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## Activities At A Glance

### REGION 2
- **Assemblies L075, 0146, 0617**
- No activities at this time

### REGION 5
- **Assemblies P38A, 0039, 0100, L105, 0108, 0123, L161, 0283, 0377, 0434, 0441, 0588, 0700, 0737, 0774**
  - April 10: Assembly 0123, Hartwood Acres Tour, Indiana Township at 12 Noon
  - April 25: Assembly 0588, Meeting, Stefka residence, Slovan, PA at 6:00 pm
  - May 7: Assembly 0039, Volunteers-Main Post Office (loading dock) Uniontown, PA at 10:00 am
  - May 21: Assembly 0737, Meeting, Godor residence, N Huntingdon, PA at 1:00 pm
  - June 19: Assembly 0039, Summer Bar-B-Q, Knights of Columbus Hall at 1:00 pm
  - July 17: Assembly 0039, Tony Bartock Golf Outing, Springdale Golf Club
  - September 19: Assembly 0588, Meeting, Stefka residence, Slovan, PA at 6:00 pm
  - November 21: Assembly 0588, Meeting, Stefka residence, Slovan, PA at 6:00 pm
  - December 4: Assembly 0039, Christmas Party, Knights of Columbus Hall at 2:00 pm

### REGION 7
- **Assemblies P09A, 0731**
  - December 17: Assembly 0731, Christmas Party, Lowellville Rod & Gun Club, Lowellville, OH at 2:00 pm

### REGION 8
- **Assemblies 0004, 0070, 0160, 0432, 0595**
  - April 10: Assembly 0070, Meeting, Dr. Martin Luther Church, Brooklyn, OH at 12:15 pm
  - April 19: Assembly 0432, Meeting, Pytel residence, North Olmsted, OH at 7:30 p.m.
  - May 15: Assembly 0004, Meeting, Havir residence, Westlake, OH at 2:00 p.m.

### REGION 14
- **Assemblies R059, L102**
- No activities at this time

### REGION 15
- **Assemblies L002, 0028**
- No activities at this time

### AT LARGE
- **Assemblies R019, L040, 0110, 0236, 0381, 0554, 0568, 0586, 0705, 0800, 0813**
  - April 8-9: Assembly 0813, Tri-State BBQ Festival
  - April 10: Assembly 0110, Meeting, Bohemian Hall, Astoria, NY
  - April 10: Assembly 0705, Meeting, Buck residence, Seelyville, IN at 1:00 pm
  - April 24: Assembly 0586, Meeting/Dinner, Bohemian Garden Restaurant, Downers Grove at 2:00 pm
  - May 14: Assembly 0813, Join Hands Day Project (Stamp out Hunger)
  - June 5: Assembly 0705, Meeting, Buck residence, Seelyville, IN at 1:00 pm
  - June 24-26: Assembly 0110, Villa Roma Resort Weekend, Callicoon, NY
  - July 2-3: Assembly 0705, Butwin Family Reunion, Buck residence, Seelyville, IN
  - August 14: Assembly 0705, Meeting, Buck residence, Seelyville, IN at 1:00 pm
  - October 23: Assembly 0705, Meeting, Buck residence, Seelyville, IN at 1:00 pm
  - December 24: Assembly 0705, Annual Christmas Eve Celebration, Buck residence, Seelyville, IN at 6:00 pm
From The President’s Desk…

Good morning from sunny McMurray Pennsylvania, home of the National Slovak Society of the U.S.A. Now that April is here and we have survived the cold winter months, I am feeling a lot better. Spring is probably my favorite time of the year. It’s a time when we can all get outside and enjoy the weather. As I look at the calendar of events for Assemblies and Regions, at the time of this writing, the only event I see is the Tri-state Barbeque Festival being sponsored by Assembly B13. In addition, our annual bowling tournament will be held in conjunction with other Slovak Fraternals in the Columbus, Ohio area. So if you are available the weekend of April 22nd and 23rd, make an effort to come and participate. You don’t have to be a good bowler but you have to have fun if you come.

Donations From The NSS

Each year, I like to look back at some of the donations the NSS Board has approved that help us fulfill our mission statement which reads, “Providing our fraternal family members financial security via life and annuity products, while offering charitable, cultural, social and educational opportunities that benefit them and their communities.” Looking at last year’s donations here is partial list of some of the organizations we have helped: Ashley Food Pantry, Cardinal Tomko Chapter of the Slovak Catholic Federation, American Heart Association, Habitat for Humanity, City Mission, Chair in Slovak History and Culture at the University of Ottawa, The Eastland Centennial Commemorative Project at Bohemian National Cemetery, Holy Angels Crochet Circle, Highmark Caring Place, Prince of Peace Parish, Carmelite Nuns of Allentown, Center for Vision Loss, Johnstown Slavic Festival, Homestead District Lions Club, McMurray Rotary Club, Big Brothers Big Sisters of Metro Milwaukee, Peters Township Parks and Recreation, Wheeler Mission, Fresh Start Ministries & Mentoring, The Salvation Army, and Children’s Hospital of Pittsburgh Foundation.

I may have missed some of our contributions but the above list gives you a great idea as to how we help the communities in which our members live. I am personally proud to be a member of our great organization and see how we share our good fortune with others in need.

News of Narodniars

Celebrating birthdays this month are National Director Drew Wesnak, former National Director Bill Knoll, Home Office staffers Lisa Shriver and Kristen Boehm, Ashley Bernardo, Dan Tanzone, Rebecca Beatty, Rudy Ondrejco, son-in-law Jeff Lavin, and granddaughters Chloe and Alexa Woods. Happy Birthday to all others celebrating in April.

As reported in the last issue we lost a couple of longtime NSS members, former National Director Caroline Kucan passed away as did John Malik, member of Assembly 110 in New York. Deepest sympathies go out to the Kucan and Malik families on your loss. May their souls rest in peace.

A Special Thanks

At this time and in honor of Administrative Professionals Day, which used to be called Secretaries Day, I would like to give a shout out to the Home Office Staff of the National Slovak Society for all they do to help keep the Society running smoothly. They are a dedicated group of individuals that you will be meeting via our series of articles over the next several months in which we spotlight one employee each month. Thank you to each employee that I have had the pleasure of working with over the past 23 years.

Punography Of The Month:

A soldier who survived mustard gas and pepper spray is now a seasoned veteran.
2015 Financial Results and more....

Totals Assets at year end 12/31/2015 has surpassed $900 million ($907,248,971 to be exact). Our strategic goal of reaching $1 billion dollars in assets is closer than ever before. We are also closing in on 30,000 members. The next two years should be very exciting for NSS. On page 6 is our 2015 Annual Financial Statement recap.

When we first began our IT project in 2012 to upgrade our administration system we had planned on providing a new benefit to our members that would allow the payment of premiums on life insurance policies with a debit or credit card. We went so far as to design an area on the back of the life insurance premium payment voucher to enter the DC/CC information. We continue to receive emails/calls regarding the ability to pay premiums via DB/CC. This benefit is still in the hands of our IT Admin System development team. As soon as it becomes available I will publish it in my newsletter article as I am doing now. Thank you for your continued patience.

If you haven’t sent in your 2015 Assembly Meeting forms and the four (4) required Annual Reports, the deadline of March 1st has passed and may result in your assembly/region not receiving its 2015 Fraternal Allowance.

Identity Theft Is on the Rise

NSS has partnered with Family Care Insurance to bring our members and staff an opportunity to protect you and your family from Identity Theft. Identity Theft is on the rise and usually not detected until it is too late. We receive calls weekly from NSS members to inform us that their identities have been compromised. Please call Carol DeLucia, Family Care Insurance at (919) 457-0172 and mention NSS. It is very affordable, ($8.95 per person, $18.95 per family up to 8 children), and I highly recommend this protection for yourself and your family. More information will be made available in future issues of the newsletter.

Visit our website at www.nsslife.org
### Net Admitted Assets:

<table>
<thead>
<tr>
<th></th>
<th>December 2015</th>
<th>December 2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bonds</td>
<td>$872,509,151</td>
<td>$763,035,867</td>
</tr>
<tr>
<td>Preferred Stocks</td>
<td>600,000</td>
<td>500,000</td>
</tr>
<tr>
<td>Common Stocks</td>
<td>379,425</td>
<td>617,669</td>
</tr>
<tr>
<td>Mortgage Loans on</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Real Estate</td>
<td>8,765,201</td>
<td>9,192,464</td>
</tr>
<tr>
<td>Certificate Loans</td>
<td>652,721</td>
<td>559,368</td>
</tr>
<tr>
<td>Real Estate Occupied</td>
<td></td>
<td></td>
</tr>
<tr>
<td>By Society</td>
<td>745,029</td>
<td>766,384</td>
</tr>
<tr>
<td>Cash On Deposit</td>
<td>12,266,748</td>
<td>17,498,596</td>
</tr>
<tr>
<td>Electronic Data Equipment</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Uncollected Premiums</td>
<td>97,937</td>
<td>96,042</td>
</tr>
<tr>
<td>Investment Income Due</td>
<td>11,031,689</td>
<td>9,659,931</td>
</tr>
<tr>
<td><strong>TOTALS</strong></td>
<td><strong>$907,047,901</strong></td>
<td><strong>$801,926,321</strong></td>
</tr>
</tbody>
</table>

### Liabilities and Unassigned Funds:

<table>
<thead>
<tr>
<th></th>
<th>December 2015</th>
<th>December 2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aggregate Reserve</td>
<td>$810,989,000</td>
<td>$722,215,500</td>
</tr>
<tr>
<td>Deposit-type Contracts</td>
<td>48,359,100</td>
<td>40,388,483</td>
</tr>
<tr>
<td>Certificate Claims</td>
<td>250,000</td>
<td>250,000</td>
</tr>
<tr>
<td>Commissions Due</td>
<td>160,000</td>
<td>361,200</td>
</tr>
<tr>
<td>Refunds Due and Unpaid</td>
<td>385,000</td>
<td>360,000</td>
</tr>
<tr>
<td>General Expenses Due</td>
<td>1,547,000</td>
<td>1,259,200</td>
</tr>
<tr>
<td>Retained By The Society As Trustee</td>
<td>37,257</td>
<td>104,229</td>
</tr>
<tr>
<td>Reserve (AVR)</td>
<td>4,366,800</td>
<td>3,552,000</td>
</tr>
<tr>
<td>Interest Maintenance Reserve (IMR)</td>
<td>4,795,721</td>
<td>5,217,079</td>
</tr>
<tr>
<td>Contingency Reserve</td>
<td>150,000</td>
<td>150,000</td>
</tr>
<tr>
<td>Unassigned Funds</td>
<td>36,008,023</td>
<td>28,068,630</td>
</tr>
<tr>
<td><strong>TOTALS</strong></td>
<td><strong>$907,047,901</strong></td>
<td><strong>$801,926,321</strong></td>
</tr>
</tbody>
</table>

### Surplus Account:

<table>
<thead>
<tr>
<th></th>
<th>December 2015</th>
<th>December 2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Beginning Surplus</td>
<td>$28,218,630</td>
<td>$21,195,838</td>
</tr>
<tr>
<td>Net Income</td>
<td>9,085,723</td>
<td>7,532,478</td>
</tr>
<tr>
<td>Change in Net Unrealized Capital Gains or (Losses)</td>
<td>(143,256)</td>
<td>(92,971)</td>
</tr>
<tr>
<td>Change in Nonadmitted Assets</td>
<td>(188,275)</td>
<td>97,285</td>
</tr>
<tr>
<td>Change in Valuation Reserve</td>
<td>(814,800)</td>
<td>(514,000)</td>
</tr>
<tr>
<td>Aggregate Write-ins for Gains and Losses in Surplus</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Net Change in Surplus</td>
<td>7,939,392</td>
<td>7,022,792</td>
</tr>
<tr>
<td>Surplus At Statement Date</td>
<td>$36,158,022</td>
<td>$28,218,630</td>
</tr>
</tbody>
</table>

### Summary of Operations:

#### INCOME:

<table>
<thead>
<tr>
<th></th>
<th>December 2015</th>
<th>December 2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premiums &amp; Annuity Considerations</td>
<td>$152,299,739</td>
<td>$111,728,468</td>
</tr>
<tr>
<td>Net Invest. Income</td>
<td>41,201,928</td>
<td>38,060,741</td>
</tr>
<tr>
<td>Amortization Of Interest Maintenance Reserve</td>
<td>715,629</td>
<td>170,477</td>
</tr>
<tr>
<td><strong>Income Sub-Total</strong></td>
<td><strong>$194,217,296</strong></td>
<td><strong>$149,959,686</strong></td>
</tr>
</tbody>
</table>

#### EXPENSES:

<table>
<thead>
<tr>
<th></th>
<th>December 2015</th>
<th>December 2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Death Benefits</td>
<td>$5,298,808</td>
<td>$3,617,970</td>
</tr>
<tr>
<td>Matured Endowments</td>
<td>37,243</td>
<td>35,231</td>
</tr>
<tr>
<td>Annuity Benefits</td>
<td>81,527,319</td>
<td>66,547,314</td>
</tr>
<tr>
<td>Disability, Accident, Health Benefits</td>
<td>4,167</td>
<td>102</td>
</tr>
<tr>
<td>Surrender Benefits</td>
<td>584,648</td>
<td>660,498</td>
</tr>
<tr>
<td>Interest On Deposit</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Type Contracts</td>
<td>(3,443)</td>
<td>11,917</td>
</tr>
<tr>
<td>Increase In Aggregate Reserve For Life Contracts</td>
<td>88,773,500</td>
<td>64,074,500</td>
</tr>
<tr>
<td>Commissions On Direct Business</td>
<td>4,044,199</td>
<td>2,969,614</td>
</tr>
<tr>
<td>General &amp; Fraternal Expenses</td>
<td>4,291,671</td>
<td>3,657,034</td>
</tr>
<tr>
<td>Insurance, Taxes, Licenses, Fees</td>
<td>179,850</td>
<td>374,121</td>
</tr>
<tr>
<td><strong>Expense Sub-Total</strong></td>
<td><strong>$184,737,962</strong></td>
<td><strong>$141,948,301</strong></td>
</tr>
</tbody>
</table>

### SUMMARY:

<table>
<thead>
<tr>
<th></th>
<th>December 2015</th>
<th>December 2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net Gain From Operations Before Refunds To Members</td>
<td>$9,479,334</td>
<td>$8,011,385</td>
</tr>
<tr>
<td>Refund To Members</td>
<td>(380,865)</td>
<td>(356,263)</td>
</tr>
<tr>
<td>Net Gain From Operations After Refunds To Members</td>
<td>9,098,469</td>
<td>7,655,122</td>
</tr>
<tr>
<td>Net Realized Capital Gains</td>
<td>(12,746)</td>
<td>(122,644)</td>
</tr>
<tr>
<td><strong>Total Net Income</strong></td>
<td><strong>$9,085,723</strong></td>
<td><strong>$7,532,478</strong></td>
</tr>
</tbody>
</table>

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Linda M Strom
Secretary/Treasurer, CFO
Fraternal Matters...
By: Pam Blum
Fraternal Activities Coordinator
Email: pblum@nsslife.org

NSS Fitness Matters...
Now that spring is officially here (thank heavens) it is a great time to join the “NSS Fitness Matters…” walking club. The purpose of this program is to help promote physical fitness and your good health.

Did you know that just one 30-minute walk a day is all it takes to lower your blood pressure? Don’t have a solid half hour to exercise? Here’s the good news: three 10-minute walks work just as well. Here are some ideas on how to work in a walk throughout your day: head outside during lunch, instead of feeling like you want a nap, you’ll have a second wind; after dinner, go for a quick walk around the block, see if your spouse or kids will join you; when you have to make a phone call, do it on your cell and talk as you walk.

Sign up for NSS Life’s Fitness Matters Walking Club by sending your name, mailing address and Assembly number to Pam Blum, Fraternal Activities Coordinator at pblum@nsslife.org or by calling me at 724-731-0094. You will receive a free NSS Life pedometer and a mileage chart to help you track your progress. You are responsible for keeping track of your own mileage. You’ll be on the honor system, so don’t let me down!!

NSS Nite at PNC Park
Back by popular demand… NSS has reserved a block of tickets on Friday, June 24th in the “All You Can Eat” section at PNC Park for the Pittsburgh Pirates vs. LA Dodgers. This is Free Shirt Friday. The tickets are $60 but due to the generosity of Region 5 and Assembly 774 we are offering these tickets to our members only for $25 each. There are a very limited number of tickets available and since they are being subsidized by NSS Life you must be a member to attend!!! The tickets will be on a first come basis. Requests for tickets must be accompanied by your payment. Please make check payable to NSS Life and send to: Pirate Night, Attn: Pam Blum, 351 Valley Brook Rd, McMurray, PA 15317.

Attention High School Seniors
Don’t forget to apply for this year’s PVR Scholarship!! Deadline for applications is May 1, 2016. Please contact me ASAP to see if you are eligible and to request an application. A reminder for those students already receiving the PVR Scholarship, don’t forget to request a copy of your transcripts be sent to the Home Office at the end of this semester to make sure you are still eligible to receive your next installment of your grant. Deadline for transcripts is JULY 15, 2016.

2016 May Art Contest
This year’s Art Contest Greeting Card Category is “Happy Father’s Day.” The Poster Category is “What I love about the USA.” The deadline for the contest is May 31st.

2016 National Golf Tournament
The National Golf Tournament will be held on July 15-17, 2016 at Treasure Lake Golf Course in DuBois, PA. The registration form & rules will be mailed to past participants and will be published in the May issue of the National Newspaper. If you have an interest in joining us for this most enjoyable weekend please contact me and I will make sure you’re on the mailing list.

Looking for a Good Book ????
Winds from the Mountains is a novel about a family from the Rusyn Village of Osturna, Slovakia, near the Tatra Mountains. Several of the Vascura family immigrated to America starting in 1897. The youngest daughter stayed and married a neighbor. Over the years, these related families on both sides of the Atlantic found themselves involved in world events and changing borders. The villagers were mostly farmers.

Members will enjoy reading the story of this Rusyn/Slovak family as they experienced life with optimism through the generations. The novel is available from Amazon in paperback or Kindle.

United Slovak Fraternals Bowling Tournament:
Just a reminder that this year’s tournament will be held April 22-23, 2016 at Sawmill Lanes in Columbus, Ohio.
Access your account values 24/7 by going to the website: www.nsslife.org and log in/register as a member.

Advantages of an NSS Annuity/IRA

- Competitive interest rates
- Guaranteed minimum interest rate
- Tax-deferred earnings
- Avoids Probate
- Liquidity/Withdrawal features
- Flexible retirement income options
- No sales charges or fees

Current Interest Rates
Effective January 1, 2013

- Preferred Choice 1.00%
- Optimum 3 2.00%
- Preferred 5 3.00%
- Preferred 8 3.50%

*Preferred 7 and Flex earning 4%, these plans are no longer available.

Please contact your NSS Life financial service representative or Joe Elliott in the Home Office at 1-800-488-1890.

Did you know....

You can make an additional deposit to almost any Annuity with NSS-just send us a check.

Any additional funds will not increase the time period on early withdrawal penalties.
Motivated By Events

Life insurance is the greatest financial product ever designed. With the stroke of a pen and a few dollars you can be insured for thousands and thus protect your family and business. While the need for life insurance is great, most people are hesitant to buy it because they think that insurance is too expensive. That is incorrect because examples have shown that people generally assume that the life insurance cost is two to three times higher than it actually is. Now there are times that people really do consider purchasing life insurance. This action is usually motivated by some life event. A life event may be the birth of a child, getting married, buying a house or changing jobs. Sometimes it is a divorce or planning retirement. And sometimes it is because of a funeral.

Marriage, a new child, and home ownership all mean increased responsibilities. In these situations other people now rely on your ability to generate income. Divorce, job changes and retirement may all relate to a new standard of living. Life insurance can protect you there too.

The surprising event is death. Once people attend a funeral, they want to know about insurance costs. This may be the result of talking with family and finding out for the first time that the cost of a traditional funeral in most areas is around $10,000. This is nothing fancy or elaborate just a basic service. Which begs the question, do you have $10,000 to pay for this? Plus there are other costs associated with a final illness which would require even more money.

No matter what the situation – life insurance can be the answer. This unique product can provide money for you whether you live, die or quit paying into the policy. Life insurance is a good buy at any age but the younger you are the less it costs. NSS has six different plans – so we are confident that we can design an affordable program for you. Call your local NSS Life representative or Joe Elliott in the Home Office for more information. Let us help you and your family.

Thought for the Week
If you want something, something you’ve never had; You must be willing to do something you’ve never done.

Thomas Jefferson (1743 – 1826)

Things You May Not Know About an IRA

So often we talk about IRAs (both traditional and Roth) and the discussion centers around the good rate of interest NSS is paying. Sometimes we mention the strong guarantees and the great track record. Of course there is the fact that proceeds may be paid probate free. Then when you add in the flexibility to create a lifetime income stream - this becomes an unbeatable product.

But here are a few things you may not have known about IRAs:
• You can start an IRA for $90 per month or with a $1,000 deposit. You don’t have to put in $5,000 or $6,000 and you don’t have to contribute every year.
• It is possible to contribute to an IRA even if you are not working? You would have to be a non-working spouse and your spouse would have to have sufficient income to make a contribution on your behalf. Or if you are receiving alimony which is considered income – you could contribute to an IRA.
• Children can have an IRA – they need to have income to justify the amount contributed.
• Married people that both have a pension can still contribute to an IRA if their combined income is less than $98,000. For a Roth IRA the income limit is $180,000.
• A savers credit is available for lower income people making contributions. Depending on your filing status this number ranges from $27,000 to $60,000 and those eligible can receive a credit on their taxes.
• Even if you are not eligible for an IRA you can make a non-deductible contribution. It’s wise to document this move carefully so later on you don’t pay taxes on the principal again.

If you have any questions please call us, we’re here to help you.
ASSEMBLY 004
Parma, OH
Meeting
A meeting will be held on Sunday, May 15, 2016 at the residence of Mildred Havir, 1744 Westhill Boulevard, Westlake, OH at 2:00 p.m. We look forward to seeing you there.
Sonia Vorell
Secretary

ASSEMBLY 0070
Brooklyn, OH
A meeting will be held on Sunday, April 10th at Dr. Martin Luther Church, 4470 Ridge Road, Brooklyn, OH at 12:15 p.m. We will make plans for our picnic in June. Refreshments will be served.
Mary Ann Karkosiak
President

ASSEMBLY 0075
Duryea, PA
A meeting will be held on April 10, 2016 at the Grande's Restaurant, Birney Ave., Rt. 11, Moosic, PA at 1:00 p.m. Plans will be discussed for Join Hands Day, Wilkes Barre VA day for bingo and a pizza party for our veterans, and the fraternal summer picnic to be held in the summer at the Mercatelli-Segelia Park, Birney Ave Moosic, PA. Members will bring a covered dish and a raffle basket and the officers will take care of the drinks, hotdog’s and hamburgers.

The members made plans to hold their annual matching funds event for the Duryea Scouts by selling tickets and hosting the raffle at the Blue and Gold Banquet to be held on April 17, 2016 at the Dupont Hose Company Main St. Dupont, PA at 1:00 p.m. Cub Scouts will cross the bridge into the Boy Scout troop.

The Margaret Pilosi Scholarship Committee wants to remind any High School Senior who is a member of Assembly L075 and who will graduate this June is eligible to receive a scholarship. This one time yearly award of $100 was established to honor the 1st woman President of a Fraternal Society and former member of our assembly, the late Mrs. Margaret Pilosi. To obtain the scholarship members must submit a written essay of 250-500 words chosen from the following categories: Fraternalism, Slovak Heritage, Civic Duties or Volunteerism. It must be double spaced, typed and contain a title page on a separate paper with your name, address, phone number, age, parents name, and college they will be attending in the fall. The committee will judge the essays on neatness, presentation, content and subject accurateness and the winner will be asked to read their essay at the summer meeting where the award will be presented by our President and Committee Members. Please submit your essay by July 1, 2016 to: Lehrae Ann Edwards 65 Chittenden St. Duryea, PA 18642-1006. For more information contact Lehrae at 570-457-8402.
Lehrae Edwards
Secretary

Deadline For Publication
Please be advised that all articles, notices, etc., must be received by the Home Office no later than the 5th of the preceding month. Every effort will be made to publish the article in a timely manner. Our email address is: info@nsslife.org
Let's start with good news. You don't have to pay your taxes on April 15th this year because Emancipation Day, celebrated in Washington, D.C., falls on Friday, April 15th. You don't have to pay your taxes until Monday, April 18th, which is Patriot's Day in Massachusetts. I guess paying taxes is patriotic.

Our visit and tour of the mansion at beautiful Hartwood Acres, a six hundred and twenty five acre county park located in Indiana Township near Fox Chapel, is scheduled for Sunday, April 10th at noon. If you are interested in coming please call Joan Smith at 412-778-0431 as soon as you can. We need to give Hartwood the number of our group and time is short. Admission cost will be paid by the Assembly. After the tour which lasts about one hour we hope to have lunch at Hartwood, the cost of which will be on your own.

Yes, baseball season has started and our Assembly hopes to be able to arrange going to a Pirate game sometime in August or September if there is sufficient interest. Let your thoughts be known.

Just a few reminders: applications for the first year PVR scholarship are due by May 1st. Call Pam at the Home Office for your paperwork. Pam can be reached at 724-731-0094. This $500 can be a big help with books. Also, May 31st is the deadline for the Art Contest. This is a reminder for you, Mariah Jeffrey.

Looking ahead to July, there is the NSS Golf tournament at Treasure Lake, in Dubois PA, July 15th-17th and Slovak Day at Kennywood July 21st. (I believe I had the wrong date of the 14th in the last issue). Your attendance at either of these events will be partially subsidized by the Assembly.

For our Jewish members let me wish you Shalom as Passover begins April 22nd.

We need to wish Joy and Tony Bietz a Happy 68th Anniversary. This incredible milestone was reached this past February 28th!! God Bless you both! What is your secret??!!

We want to wish our Assembly founder Bill Del Monaco a Happy Birthday (April 22nd). It is also our Assembly President's birthday on April 7th. Let me wish everyone who has a birthday or anniversary this month a delightful and richly memorable occasion and may you be blessed with many more.

Bill Knoll
President

Our next meeting will be held on April 19, 2016 at the home of Dave and Marti Pytel, North Olmsted, Ohio at 7:30 p.m.

The Annual Reverse Raffle was a success again this year. Congratulations to the 5 winners who decided to split the jackpot. Thank you all for coming, and we hope to see you again next year.

Shawn Pytel
Publicist

Our next meeting will be held on Sunday, April 24th at the Bohemian Garden Restaurant in Downers Grove at 2:00 p.m. We will also have our collection for Operation Support Our Troops America. Hope to see you there.

Janet Tomaskovic
Secretary

Our Join Hands Day project will be "Stamp Out Hunger" campaign on May 14, 2016. This is in association with the National Association of Letter Carriers, and is the largest one day food drive in the country. Mary Jo Holker is the contact person (941-473-0559) for those interested in participating in this very fulfilling program.

Mary Jo Holker
Secretary

The semi-annual meeting of Region 8 which includes Assemblies 004, 070, 160, and 432 will be held on:

DATE: April 20, 2016
TIME: 7:30 p.m.
LOCATION: Dr. Martin Luther Church
4470 Ridge Road
Brooklyn, Ohio 44144

Assembly 432 will be hosting this meeting. Plans for activities for the balance of 2016 will be discussed. Hope to see you all there!

Carole Koches
Recording Secretary
Volunteers of Assembly 588 George and Margie Leasure assisted with the Toys for Tots Campaign prior to the Christmas Holiday. For the third consecutive year, the campaign was hosted by the Alliance Church of Washington, Pennsylvania. Toys were collected, packaged, and distributed to children of both Washington and Greene Counties by the volunteers. The children also received hot chocolate and cookies.

George and Margie assisted with the packing and distribution of the 800 bags of toys. They volunteered their time in the true fraternal spirit to make the Christmas Holiday a more special time for the less fortunate families of Washington and Greene County.
## OUR DEPARTED MEMBERS
### February, 2016

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### DONATE TO THE PVR SCHOLARSHIP FUND

- YES, I want to help our young members attain their academic goals. Here is my donation of $________.

Name: __________________________
Assembly: _______________________
Address: _________________________
City: ___________________________
State: __________________________
Zip: ____________________________

Please issue your check to:
**NSS PVR Scholarship Fund**
And send to:
National Slovak Society
351 Valley Brook Road
McMurray, PA 15317

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### Memorial Tree Leaf Donations
#### February, 2016

#### In Loving Memory of Sandy Majors:
- Love, Dale
  - Donation: $250.00
  - Assembly: 0105

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### PVR Scholarship Fund Donations
#### February, 2016

- In Memory of Frances D Campbell:
  - From Assembly: 0123
  - Donation: $20.00

- In Memory of Edna Starr:
  - From Assembly: 0123
  - Donation: $20.00

- In Memory of Robin Wingard:
  - From Assembly: 0123
  - Donation: $20.00

- Matching Funds Donation:
  - From Assembly: L161
  - Donation: $100.00

- Donations:
  - Assembly: L161
    - Irene A Combi: $50.00
    - From Assembly: 0039
    - From Assembly: 0039

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**www.nsslifelife.org | NATIONAL NEWS**
A Family Tradition

The Butwin family and Assembly 705 continued a long standing family tradition by gathering together for food and fellowship on Christmas Eve 2015. Nearly 60 people from various states came together to celebrate family and the Christmas season at the home of Mary Ann Froderman in Brazil, IN. With the meat provided by the Assembly, favorite side dishes and desserts were brought by those attending. A wide variety of options from meatballs to shrimp to mac n cheese and wonderful desserts like red velvet cake made for a great meal. We used our time together to catch up on the happenings in each other's families and to see how much the children had grown. The two daughters, Helen M. Meunier & Dorothy Jones, and daughter-in-law, Betty Butwin, of John & Anna Butwin, founding members of Assembly 705, were in attendance with their children, grand-children and great-grandchildren. After dinner, we were treated to a visitor from the North Pole. Santa Claus made his way down the stairs to the delight of all those present.

Songs were sung and presents were given to the children. Lots & lots of pictures were taken. As the excitement of the evening died down, everyone said their goodbyes with best wishes for a wonderful Christmas.

Dorothy A. Buck
Secretary

Assembly 588 Completes National Fraternal Project

Members of Assembly 588 recently completed a successful matching funds project for the City Mission of Washington, PA, as part of the NSS National Fraternal Project for 2015. The City Mission is celebrating its 75th Anniversary in 2016 and operates the McCausland Men’s Shelter and the Avis Arbor Women’s and Children’s Shelter at its Washington location. On June 9, 2015, the City Mission experienced a devastating fire that destroyed its men’s residence, kitchen, dining hall, chapel, and medical clinic. In spite of the fire, the City Mission continued to serve the homeless and hungry of the Washington area through the use of temporary facilities. In 2015, the City Mission served 111,764 meals; provided 38,142 nights of shelter; 6,096 medical interventions; donated 6,485 pieces of clothing, furniture, and household items; and provided 2,511 bags of food. The City Mission is currently reconstructing the facilities damaged by the fire. In addition, the City Mission plans to construct a new Veterans Residential Facility, a Vocational Training Facility to assist the homeless in job-skills training, and expand the Avis Arbor Women’s and Children’s Shelter. The donation was greatly appreciated by the Director of Development of the City Mission, Dr. Sally Mounts, to provide support for the homeless and hungry of the Washington, Pennsylvania area especially during such a trying time.

Assembly L002

Members of our assembly bring non-perishable food items at our meetings and we donate these items to Sterling House, a multi Service Community Center in Stratford, CT.

L-R: JoAnn Marticek, Kristin Toman, and Joelle Marticek show a few of the food items to be donated.

On the left is Mary Bludnicki, Assembly L002 member and Raymond O’Donnell, Director and Coordinator at Sterling House.

A torn American Flag was brought to our last meeting for retirement by Tom Marticek. It was given to the VFW post in Stratford, CT. On the right accepting the torn flag donation is Ray Pistey.
This Month in National Slovak Society History

Joseph Stefka, Jr. Chairman of the Board

April, 1954
First Vice-President Joseph Saladiak assumed the position of President following the resignation of President Paul Kazimer. President Saladiak became the 12th President of the National Slovak Society.

April, 1976
The National Slovak Society announced it was moving to a computerized system for all of its records as authorized by the XXVI Convention. The computerized system would help the Society incorporate a “direct payment” of premiums to the Home Office.

April, 1981
National President Joseph Stefka, serving as the President of the Fraternal Societies of Greater Pittsburgh, appeared on WIIC-TV in Pittsburgh, Pennsylvania, to present Channel 11 TV Personality Don Rigs the “Brotherhood of Man” Award for his service to mankind on behalf of the Fraternal Societies of Greater Pittsburgh.

April, 2001
During the National Slovak Society 44th Annual Men’s Bowling Tournament, George Joseph, Jr. of Assembly 432 rolled a perfect 300 game.

April, 2006
National Secretary-Treasurer Paul M. Payerchin, Jr. reported that the Society had reached a milestone by passing the $200 million mark in Net Admitted Assets.

NSS History - 1990-2015

By Joseph Stefka, Jr., Chairman of the Board

The National Slovak Society History: Volume II 1990 - 2015, authored by Chairman of the Board Joseph Stefka, Jr., and published by Slavia Printing, is currently available for sale, at a cost of $15. The proceeds from the sale of the book will benefit the PVR Scholarship Fund and the NSS Heritage Museum. To obtain a copy, send a check payable to “NSS” to Pam Blum at the Home Office, 351 Valley Brook Road, McMurray, PA 15317-3337. The 203 page second volume of the history of the National Slovak Society is arranged chronologically, encompassing the first twenty-five years of Society’s existence in its second century as a fraternal benefit society. Important events, member accomplishments, Society progress, and milestones in the history of the NSS are recorded in the volume, along with a number of photographs.

An excerpt from the conclusion of the National Slovak Society History: Volume II reads: “The National Slovak Society has for the past 125 years, provided a means of financial security for its members. From its humble beginnings in February, 1890, to the present day, the Society has not only endured, but has prospered. Change has been a constant over the history of the Society but has greatly accelerated in the past twenty-five years. However, the Society has remained vigilant in protecting the financial, fraternal, and heritage interests of its membership. This has not happened by chance. The Society has had the benefit of leadership throughout its history with foresight and dreams to place the National Slovak Society in the forefront of fraternal benefit societies across the nation.”

Spotlight On Donna Tenney
Controller

I am the Controller of the National Slovak Society and I have worked here since March, 1987. The only employee that has been here longer than me is our wonderful newspaper editor, Lori Crowley. When I started at the NSS our assets were $17 million, hard to believe as the billion dollar mark is fast approaching. I want to thank all of the members and agents over the years who have been so patient and pleasant with me and the rest of the staff. You truly make a difference.

I have a teenage son at home, so please be nice to me when you call. His name is Luke and he has been involved over the years in soccer, karate, swords and scouts. He is very intelligent so I am saving for college, so please do not ask to borrow money. He is going on a trip to the Galapagos Islands this year. While he is venturing, I plan on golfing, riding my bicycle, kayaking, boating, swimming and maybe read a book. I will miss him very much and I hope that he has an experience of a lifetime.

Have you Signed Up A New Member Recently?
This and that....from Slovakia  By Sue Ondrejco

2015 was the best year for tourism in the entire history of independent Slovakia. More than 4.3 million visitors opted for a vacation somewhere in Slovakia in 2015. This represents an increase of 6 percent reported on February 19 based on the data published by the Slovak Statistics Office. The largest share of foreign tourists came from the Czech Republic, Germany and Poland. Slovakia experienced a growing number of tourists from China, Great Britain, USA, the Netherlands, Italy and France in 2015.

HOTEL guests in Europe consider the hotels in Slovakia to be the cleanest on the continent. Slovak hotels received 8.75 points out of 10. Bulgaria placed second with 8.7 points, followed by Switzerland, Poland, Austria, Croatia, Germany, Portugal, the Czech Republic, and Romania. Denmark received the least points, only 7.73, the Aktuality.sk website reported.

Košice becomes European City of Sport 2016
Košice is the first Slovak city to receive the title from the European Cities and Capitals of Sports Federation (ACES Europe), a private non-profit organization based in Brussels. Hundreds of events will be held for the public in the course of the year. The main aim of these events is to make as many Košičans as possible get moving, and to introduce them to sports as an effective means of supporting a healthy lifestyle. The city wants to develop traditional and new sports, and also plans to invest in sporting grounds.  
(Source: TASR)

Slovak wines harvested medals in Paris—Slovakia’s winemaking has once again found success when Slovak winemakers won the third highest number of gold and silver medals out of foreign participants at Vinalies Internationales Paris, considered to be the most prestigious wine competition in the world. Altogether they earned 18 gold and 37 silver medals, the highest number so far, the Pravda daily reported. This year the competition showed that a new ambitious and talented generation of winemakers is taking hold in Slovakia.  
Na zdravie!

Slovak Architects Design Solar Powered Home Ecocapsules  By Slavorum

Slovakia has brought us another interesting and futuristic design, it’s an Ecocapsules, designed by Bratislava-based far-sighted Architects. This miniature solar powered home has also an retractable wind-turbine and a rain water storage making this home giving you chance to live in it up to a year with no maintenance or need to have water or electric power infrastructure. If you look a bit into the ecocapsule you will find a miniature kitchen with fresh water, flushing toilet and hot shower as well which is pretty amazing. The Ecocapsule “is suitable for a wide range of applications,” wrote the architects, where they counted things like “independent research station or a tourist lodge to an emergency housing or a humanitarian-action unit.”

More info: ecocapsule.sk

So if you are an avid camper this might be a good choice for you and you were able to order one at the end of 2015 and have it delivered in the first quarter of 2016. It was on display during the Pioneers festival in Vienna on the 28th-29th of May, 2015.

Solely relies on green energy sources and collects rain water.

These pods are made to be deployed anywhere anytime.

You can fit them in a sea-container or can even on your car/truck trailer.
Dávno nie je január, i február zutekal, pretože vždy po zime, jar radostne vítame. 
Po marci však prišiel čas, medzi nami je tu zas, April, čo je známy tým, vrtošivým počasím.  
Slnko páli, štípe mráz, potom vietor ťúka zas. 
Je to všetko april márne, jar si zobrať už nedáme.

Jar je jedno z ročných období v miernom teplotnom pásme nasledujúce po zime a predchádzajúce letu.


22. apríl

**Sv. Juraj sa slávi 24. Apríla**


---Ivano Punová---

Čas dani...

Do 15. apríla v Amerike sa vyrovnať s daňovými poplatkami zo zárobku, a ak sa Vám niečo zvýši môžete to uložiť v našej organizácii. Skontrolujte rôzne plány úsporov pre dôchodok, alebo zakúpite si životnú poistku tým sa stanete členom / členkou našej organizácie čím môžete brať účast v aktivitách organizácie Národného Spolku.

Koncom tohto mesiaca 22 - 23 apríla kolový turnaj - bowling. (Columbus, OH)
Golfovy Turnaj bude 15-teho a 17-teho . Juli. (DriBois, PA)
Podrobniejsie informácie na nsslife.org, alebo volajte 1-800-488-1890.
Twelfth Consular Tour of Slovakia

Slovak Honorary Consul Joe Senko and his Slovak born wife, Albina, have assembled a deluxe tour of Slovakia from August 28 through September 10, 2016 which includes history-rich cities of Bratislava, Sastin, Skalica, Trencin, Bojnice, Rajecke Teplice, Cicmany, High Tatras, Zdiar, Stara Lubovna, Kosice, Bardejov and Presov. As you travel through the various regions of Slovakia, arrangements can be made for you to visit relatives or family towns and villages for an additional cost. These are just some highlights of the tour.

What makes this tour unique is that it includes a tour of Dobsinska ice cave, a tour of two castles, a mock wedding, two wine tastings, rafting between Slovakia and Poland, spa treatments and a welcome reception with the mayor of Presov.

At no extra cost, Joe and Albina have included a tour of Vienna and Poland. While in Poland, you will visit the famous shrine of Czestochowa, Zakopane and Krakow, including tours of Auschwitz and Wieliczka salt mine.

The tour includes airfare from Pittsburgh or Newark, two delicious meals daily, four-star hotels, air-conditioned bus, a professional guide and more. At $3899, this is the lowest price of any deluxe tour to Slovakia. For a detailed daily itinerary, contact Joe Senko at jtsenko@aol.com or (412) 956-6000.

Peter V. Rovnianek Scholarship Fund

The following rules will determine eligibility in applying for a National Slovak Society, Peter Vitazoslav (PVR) Scholarship Grant:

1. The applicant must be a member of the National Slovak Society (NSS) for a minimum of two (2) years prior to receiving a PVR Scholarship Grant. Membership will be verified by the Home Office.
2. The minimum amount of insurance required for eligibility is $10,000 of PERMANENT life insurance or $5,000.00 of annuity deposits. The insurance must be in force at the time of application and be maintained throughout the scholarship period.
3. Eligible to apply are all student NSS members whose scholastic records, including College Board Examinations qualify them for acceptance by a college, university (4 years); junior college, nursing, trade, technical or business school (2 yrs) or other institution approved by the NSS National Assembly.
4. All applications must be accompanied by a transcript of the latest high school scholastic record of the applicant. For those already attending college, only college transcripts need to be submitted.
5. All applications must be accompanied by proof of the applicant’s acceptance as a full-time student by an accredited college, university, junior college, business or trade school. Please list ONLY the school that you are going to attend, not all of the schools that you have applied and been accepted by.
6. All applications must be accompanied by a resume or biographical sketch of the applicant, not to exceed two hundred (200) words, along with a recent photograph for publication in the society’s magazine.
7. All applicants must submit proof of fraternal activity. This activity may be participation in national or local activities, holding elective office in a fraternal benefit society, or similar fraternal involvement. In lieu of fraternal activity, an applicant may substitute community service or volunteer activity with a non-profit organization. (e.g. Hospitals, Red Cross, Juvenile Diabetes or similar charitable organizations.) Applicants must submit verification signed by an assembly officer or by an adult in charge of the community service or volunteer activity.
8. No application will be considered unless all requirements are met and fulfilled. Transcripts and all other forms included with the application shall be the property of the PVR Scholarship Fund and the National Slovak Society and will not be returned to the applicant.
9. In the event that a PVR Scholarship is granted, it shall be the responsibility of the student to remain in school full-time and to maintain a 3.0 GPA or higher for the remainder installments of the grant to be received.
10. The deadline for submitting applications for scholarship grants is MAY 1st of each year. Applications can be obtained from the Home Office or your local assembly. Applications and all required information is to be sent to: PVR SCHOLARSHIP DEPARTMENT, 351 Valley Brook Road, McMurray, PA. 15317-3337. Further information can be obtained by calling 724-731-0094 or 1-800-488-1890.

Adult Ed Class At WCCC On Slovak Heritage

Westmoreland County Community College has listed a adult/ed class on Slovak Heritage 2 Thursday evenings from 6 - 8:30 at their Bushy Run Center (near Jeannette) on April 7 & 14, 2016. It will cover what remains of Slovak culture here in the US and their traditions, foods, language and music and explore how Slovak-Americans can discover their roots, trace their genealogy and find long-lost relatives in modern day Slovakia. The class will be led by Dennis Ragan.

For more information, you can contact WCCC at 1-800-262-2103, Ext. 4204 or 724-925-4204.

John Kalko
May Art Contest

Just a Reminder - This year’s Greeting Card Category is “Happy Father’s Day.” Start early so we can return your card in time for Father’s Day.

The Poster Category is “What I Love about the USA.”

The deadline is May 1st, 2016.

Pam Blum
Fraternal Activities Coordinator

Summer Language Camp for Kids

WPSCA is starting to offer Slovak language classes for children starting June 4, 2016 thru July 23, 2016. Classes will be every Saturday from 3:00 - 4:30 p.m. at the Mt. Lebanon Library. Children must be able to read. Instructor Bozena Hilko is asking interested parents to contact her at bozi@comcast.net. The classes will be free, but there may be a small charge for materials.

Junior Pittsburgh Slovaks

We'd like you to become a part of our performing ensemble!

* Learn to sing, dance and/or play the violin.
* No experience necessary, we'll show you!
* Meet new friends
* Learn about your Slovak Heritage!
* Perform at the Pittsburgh Folk Festival, Slovak Day, Slovak Heritage Festival at Pitt as well as other events!

We are now accepting new members and would like to invite you to come and find out what we are all about! For more information, call Sue Ondrejco at 412-421-1204 or e-mail: sue.ondrejco@gmail.com

May Art Contest

The rules are as follows:
1. Contest is open to all members of the National Slovak Society between the ages of 5 and 16.
2. Only one entry is permitted per member, per category.
3. Contestants may create their artwork using:
   a. Paint (pastels, watercolor, oil, tempera, and cesium)
   b. Crayons (wax or liquid)
   c. Ink/Pencil
   d. Charcoal
   e. Glue, construction paper, glitter
4. The Artistic and Posters categories may be ANY size up to 11x14 inches and must be mounted on a mat board or poster board for display purposes. (Paint by numbers, stencils or tracing will not be accepted)
5. The Greeting Card category must be 5 ½ x 8 ½ folded. Please protect when shipping.
6. Each year a theme will be announced in the April Issue of the National Newsletter for the Poster and Greeting Card categories.
7. All entries must include; name, address, phone number, age, policy number, assembly/circle number, along with your t-shirt size. This information should be clearly printed on the back of each entry.
8. Please indicate t-shirt size by the following size chart available:
   a. Youth sizes - YS and YM
   b. Adult sizes - AS, AM, AL and AXL
9. Winners in each category will have their artwork displayed in the Youth Circle Publication. A listing of the winners will appear in the National News and will be published on the NSS website. First place winners will be highlighted on the cover of the Youth Circle Publication.
10. Contest shall be judged under the following levels and ages for all 3 categories:
    a. Picasso Level - Ages 5, 6 & 7
    b. Rembrandt Level - Ages 8, 9 & 10
    c. Michelangelo Level - Ages 11, 12 & 13
    d. Van Gogh Level - Ages 14, 15 & 16*
11. Prizes awarded in each level of every category shall be as follows:
    a. First Place $50.00
    b. Second Place $25.00
    c. Third Place $15.00
12. All entrants will receive a NSS Life T-shirt.

BE SURE TO FOLLOW THE RULES CAREFULLY SO YOU DO NOT LOSE POINTS IN THE JUDGING PROCESS

Deadline for entries to the Home Office is May 31st. Either mail or deliver artwork to: NSS Life, c/o Fraternal Department, 351 Valley Brook Road, McMurray PA 15317

Decisions of the judge(s) shall be final in all cases.

*In the event the First place winner in the Artistic Category - Van Gogh Level either enters an accredited Art School or pursues Art as a career in college, he/she will be awarded a one-time $250.00 Art Scholarship provided that the student meets all the NSS PVR Scholarship rules and regulations.

**The National Elder of the National Slovak Society reserves the right to keep all displays or winning entries. Artwork will only be returned by request.
Could you use a little extra “green?”

**Recommender**
As a proud member of NSS Life, there is no better time than now to share your experience with family and friends. Best of all, you will receive a cash reward for recommending someone that we issue a policy to. You will receive a $25 recommender fee ($10 on the youth term product) for each person that becomes a member.

**Recommender Information:**
Name: ____________________________
Phone: ____________________________

**Prospect Information:**
Name: ____________________________
Phone: ____________________________
Address: ____________________________
City: ___________ State _____ Zip _______

Send form to Joe Elliott at the Home Office.