximilian Kobe Church in Homestead, Pennsylvania.

District President Susan Ondrejco called the meeting to order. The treasurer's report was read by Gerry Killay and accepted as presented. Upcoming events were discussed. For more information regarding these events please reach out to your branch secretary.

A delicious lunch of spaghetti and meatballs, salad, fruit, and garlic bread was served by the ladies of the church. Afterwards, a Chinese auction was held.

Don't forget to attend the annual Slovak Day at Kennywood Park on July 16th this year!

Members of the Pittsburgh District at their spring meeting.

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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.

Board of Directors Semi-Annual Meeting Notice

This announcement is made to all members of the LPSCU that the Semi-Annual Meeting of the Board of Directors will convene virtually on Friday, September 21, 2026, at 6:30 p.m. and continue until all Semi-Annual Meeting business has been completed.

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 Semi-Annual Meeting should be received no later than August 1, 2026.

Branch 213 Supports Bear Creek Little League

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 throughout the 2026 baseball season. The LPSCU Life banner is pictured below. Branch 213 is proud to support its local communities!

In Memoriam

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

NAME	BRANCH	LOCATION
Gloria Antos	19	Swoyersville, PA
Mary Vesci	60	W. Hazleton, PA
Susan Zimmerman	60	W. Hazleton, PA
Elaine Lewandowski*	77	Lorain, OH
Eleanor Groenewold	83	Bethlehem, PA
Helen Graczyk	130	Bethlehem, PA
Francis McHugh, Jr.*	158	Chicago, IL
Lorraine Dumblosky	197	Wilkes-Barre, PA
Joseph Petro	197	Wilkes-Barre, PA
Vincent G. Stepulis	197	Wilkes-Barre, PA

**Multiple certificates*

Executive Finance Committee Meeting Summary

May 20, 2026 ❖ Home Office, Wilkes-Barre, Pennsylvania

Opening

President Theresa Kluchinski called the meeting to order. There were three members present and one excused.

Minutes

The committee reviewed and accepted the minutes of the Executive Finance Committee meeting held on February 25, 2026.

Correspondence/Requests

There were three pieces of correspondence received. They included a thank you from the Benedictine High School for a donation, a request from the Sisters of Saints Cyril and Methodius, and a request from the Western Pennsylvania Slovak Day Association. The EFC discussed the requests. They approved donations to the Sisters of Saints Cyril and Methodius and a donation to purchase an ad in support of the Western Pennsylvania Slovak Day Association. The EFC was informed that two additional donations were made in conjunction with the American Fraternal Alliance Spring Symposium. One was made to the St. Baldrick's Foundation and one to the Wounded Warriors Project.

Financial Statement Review

EFC members were provided with various statements and records associated with the banking, investments, and financial statements for the months of February, March, and April 2026. The various documents were reviewed and discussed. Items discussed or questioned include:

- Work performed to contact owners of uncashed checks listed on bank reconciliations.
- Activity occurring during the period under review in the transfer checking account. The activity discussed includes the maturity of a certificate of deposit as well as approved reinvestment of the funds.
- The Home Office Branch balance report.
- Items listed as purchases on the corporate credit card statement and cash back balances.
- Increases and decreases shown on financial graphs presented by President Kluchinski.
- Details of the balances reported on the First Quarter Financial Statement file with the Pennsylvania Insurance Department.
- Investment detail reported in the First Quarter Statement which includes investments purchased and sold.
- Balances shown on the LPSCU accounting records which were reconciled with the First Quarter Statement.

Investment Portfolio

Investment information was reported as of the month end February, March, and April 2026. The information included the details of transactions occurring during the months under review. Gain and loss information attributed to the sale of investments was also listed. Additional market value information was distributed to the EFC through the Market Value Spreadsheet. The following were noted during discussion:

- All the categories of investments have shown an increase in market value since December of 2025.
- Net profit and losses generated by the stock portfolio appear to be producing a net zero result.
- Details of investment activity resulting from investment maturities which were distributed to the EFC and approved prior to the meeting were discussed.

Home Office

The Executive Officers reported on various items that are associated with the maintenance of the Home Office building. They included items concerning the water meter, exterior lighting, and the alarm system maintenance. The EFC was advised that the building appraisal requested by the board had been contracted for and a site visit was complete. They were also advised that the cyber risk assessment approved for 2026 was completed with the results being distributed to the board. Recommendations for improvement were listed with the status implementation of each being reported.

- Additional items reported on for the purpose of updating the EFC with the status of work include:
- Progress with consolidation procedures manuals for housing on SharePoint.
- Progress on the authorized change to the 401 (k) administrator.
- Filings with the state insurance department to maintain compliance with requirements.
- Completion of the annual escheats review. The review resulted in a negative report being filed in 2026.

2026 Budget

President Kluchinski distributed the updated budget for 2026. The sheet contains actual results through April of 2026 which allowed for comparison with the budgeted numbers. During discussion the following were noted:

- Actual results appear to be in line with budget numbers.
- Matured endowments paid were higher than predicted.
- Annuity claims were not assigned a budget amount and the LPSCU incurred a large claim at the end of the First Quarter.

Other Business

None.

Meeting Date

The next meeting is tentatively scheduled for August 19, 2026.

There being no further business, the EFC adjourned.

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.

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65	$44.57	$39.17
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Lehigh Valley Residents…

LPSCU Life is seeking individuals to sell and/or service existing members in the Lehigh Valley of Pennsylvania. We are looking for:

- Independent agents who are willing to sell our life and annuity products.
- Individuals who are willing to service existing members.

Interested individuals can contact LPSCU President Theresa Kluchinski or LPSCU Secretary-Treasurer John Andrzejewski at 888-834-6614 or email lpscu@lpscu.org.

THE 2026 MARGARET SABOL SCHOLARSHIP AWARD

$1,000 ANNUAL AWARD

The LPSCU is proud to continue to offer this award to full time students pursuing a Medical or Science degree, including STEM programs. This award is given in memory of Margaret Sabol, who was a member of LPSCU Branch 42 in Pittsburgh, Pennsylvania. It is funded entirely through the generosity of Margaret's daughter, who is also a member of Branch 42.

Any LPSCU member may apply, regardless of the amount or type of life insurance they have, but applicants must meet the following criteria to be eligible for this memorial award:

- Attend an accredited college/university in the fall of 2026 on a full-time basis pursuing a degree in Medicine or Science (including STEM programs). Proof of acceptance/attendance is required.
- Provide a digital or hard copy wallet-size head-shot color photo.
- Provide two letters of recommendation from a teacher, friend, or religious affiliation.
- Submit a one-page essay on "Why this degree is important to me."

The recipient of the Margaret Sabol Scholarship Award will receive $1,000. No individual shall be eligible to receive the scholarship more than two times. The recipient will be selected by Margaret Sabol's daughter from among all the qualified applicants.

Applications must be postmarked by August 15, 2026. Request an application by contacting one of the choices listed below. Send completed applications to:

Ladies Pennsylvania Slovak Catholic Union
ATTN: Margaret Sabol Award
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

Calendar of Events

continued from page 2

23 – Msgr. Beeda District's fall meeting at 6:00 p.m. at Vesuvio's Restaurant, Drums, Pennsylvania. Contact Anita Gregory (570-788-3263) if you plan to attend.

30 – Deadline to apply for the LPSCU's 2026 Post Graduate Award. *Details on this page.*

OCTOBER

1 – New Jersey/New York Fraternal Alliance Meeting, Atlantic City, New Jersey.

3-4 – The Lehigh Valley Okres will hold a Basket Raffle with proceeds going to St. Ursula's Women's Guild. *Details to follow.*

4 – The Pittsburgh District is hosting a Bingo Luncheon at 1:00 p.m. at Gaetano's Banquet Center, 1617 Banksville Road, Pittsburgh, Pennsylvania. Tickets are $40. RSVP to Susan Ondrejco by September 18. *See page 17 for more details.*

18-20 – Pennsylvania Fraternal Alliance Meeting, State College, Pennsylvania

NOVEMBER

12 – AFA Lunch and Learn, San Antonio, Texas

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

29 – Msgr. Beeda District's Christmas party at Sand Springs Restaurant, Magnolia Room, 10 Clubhouse Drive, Drums, Pennsylvania, at 1:00 p.m. RSVP to Anita Gregory (570-788-3263) by November 16. A Holiday raffle and Matching Fund event will also take place at the party.

LPSCU 2026 POST GRADUATE AWARD

The LPSCU is offering a Post Graduate Award Benefit to our members who are awarded a Master's or Doctorate degree during the period running from July 1, 2025, to August 30, 2026. Applicants must have a minimum of $5,000 of insurance through the LPSCU in order to apply for the $500 award. Applicants can increase their current face amount to meet the $5,000 requirement.

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

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

- Be a member of the LPSCU for at least five years with a $5,000 permanent reserve life insurance certificate. (Term insurance is excluded.)
- Provide a photocopy of the Master's and/or Doctorate degree received.
- Provide documentation that the degree was awarded between July 1, 2025 and August 30, 2026.
- Provide a digital or hard copy wallet-size head-shot color photo.

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

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

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

2026 LPSCU PET PHOTO CONTEST

Get your cameras ready!

We are having a photography contest featuring your pets. Submit your photo in one of the following four categories:

Cutest, *Ugliest*, *Funniest*, and finally, the *Best Costume*.

- Entrants may enter more than one pet.
- Entrants may submit pet photos in more than one category.
- Entries must be submitted by **August 31, 2026**. See below for information required for submission.
- Entries are open to LPSCU members only. Entrants must be the owner of the pet being submitted.
- Email submissions with digital photos are preferred, but feel free to mail in any size photo, up to 8" x 10", unmounted, in black and white or color. No computer generated photos and no touched up or computer enhanced photos are permitted. Digital photos should be ones the entrant has taken without any editing or enhancements.
- Judging will be done by a committee appointed by the LPSCU Board of Directors.
- Winners will be notified by email.
- Winning photos will appear in the last *Morning Star* issue of 2026.
- No purchase or entry fees are required.
- Photos submitted will not be returned.
- The winner of each category will receive a $25 cash prize.

Send your photos and brief comments telling us a little about your pet to lpscu@lpscu.org or mail them to:

LPSCU Pet Photo Contest
71 S. Washington Street
Wilkes-Barre, PA 18701

Category for Pet Photo: _____

Entrant's Name & Branch No.: _____

Email Address: _____

Phone Number: _____

Street Address: _____

City/State/Zip: _____

From Sleep in Heavenly Peace
Luzerne County, Pennsylvania

Dear Ladies of LPSCU:

I wanted to thank you so very much for your kind heart and donation [from LPSCU Branch 213] to Sleep in Heavenly Peace.

Without people like you and your generosity, we would not be able to accomplish all that we have over the last several years. We are small but making some headway thanks to you!

We currently have a backlog of over 800 requests so your donation will go straight to purchasing lumber for our next build.

Thank you for all of the bedding and for including us at your annual luncheon. It was wonderful.

Thank you greatly and I hope you have a wonderful New Year!

Thank you,
Denise M. Ogurkis
President

The signature on this letter was incorrect when it was printed in the March/April issue. We are reprinting it correctly here and apologize for the error.

From St. Andrew Parish
Wilkes-Barre, Pennsylvania

Dear LPSCU Members,

Greetings to you from St. Andrew Parish!

As in the second letter of Saint Paul to the Corinthians 9-8: "God loves a cheerful giver." Our parish has been blessed richly because of your kindness, generosity and love!

On behalf of our parish community, I am grateful and thankful for your generous donation [from Branch 213, Dallas, Pennsylvania].

We are joining hands together to do God's work. May God's blessings and love always be with you.

Gratefully, with many prayers,
Father Vincent Dang
Pastor

From Brighter Journeys
Wilkes-Barre, Pennsylvania

We received your check [as a result of the Matching Fund project from Branch 213, Dallas, Pennsylvania]. Thank you so much!

Sarah Smigelski

From Brighter Journeys
Wilkes-Barre, Pennsylvania

Dear Board Members of LPSCU Life,

Thank you so much for your matching fund contribution [made through a Matching Fund project by Branch 213] to our organization, Brighter Journeys! We appreciate your support and all that you do as a charitable fraternal organization!

Thank you again!

Sincerely,
The Board Members and Families of Brighter Journeys

Western Pennsylvania Slovak Day Committee

Presents

103rd *Annual*

AMERICAN SLOVAK DAY

THURSDAY, JULY 16, 2026

Kennywood Park ~ West Mifflin, PA

Our Slovak Heritage!

Slovak Day Tickets $33 (Ages 4+)
Flex Date Ticket $40
Tickets/Info: Mary Lou 412-462-1957

Slovak Kitchen Opens 12:30 p.m. Pavilion #4
(Cash Only for food purchases)
PROGRAM

Slovak Fraternal Societies ~ Displays ~ Vendors . . . .(All Day). . . Pavilion #5

Children's Activities . . . . . 12:30 p.m. . . Pavilion #9
Music by George Batyi & Friends . . . . . .1:00 p.m. to 3:00 p.m. . . Pavilion #4
How To Make Ceregi . . . . . 2:00 p.m. . . Pavilion #3
Greetings and Introductions . . . . . 3:45 p.m. . . Pavilion #5

Mass at 4:00 p.m. ~ Main Pavilion #5 Stage
with
Priests and Deacons of Pittsburgh and Greensburg Dioceses

Slovak Folk Entertainment ~ Main Pavilion Stage ~ 5:00 p.m.
Pittsburgh Slovakians

LPSCU Life

Security, Peace of Mind

Our Vision...

is to create a future
of security and prosperity
through affordable insurance
and annuity products,
programs, and benefits
while embracing
our Catholic faith,
ethnic culture,
heritage, and
sense of community.

Welcoming a Newborn?

If at least one parent is an LPSCU member in good standing, an infant (10 days to 6 months of age) can receive a benefit of $2,000 life insurance. There is no cost to the family. The benefit will begin once the Home Office receives notification of the birth and expires when the infant reaches six months of age.

Summary of the Annual Board Meeting

March 27, 2026 ❖ Wilkes-Barre, Pennsylvania

Call to Order

President Theresa Kluchinski called the meeting to order at 8:30 a.m. in Wilkes-Barre, Pennsylvania. All members of the board were present.

Approval of Agenda/Minutes

Motions and seconds to approve the agenda and the minutes of the winter 2025 meeting were made. The motions passed.

Consultants' Presentation

President Kluchinski welcomed the LPSCU's appointed actuary and investment managers to the meeting who presented reports regarding their respective areas of expertise. A period of questions and answers followed. There were no motions for action as a result.

Correspondence

Secretary-Treasurer John Andrzejewski reported that there were two letters and three thank you notes received. The letters included the annual CPA engagement letter and an appeal from the Slovak Catholic Federation. The board engaged in discussion. The board also engaged regarding the annual donation to the Conference of Slovak Clergy. A motion was made and seconded to suspend the donation for one year due to current economic conditions. The motion passed.

Resolutions

Several resolutions are considered on an annual basis by the board. The resolutions consist of the following: Golden Age Benefit Resolution, 80 Year Age Resolution, Certificate Loan Resolution, Minor Beneficiary Account Rate of Interest Resolution, and the approval of appointments to various professional consulting positions. A separate motion was made and seconded to approve each of the resolutions presented and the list of consultants. Each motion passed.

Financial Reports

Board members were provided with and reviewed financial reports which are required by the State of Pennsylvania and were completed for the year end December 31, 2025. Details within the reports were discussed with no action in the form of a resulting motion. The Statement of Investment Policy was also considered at this point in the meeting. There was a minor change to the minium investment percentages proposed. After a brief discussion regarding the change, a motion was made and seconded to approve the change to the Statement of Investment Policy. The motion passed.

Reports of Officers and Directors

President Kluchinski opened the floor for review and discussion of the reports submitted prior to the meeting. Details contained in the reports were given and several key items were discussed in detail. The reports covered in this section include those from the Fraternal Activities Director, Chair of Trustees, Internal Audit, President, Public Relations Director, Vice President, Secretary-Treasurer, and the Trustees. One of the Trustee's reports engaged the board in discussion about the website with no motions being made as a result.

Home Office Report

A separate Home Office report was submitted by President Kluchinski. Secretary-Treasurer Andrzejewski covered items associated with the Home Office as a part of his report to the board. President Kluchinski reviewed her report with discussion on the following: Crisis Business Continuity and Disaster Recovery Plan; Network Security Assessment; Information Security Policy; and the Annuity Guaranteed Minimum Rate Changes. The following motions resulted:

- A motion was made and seconded to approve the Crisis Business Continuity and Disaster Recovery Plan as revised. The motion passed.
- A motion was made and seconded to approve the Information Security Policy as presented. The motion passed.
- A motion was made and seconded to keep the Certificate Annuity Guaranteed Rate at 3%. The motion passed

Convention

President Kluchinski reported that approval for the 2024 changes to the LPSCU Constitution and Bylaws has not been received. She then started a discussion regarding the 2028 convention. The discussion covered information collected about potential convention sites and the 2028 convention budget. As a result of discussion, the following decisions were made by consensus:

- That the 2028 convention would be held in Lancaster, Pennsylvania. The board directed the Executive Officers to investigate the facilities identified.
- Several modifications to the order of the convention were agreed upon including seeking space for a Sunday through Tuesday event.

Unfinished Business

The topics discussed under Unfinished Business included the new Direct Advertising/Target Audience campaign, the Pet Contest, the development of a special offer campaign, *Morning Star (Zornicka)* analysis, and the Own vs. Rent analysis. Discussion resulted in the following:

- A motion was made and seconded to authorize the Executive Officers to move the analysis to the next phase as discussed. The motion passed.
- The discussion of the Chapter Toolkit was wrapped up by President Kluchinski as she asked the board members to review the next steps outlined in the toolkit and prepare to engage in discussion during the Mid-Year meeting.
- The board agreed by way of consensus to implement the recommendations for change to the *Morning Star* which were outlined in the analysis presented by President Kluchinski.

Strategic Plan

Suggested changes to the Strategic Plan were submitted to the board. The discussion focused on a document submit-

ted by Trustee Hladek which contained recommendations for modification to the Strategic Plan. Due to time constraints, the discussion was tabled.

New Business

Annuity Rate – A motion was made and seconded to set the renewal rate for annuities at 4% through June 30, 2026. The motion passed.

Branch Deposit Program – A motion and second was made to set the rate at 1.5% through June 30, 2026. The motion passed.

Good of the Organization

A personal observation report was submitted by Trustee Hladek. The report touched on three areas with observations that were discussed by the board with no motions resulting from the discussion.

Next Meeting and Closing

The next meeting is scheduled for June 22, 2027. The meeting was then adjourned.

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

LPSCU 2026 RELIGIOUS AWARDS

FOR MEMBERS ENTERING RELIGIOUS LIFE

❖ **St. John Vianney**
❖ **St. Theresa of the Little Flower**
❖ **St. André Bessette**

$300 ANNUALLY

The LPSCU is offering three separate Religious Awards for members entering religious life. They are:

- **The St. John Vianney Award**
  This award is offered to any male member of the LPSCU aspiring to the priesthood. The member may apply for the $300 award upon entrance into an approved program of priestly formation. The award may be renewed for each successive year until ordination, provided the member re-applies for said award each year.
- **The St. Theresa of the Little Flower Award**
  This award is offered to any female member of the LPSCU aspiring to religious life. The member may apply for the $300 award upon completion of her first year of Novitiate. The award may be renewed annually until the member is professed as a religious nun, provided she re-applies for said award each year.
- **The St. André Bessette Award**
  This award is offered to a male member of the LPSCU aspiring to religious life as a brother in a religious congregation. He may apply for the $300 award upon entrance into an approved program for religious brother formation. The award may be renewed annually for each successive year until completion of the program, provided the member re-applies for said award each year.

Following are the guidelines for applying for each of the Religious Awards. All applicants must:

- Be a member of the LPSCU for two years with a minimum $2,000 permanent reserve life insurance certificate (excludes term insurance).
- Provide a digital or hard copy wallet-size head-shot color photo.
- Re-apply each year while attending/completing studies for Religious Life in order to receive the award each year of his/her religious training.

Applicants must meet all criteria outlined and provide data indicated to be eligible. Incomplete applications or those missing data requirements will not be considered. All materials become the property of the LPSCU and will not be returned.

Applications are available from the LPSCU Home Office or its website. **Applications for the 2026 awards must be postmarked by August 31, 2026.**

Submit applications to:
Ladies Pennsylvania Slovak Catholic Union
ATTN: Religious Awards
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

LPSCU WHOLE LIFE INSURANCE PLAN

If you're looking for a very economical insurance plan, LPSCU Whole Life should be examined as a viable option. Premiums are considered to be low and affordable for any applicant's age. Whole Life Insurance plans offer the advantage of having substantial life insurance protection with low premium payments.

This plan is offered to individuals from age 0 to 70 and premiums, which are paid during the life of the insured, can be paid on a monthly, quarterly, semiannual, or annual basis. Coverage remains in full force and effect for the entire life of the insured. Upon the insured's death, the face amount is payable to the insured's named beneficiary/ies, except as provided within the contract regarding Suicide and Contestability.

In addition to its low premiums, the LPSCU Whole Life Plan offers the added fraternal benefits of educational awards, youth and adult activities, newborn benefit, prescription discount plan, official publication, and discount car rental, to name a few. Check with your Branch representative or LPSCU Home Office for the latest fraternal benefits available.

During these unstable economic times, the Whole Life Plan offered by the LPSCU is economical and beneficial for estate planning and can especially help with the ever-increasing cost of funeral expenses.

For those who qualify, the Whole Life Plan also offers the "Paid Up at 80+" benefit. Any insured member with a Whole Life Certificate who turns 80 years of age and has 25 years of LPSCU membership while holding this plan will not have to pay any further premiums, as the certificate becomes paid up. (This member benefit is reviewed on an annual basis and is subject to change.)

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 Whole Life Insurance Plan. The premiums listed are based on $1,000 of life insurance coverage. Semiannual and Quarterly premium rates are also available by contacting your Branch Secretary or the Home Office.

WHOLE LIFE ANNUAL AND MONTHLY PREMIUM RATES PER $1,000

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

Issue	Annual		Monthly	
Age	Male	Female	Male	Female
0	$6.17	$6.07	$0.56	$0.55
1	6.21	6.11	0.56	0.55
2	6.26	6.15	0.56	0.55
3	6.30	6.20	0.57	0.56
4	6.34	6.24	0.57	0.56
5	6.39	6.28	0.58	0.57
6	6.43	6.32	0.58	0.57
7	6.47	6.36	0.58	0.57
8	6.51	6.41	0.59	0.58
9	6.56	6.45	0.59	0.58
10	6.60	6.49	0.59	0.58
11	6.64	6.54	0.60	0.59
12	6.68	6.58	0.60	0.59
13	6.73	6.62	0.61	0.60
14	6.77	6.67	0.61	0.60
15	6.81	6.71	0.61	0.60
16	7.03	6.75	0.63	0.61
17	7.26	6.80	0.65	0.61
18	7.50	6.84	0.68	0.62
19	7.74	6.89	0.70	0.62
20	7.99	6.93	0.72	0.62
21	8.25	6.98	0.74	0.63
22	8.52	7.16	0.77	0.64
23	8.80	7.41	0.79	0.67
24	9.09	7.67	0.82	0.69
25	9.40	7.94	0.85	0.71
26	9.72	8.22	0.87	0.74
27	10.05	8.52	0.90	0.77
28	10.40	8.83	0.94	0.79
29	10.76	9.15	0.97	0.82
30	11.15	9.48	1.00	0.85
31	11.55	9.83	1.04	0.88
32	11.97	10.20	1.08	0.92
33	12.41	10.58	1.12	0.95
34	12.86	10.97	1.16	0.99
35	13.34	11.39	1.20	1.03

Issue	Annual		Monthly	
Age	Male	Female	Male	Female
36	$13.83	$11.82	$1.24	$1.06
37	14.35	12.27	1.29	1.10
38	14.88	12.74	1.34	1.15
39	15.44	13.23	1.39	1.19
40	16.02	13.74	1.44	1.24
41	16.63	14.28	1.50	1.29
42	17.28	14.84	1.56	1.34
43	18.04	15.44	1.62	1.39
44	18.83	16.07	1.69	1.45
45	19.69	16.76	1.77	1.51
46	20.57	17.49	1.85	1.57
47	21.51	18.27	1.94	1.64
48	22.50	19.09	2.03	1.72
49	23.55	19.94	2.12	1.79
50	24.67	20.84	2.22	1.88
51	25.89	21.81	2.33	1.96
52	27.13	22.77	2.44	2.05
53	28.43	23.78	2.56	2.14
54	29.82	24.84	2.68	2.24
55	31.28	25.96	2.82	2.34
56	32.82	27.13	2.95	2.44
57	34.45	28.36	3.10	2.55
58	36.17	29.66	3.26	2.67
59	38.03	31.13	3.42	2.80
60	40.01	32.69	3.60	2.94
61	42.11	34.36	3.79	3.09
62	44.34	36.14	3.99	3.25
63	46.70	38.04	4.20	3.42
64	49.20	40.07	4.43	3.61
65	51.85	42.24	4.67	3.80
66	54.69	44.57	4.92	4.01
67	57.73	47.06	5.20	4.24
68	61.01	49.74	5.49	4.48
69	64.55	52.62	5.81	4.74
70	68.48	55.72	6.16	5.01

Protect Your Life Insurance!

LPSCU Life
Security, Peace of Mind

AGENT'S GUIDE

IRREVOCABLE LIFE INSURANCE
BURIAL TRUST

71 S Washington Street, Wilkes-Barre, PA 18701
Phone 888-834-6614 • Fax 570-823-4464 • lpscu@lpscu.org

LPSCU Life's Irrevocable Life Insurance Burial Trust

LPSCU Life's Irrevocable Life Insurance Burial Trust is a legal document by which a person sets aside a specific amount of money to be used for a certain purpose. In this case, that purpose is to pay for funeral expenses.

The LPSCU Life Irrevocable Life Insurance Burial Trust is available on any new or existing LPSCU Life Whole Life Plan; however, the insured must be between ages 50 and 85 to apply for coverage. Minimum and maximum face amounts apply.

This Burial Trust is available to residents in Illinois, Indiana, New Jersey, Ohio, and Pennsylvania.

For more information on the LPSCU Life Irrevocable Life Insurance Burial Trust, contact your local representative or the Home Office.

New Insurance Issued

Branch	Branch Representative	Jan/May 2026	Year-to-Date Total
19	John Andrzejewski*	$10,000.00	$10,000.00
79	Joan Hladek	$30,000.00	$30,000.00
90	Theresa Kluchinski	$10,000.00	$10,000.00
213	Theresa Kluchinski	$50,000.00	$50,000.00
		$90,000.00	$90,000.00

*Sold through Home Office

LPSCU Member Receives Recognition

Emma Gregory, a member of Branch 60 (West Hazleton, Pennsylvania), received recognition in the 2025/2026 Highmark Caring Place poster contest. Emma, an 8th grade student at St. Joan of Arc School in Hershey, Pennsylvania, was recognized as a middle school finalist in the Central Pennsylvania region.

Emma was extremely surprised when the presentation was made to her at her school on Wednesday, March 25, 2026. Her parents, Natalie and Jonathan Gregory, as well all the middle school students were on hand for the presentation. Highmark received many wonderful and creative entries but was particularly impressed with Emma's. She received a finalist recognition certificate and a $25.00 Amazon gift card. To make things extra special, the award was presented on Emma's birthday.

The LPSCU congratulates Emma on her accomplishment.

L-R: Cynthia Mindy (Emma's art teacher), Jonathan Gregory, Natalie Gregory, Emma Gregory, Brenda Schultz (Highmark Caring Place representative), and Sister Eileen (St. Joan of Arc principal).

Are you making the most of your LPSCU membership?

How many of these benefits are you taking advantage of?

- Book Buy Program
- Elder Law Benefit
- Enterprise Car Rental
- Liberty Mutual Car Insurance
- Liberty Mutual Pet Insurance
- Scriptsave Benefit
- Wedding/Anniversary Cross
- 529 Education Savings Plan
- Newborn Benefit

For more information on any of the above benefits, visit www.lpscu.org.

SS.C.M. Appeal Update

The Saints Cyril and Methodius Appeal is in its 48th year raising money to assist the Pontifical Slovak Institute and College of Saints Cyril and Methodius in Rome. The appeal relies upon the generosity of individual donors in addition to collections taken up in parishes of Slovak ancestry. A direct mailing asking for donations was sent in January to local district and branch leaders from the four Catholic Slovak fraternal organizations, members of the Slovak Catholic Federation, clergy with Slovak ancestry, and previous donors.

As of May 20, 2026, the 2026 Appeal has received $19,977.34 from 138 donors. Donations totaling $100 have been received from Branch 6 (Wilkes-Barre, Pennsylvania), Branch 90 (Johnstown, Pennsylvania), and Branch 213 (Dallas, Pennsylvania) of the LPSCU. There are thirty-seven other branches, districts, and home offices from our Slovak Catholic fraternal organizations, nine churches, seventeen clergy and religious, as well as seventy-two individuals that have made donations. On behalf of the Pontifical College, thank you for your continued generosity and support.

Anyone wishing to contribute 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. **Gifts received after November 30, 2026, will be credited toward 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

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.

INSURANCE POLICY CHECKLIST

✓ **Beneficiary:**
Is my named beneficiary living?
Do I want to change my beneficiary?

✓ **Address:**
Is my current address on file with the Home Office?

It is very important that this information be correct and up-to-date. Please contact the Home Office or your Branch Secretary to make any necessary changes or corrections.

Get Yours Now!

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 18703-0032

Get one before they're gone!

Donate to the LPSCU Scholarship Program

Would you like to help our young members who are facing ever increasing tuition expenses? You can by donating now to our LPSCU Scholarship Program!

Send your check payable to:

LPSCU
P.O. Box 32
Wilkes-Barre, PA 18703-0032

Include your name, address, phone number, and e-mail address. And be sure you remember to tell us it's a donation to fund our scholarship program! It's such a rewarding feeling to know you've helped our young members pursue and achieve their educational goals through our LPSCU Scholarship Awards.

Donations of any amount are gratefully accepted and donors will be recognized in the *Morning Star.*

Donations of
$100 to $499 will receive a Leaf
and $500 or more will receive a Stone
on our Tree of Life.

See page 19 for more information on the LPSCU Tree of Life.

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
Cavenas, Keri L. – Mahanoy City, PA
Cibulish, Thomas – Saint Johns, FL
Clifford, Brian – Scranton, PA
Costello, Thomas – Allentown, PA
Cusick, Thomas – Edwardsvile, PA
Doran, James – Hesperia, CA
Garas, Alana – Annapolis, MD
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
Lawrence, Brianna – Bethlehem, 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
Pavlovich, Courtney – Goose Creek, SC
Renna, Laura – Baldwin, NY
Rich, Austin – Burton, OH
Riker, Molly A. – Glen Allen, VA
Roth, Scott E. – Panama, NY
Rowley, John – Mahanoy City, PA
Rusnak, Susan – Churchville, PA
Samson-Frazer, Margaret – Jupiter, FL
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
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 lpscu@lpscu.org. Your assistance is greatly appreciated.

NJ/NY Fraternal Alliance 2026 Youth Volunteer Award

Are you an LPSCU member that is between 16 and 22 years of age and have been a member for at least one year? Do you live in New Jersey or New York? Do you volunteer for the LPSCU and your community? If you answered "yes" to all of these questions, then don't delay – apply for the New Jersey/ New York Fraternal Alliance 2026 Youth Volunteer Award.

You can find the award application and all the requirements on the LPSCU's website (www.lpscu.org). Make sure it's postmarked by **September 1, 2026**. Each award winner will receive a check for $500! An individual can only receive the award once.

Cooking Corner

Since we didn't have room for last issue's recipe, we're including it here, along with the one for this issue.

PEACHES AND CREAM CHEESECAKE

¾ c. flour
3½ oz. pkg. dry vanilla pudding (not instant)
1 tsp. baking powder
½ tsp. salt
1 egg
3 tsp. margarine
½ c. milk
20 oz. can sliced peaches, drained (reserve juice)

Filling
8 oz. cream cheese
3 Tbsp. peach juice
½ c. sugar

Topping
1 Tbsp. sugar
½ tsp. cinnamon

Combine the first seven ingredients and beat for two minutes at medium speed. Put into a greased 9-inch pie plate. Place the drained peaches over the batter.

Filling: Combine cream cheese, sugar, and peach juice; beat for two minutes at medium speed. Spoon filling to within one inch of edge of batter.

Topping: Combine sugar and cinnamon. Sprinkle over cream cheese filling.

Bake at 350 degrees for 30 to 35 minutes.

EASY BLUEBERRY DESSERT

21 oz. can blueberry pie filling
1 box yellow cake mix
½ c. melted butter
1/3 c. chopped walnuts

Place pie filling in a greased crock pot. In a bowl, mix butter and cake mix. Mixture will be crumbly. Sprinkle over pie filling. Sprinkle with walnuts. Cover and cook on low for 4 hours, or on high for 2 hours. Allow to cool slightly and then scoop out and serve with ice cream.

DO YOU NEED A VERY SPECIAL 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

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Address _____

City/State/Zip _____

Phone _____

Enclosed is (please check one):

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☐ **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:

_____
_____
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_____
_____
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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.

Focusing on National Awareness Month

Deborah McKinley, LPSCU Public Relations Director

JULY
Plastic Free Month

Plastic Free July began as a humble initiative in 2011, growing into the award-winning campaign it is today. It was started in Australia and has now spread to become a global movement. While July is the focal month, many people find that once they start, they follow the practices all year long.

What are some ways you can get started? Below are easy things any one of us can do:

- *Coffee Cups* – Bring your own reusable coffee cup to places like Starbucks or Dunkin Donuts. Starbucks will even reward you for bringing your own cup!
- *Reusable Shopping Bags* – Bring your own reusable shopping bags to the grocery store. I personally started doing this. While at first I kept forgetting to bring them into the store, once I got into the habit of doing so, it is now second nature. You can even store them in your car so you'll always have them handy when you go shopping.
- *Plastic Straws* – Refuse a plastic straw and bring your own reusable one. Or, like me, don't drink out of any straw.
- *Water Bottles* – Use your own reusable, refillable water bottle. There are so many different brands of reusable water bottles available, and they keep the water colder hours longer than any plastic bottle.

I'm sure you've heard the slogan, "Reduce, Reuse, Recycle." Reduce the extra plastic that comes with many packaged items (both food and non-food). Reuse items as much as possible. And finally, recycle what you can.

You can also make an impact by signing up for the Plastic Free Challenge at www.plasticfreejuly.org. Once you sign up, you'll receive weekly emails during July to keep you motivated. Plus, they won't sell your email so you don't have to worry about being inundated with emails from places you don't even know.

AUGUST
National Wellness Month

National Wellness Month was established in 2018 and is observed during the month of August. The concept of wellness is to encourage people to make themselves a priority, manage stress better, as well as create and follow healthy daily routines. There are three main focal areas highlighted during the month. These are self-care, physical health, and mental well-being.

Below are some concrete ways you can be on your way to a better version of yourself:

- *Screentime Break* – Give yourself a break from looking at a screen, whether on your phone, TV, or laptop. Have some down time.
- *Stay Hydrated* – Try and drink water every day. The recommended amount is two liters (about 68 ounces) per day. If you're not drinking that much currently, start small and increase the amount you drink every day.
- *Add Something New to Your Routine* – Try to incorporate something new into your daily routine.
- *Try New Healthy Foods* – You may not like every new food you try, but you'll never like any if you don't try them!
- *Set Realistic Goals* – Don't overwhelm yourself by setting too many goals all at the same time. Make one goal and strive to reach it before moving onto the next one.
- *Become Organized* – Again, you don't need to suddenly focus on all areas of your life at once. Concentrate on one area at a time – whether it is work or home related.
- *Focus on the Positives* – What made you smile today? What is a small goal that you achieved today?
- *Try Something New* – Is there a new restaurant you want to try? A new exercise routine? Step out of your perceived comfort zone and give it a try. What's the worst that can happen?
- *Celebrate ALL Wins* – It can be as small as crossing an item off your "to do" list to reaching a milestone goal. Every single win, regardless of its size, should be celebrated.

I know I feel much better mentally if I cross even one item off my daily "to do" list. It gives me a sense of accomplishment. I'm a lap swimmer and recently set a goal for myself of 20,000 laps for the season. I've always heard that if you tell someone your goal, you're more likely to reach it because you feel more "accountable" for it, plus you've taken ownership of it. So, I posted my goal on Facebook. It is amazing how many people have been offering words of encouragement and inquiring what the current count is of completed laps, which in turn is giving me motivation. (By the way, it's over 10,000 as of the end of June.)

Bottom line – tomorrow is going to come in twenty-four hours whether you attempt any one of the items suggested above, for either month. What's the harm in trying at least one of them? To quote the ancient philosopher Tao Te Ching, "A journey of a thousand miles begins with a single step." Take the step!

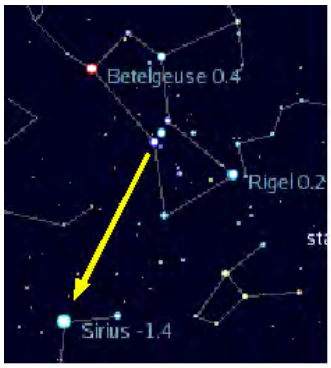
The purpose of these monthly awareness articles is to bring to the forefront issues that people deal with every day but probably don't think about on a daily basis. The better informed we are, the better we can react to situations as they arise.

Follow us on…

Junior Branch Journal

July and the Dog Days of Summer

In 44 B.C., the Roman Senate named July in honor of Roman general and statesman Julius Caesar, being the month of his birth. Before then it was called Quintilis, being the fifth month of the calendar that started with March. "Dog days" are considered to begin in early July in the Northern Hemisphere.



The Dog Star Sirius can be easily located in the heavens by following the line created by Orion's Belt.

The dog days or dog days of summer were historically the period following the rising of the star system Sirius (known as the "Dog Star"), which Hellenistic astrology connected with heat, drought, sudden thunderstorms, lethargy, fever, mad dogs, and bad luck. They are now taken to be the hottest, most uncomfortable part of summer in the Northern Hemisphere.

Although Sirius is the brightest star in the night sky, it is 8.7 light-years away from Earth and has no effect whatsoever on the planet's weather or temperature.

Did You Know?

Europe's largest river island lies in Slovakia. Žitný Ostrov ("Rye Island") is a river island in southwestern Slovakia, extending from Bratislava to Komárno. It lies between the Danube, its tributary Little Danube and Váh. It has an area of 730 sq. mi., measuring 52 miles in length and 9 to 19 mi. in width.

The island is the biggest drinking water reservoir in Slovakia, and one of the biggest in Europe as well. Because of its warm climate, good soils, and water reservoirs, it is an important agricultural region, with the best conditions for crop production. It is the most fertile region in Slovakia.

According to legend, Žitný Ostrov was home to beautiful golden-haired fairies. Their queen, Tunder Ilona, swam along the Danube in the form of a swan. Her water palace impressed with both beauty and wealth. Everything sparkled with gold and gemstones. Gold dust even fell from the shoes of the fairies and into the sand. Everyone could come and pick up as much as they could carry. This is why Žitný Ostrov is also referred to as the Golden Garden.

SLOVAK CITIES

Bratislava

is the capital of Slovakia and, with a population of about 420,000, the country's largest city. Bratislava is in southwestern Slovakia, occupying both banks of the Danube River and the left bank of the Morava River. Bordering Austria and Hungary, it is the only national capital that borders two independent countries.

Nitra

is a city in western Slovakia, situated at the foot of Zobor Mountain in the valley of the river Nitra. With a population of about 83,572, it is the fifth largest city in Slovakia. Nitra is also one of the oldest cities in Slovakia; it was the political center of the Principality of Nitra.

Žilina

is a city in north-western Slovakia, around 120 mi from the capital Bratislava, close to both the Czech and Polish borders. It is the fourth largest city of Slovakia with a population of approximately 85,000, is an important industrial center, and is the largest city on the Váh river.

Banská Bystrica

is a city in central Slovakia located on the Hron River in a long and wide valley encircled by the mountain chains of the Low Tatras, theVeľká Fatra, and the Kremnica Mountains. With 78,327 inhabitants, Banská Bystrica is the sixth most populous municipality in Slovakia. The copper mining town acquired its present picturesque look in the Late Middle Ages when the prosperous burghers built its central churches, mansions, and fortifications.

Prešov

is a city in eastern Slovakia. It is the seat of the administrative Prešov Region. With a population of approximately 91,000, it is the third-largest city in the country. Solivary, the only salt mining and processing company in Slovakia, also operates in the city.

Košice

is the biggest city in eastern Slovakia and, in 2013, was the European Capital of Culture. It is situated on the river Hornád at the eastern reaches of the Slovak Ore Mountains, near the border with Hungary. With a population of approximately 240,000, Košice is the second largest city in Slovakia after the capital.

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