LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION

LPSCU Life
Security, Peace of Mind

Morning Star
ZORNIČKA

Vol. 85, No. 910
September/October 2026

LPSCU CONTINUES PARTNERSHIP WITH WREATHS ACROSS AMERICA

The Ladies Pennsylvania Slovak Catholic Union has partnered with Wreaths Across America for the past two years. In a long standing tradition, WAA has honored veterans who have passed at cemeteries across America since 1992. The mission of Wreaths Across America is to "Remember the Fallen, Honor Those who Serve, and Teach the Next Generation the Value of Freedom." This year's date for the wreath laying is Saturday, December 19.

Individuals or groups can sponsor a single wreath, or in larger quantities of five or twelve. The cost per wreath is seventeen dollars each, no matter how many wreaths are purchased. Wreaths can be placed on a grave at Arlington National Cemetery in Arlington, Virginia, or at a specific cemetery/grave that the purchaser stipulates anywhere in the United States.

To give an idea of how many wreaths are needed, there are 268,750 veterans' graves in Arlington National Cemetery alone. To date, only 10,524 wreaths have been sponsored nationwide so every single wreath does make a difference.

We hope you will join fellow LPSCU members in honoring our veterans by sponsoring a wreath. Although they are placed in December, wreaths can be purchased at any time throughout the year. Consider not only sponsoring a wreath in December, but perhaps every other month or even every month. This way you can sponsor many wreaths while spreading out the cost. The WAA initiative is one small way to ensure our veterans are not forgotten.

To sponsor a wreath through the LPSCU's partnership with Wreaths Across America, go to: https://wreathsacrossamerica.org/lpscu.

WREATHS *across* AMERICA

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Calendar of Events

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

SEPTEMBER

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

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.

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 page 17.*

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.

4 – The Pittsburgh District is hosting a Bingo Luncheon at 1:00 p.m. at Gaetano's Banquet Center, 1617 Banksville Road, Pittsburgh, Pennsylvania.

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

24 – Make a Difference Day 2026.

29 – Rev. Dianiska District's fall meeting at Grotto Pizza outside of Wyoming Valley Mall, Wilkes-Barre Township, Pennsylvania, at 4:30 p.m. Please call or text Margaret Jollimore (570-760-9790) by October 26 if you plan to attend.

NOVEMBER

12 – AFA Lunch and Learn, San Antonio, Texas

14 – Rev. Dianiska District will participate in a vendor fair at Wyoming Valley Mall, 29 Wyoming Valley Mall Road, Wilkes-Barre Township, Pennsylvania, from 11:00 a.m. to 4:00 p.m.

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LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION

Morning Star ZORNIČKA

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A Message from Our Spiritual Advisor

Fr. Aron Maghsoudi

After a number of trips to Slovakia over the years, I have noticed that there are several ways that customs from our ancestors have been handed on and translated between the "old country" and the "new world." Some customs such as vibrant, extended wedding celebrations have remained the practice in Europe but largely faded here by the early 1970s. Some customs, such as our love of ethnic music, were brought here from Slovakia but merged with other forms of music in America and gave birth to polka bands that really don't have an equivalent in the land of our *babky* and *dedkovia*.

However, there are other traditions that are still very strong in Slovakia and have remained equally strong in certain pockets of the Slovak-American community. One of these traditions that is particularly strong in the town where I am pastor is the custom of *hubarcenie*, or mushroom hunting. For our ancestors this was a very important practice. First off, mushrooms are delicious. In villages where meat was reserved for important days, mushrooms provided an easy to store alternative to meat. With the large variety of mushrooms, an almost gourmet array of mushrooms was available to even the poorest families. That tradition continues in many rural Slovak villages today.

A few years ago, I visited with a family in the Orava region where the wife of the family went out each morning to hunt mushrooms that she later sorted and sold to an Italian distributor who came by the village every few days. It was the son of that same woman who told me that he never ate in a restaurant until he was eighteen years old. I found it fascinating that a skill that Slovak parents once taught their children simply to feed the family, or enjoy a day in the woods, had become a valued skill that helped to provide a product prized at some of the finest culinary establishments in Europe, even if the family never dined out there, or frankly anywhere.

Anyone who appreciates mushrooms understands just how rewarding this tradition and solidarity with nature can be. However, more than food, the tradition of *hubarcenie* has deeper meaning. In the Christmas *Vilija* meal, mushrooms, which were most likely collected by families in the nearby forests and dried, are seen as a sign of God's bounty since they aren't planted or cultivated by farmers, but come in a way that illustrates, very directly, the providential care of God. These gifts are then shared at one of the most sacred events held in the home.

Mushroom hunting requires not only a keen eye, but knowledge about what species are good and what species can make someone ill – or worse. Occasions where this know-how is passed on are powerful moments of intergenerational bonds. These bonds link us back to our ancestors and to their respect for creation. Families who keep this tradition also engage in a powerful lesson about patience. Since mushrooms are hunted, not planted, a family that spends time practicing the custom of *hubarcenie* is provided with an opportunity to exercise the gift of patience. If patience isn't tried, it isn't needed. While different varieties of mushrooms grow at different times, fall remains one of the most important times of the year to search for these delicacies.

If you live in a region where mushroom hunting is possible, and you make sure you know what you are doing, there are worse ways to spend time with your children and grandchildren than enjoying creation and quiet looking for *podpienky* (honey mushrooms), *Hrib smrekovy* (King Bolete), *Kuriatko jedle* (chanterelle), or *smrze* (morels). Maybe a morning together may be a reminder of the mystery of God's providential care for us and a way to honor our ancestors.

Blessings,
Father Aron
LPSCU Spiritual Advisor

Board of Directors Winter Meeting Notice

This announcement is made to all members of the LPSCU that the virtual Winter Meeting of the Board of Directors will convene via Zoom on Monday, December 7, 2026, at 6:30 p.m. (EST) and continue until all 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, P.O. Box 32, Wilkes-Barre, PA 18703-0032. All correspondence relative to this meeting should be received no later than **November 1, 2026.**

Rev. Dianiska District to Hold Christmas Party

The Rev. Dianiska District's annual Christmas party will be held on Sunday, December 6, 2026, beginning at 1:00 p.m. It will take place at the Hilton Double Tree Inn at East Mountain located at 600 Wildflower Drive, Wilkes-Barre, Pennsylvania.

Branch 7 will be hosting this year's event. Reservations are required and can be made by contacting Margaret Jollimore by phone or text at 570-760-9790. The deadline for reservations is November 22, 2026.

Everyone is welcome! The cost for adults is $35.00 per person and payment must accompany your reservation. There is no charge for youth up to age 12.

A buffet dinner will be served followed by fun, games, and prizes. Raffle tickets will be available for our annual drawing that benefits a local charity, Ruth's Place, a 24/7 emergency shelter for single women.

We ask those attending to bring canned goods, non-perishable items, and/or female toiletries which will also be donated to Ruth's Place.

Laney Schulz Receives Anne (Shinal) Cichy Memorial Award

The LPSCU is proud to announce that Laney Schulz of Hanover Township, Pennsylvania, a member of Branch 6, Wilkes-Barre, Pennsylvania, has been selected as the 2026 recipient of the Anne (Shinal) Cichy Memorial Award. Laney graduated summa cum laude in May of this year with a Bachelor of Biomedical Engineering Degree from The Catholic University of America, located in Washington, D.C.

As part of her studies and senior design project, Laney and a team of fellow students created a glove donning assistance device for a nursing student with cerebral palsy. The device the team created allowed the client to decrease her glove-donning time from 4 minutes to 30 seconds!

During her four years earning her bachelor's degree, Laney was in the honors program, Tau Beta Pi, which is the national engineering honors society (top 10% of engineering class) and Phi Eti Sigma (academically outstanding top 20% of class). She was also named to the Dean's List all eight semesters.

At graduation Laney received two awards: the Benjamin T. Rome Award for outstanding leadership and academic performance and the H.B. Atabek Award for outstanding academic record and exemplary qualities.

Since graduating, Laney has been working in two laboratories. One of the labs is annotating videos of Medstar Washington Hospital patients recovering from distal radius fractures (broken wrists). The other lab is focused on helping stroke patients regain movement in their hands through the use of EEG. The goal is for patients to be able to think about moving their hand to control a rehabilitative glove, which will then open their hand for them.

Laney is continuing her education at The Catholic University. She is working towards a joint master's degree in Biomedical Engineering as well as Project and Systems Engineering Management.

Not surprisingly, Laney has been a recipient of other LPSCU educational awards. These include the Lynda (Posivak) Mohlenhoff Memorial Award, College Scholarship Award, and Margaret Sabol Scholarship Award.

When asked what she does in her free time, Laney quickly listed spending time with her miniature sheltie, Lilly, baking, and enjoying time outside. A fun fact? Laney ran the Cherry Blossom 10 Mile Race this past April.

The Anne (Shinal) Cichy Memorial Award was established through the generosity of Mr. and Mrs. Francis A. Shinal. Anne was the LPSCU's first Public Relations Director. The award is given to an LPSCU member pursuing a degree in the health care field. It is with great pride that the Ladies Pennsylvania Slovak Catholic Union names Laney Schulz as the 2026 recipient of the Anne (Shinal) Cichy Memorial Award. Congratulations, Laney!

New Insurance Issued

Branch	Branch Representative	Jan/July 2026
6	Special Offer	$5,000.00
7	Special Offer	$10,000.00
19	John Andrzejewski*	$10,000.00
19	Deborah Adamchak	$5,000.00
38	Special Offer	$5,000.00
52	Angela Skiffen	$4,000.00
60	Special Offer	$10,000.00
79	Joan Hladek	$35,000.00
62	Special Offer	$25,000.00
65	Special Offer	$5,000.00
90	Theresa Kluchinski	$10,000.00
197	Special Offer	$10,000.00
197	Maureen Grohowski	$10,000.00
213	Mary Jo Savidge	$20,000.00
213	Theresa Kluchinski	$50,000.00
		$214,000.00

*Sold through Home Office

2026 Catholic Grade School Award Recipients

Mia Heck
Kindergarten
St. Jude School
Mountain Top, PA
Branch 7
Exeter, PA

Kevin Kapuscinski
Kindergarten
Saint Philip Neri School
Lafayette Hill, PA
Branch 7
Exeter, PA

Monica Mike
Kindergarten
Blessed Francis Seelos Academy
Wexford, PA
Branch 64
Pittsburgh, PA

LPSCU Celebrates Flag Day with Local Veterans

The Fraternal Societies of Northeast Pennsylvania coordinated a Flag Day activity at the local Veterans Hospital in Wilkes-Barre, Pennsylvania, on June 16, 2026. LPSCU Honorary Secretary-Treasurer Mary Jo Savidge chaired the event which brought a group of fraternal guests together. LPSCU National President Theresa Kluchinski, National Secretary-Treasurer John Andrzejewski, National Trustee Margaret Jollimore, her grandson, Gavin Jollimore, and granddaughter, Margaret Jollimore, were on hand along with Mary Jo to represent LPSCU Life. The veterans were treated to gift bags with crackers, chips, cookies, Hershey Kisses, and bottled water. Canteen books were awarded as bingo prizes, allowing the veterans to purchase items at the hospital's gift shop. Donations were also received from Price Chopper, Gerrity's, and Wegman's. Thank you to all that donated and came out to help make our celebration of Flag Day a BIG success. Pictured below are some of the veterans and volunteers who attended.

Letters

Dear friends of LPSCU,

Thank you very much for awarding me the college award! I greatly appreciate everything. Hope you are enjoying the summer.

Isabella Horvat
Branch 156
Coaldale, PA

Our Scholarship Recipients Explain

The Importance of Life Insurance

Life insurance is crucial because it financially protects your family if you die unexpectedly. It helps cover expenses like mortgages, debts, and living costs, ensuring your loved ones' financial security. The death benefit provides a safety net, replacing lost income and preventing financial hardship. This can put your mind at ease knowing that if something was to happen, all your money isn't just lost. This money can help pay for expenses like funerals, kids' education, or even paying off debts. Some policies may build cash value offering future financial flexibility. Overall, life insurance is a good thing that is beneficial for everyone.

Giada A. Ward
Branch 213, Dallas, PA

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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.

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 11 for more information on the LPSCU Tree of Life.

LPSCU 10 Payment Life Insurance Plan

The LPSCU offers an economic and beneficial 10 Payment Life Insurance Plan for anyone from age 0 to 75. Under this plan, there is a minimum purchase requirement of life insurance. For those ages 0-70, the minimum purchase amount is $5,000; for ages 71-75, the minimum purchase amount is $2,000. Premiums are payable for ten (10) years from issue date. If the insured dies within the 10-year period following the issue date, no additional premiums are due and payable, and the face amount of the certificate is paid to the named beneficiary/ies, except as provided within the contract regarding Suicide and Contestability.

Premium payments can be made monthly, quarterly, semiannually, or annually. The certificate becomes fully paid at the end of ten years, and coverage remains in full force and effect for the entire life of the insured without any additional premium payments required. Upon the death of the insured, the face amount of the certificate is paid to the insured's named beneficiary/ies.

A member with a 10 Payment Life Plan is entitled to all fraternal benefits of the LPSCU including educational awards, youth and adult activities, newborn benefits, prescription discount card, official publication, and discount car rental, to name a few.

The 10 Payment Life Plan is ideal for both youth and adults – particularly anyone who prefers to have their life insurance paid in full within ten years. Additionally, the 10 Payment Life Plan offered by the LPSCU is both economical and beneficial for estate planning and can especially help with the ever-increasing cost of funeral expenses.

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

Listed below are the Annual and Monthly Premium Schedules for the 10 Payment Life Insurance Plan. The premiums listed are based on $1,000 of life insurance coverage. Semiannual and Quarterly premium rates are also available. Contact your Branch Secretary or the Home Office for more information.

10 PAYMENT LIFE ANNUAL AND MONTHLY PREMIUM RATES PER $1,000

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

Issue	Annual		Monthly	
Age	Male	Female	Male	Female
0	$13.92	$12.03	$1.25	$1.08
1	14.30	12.36	1.29	1.11
2	14.71	12.71	1.32	1.14
3	15.14	13.09	1.36	1.18
4	15.58	13.47	1.40	1.21
5	16.04	13.86	1.44	1.25
6	16.51	14.27	1.49	1.28
7	16.99	14.69	1.53	1.32
8	17.49	15.12	1.57	1.36
9	18.01	15.57	1.62	1.40
10	18.55	16.03	1.67	1.44
11	19.10	16.50	1.72	1.49
12	19.67	16.99	1.77	1.53
13	20.25	17.49	1.82	1.57
14	20.85	18.01	1.88	1.62
15	21.45	18.54	1.93	1.67
16	22.06	19.07	1.99	1.72
17	22.66	19.61	2.04	1.76
18	23.26	20.16	2.09	1.81
19	23.88	20.74	2.15	1.87
20	24.51	21.32	2.21	1.92
21	25.15	21.93	2.26	1.97
22	25.82	22.56	2.32	2.03
23	26.49	23.20	2.38	2.09
24	27.19	23.86	2.45	2.15
25	27.91	24.54	2.51	2.21
26	28.64	25.24	2.58	2.27
27	29.40	25.96	2.65	2.34
28	30.19	26.70	2.72	2.40
29	31.01	27.47	2.79	2.47
30	31.85	28.25	2.87	2.54
31	32.72	29.06	2.94	2.62
32	33.62	29.89	3.03	2.69
33	34.54	30.74	3.11	2.77
34	35.48	31.62	3.19	2.85
35	36.44	32.51	3.28	2.93
36	37.43	33.43	3.37	3.01
37	38.43	34.36	3.46	3.09

Issue	Annual		Monthly	
Age	Male	Female	Male	Female
38	$39.45	$ 35.31	$3.55	$3.18
39	40.49	36.29	3.64	3.27
40	41.55	37.29	3.74	3.36
41	42.62	38.32	3.84	3.45
42	43.72	39.37	3.93	3.54
43	44.83	40.46	4.03	3.64
44	45.99	41.59	4.14	3.74
45	47.18	42.74	4.25	3.85
46	48.40	43.94	4.36	3.95
47	49.67	45.16	4.47	4.06
48	50.98	46.42	4.59	4.18
49	52.34	47.71	4.71	4.29
50	53.74	49.04	4.84	4.41
51	55.20	50.41	4.97	4.54
52	56.70	51.81	5.10	4.66
53	58.25	53.26	5.24	4.79
54	59.85	54.75	5.39	4.93
55	61.51	56.28	5.54	5.07
56	63.22	57.86	5.69	5.21
57	64.99	59.49	5.85	5.35
58	66.82	61.17	6.01	5.51
59	68.72	62.90	6.18	5.66
60	70.68	64.70	6.36	5.82
61	72.71	66.55	6.54	5.99
62	74.80	68.46	6.73	6.16
63	76.97	70.44	6.93	6.34
64	79.21	72.49	7.13	6.52
65	81.54	74.61	7.34	6.71
66	83.98	76.82	7.56	6.91
67	86.55	79.10	7.79	7.12
68	89.27	81.48	8.03	7.33
69	92.16	83.97	8.29	7.56
70	95.24	86.58	8.57	7.79
71	98.53	89.32	8.87	8.04
72	102.03	92.23	9.18	8.30
73	105.76	95.33	9.52	8.58
74	109.75	98.66	9.88	8.88
75	114.04	102.26	10.26	9.20

CALLING ALL MEMBERS!

Information About LPSCU Districts

LPSCU Districts were established to encourage LPSCU Branches and members in the same proximity opportunities to unite together for meetings, education, community activities, and social events. Did you know that **any member** can attend functions of **any LPSCU District**? That means if you are a member of a Branch in Pennsylvania but you currently live in Chicago, Illinois, you can attend and participate in functions sponsored by the district in Illinois.

Our six LPSCU Districts and their general locations are:

Pittsburgh – Western, Pennsylvania
Rev. Baloga – Youngstown, Ohio
Rev. Dianiska – Northeast Pennsylvania
Lehigh Valley – Southeast Pennsylvania
Msgr. Beeda – Hazleton, Pennsylvania
Illiana – Illinois and Indiana

Not sure what to expect or can't make it to all the meetings or functions? That's OK! Pick up the phone or send an e-mail with your questions or concerns. You can get involved as little as you want or as much as you want!

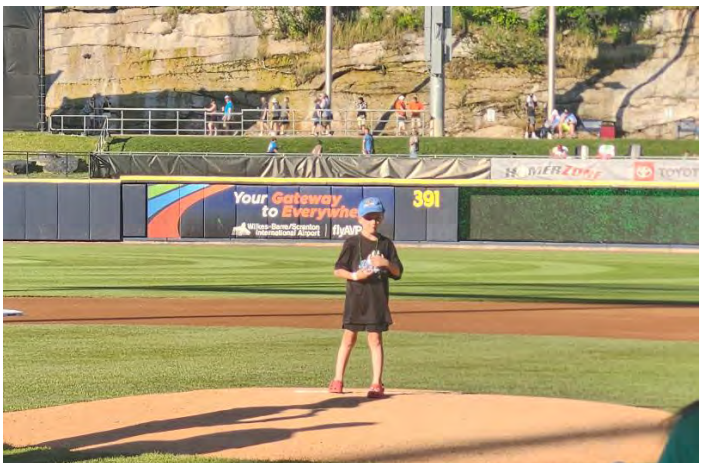
Want to check out what's happening? Look at the Calendar of Events as well as District announcements published in the *Morning Star*.

If you would like more information or have any questions about our Districts, please contact your local Branch representative or President Theresa Kluchinski at the Home Office: phone 888-834-6614 or e-mail Theresa@lpscu.org.

WE HOPE TO SEE YOU AT A DISTRICT EVENT SOON!

Branch 213 Celebrates Flag Day at the Ballpark

On Saturday, June 13, LPSCU Branch 213 hosted a group of 18 members and 6 guests at a Scranton/Wilkes-Barre Railriders Ballgame in Moosic, Pennsylvania. The Railriders, an affiliate of the New York Yankees, played the Lehigh Valley Iron Pigs, an affiliate of the Philadelphia Phillies. It was a beautiful evening for baseball! The Railriders won the game 4 to 3 in the bottom of the 9th inning. The evening was capped off with a wonderful display of fireworks. Pictured below is Adam Landmesser, a member of Branch 213, throwing out the first pitch. Way to go, Adam!



Cooking Corner

SUPER EASY PINEAPPLE DESSERT

1 can (20 oz.) crushed pineapple, undrained
12 oz. cream cheese, softened*
1 cup granulated sugar
1 box (15.25 oz.) yellow cake mix
1 cup unsalted butter, melted
Whipped cream or vanilla ice cream (optional)

Preheat oven to 350 degrees. Lightly grease a 9x13 baking dish. Spread crushed pineapple with the juice evenly across bottom of baking dish. Beat cream cheese and sugar until smooth. Spoon over pineapple in soft dollops. If needed, spread with butter knife. Sprinkle dry cake mix evenly over the top. Drizzle melted butter across the top, covering as much of the cake mix as possible.

Bake for 45 minutes until the top is crisp and golden, and the edges are bubbling. Wait 10 to 15 minutes before serving. Enjoy warm or chilled. Add whipped cream or vanilla ice cream, if desired.

*To soften the cream cheese quickly, microwave a bowl with water for 2 minutes. Place the cream cheese in the heated water for a minute.

SPECIAL OFFER FOR LPSCU MEMBERS

10% REDUCED PREMIUM RATE

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Available for ages 30 to 70
Premium reduction lasts for 20 years
Proceeds paid to beneficiary are tax-free
Certificate builds cash value
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FOR LPSCU MEMBER

SPECIAL OFFER

$10,000 COVERAGE
Monthly Premium * (includes ADMIN Fee)

Sample Rates

AGE	MALE	FEMALE
30	$15.50	$13.61
35	$17.75	$15.68
40	$20.27	$18.02
45	$23.15	$20.72
50	$26.57	$23.96
55	$30.89	$27.83
60	$36.56	$32.69
65	$44.57	$39.17
70	$56.90	$48.35

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lpscu@lpscu.org

**** Quarterly, Semi Annual & Annual Options are available.***

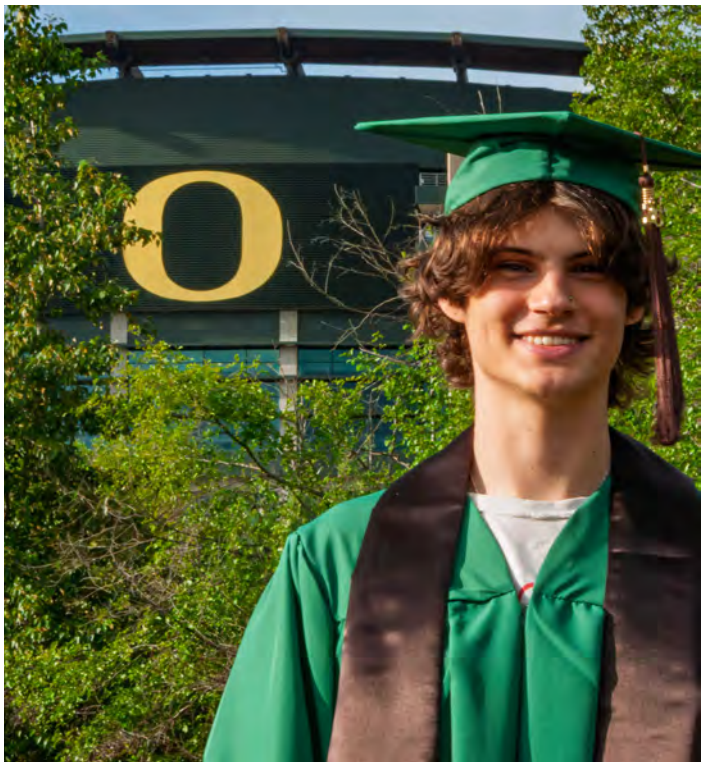
LPSCU Life
Security, Peace of Mind

Member Graduates from University of Oregon

Luke Schafer graduated from the University of Oregon on June 15, 2026. He earned a Bachelor of Fine Arts degree in metalsmithing and jewelry design. Luke is the first Honors College graduate to earn a BFA degree in metalsmithing from the University of Oregon. He will begin his apprenticeship in August under the well-known jewelry designer Michael Boyd in Pueblo, Colorado.

Luke and his family are from Boulder, Colorado. His parents, David and Jackie Schafer, his brother Jude, his grandparents Shirley Culig from Pueblo, Colorado, Helen Schafer and John Avazier from Tucson, Arizona, as well as several family friends from Boulder traveled to Oregon to attend his graduation. Luke and his family are members of Branch 172, Pittsburgh, Pennsylvania.

Luke's family is very proud of him. The LPSCU wishes him continued success as he begins his metalsmithing and jewelry design career.



Luke Shafer is all smiles as he graduates from the University of Oregon.

Getting the Word Out!

The Rev. Dianiska District will participate in a vendor fair on Saturday, November 14, 2026, from 11:00 a.m. to 4:00 p.m. at Wyoming Valley Mall. The mall is located at 29 Wyoming Valley Mall Road, Wilkes-Barre Township, Pennsylvania. Come out and learn what LPSCU Life has to offer. Feel free to stop by and tell your friends and neighbors to stop by too!

SS.C.M. Sister and Member Passes

Sister Marcine Klocko, SS.C.M., died on July 16, 2026. She was born in Pittson, Pennsylvania, but spent the majority of her life in South Carolina.

Sister Marcine had a long career as a teacher and eventually principal at various Catholic schools in South Carolina. She also served as a supervisor of finances in various not-for-profit agencies.

Sister Marcine was a member of LPSCU Branch 7, Exeter, Pennsylvania.

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.

LPSCU Life

Security, Peace of Mind

Our Mission...

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

Make a Difference Day 2026

The date for this year's Make a Difference Day is Saturday, October 24. For those who don't know, Make a Difference Day is an annual event promoting community service where neighbors help neighbors and people do good deeds for others.

There are several key ways that anyone can participate:

- ✓ ***Volunteer:*** This can be at a food bank, helping to clean up highways and roads, or simply helping an elderly neighbor with home repairs and/or yard work.
- ✓ ***Donate:*** How many clothes do you have in closet that you'll never wear because they don't fit any more? How many items do you have packed in boxes that you'll never use? Gather up those clothes and boxes of unwanted items and donate them to a local community aid organization. On your way, stop at the grocery store and pick up some non-perishable items and drop them off at a local food bank.
- ✓ ***Find projects:*** Check around your area/neighborhood for local events you can participate in to help others.

Your local LPSCU branch and/or district may have events planned as well. Be sure to stay in touch with them so you, too, can make a difference!

In Memoriam

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

NAME	BRANCH	LOCATION
Adrienne Boyer	6	Wilkes-Barre, PA
Donald J. Fyfe	6	Wilkes-Barre, PA
Regina M. Kupris*	6	Wilkes-Barre, PA
Sister Marcine Klocko* (Anna Marie Klocko)	7	Exeter, PA
Mary Patrick	7	Exeter, PA
Catherine M. Dougherty	39	Hazle Twp., PA
Joseph A. Micklos	40	Allentown, PA
Kathleen A. Foley	62	Northampton, PA
Donald E. Truver	64	Pittsburgh, PA
Kathryn Facchiano	65	Munhall, PA
Karen M. Joseph	77	Lorain, OH
Kathleen Sandlin	79	Whiting, IN
Shirley A. Cech	83	Bethlehem, PA
Robert Reiss	83	Bethlehem, PA
Robert Slivinsky	90	Johnstown, PA
Cecilia D. Greer	132	Campbell, OH
Bernadine Kraft	132	Campbell, OH
Elizabeth Brennan	156	Coaldale, PA
Edward R. Domin*	156	Coaldale, PA
Sofija Beiga	158	Chicago, IL
Marianne E. Cronin*	158	Chicago, IL
Ann Dobias*	194	Chicago, IL
Margaret Antanavage*	197	Wilkes-Barre, PA
Arvydas Barcas	197	Wilkes-Barre, PA
Regina C. Holmes	197	Wilkes-Barre, PA
Eleanor Lofink	197	Wilkes-Barre, PA

**Multiple certificates*

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!

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

Name _____

Address _____

City/State/Zip _____

Phone _____

Enclosed is (please check one):

☐ My first donation toward my "Tree of Life," entitling me to an engraved (please check one)

☐ **Fraternal Leaf** ☐ **Fraternal Stone** (when fully paid)

(Minimum of $20 per payment - Keep track of your own payments.)

☐ My $100 check for a Leaf (paid in full)

☐ My $500 check for a Stone (paid in full)

LEAF INSCRIPTION

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

STONE INSCRIPTION

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

PLEASE ENGRAVE MY FRATERNAL LEAF OR STONE AS FOLLOWS:

_____

_____

_____

_____

_____

_____

2026 Catholic High School Award Recipient

Emma Gregory
Freshman
Merion Mercy Academy, Merion Station, PA
Branch 60
West Hazleton, PA

Branch 60's Project Spreads Joy to Youngsters

On Tuesday, July 7, 2026, seven boys from the United Children's Home in West Hazleton, Pennsylvania, enjoyed a little summer fun thanks to the generosity of LPSCU Branch 60 (West Hazleton, Pennsylvania), the Kupsho family, and the Fistful of Two's Card Club. These groups raised over five hundred dollars to send the boys to Dorney Park & Wildwater Kingdom near Allentown, Pennsylvania. Dorney Park is a popular amusement venue offering over one hundred rides, shows, and attractions, including eight roller coasters, plus a kid's area and a water park.

The United Children's Home staff thanked all the donors again this year, saying they couldn't do this without their amazing help. LPSCU Branch Secretary-Treasurer Anita Gregory would like to express her gratitude to both the Kupsho family and the Fistful of Two's Card Club for supporting this branch project for the past several years because it gives the boys an opportunity to enjoy a fun day out. God bless all of you for your kindness and support to our community.

Group enjoying the outing at Dorney Park.

Slovak Day at Kennywood Park

The 103rd Slovak Day was held at Kennywood Park in West Mifflin, Pennsylvania, on Thursday, July 16, 2026. The weather was challenging with 92-degree heat and the dangerous air quality due to the Canadian wildfires. Even though the day was cut short due to an early closure because of the air quality, all the activities were completed.

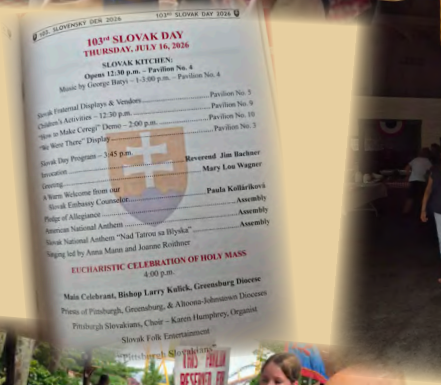
The Slovak Kitchen opened at 12:30 p.m. with a line out the door. The dinner included a kielbasi sandwich with pierogies, halushki, and a ceregi. Stuffed cabbage was also served a la carte. All of the food was handmade by volunteers from the Western Pennsylvania Slovak Committee.

Children's games also started at 12:30 p.m. Youngsters 12 and under enjoyed playing a number of games to win tickets for prizes. They also received a hot dog lunch and a bag full of goodies.

There were vendors selling Slovak wares and treats. Several of the Slovak fraternals had tables with literature and giveaways. The LPSCU table was manned by Celeste Palcey of Pittsburgh Branch 76. There was also a demonstration of how to make ceregi.

Music by George Batyi entertained the diners from 1:00 to 3:00 p.m. Bishop Larry Kulic from the Greensburg Diocese celebrated the Eucharistic celebration of Holy Mass along with priests of the Pittsburgh, Greensburg, and Altoona-Johnstown dioceses. Following the Mass, the Pittsburgh Slovakians entertained the group with song and dance.

The heat and air quality kept the attendance lower than normal this year. We hope to have a bigger crowd next year. Slovak Day is always held the third Thursday in July so mark your calendars now. Hope to see you all there on July 15, 2027!



Steelers
COUNTRY
AT Kennywood

Kennywood
Čeregi
$14.00 dozen
$7.00 ½ dozen
$1.25 a piece
BUTTON LINGO
Dobrí ľudia - Good people!
Dobré jedlo - Good food!
Dobrá zábava - Good fun!
HAPPY Slovak DAY

WESTERN PENNA
SLOVAKS

SLOVAK
DINNER
$ 14.00
Includes:
Haluški
Kolbása
2 Pirohy
Čeregi
á la carte
menu

103. Slovenský Deň
103rd Slovak American Day
July 16, 2026
Western PA Slovak Day Committee
Kennywood Park, West Mifflin, PA
250th Anniversary
of the United States of America
"We Were There" - The Story of Jan Polerecký
Dedicated to all who served
our nation throughout the years!

Ladies Pennsylvania Slovak Catholic Union
Family Life Insurance - Since 1890

SLOVAK
KITCHEN

SLOVAK DAY

Calendar of Events

continued from page 2

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.

29 – The Lehigh Valley Okres is hosting a holiday brunch at Melt Restaurant at the Promenade Shops, 2880 Center Valley Parkway, Center Valley, Pennsylvania, at 12:00 noon. Please call Jean Kosalko (610-838-8940) by November 25 if you plan to attend.

DECEMBER

6 – Rev. Dianiska District's Christmas party at the Hilton Double Tree Inn at East Mountain, 600 Wildflower Drive, Wilkes-Barre, Pennsylvania, beginning at 1:00 p.m. A special gifts raffle Matching Fund event will be held. Please call or text Margaret Jollimore (570-760-9790) by November 22 if you plan to attend. *See page 3 for more details.*

7 – LPSCU Board Meeting via Zoom teleconference beginning at 6:30 p.m.

19 – Wreaths Across America Day

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.

Lehigh Valley Okres to Host Holiday Brunch

The Lehigh Valley Okres will be holding its Holiday Brunch on Sunday, November 29, 2026, at Melt Restaurant located at the Promenade Shops, 2880 Center Valley Parkway, Center Valley, Pennsylvania. The cost is $10 per person. Members will meet at 12:00 noon. Please call Jean Kosalko (610-838-8940) by November 15th if you are interested in attending.

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.

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.

Summary of the Mid-Year Board Meeting

June 22, 2026 ❖ Zoom Video Conference

Call to Order

President Theresa Kluchinski called the meeting to order and lead the board in prayer. All members of the board were present. One invited guest attended.

Approval of Agenda/Minutes

President Kluchinski noted one agenda item to be deleted. A motion to approve the agenda as modified was made and seconded and a motion to approve the minutes from the 2026 Annual Meeting held on March 27, 2026, was made and seconded. The motions passed.

Correspondence

Secretary-Treasurer John Andrzejewski reported that there was one thank you received and one request pending from the Annual Meeting. The request and information received were discussed. At the conclusion of discussion, a motion was made and seconded to support the Slovak Catholic Federation's SS. Cyril and Methodius Appeal with a donation. The motion passed.

Financial Reports

Board members were provided with and reviewed the following financial information associated with the First Quarter Statement, the May 2026 month end profit and loss, investment market values, and the annual CPA audit. Audited financial statements were reviewed by a representative of the audit firm. Additional financial related reports distributed to the board include the Transaction Summary for May 2026, AFA Financial Report, and the Ed Depersis Report. Time was allowed for questions and discussion after each report was reviewed. No motions resulted.

Home Office Report

President Kluchinski reviewed items listed as Home Office items and allowed time for discussion after the review. She reported that the Crisis Business Continuity, Disaster Recovery Plan, and the Information Security Policy review were completed. She also reported on participation in meetings and seminars, the procedural manual consolidation progress, research on how to update EIN information with the IRS, branches scheduled to be consolidated, repairing or updating the camera system, corporate credit card related information, and the updated project task spreadsheet. A status update was given on scanning, advertising, and the use of social media. At the conclusion of the report a reminder was given to the board regarding the completion of the Fraternal Governance Series. No discussion of the reported items occurred. No motions resulted from the discussion.

Supplemental Insurance

The board was advised that a resolution regarding supplemental insurance offered to the employees through Colonial Insurance Company was distributed for review and consideration. A motion was made and seconded to approve the resolution. The motion passed.

Convention

The board engaged in discussion regarding the 2024 Convention and the 2028 Convention. President Kluchinski reported that state approval of the Constitution and Bylaws as changed during the 2024 convention has not been received. She then listed four subjects for discussion under the Convention to be held in 2028. They included potential changes to the LPSCU Constitution and Bylaws; questions regarding the current articles of the Constitution and Bylaws; convention site selection; and the convention budget. The board engaged in a detailed discussion of the submitted change proposals as well as discussion regarding questions posed about the existing articles. The discussion resulted in the board agreeing to submit three proposed changes to the 2028 Convention Constitution Committee when it is formed. After the discussion on the Constitution and Bylaws changes, President Kluchinski discussed the next steps in the site selection process. She also reviewed the projected budget based on pricing gathered prior to and discussed at the Annual Meeting. Based on the projection, one site was selected for a site visit in July.

Unfinished Business

A written report providing the board with an update of progress for items of unfinished business was distributed prior to the meeting. The items included direct advertising, the direct mail promotion, the Pet Contest, results of the Special Offer for 2026, progress on the owning versus renting project, AFA Fraternal Chapter Toolkit, changes being implemented with the *Morning Star (Zornicka)*, and the use of video content to promote the LPSCU. The board engaged in discussion regarding some of the items under unfinished business. No motions resulted from the discussion.

Strategic Plan

President Kluchinski reported that she updated the plan based on what was discussed at the Annual Meeting and that additional changes will need to be made once the review is completed by the board.

New Business

Two items of new business were considered during the meeting. They were the setting of the Annuity Rate and Branch Deposit Rate for the Third Quarter. A motion for each rate was made and seconded to keep the rates the same as used in the Second Quarter. The motions passed.

Reports of Officers and Directors

President Kluchinski opened the floor for review and discussion of the reports submitted prior to the meeting. Reports considered included those of the Vice President, Public Relations Director, Chair of Trustees, Trustee Joan Hladek, and the Secretary-Treasurer. The first three reports required no discussion. The reports submitted by Trustee Hladek and the Secretary-Treasurer required discussion based on the content of each report. Trustee Hladek focused on her review of the LPSCU website. She discussed the format of the calendar and the member benefits listed. Secretary-Treasurer Andrzejewski submitted a report which provided details of work performed since the Annual Meeting, information regarding policy compliance, and items pertaining to the maintenance of the Home Office building. There were no motions resulting from the items outlined in the Secretary-Treasurer's report.

Rev. Dianiska District Participates in Founders Day Event

On June 27, 2026, members of the Rev. Dianiska District of the LPSCU participated in the 45th Annual Founders Day in Tunkhannock, Pennsylvania. This event is a street fair with local vendors, live music, and activities. The Reading and Northern Railway brought many visitors from Nesquehoning, Pennsylvania, to enjoy the day before returning them to Nesquehoning in the evening.

Many of the visitors were thrilled to see an ethnic group and told stories about their parents and grandparents. Many brochures were distributed with hopes of getting more people to invest in our insurance and annuity products. It was a very enjoyable day.

The district will also be participating in a craft fair to be held at the Wyoming Valley Mall in Wilkes-Barre, Pennsylvania, on November 14th from 11:00 a.m. to 4:00 p.m. Hope to see you there!

Rev. Dianiska District President Margaret Jollimore has the LPSCU display set up and ready for visitors.

Good of the Organization

Wreaths Across America – Trustee Margaret Jollimore reported that the Mobile Educational Unit was running and available for display. She reported that the LPSCU has been asked to sponsor the unit in the Wilkes-Barre area on August 23, 2026. Arrangements are being made to host the display.

Public Awareness – President Kluchinski announced that the Reverend Dianiska District Director is planning to attend a local Founders Day event to promote the LPSCU. District Director and Board Trustee Jollimore informed the board members that another display table is planned for an event at the Wyoming Valley Mall.

Closing

The next meeting of the board is scheduled for September 21, 2026. There being no further business, President Kluchinski adjourned the meeting.

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

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

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

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
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Focusing on National Awareness Month

Deborah McKinley, LPSCU Public Relations Director

SEPTEMBER
National Ovarian Cancer Awareness Month

September focuses on ovarian cancer, the deadliest of all gynecological cancers. Having a specific month dedicated to its awareness is meant to promote research and support patients.

Each type of cancer has a color associated with it, and ovarian is no exception. Its official color is teal, representing courage, strength, and hope. "Wear Teal Day" is the first Friday of September, which this year is September 4th.

Unfortunately, many women don't exhibit any symptoms warning them of the disease. Consequently, ovarian cancer often goes undetected until it has reached an advanced stage. However, there are symptoms that might be indicative of the disease. Those include: persistent abdominal or pelvic pain, ongoing bloating or swelling, difficulty eating or feeling full quickly, and a frequent or urgent need to urinate.

The goal of having an awareness month dedicated to this disease is three-fold.

- ✓ ***Education:*** Sharing critical warning signs of the disease.
- ✓ ***Advocacy:*** Funding for crucial research.
- ✓ ***Support:*** For those currently dealing with the disease and for those who have lost loved ones to the disease.

This particular cancer hits very close to home for me. Sadly, my sister was diagnosed with ovarian cancer and succumbed to the disease over ten years ago. Her diagnosis was initially quite bleak – a 30% chance of surviving three months from determination that she had the disease. Thankfully she beat those odds and lived for an additional six plus years. I had hoped for more time, but it wasn't to be.

Join me on September 4th in wearing teal, as I wear it to honor my sister and to give hope to all women battling the ovarian cancer.

OCTOBER
Domestic Violence Awareness Month

Recognition of Domestic Violence Awareness Month started in 1987, and Congress officially named October as the month to highlight domestic violence in 1989. Violence is not only physical; it can also be emotional, psychological, financial, and/or digital.

Statistics estimate that 2 in 5 or 40% of all people will experience physical violence from an intimate partner during their lifetime. Anyone can be a victim of domestic violence. There are no race, class, or gender boundaries that exempt people from being a victim.

Most victims usually tell a friend or family member about the abuse before officially reporting it. Would you know what to say or do if someone told you they were being abused? Listed below are some tools that can help you if you are the person someone has confided in.

- ✓ ***Listen:*** Be quiet and listen. This is hard, but don't interrupt.
- ✓ ***Believe:*** They need you to believe what they are telling you is truthful.
- ✓ ***Survivor Safety:*** Whether the person decides to stay or leave the relationship, encourage the person to develop a safety plan.
- ✓ ***Find Resources:*** Let victims know that free, confidential help is available 24/7. If need be, offer to help the person find that help.
- ✓ ***Continue to Support:*** Whether the person chooses to stay or leave, let them know you are there for them.

If you or someone you know is in a domestic violence situation, help is available. If the danger is immediate, call 911. Confidential support is available 24/7 by calling 800-799-SAFE (7233) or by texting "START" to 88788.

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.

Rev. Dianiska District to Hold Matching Fund Event

The Rev. Dianiska District will hold a special gifts raffle at its annual Christmas party to be held on Sunday, December 6, 2026. The event will be held in conjunction with the LPSCU's Matching Fund Program.

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

District members, LPSCU members, and non-members can support this project by donating a gift and/or attending the Christmas party. Donated gifts with a minimum value of $10.00 will be awarded at the party.

For more information or to make a donation, kindly contact Margaret Jollimore at 570-760-9790 (call or text).

Rev. Dianiska District Schedules Fall Meeting

The Rev. Dianiska District will hold its fall meeting on October 29, 2026, at Grotto Pizza, outside of the Wyoming Valley Mall in Wilkes-Barre, Pennsylvania, beginning at 4:30 p.m. Pizza will be served. Anyone interested in attending the meeting and learning more about the district and the activities planned is welcome. Members and non-members of LPSCU Life can attend. Reservations are required and can be made by calling or texting District President Margaret Jollimore at 570-760-9790 by October 26th.

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.

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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.

Ongoing SS.C.M. Appeal

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 individual parishes of Slovak ancestry. A direct mailing asking for donations was sent in January to local district and branch leaders from the four Catholic Slovak fraternal organizations, members of the Slovak Catholic Federation, clergy with Slovak ancestry, and previous donors.

As of July 19th, the 2026 Appeal has received $22,084.34 from 157 donors. Donations totaling $125 have been received from Branch 6 (Wilkes-Barre, Pennsylvania), Branch 19 (Swoyersville, Pennsylvania), Branch 90 (Johnstown, Pennsylvania), and Branch 213 (Dallas, Pennsylvania) of the LPSCU. There are forty-four other branches, districts, and home offices from our Slovak Catholic fraternal organizations, ten churches, seventeen clergy and religious, and eighty-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 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

LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION
71 S. Washington Street
Wilkes-Barre, PA 18701

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~ REQUESTED INFORMATION ~

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❑ Whole Life ❑ 20 Year Endowment
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❑ St. André Bessette, C.S.C. ❑ Technical School
❑ St. Theresa of the Little Flower

Comments: _____

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Junior Branch Journal

Patriot Day ~ September 11

It was a terrifying day when four planes were hijacked on September 11, 2001. The hijackers flew three planes into iconic buildings: the Pentagon in Washington, DC and the Twin Towers of the World Trade Center in New York. The fourth plane crashed in a field in Pennsylvania after the plane passengers fought the hijackers. Nobody is certain where it was supposed to crash, but some people believe it was headed for the White House, the U.S. Capitol, the Camp David presidential retreat in Maryland, or one of several nuclear power plants along the eastern seaboard.

The impact of this attack was devastating. Around 3,000 lives were lost between plane passengers, those in the buildings that were struck, and front-line workers trying to save people. It was the biggest act of terrorism ever in the United States. It was a heartbreaking attack, which is why Patriot Day was proclaimed by President George W. Bush and is recognized every year on September 11. Each year Americans dedicate this day to remembering those who died and the first responders who risked their own lives to save others.

On Patriot Day, U.S. flags are lowered halfway, and there is a country-wide moment of silence at 8:46 am (Eastern Daylight Time), which is when the first plane crashed into one of the Twin Towers. Although the attacks were in the U.S., Patriot Day is recognized worldwide as the news devastated and impacted people all over.

SHOW YOUR SUPPORT

1. Attend Patriot Day ceremonies.
2. Observe moments of silence: 8:46 AM EDT - American Airlines Flight #11 collides into the World Trade Center North Tower; 9:03 AM EDT - United Airlines Flight #175 collides into the World Trade Center South Tower; 9:37 AM EDT - American Airlines Flight #77 crashes into the Pentagon; 9:59 AM EDT - World Trade Center South Tower collapses; 10:03 AM EDT - United Airlines Flight #93 crashes in Shanksville, PA; 10:28 AM EDT - World Trade Center North Tower collapses.
3. Volunteer - While remembering the day, help an organization with meaning to you. Improve the lives of others and the world around you. Spread kindness. Offer them hope. Share your skills with those who need them most.
4. Remember - Remember those killed in the attacks. Remember to stand united as a nation. Join others in prayer vigils or memorial events.
5. Use #PatriotDay or #NeverForget to post on social media and show your support.

Grandparents Day ~ September 13

Grandparents and their grandchildren share a special bond. These hugging, caring, and patient people in the lives of children offer more than a generous dose of love. Grandparents provide an abundance of wisdom. They also offer guidance and stability.

While we have our grandparents in our lives, it is important to cherish them. Spend time with your grandparents. Learn about their life and ask questions to keep the stories coming. Do the things they enjoy doing. Sometimes, they only want to spend time with you.

Junior Branch Journal

October Feast Days

The month of October each year is dedicated to the Most Holy Rosary. This is primarily due to the fact that the liturgical feast of Our Lady of the Rosary is celebrated annually on October 7. It was instituted to honor the Blessed Virgin Mary in gratitude for the protection that she gives the Church in answer to the praying of the Rosary by the faithful.

Praying the rosary has been a tradition in the Church for a long time. This prayer is super powerful. The rosary begins with the recitation of the Apostle's Creed, an Our Father, three Hail Mary's and a Glory Be. Then there are five decades which each begin and end with an Our Father and Glory Be, and have ten Hail Mary's in between. When you pray the rosary, you meditate on the events in Jesus' life. There are the joyful, sorrowful, glorious, and luminous mysteries.

The luminous mysteries are a recent addition to the traditional fifteen mysteries of the rosary. In 2002, in his apostolic letter *Rosarium Virginis Mariae*, Pope St. John Paul II gave us the five luminous mysteries of the rosary. These mysteries focus on the life and ministry of Jesus before his Passion, Death, and Resurrection. The luminous mysteries are prayed on Thursdays, the day Jesus instituted the Eucharist at the Last Supper.

The luminous mysteries of the rosary is a series of meditations on significant events from Christ's ministry:

- The Baptism of the Lord
- The Wedding in Cana
- The Proclamation of the Kingdom of God
- The Transfiguration
- The Institution of the Eucharist

The Vatican Congregation for Divine Worship has approved of the optional memorial of St. John Paul II in the United States for October 22. Pope John Paul II was head of the Catholic Church and sovereign of the Vatican City State from 1978 until his death in 2005. Pope John Paul II was canonized on April 27, 2014.

The Declaration of the Slovak Nation

The Martin Declaration of 1918 was an official text that declared Slovak independence from the Kingdom of Hungary and announced the intent to unite with the Czech lands. It was proclaimed on October 30, 1918, by the Slovak National Council.

The event of the adoption of the declaration has been commemorated in the Slovak Republic since 1993 as a memorial day - the Anniversary of the Declaration of the Slovak Nation. In 2018, on the occasion of the 100th anniversary of the adoption of the declaration, October 30 was celebrated as a national holiday.

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