



NSS Life
Family Matters...

National News

Photo Contest Overall Winner
Linda Strom - Assembly 108



 **MERRY
CHRISTMAS**
—•••—•••—•••—•••—

National Slovak Society of
the United States of America

NÁRODNÉ NOVINY

DECEMBER 2018 | NUMBER 3524 VOLUME 110

“UNTO YOU IS BORN THIS DAY IN THE CITY OF DAVID A SAVIOR,
WHICH IS CHRIST THE LORD...GLORY TO GOD IN THE HIGHEST,
& ON EARTH PEACE, GOOD WILL TOWARD MEN.” – LUKE 2:11; 2:14



National Slovak Society

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351 VALLEY BROOK ROAD, MCMURRAY, PA 15317-3337

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Joseph Stefka, Jr., *Chairman of the Board*

Linda M. Strom, *Secretary/Treasurer, CFO*

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FSWFE and PBU merged with NSS in 1997
ROCWMAS merged with the NSS in 1998

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Editor's Note:

We humbly ask for patience with any errors in this month's newsletter as we transition to a new production process for the newsletter. Thank you.

Activities At A Glance

REGION 2	Assemblies L075, 0617 No Activities at this time
REGION 5 December 1 December 2 December 2 December 6 December 9 March 10, 2019 May 12, 2019 June 9, 2019 July 8, 2019 September 8, 2019 December 1, 2019	Assemblies P38A, 0039, 0100, L105, 0108, 0123, L161, 0377, 0434, 0441, 0588, 0737, 0774 Assembly 0737, Meeting, Godor's residence, North Huntingdon, PA at 1:00 pm Assembly 0377, Holiday Party, Canons Chop House, Canonsburg, PA at 3:00 pm Assembly 0039, Christmas Party, Knights of Columbus Hall, Uniontown, PA at 2:00 pm Assembly L161, Meeting/Dinner, Roman Bistro Restaurant, Forest Hills, PA at 6:00 pm Assembly 0123, Christmas Luncheon, J.W. Hall Restaurant, Hopewell Twp, PA at 1:00 pm Assembly 0039, Lent Dinner, Eat'n Park, Uniontown, PA at 6:00 pm Assembly 0039, Stamp Out Hunger, U.S. Post Office, Uniontown, PA at 10:00 am Assembly 0039, Summer Bar-B-Q at K of C, Uniontown, PA at 1:00 pm Assembly 0039, Join Hands Day, Tony Bartock Golf Outing at 8:00 am Assembly 0039, Flight 93 Memorial Dinner, Eat'n Park, Uniontown, PA 6:00 pm Assembly 0039, Annual Christmas Party, K of C Hall at 1:00 pm
REGION 8 December 2 December 9 December 18 December 31 February 17, 2019 May 25, 2019	Assemblies 0004, 0070, 0160, 0432, 0595 Assembly 0070, Christmas Party, Dr. Martin Luther Church, Brooklyn, OH at 12:15 pm Assembly 0004, Christmas Luncheon, Yorktown Lanes at 1:00 pm Assembly 0432, Meeting/Election, Tony K's at 7:30 pm Assembly 0432, New Year's Eve Party, Bill & Sue Shuttlecock Assembly 0432, Tobogganing, Strongsville Chalet 6:00 - 9:00 pm Assembly 0432, Weekend Camping, Rustic Lake
REGION 14 January, 2019	Assemblies R059, L102 Assembly R059, Meeting, Election of Officers - Date/Time to be announced
REGION 15	Assemblies L002, 0028 No activities at this time
AT LARGE December 1 December 2 December 2 December 21 December 24 December 27	Assemblies R019, L040, 0110, 0236, 0267, 0381, 0554, 0568, 0586, 0705, 0731, 0800, 0813 Assembly 0731, Christmas Party, Stambaugh Room, Boardman, OH at 1:00 pm Assembly 0586, Christmas Activity/Meeting at 2:00 pm, place TAB Assembly 0110, Christmas Luncheon, Trattoria LaBarre, Astoria, NYE at 2:00 pm Assembly 0813, Christmas Party, Farrell residence at 7:00 pm Assembly 0705, Annual Christmas Eve Celebration, 6:00 pm (Fraternal Fund Activity) Assembly 0381, Meeting/Lunch, TV Diner, Trenton, MI at 1:00 pm

REMEMBER TO KEEP YOUR PERSONAL ACCOUNT INFORMATION CURRENT

Please contact our NSS Life Member Services Department at 1-800-488-1890 with any of the following changes:

- MARITAL STATUS • MAILING ADDRESS • BENEFICIARY UPDATES • EMAIL ADDRESS
- IRA MINIMUM DISTRIBUTION REQUESTS • BANK ACCOUNT UPDATES FOR DEPOSITS OR WITHDRAWALS

ANY REQUESTS FOR DISBURSEMENTS FROM THE NSS FOR 2018 SHOULD BE DELIVERED TO THE HOME OFFICE BY: FRIDAY, DECEMBER 12TH, 2018.

From The President's Desk...



**David G. Blazek, FIC
President, CEO**

Greetings to all as we wind down the 2018 calendar year. December is a very busy month for most of our members with the advent of Christmas, a time where many families get together to celebrate the birth of Christ. On behalf of the NSS Board, the Home Office Staff, and my entire family, I am wishing each and every member and their families a very Merry Christmas.

This month is also special for remembering December 7th, Pearl Harbor Day. This year marks the 77th anniversary of the attack on Pearl Harbor, Hawaii which led the United States to enter the Second World War. A series of invasions by the Japanese into China and rising tension with the U.S. made conflict between the two countries inevitable. American military forces did not expect that Pearl Harbor, 4,000 miles from Japan and 2,000 miles from the U.S. mainland, would be targeted.

The Japanese attacked early in the morning on December 7th, taking the American forces by surprise. The first wave of Japanese fighters fired on the island at 7:55 a.m. Hawaiian time and five additional attacks followed throughout the day. Defenders of the military base were caught unprepared as they expected any attack, if one occurred, would come from the sea rather than the air.

More than 2,400 American sailors, soldiers, and civilians died during the attack and another 1,000 were wounded. Few of the veterans who experienced the attack are still alive.

Nearly 20 American naval vessels were destroyed in the attack, including eight massive battleships. More than 300 airplanes were also lost. Japanese

did not target the most important vessels in the U.S. Pacific Fleet, aircraft carriers which were all away from the base on December 7th, or vital facilities like oil storage depots, repair shops, and shipyards. This made recovery easier for the U.S. Navy after the attack. President Franklin D. Roosevelt addressed the nation at a joint session of Congress the next day calling December 7th, "A date which will live in infamy" and called on legislators to approve a declaration of war against Japan.

News of Narodniars

Birthday wishes go out to NSS Directors Abigail Gross and Sue Ondrejco, Honorary Tribunal member Sophie Hudak, Home Office employees Brigid Delien and Cyndi Salat, John and Kevin Crowley, Melinda Chojnicki, Annette Stefka, wife of Chair of the Board Joe Stefka, son David W. Blazek and my lovely wife Fran Blazek. Best wishes to all others celebrating this month.

Deepest Sympathies go out to the family of Daniel Stein who was one of the eleven victims in the mass shooting that occurred at the Tree of Life Synagogue in the Squirrel Hill area of Pittsburgh. Our thoughts and prayers go out to the Stein Family and the families of all the victims.

Avoiding Identity Theft During The Holiday Season

This is a wonderful time of the year for identity thieves. You may feel pressured to get online or race to the mall to start checking gifts off your list, but being careless with your identity may mean months of recovery time. Worry less about holiday fraud by taking these protective steps:

1. Be aware of camera phones. If you are paying at a register or restaurant, or banking at an ATM, watch for people fidgeting with their phones. They could be trying to snap a picture of your card. Look all around before making a purchase.
2. Shop with a slim wallet. Remove everything except one credit card and your driver's license. Carrying multiple credit cards, a passport,

Social Security card and other items increases your risk of identity theft.

3. Remind cashiers to check ID's. Write "check photo ID" on the back of your credit card. This is an effective way to get clerks to check credit or debit cards with photo identifications.
4. Watch for pickpockets. To avoid being pickpocketed, tuck your purse under your arm, keep your wallet in your front pocket, and don't set your purse or wallet down where someone else may grab it.
5. Use a credit card when shopping online. When possible, select credit cards over debit cards when shopping online. For that matter, use a credit card when shopping in stores also. Credit cards protect you against fraudulent charges under the Federal Fair Credit Billing Act.
6. Designate an online card. Use one credit card only for when you're making purchases online. It makes it easier to detect wrongful charges if they occur.
7. Shop at secure sites. When shopping online, choose companies that provide transaction security protection and that have strong privacy and security practices. Secure sites have a URL that begins with "https" instead of "http" in the address bar, or they may display an icon of a locked padlock.
8. Use a secured connection. Never shop online using a public Wi-Fi network. They are typically unsecured, making it much easier for thieves to capture your personal information.
9. Shop in recognized sites. More people bargain shop on unfamiliar sites during the holidays. Don't make purchases on sites you don't recognize just because the price is right, especially if they don't have a phone number or physical address. They might be part of a phishing scam to capture your credit card number.

Punography Of The Month:

A vulture carrying two dead raccoons boards an airplane. The flight attendant looks at him and says, "I'm sorry sir, only one carrion allowed per passenger."

Letter from the President



NSS Life.

Family Matters...

David G. Blazek, FIC
President/CEO

Re: NSS Disaster Relief Fund

Dear NSS Member,

As a valued member of the NSS Family, I reach out to you and your family with concern over the impact you may have experienced from the destruction we have witnessed in various news reports over the last several months related to hurricanes and/or wildfires. Given the enormous size of these catastrophes, I felt the best way to reach out to you would be through our monthly publication and our website. Please give us a call or drop us a line to let us know you are okay and whether any of these disasters have affected you directly. Also feel free to share this information with any of your family or other NSS members who may have suffered a loss but did not receive this message.

If you suffered a financial loss not covered by insurance, NSS has established a Natural Disaster Relief Fund available to all members as a fraternal benefit. The total dollar amount in the fund is limited, so the number of awards available and the amount of each award will depend on the total claims submitted. However, we trust that any amount awarded will be welcomed. We have attached a summary page outlining the qualifications and criteria necessary to be considered for an award from the NSS Natural Disaster Relief Fund and we encourage you to seek this relief if you qualify.

Our thoughts and prayers are with you, as well as your family, your friends and others who may have been harmed by these disasters.

Fraternally,

David G. Blazek, FIC
President/CEO

Information Pertaining to the NSS Natural Disaster Benefit

Members who live in areas affected by natural disasters may be eligible to receive this Disaster Relief Fraternal Benefit upon meeting the following criteria:

Natural disasters include, but are not limited to:

- Hurricanes
- Tornadoes
- Floods
- Earthquakes
- Wildfires
- Forest fires

The following qualifications apply:

- Must be federal or state declared disaster
- Member must be in good standing
- Maximum benefit per family is \$1000 regardless of number of calamities suffered by the family and/or the number of adult members affected.
- Benefit is for "out of pocket" expenses not reimbursed by insurance and/or relief from FEMA or other agencies
- Photos and/or documentation of loss must accompany application
- The NSS shall have sole discretion in determining payees and the dollar amounts of any awards
- Disaster Relief Benefit does not cover damage resulting from water entering basement due to sewer backup or sump pump failure
- Assemblies and Regions shall be notified and encouraged to add to the award.

**Please contact Pam Blum at the Home Office
for additional information about how to apply for this benefit.
Call Toll Free at: 1-800-488-1890**



A Page From My Notebook...

Linda M. Strom
Secretary-Treasurer/CFO

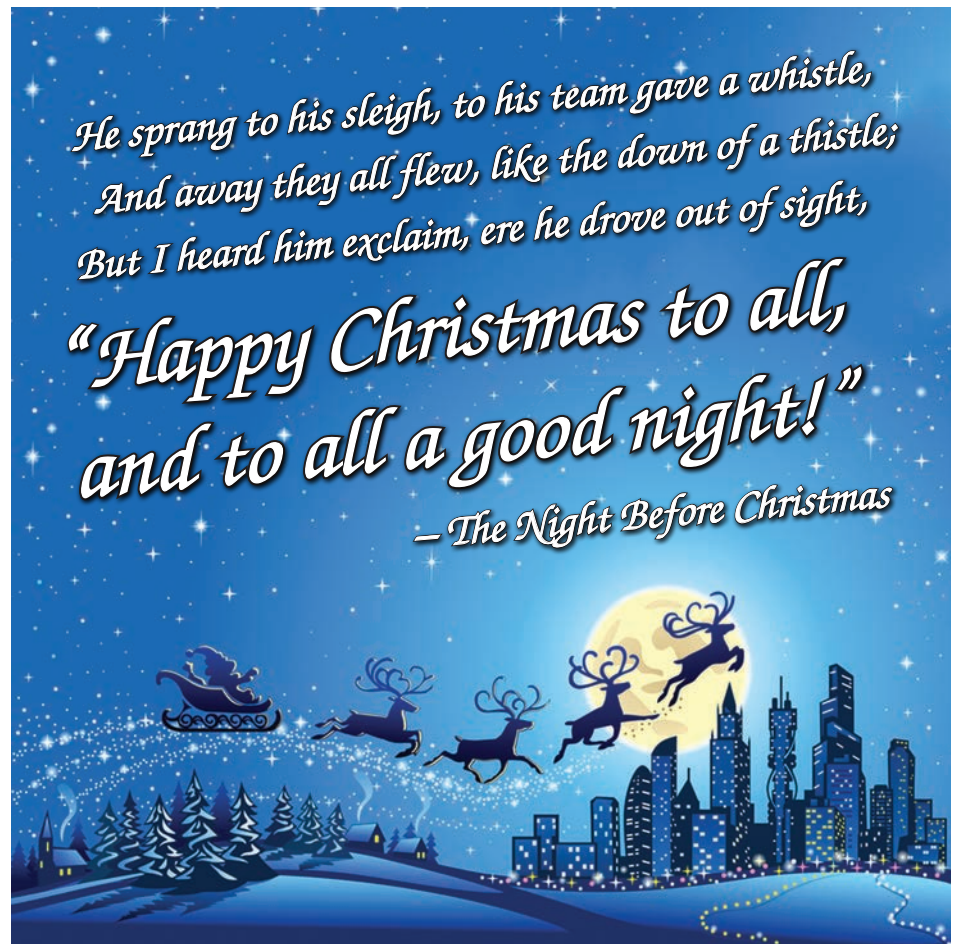


Happy Happy Times

Reflecting back on our Thanksgiving holiday I realized that I truly have quite a bit to be thankful for, I'd like to take this opportunity to wish Vanessa Marie Van Fosson, daughter of Justin and Kristin Ann (Palko, Assembly 0108) Van Fosson, a very HAPPY FIRST BIRTHDAY. She is the granddaughter of Region 5 Vice President Joseph Palko and MY Great Niece.



I'd also like to congratulate John David Palko and Paula Marie Dunn on their recent marriage. John is a member of Assembly 0108, and is the son of Region 5 Vice President Joseph Palko and MY Nephew.



*He sprang to his sleigh, to his team gave a whistle,
And away they all flew, like the down of a thistle;
But I heard him exclaim, ere he drove out of sight,*

*“Happy Christmas to all,
and to all a good night!”*

— The Night Before Christmas

Some Final December Remarks

1. Assembly/Region Annual forms and packets are being compiled and will be mailed in December
2. Make sure to update your beneficiaries if any life events have occurred this past year that warrant a change. It's good to review your designations every 6 months.
3. A survey was received from the PA Insurance Department in August of this year. This survey was a request for information pertaining to the NSS and in preparation for our 5 year PA Insurance Department Risk Based Audit. The Survey has been completed and mailed to the PA Insurance Department by the stated deadline of October 19th along with 65 attachments. In speaking with a representative from the department, they indicated that the Insurance Department Auditors will arrive sometime in the Spring of 2019 to begin their audit.

Fashion Icon

And sometimes you just come across a picture that just has to be published. This is Liam Godor, a member of Assembly 0737, great grandson of Carol Godor, Treasurer of Assembly 0737. Mom Julia said that he insisted on wearing his bow tie that day. Now that's Stylin'.



2018 3rd Quarter Financial Statement Recap

statement as of September 30, 2018

	Sept 2018	Dec 2017		Sept 2018	Dec 2017
Net Admitted Assets:			Summary of Operations:		
Bonds	\$1,140,835,705	\$1,088,694,577	INCOME:		
Preferred Stocks	250,000		Premium & Annuity Considerations	\$115,420,694	\$150,814,114
Common Stocks	1,562,403	1,730,363	Net Investment Income	39,893,496	49,226,217
Mortgage Loans on Real Est	6,324,301	6,125,112	Amortization of Interest		
Certificate Loans	940,187	818,069	Maintenance Reserve	347,748	606,572
Real Est Occupied by Society	686,303	702,319	Income Sub-Total	\$155,661,938	\$200,646,903
Cash on Deposit	23,991,729	15,967,814			
Electronic Data Equipment			EXPENSES:		
Uncollected Premiums	174,230	168,063	Death Benefits	\$5,136,752	\$5,414,182
Investment Income Due	15,440,707	12,953,285	Matured Endowments	19,207	27,264
TOTALS	\$1,190,205,565	\$1,127,159,602	Annuity Benefits	81,978,254	89,490,907
Liabilities & Unassigned Funds			Disability Benefits	9,118	4,074
Aggregate Reserve	\$1,056,552,000	\$1,001,227,000	Surrender Benefits	385,712	785,066
Deposit-type Contracts	62,742,109	60,415,042	Interest On Deposit Type Contr	2,600	7,856
Certificate Claims	350,000	250,000	Increase In Aggregate Reserve		
Commissions Due	100,000	265,000	for Life Contracts	55,325,000	87,344,000
Refunds Due and Unpaid	495,000	465,000	Commissions On Direct Business	2,797,399	4,180,466
General Exp Due	1,270,500	1,964,000	General & Fraternal Expenses	3,552,711	4,654,343
Retained by Society as Trustee	94,508	84,431	Insur, Taxes, Licenses, Fees	185,360	184,388
Asset Valuation Resv (AVR)	7,400,600	6,678,000	Expense Sub-Total	\$149,392,113	\$192,092,546
Interest Maintenance Resv (IMR)	5,423,056	5,185,212	SUMMARY:		
Contingency Reserve	150,000	150,000	Net Gain From Operations		
Unassigned Funds	55,627,792	50,475,917	Before Refunds To Members	\$6,269,825	\$8,554,357
TOTALS	\$1,190,205,565	\$1,127,159,602	Refund To Members	(386,619)	(453,909)
Surplus Account:			Net Gain From Operations		
Beginning Surplus	\$50,625,917	\$43,563,074	After Refunds To Members	5,883,206	8,100,448
Net Income	5,841,368	8,011,135	Net Realized Capital Gains	(41,838)	(89,313)
Change in Net Unrealized			TOTAL NET INCOME	\$5,841,368	\$8,011,135
Capital Gains or (Losses)	33,107	191,914			
Change in Nonadmitted Assets		(5,706)			
Change in Valuation Reserve	(722,600)	(1,134,500)			
Aggregate Write-ins for Gains					
and Losses in Surplus					
Net Change in Surplus	5,151,875	7,062,843			
Surplus At Statement Date	\$55,777,792	\$50,625,917			

Linda M Strom
Secretary/Treasurer, CFO





PVR Scholarship Fund Donations

In Memory of Joseph & Elizabeth Resovsky	
From the McEvoy Family	25.00
In Memory of Donald Hash	
From Assembly 0123.....	20.00
In Memory of Donald McWhorter	
From Assembly 0123.....	20.00
In Memory of Marge Samek	
From Assembly 105	200.00
Donations:	
Assembly L002	100.00
Rudolph Pallan.....	200.00
Joseph A. Chorney	25.00



DONATE TO THE PVR SCHOLARSHIP FUND

Here are four good reasons why making a donation makes sense...

- Every penny donated goes directly into the PVR Scholarship Fund.
- Your contribution will help our young members achieve their academic goals.
- Your donation may benefit your own son, daughter, niece or nephew.
- Every year, requests for grants increase, making more demands on the PVR Scholarship Fund.

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

Please issue your check to:
NSS PVR Scholarship Fund

And send to:
National Slovak Society
351 Valley Brook Road
McMurray, PA 15317

OUR DEPARTED MEMBERS

October, 2018

Name	City and State	Date of Death	Assembly
Alimena, Helen	Sewickley, PA	05/17/2017	0123
Balaz, Dusan	Griffith, IN	08/27/2018	0586
Baltes, Geoffrey	Stoughton, WI	05/06/2015	0774
Baltes, George	Stoughton, WI	12/19/2014	0774
Barnes, Anna	Troy, OH	09/13/2018	0595
Bardarik, Daniel	Catonsville, MD	09/20/2017	0813
Berry Nina	Monrovia, CA	08/05/2018	0568
Buckley, Letha	Salt Rock, WV	10/16/2018	0774
Caldwell, Sharon	Boyne City, MI	09/16/2018	0381
Claybaugh, Ruth	Cornwall, PA	07/23/2018	L102
Dadich, Emma	Westover, WV	09/12/2018	0774
Dewhirst, Ruth Ann	Monaca, PA	10/09/2018	0123
Easton, Janet	Seminole, FL	12/15/2015	0813
Eichorn, Barbara	Goshen, IN	05/16/2018	0705
Farren, Leona	Dollar Bay, MI	10/04/2018	0381
Fedorchak, Anna	Farmington, NY	09/28/2018	0774
Firestone, Ashley	Ruffs Dale, PA	10/13/2018	0737
Ford, Karen	Mercer, PA	03/31/2018	0731
Harris, Linda	Manheim, PA	10/01/2018	0267
Hess, Dorothy	Whitaker, PA	08/08/2018	0441
Houser, Elizabeth	Sheppton, PA	01/16/2018	L102
Hysong, Walton	Monroeville, PA	02/21/2018	L105
Jentgen, Willya	Malvern, OH	10/08/2018	P38A
Kapnisis, Demostenis	Venice, FL	08/21/2018	0813
Karlowicz, Cecile	Stafford Springs, CT	08/28/2018	L002
Keyser, Jane	Mocksville, NC	08/11/2018	0774
Krepps, Dorothy	Rochester, PA	09/19/2018	0123
Krupar, Joseph	Winter Park, FL	08/02/2018	0100
Krynock, Geneva	Port Clinton, OH	09/26/2018	0160
LaGuardia, Mary Ann	Monroeville, PA	09/03/2018	L105
LaRocco, Mary	Oak Hill, WV	09/25/2018	0774
Lathey, Troy	Ripley, WV	06/24/2018	0774
Napolitano, Nicholas	Bay City, MI	10/11/2018	0381
Parish, Arlyn	Sanbornville, NH	09/20/2018	0774
Pavuk, Catherine	Harrisburg, PA	10/02/2018	L102
Pfeifer, Mary	Alverton, PA	09/05/2018	0737
Plava, Frances	Medina, OH	09/10/2018	0774
Reed, Troy	Huntington, WV	08/20/2018	0774
Roberts, Larry	Washington, PA	09/19/2018	0588
Saich, Helen	Pittsburgh, PA	08/18/2018	L105
Sebastian, Carmine	Dravosburg, PA	09/24/2018	0108
Shirley, Boyd	Lexington, NC	09/17/2018	0774
Smolka, John P	Ithaca, MI	09/24/2018	0381
Standing, Susan	Escanaba, MI	08/26/2018	0381
Stefan, Louise	Middleport, PA	10/19/2018	0774
Sumner, Charles	Greensboro, NC	09/16/2018	0774
Sveda Sr., Thomas G	Charleroi, PA	09/08/2018	0377
Sykes, Bruce	Cleveland, OH	09/25/2018	0432
Tepe, Margaret	Finleyville, PA	07/22/2018	0434
Tomasek, Ellen	St. Johns, MI	09/29/2018	0381
Troy, Anna	Belle Vernon, PA	10/02/2018	0774
Urban, Patricia	Mount Pleasant, PA	03/25/2018	0737
Wampler, Gerald	New Alexandria, PA	09/26/2018	0737
Waraksa, Michael	Coal Twp, PA	09/17/2018	0774
Welsh, Frances	Follansbee, WV	08/16/2018	0774
White, Sarah L	Elkins, WV	09/27/2018	0774
Wilke, Nancy	Clearwater, FL	09/28/2018	0813
Wyrick, Frank	High Point, NC	11/29/2017	0774

Current Interest Rates

Effective since July 1, 2018

Preferred Choice	1.00%
Optimum 3	2.00%
Preferred 5	3.25%
Preferred 8	3.75%

*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 add money to almost any Annuity with NSS, just send us a check. Any additional funds will not increase the time period on early withdrawal penalties.

Access your account values 24/7 by going to the website: www.nsslife.org and login/register as a member.



IRS INCREASES RETIREMENT CONTRIBUTION LIMITS FOR 2019

The limit on annual contributions to an IRA (traditional or Roth), which hadn't increased since 2013, is raised to \$6,000 from \$5,500 effective 1/1/2019. The catch-up contribution limit of \$1,000 remains the same for anyone age 50 or older.



Facts About Life

Interesting Life Insurance Statistics

- Top two reasons why Americans own life insurance:
 - Burial and final expenses (91%).
 - Help replace lost income of main wage earner (66%).
- 50 million households recognize they need more life insurance.
- One in five Americans with life insurance say they don't have enough coverage.
- 40% of Americans don't know their coverage needs or what to buy, Millennials in particular (60%).

Source: Facts About Life, September 2018, LIMRA.



From the Sales Department...

Greg Felton, CLU, ChFC, Sales Director
Email: gfelton@nsslife.org



A New Life Insurance Plan?

Do we really have a new life insurance plan for you? Here are the details. This plan pays \$10,000 upon your death to pay for your last expenses. Then it pays your family \$5,000 a month for the next 60 months, or five years. This allows for an adjustment period to get used to not having your income.

This plan provides a lot of coverage. You may think that a plan like this must cost a lot? Surprisingly, it is rather inexpensive. Here are the monthly payments for some selected ages, for both males and females. All rates are non-nicotine use.

\$10,000 plan w/ \$5,000 a month for 60 months:

	Male	Female
Age 31	\$26.05	\$21.62
Age 36	\$31.06	\$25.46
Age 41	\$42.79	\$35.01
Age 47	\$65.69	\$49.87
Age 51	\$82.41	\$67.93

This may leave you asking, how can I get this new plan? Okay, it is not a new plan. We combine two old plans; a whole life with a ten year term rider to create a new concept. Since whole life is permanent insurance there are also some other benefits. One, is cash or loans values that this policy will generate over time. Another is a reduced, paid-up insurance option should payments be discontinued.

This simple insurance concept provides a lot of protection for a rea-

sonable amount of money. Statistics say that half of Americans do not carry any personal life insurance. The number one reason for this lack of coverage is people think insurance costs too much. These numbers clearly show how affordable life insurance can be especially for families.

Let us send you a free, customized quote. Contact your local NSS representative or Joe Elliott in the Home office for more information on how this plan can help your family.

Bankruptcy Rates Triple Among Seniors

Since 1991 the bankruptcy rate has tripled for seniors. This is a sad situation since these people have worked their entire lives to get to a point where they could enjoy the golden years. Yet almost a perfect storm of factors has put a damper on many of our senior's future. Here are some facts to explain what has happened to the greatest generation:

- Many people retire with no plan, no budget – they reach a certain age and say that's it!
 - Poor health causes a multitude of problems. (retiring early, increased expenses)
 - Retirement savings is at a record low. In fact half of the population has less than \$10,000 set aside for retirement.
 - Almost 2/3 of seniors take their Social Security before their normal retirement age, thereby reducing their income forever.
 - Medical costs (Medicare, long term care) continue to increase thereby using up some savings.
 - Fewer employers offering a traditional defined benefit retirement plan.
 - One third of 401(k) participants have a loan against their account.
 - Retirees are living longer so more money is needed to sustain them later on in life.
 - Credit card debt is increasing at an alarming rate for this group of individuals.
 - A simple rule is to have less debt in retirement but many seniors go into their golden years with more debt than they should.
 - Children moving back home can create higher household expenses.
 - Co-signing for loans because of children's poor credit scores puts seniors at risk.
 - Using retirement savings to pay for their children's education, car or house. After seeing these facts perhaps the golden years may not be all it is cracked up to be. What can or should you do about retirement? Here are a few suggestions to help make the golden years what they should be – full of joy, experiences, love and memories.
1. Eliminate as much debt as possible, pay in cash and if you can't afford it – don't buy it.
 2. Save as much as you can. Maximize contributions to your 401(k), IRAs and annuities.
 3. Develop a plan and a budget for your retirement years
 4. Maintain proper insurances including medical, long term care, life.
 5. Plan for longevity – many will live to age 90 or more; so stay healthy, eat right and exercise.
 6. Have a Social Security strategy, remember the longer you wait, the larger your check will be.
 7. Commit to lifetime learning (read, take classes) and enrich your mind every day.
 8. Keep moving – activity helps keep you young, so volunteer, pursue a hobby.
 9. Enjoy your life. Be thankful for all that you have accomplished and what you have left to do.

Thought For The Month:

Children are the living messages we send to a time we will not see.

Neil Postman – author (1931-2003)

Fraternal Matters...

Pam Blum, Fraternal Activities Director
Email: pblum@nsslife.org



Christmas Eve Books

For those of you wishing to celebrate Christmas Eve in a true Slovak tradition, we have booklets available at the Home Office that we will send to you in time for the holidays. These booklets contain recipes for the traditional Slovak Christmas Eve Supper, a brief family devotion to conduct a service in the home and an explanation about the Christmas Wafers (Oblatky).

The Christmas Wafers along with a variety of Christmas Ornaments made in Slovakia are available for purchase at the Home Office. May the blessings of this holiday season be with each of you. Merry Christmas and a very Happy New Year from our family to yours.

What is ADVENT...

Christmas is in Christian religion preceded by advent. Advent is the period of waiting and preparation for the celebration of the Nativity of Jesus. It is the beginning of the Western Christian year. Advent starts on Advent Sunday, between 27th November and 3rd December, and lasts for four weeks.

Advent ends on 24th December after the sunset. Many churches and many Christians make use of advent wreath during advent. Four candles (traditionally red) stand in the circle and each one represents one of the four Sundays of Advent.

In the center of the circle is a fifth candle (traditionally white), the Christ Candle, which is lit on Christmas Day. Children traditionally receive an Advent calendar and open one calendar window with chocolate every day. During the advent period Christians prepare for Penance and the coming of Jesus Christ.

LAST MINUTE GIFT IDEA

SHOW YOUR SPIRIT

SAVE 10%
DISCOUNT CODE:
NSS10



NSS Life
Family Matters...

SHOP OUR ON-LINE STORE TODAY!

The new NSS Life on-line store features men's and women's apparel, including polos, t-shirts, and zip jackets, as well as baseball caps, athletic bags, drinkware, and more! Purchase your spirit ware today.

TO SHOP VISIT NSSLIFE.ITEMORDER.COM/SALE

For questions please contact Pam Blum,
Fraternal Activities Coordinator at
pblum@nsslife.org or call (724) 731-0094



Ovarian Cancer...Know the Symptoms

Ovarian Cancer is the eighth most common cancer in women and the deadliest of the gynecologic cancers. It ranks fifth in cancer deaths among women. Every woman is a risk for ovarian cancer.

There is no screening test (Pap test deals with cervical cancer) for ovarian cancer so this cancer is often difficult to detect in its early stages. Approximately 70% of women are diagnosed after the disease has reached a later stage (stages III and IV).

Researchers have developed a list of symptoms, if occurring daily for more than two (2) weeks, that should be reported to a gynecologist.

These symptoms include the following:

- Bloating
- Pelvic pain or abdominal pain
- Difficulty eating, feeling full quickly or indigestion
- Urinary symptoms (urgency and/or frequency)

Less common symptoms include the following:

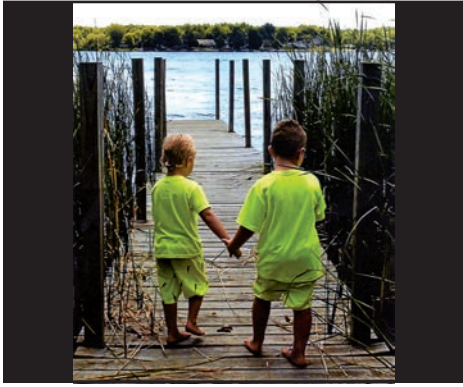
- Fatigue
- Back/leg pain
- Menstrual irregularities
- Constipation
- Pain with intercourse

Since there is no ovarian cancer screening test, education about this disease and vigilance are vitally important to a woman's health.

Sources: *Women's Cancer Network of the Gynecologic Cancer Foundation, American Cancer Society.* Written by Lynn Franklin, 14 year ovarian cancer survivor, NSS member, and President of the Kaleidoscope of Hope Ovarian Cancer Foundation

Photo Contest Winners

★ Overall Winner Featured On Front Cover ★



NSS Activity: 1st Place
Becky Gaither - Assembly 731



NSS Activity: 2nd Place
Laurie Fox - Assembly 731



NSS Activity: 3rd Place
Brett Bernardo - Assembly 588



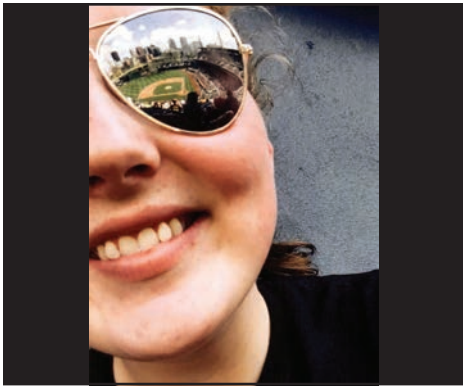
Animal: 1st Place
Laurie Fox - Assembly 731



Animal: 2nd Place
David Shun - Assembly 568



Animal: 3rd Place
Drew Wesnak - Assembly L102



Human Interest: 1st Place
Megan Kropf - Assembly 434



Human Interest: 2nd Place
Nikki Kearney - Assembly 434



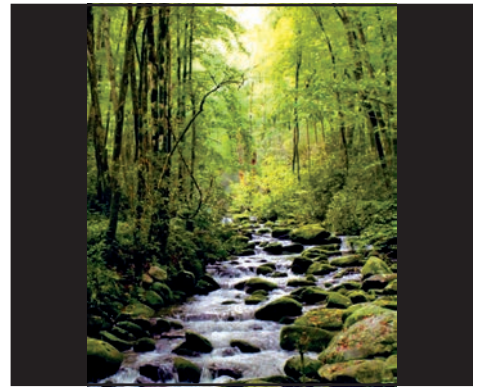
Human Interest: 3rd Place
Jason Gulden - Assembly 617



Scenic: 1st Place
Kimberly Szyskiewicz - Assembly 110



Scenic: 2nd Place
Bill Knoll - Assembly 123



Scenic: 3rd Place
Courtney Korpus - Assembly 377

ASSEMBLY 004 Cleveland, OH

The holidays are coming quickly and we have scheduled our Christmas Luncheon for **December 9th** at Yorktown Lanes at 1:00 P.M.

After the meal we will have cash drawings and prizes. It is the last bowling session of the 1st half, which is knockdown, and crown the 1st half winners. Anyone wishing to attend should contact Bud or Bob SirLouis at (440) 845-2616.

Wishing everyone Happy Holidays and Happy and Prosperous New Year.

Bob SirLouis
Fraternal Director

ASSEMBLY 039 Uniontown, PA

Mark your calendars! Our Annual Christmas Party on Sunday, **December 2nd** at 2:00 pm in the social hall of the Knights of Columbus facility in Uniontown. We will be giving away a 40" HDTV along with a "Chinese Auction" to raise funds for the NSS PVR Scholarship Program. We will have door prizes and special giveaways. Dinner is FREE for all members and their guests.

Now is the time to mark your 2019 Calendars for our meeting dates & volunteer events:

- Sunday, **March 10th** – "Celebrate Lent Dinner" at Eat n' Park 6:00 pm
- Saturday, **May 12th** – "Stamp Out Hunger" at the U. S. Post Office 10:00 am
- Sunday, **June 9th** – Summer Bar-B-Q at K of C Pavilion 1:00 pm
- Sunday, **July 8th** – "Join Hands Day" Tony Bartock Golf Outing 8:00 am
- Sunday, **September 8th** – "Flight 93 Memorial Dinner" at Eat n' Park 6:00 pm
- Sunday, **December 1st** – "Annual Christmas Party" at K of C Hall 1:00 pm

We encourage all of our members to attend these FREE events and to volunteer at the post office and golf course. Come and enjoy the fraternal fellowship.

Seniors. One of the best fraternal programs that the NSS offers to you is the "NSS Senior Scholarship Program". You have the opportunity to continue your education while getting assistance to pay for the program. Make the best

of your leisure time, this winter and continue to learn with the help of the NSS. More information is in the NSS Magazine.

"For unto us a Son is given, unto us a Child is born." May all of the blessings of the gift of that Child come to you and your family this Christmas Season.

John Payerchin
President

ASSEMBLY R059 Bethlehem, PA

As 2018 comes to a close, members focus on preparing for the Nativity of Jesus. Our greetings to all at this season! "Christ Is Born!" "Glorify Him!"

Election of officers will take place at our January meeting at the Keysock residence. Date and time will be announced in next issue. For information call 610-262-2045.

Michele Guydan
Secretary

ASSEMBLY 070/C070 Brooklyn, OH

Our Christmas Party and meeting will be held n **December 2, 2018** at Dr. Martin Luther Church, 4470 Ridge Road, Brooklyn, OH at 12:15 pm.

Since the party will be catered we need you to call John or Mary Ann Karkosiak at 216-741-6990 with your choices of food by November 25, 2018 in order for us to let the caterer know.

If you can make a dessert dish to share, it would be appreciated. We are also collecting items for the DML Sunday School mitten tree.

John Karkosiak
Secretary/Treasurer

ASSEMBLY L075 Duryea, PA

Our assembly will be conducting a matching funds for the American Heart Association prior to their upcoming Heart Walk in April. They will be selling NEPA Savearound coupon books which contains discounts for PA stores, food

chains, restaurants, etc. The \$20 book now has a mobile app you can download so if your out shopping you can check the app for discounts even some out of state discounts. They also sell books for specific states.

To purchase a book contact Lucy Piccoletti at 570-479-4116 and checks can be made payable to NSS Assembly L075. The sale will begin now and run until December 15. All returns must be in by then. They make great Christmas gifts for the relatives that are hard to buy for!

Lehrae Edwards
Secretary

ASSEMBLY 0110 New York, NY

Our Christmas Luncheon will be held on **December 2nd, 2018** at Trattoria L'incontro, 21-76 31st Street, Astoria, New York at 2:00 pm.

Richard DeSanctis
Secretary

ASSEMBLY 0123 Coraopolis, PA

It is not too late to sign up to attend the Assembly Christmas Luncheon on Sunday, **December 9th**. The location is J.W.Hall restaurant at 2284 Broadhead Rd. in Hopewell Twp. It can easily be reached off Interstate 376. The time of the luncheon is 1PM. If you are going to attend you need to call Mary Maniecki at 412-264-3546. She will give you the details of cost and menu items. Time is very short so don't delay.

The Assembly had a very enjoyable visit to the National Aviary. It was nice to see a couple of new faces, Cathy Corn and Mary Romeo taking advantage of one of the benefits of membership in NSS. I want to thank Christine Huska for providing us with beautifully made paper hats!

If you haven't been to the Aviary I recommend it highly. If you are like me growing up in Pittsburgh the only birds I saw with any color were robins, cardinals and very rarely a blue jay or a canary or parakeet in a cage at my aunt's house. Well, at the Aviary you

will see all colors and sizes of birds. It is amazing what variety nature has provided for us and you don't have to travel the world to see them.

Our volunteering at World Vision was well attended, many thanks to all who were there. Special thanks to our member who traveled the farthest to join us was Marcy Knoll, coming in from the Fairfax Co. area of Virginia! It also was particularly heartening to see a couple of our hard working youth members; Brady Baranowski and Kaitlyn Fedorak joining us. We also had a surprise visit from our National President Dave Blazek who pitched right in and got to see some of the good work done by one of his assemblies. Dave, you are welcome anytime.

The Jewish holiday of Hanukkah is celebrated this month. We Christians byfaith are also children of Abraham, so we feel the pain that one man's hate has brought to the Jewish Community. We are all brothers and sisters of one God.

If anyone has ideas or suggestions for activities for the upcoming year please let myself or Mary Maniecki know. There is never any charge for ideas and you might be in possession of a great one.

You all remember December 7th, yes you do, Pearl Harbor was attacked and World War II began. But do you remember why we celebrate December 5th, it happened in 1933, FDR was president, NSS was 43 years old? Prohibition was repealed, I'll drink to that.

I want to wish all of our members and their families a blessed and joyful Christmas. One filled with peace and love that you share. Also, a healthy and happy New Year!

Bill Knoll
President

ASSEMBLY 377 Bentleyville, PA

Our Holiday party will be held on **December 2nd** at Canons Chop House, 1900 Main Street, Canonsburg, PA at 3:00 pm. We also would like all members to bring a dozen of cookies to share with everyone. Any questions, please call Suzanne at 724-485-2925.

Suzanne Skrypak
President

ASSEMBLY 381 Grosse Ile, MI

A meeting and holiday lunch will be held on Thursday, **December 27, 2018** at TV Diner, 2441 Fort Street, Trenton, MI at 1:00 pm.

Please call Joanne Medved at 734-676-2199 if you plan on attending. Have a Blessed Christmas and Happy New Year.

Joanne Medved
Treasurer

ASSEMBLY 432 Fairview Park, OH

Below are a list of our future events:

12/18/2018 - Meeting and Election of Officers to be held at Tony K's at 7:30 pm

12/31/2018 - New Year's Eve Bash! Join us for Cheer in the New Year! We will be bringing in 2019 at the home of Bill and Sue Shuttleworth.

2/17/2019 - Tobogganing at the Strongsville Chalet from 6 pm - 9 pm.

5/25/2019 - Camping at Rustic Lake for the weekend. Come for the day, or stay the entire weekend.

Shawn Pytel
Publicist

ASSEMBLY 586 Chicago, IL

Our annual Christmas meeting will be held on **December 9, 2018** at Bohemian Crystal, Westmont, IL at 2:00 pm.

Janet Tomaskovic
Secretary

ASSEMBLY 705 Seelyville, IN

Our Annual Christmas Eve celebration (Fraternal Activity) will be held on **December 24th, 2018** at 6:00 pm.

Dorothy Buck
Secretary

Assembly 731 Lowellville, OH

Don't forget about our Christmas Party on Saturday, **December 1st, 2018** at the Stambaugh Room, Boardman Park, 375 Boardman-Poland Road, Boardman, OH from 1:00 to 3:00 pm.

Laurie Fox
Secretary

ASSEMBLY 737 Westmoreland County, PA

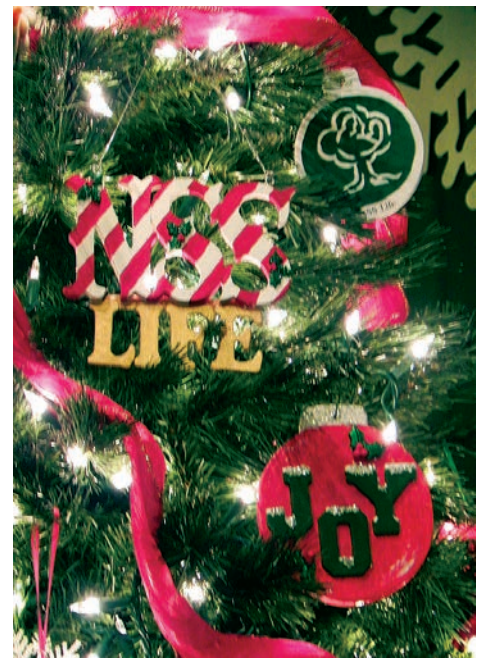
Our Christmas luncheon and meeting will be held on **December 1, 2018** at the home of Carol Godor, 9280 Clubview Drive, N. Huntingdon, PA at 1:00 pm.

Carol Godor
Treasurer

Assembly 813 Englewood, FL

The annual Christmas Party will be held on Friday, **December 21, 2018** at the Farrell home at 7:00 pm. Food, fun and music will be enjoyed, so bring a friend or prospective members.

Mary Jo Holker
Secretary



News From Assembly L075

Members of Assembly L075 Duryea, PA held their meeting on Oct. 14 at the Grande's Restaurant. Lehrae Edwards and Dorothy participated in the Catherine McAuley Center Parade of Baskets where the center made over \$9,000.00 for their matching funds. The members attended the Bone Appetite matching funds for the SPCA on November 4 and the St. Cats Center of Nay Aug fund raiser matching funds on October 21.

We will participate in the Duryea Holiday Stroll on December 8 at 5:00 pm and we will probably hand out doughnut holes and hot apple cider along with pamphlets and gifts from NSS Life. Nominations and election of officers for 2019-2020 will remain the same. Installation dinner will be on January 20th at 1:00 pm at the Perkins family restaurant, Route 315, Pittston, PA. The Audit committee will meet following the dinner.

Our assembly will attend the Region 2 meeting on **February 2nd** at Perkins at 1:00 pm. Plans are in the works for a matching funds at the Avoca Boy Scout Troop 316 for their Chili contest cookoff on **February 3, 2019** at the Queen of Apostles Church Hall. Several adults are leaders and we have one youth circle member Adam Lazar who just attained the rank of Eagle Scout and will be working on his Eagle project during 2019.

Lehrae Edwards
Secretary

Assembly 731 Fall Activity



The oldest and youngest member in attendance at our fall event, Ruth Burns and her great grandson Logan Mason.

Assembly 432 Matching Fund Program

Senior Transportation Connection (STC) honored board member Gerald B. Chattman, Esq. at its fourth annual fundraiser, Celebrating Connections on October 4, 2018. The event celebrated his leadership in ensuring coordinated, efficient and affordable transportation is available to seniors and adults with disabilities throughout Cuyahoga County. About 200 guests gathered at Caterers at Landerhaven in Mayfield Heights, Ohio to enjoy dinner, cocktails, music, and a silent auction. Emcee was WKYC-TV anchor Russ Mitchell.



The event volunteers included Marti (Eldress) and David Pytel (President). The National Slovak Society (NSS) was among sponsors (through the Matching Funds Program) that included The Mt. Sinai Health Care Foundation, Buckingham, Doolittle & Burroughs, Western Reserve Area Agency on Aging and many others. Celebrating Connections raised \$50,000 in net proceeds – enough to purchase a new vehicle that will be named in Mr. Chattman's honor.

Assembly 813 Members Grow Hair For A Good Cause



Assembly 813 would like to share a story about two of our C813 members who personify a wonderful caring spirit.

Brothers Odin Osborn, 10, and Grey Osborn, 7, decided to share their hair. In 2015 Odin thought it would be cool to donate his hair to kids with cancer. Almost two years later, in June 2017, he was able to donate 8 inches of hair to *Children with Hair Loss*. This organization provides wigs for kids who don't have hair due to a medical condition, not just cancer-related hair loss.

While Odin was growing out his hair, Grey decided that he also wanted to donate. So in June of 2018, he was able to have 10 inches cut off for donation.

Both boys are honor students at Paxton Keeley Elementary School in Columbia, MO. Odin is in 5th grade and plays baseball and basketball. He also participates in Math Club at school and is preparing for a competition in December. Grey is in second grade and plays soccer. He is also taking drum lessons.

Congratulations Odin and Grey. That was a wonderful kind act that you two did.

Assembly 586 Supports Troops

Our Chicago suburban Assembly 586 has an ongoing mission to support our troops serving overseas in combat zones. Our son Eric and I loaded the latest collection into the trunk and delivered it to the Operation Support Our Troops warehouse in Lisle, Illinois. Volunteers helped unload the boxes to weigh the total, which is their way of keeping track. The boxes of toothbrushes, six boxes full of Crest toothpaste, snacks, canned goods, socks, shampoos, lotions and always asked-for chewing gum totaling 94 pounds will be crated into 25-30 lb. shipping boxes.

We sometimes receive letters of appreciation from the squads. The 100+ degree heat and 80-lb. packs they carry are just two of the reasons they deserve any small thanks we can send. One of the volunteers brought her service dog to work. They all told us how privileged they feel to spend hours packing the treats for our service people and reminded us that there are no PXs in the desert where they might be able to purchase these items.

Irene Tomaskovic
Vice President



That was my mom's and brother's experience in helping to send comfort items to our troops still serving overseas. Our assembly met in October for a fundraising activity to contribute the sum necessary to ship said items to our servicemen and women. We raised \$200 for this cause and we're in the process of moving forward with the matching funds paperwork.

Our annual Christmas party will be celebrated on Sunday, **December 9**, 2:00 pm at the Bohemian Crystal in Westmont. We decided to forgo gifts or white elephants for ourselves and instead bring new pairs of white socks and other items for the troop collection.

I guess that by the time you read this, a Merry Christmas from Chicago will be in order, so we hope you had a Happy Thanksgiving and wish you a Merry Christmas from Assembly 586!

Janet Tomaskovic
Secretary

Assembly 731 Fall Activity

Since North East Ohio weather doesn't always cooperate with planned outdoor activities, Assembly 731 decided to try something new this year for our fall activity. Rather than our traditional Halloween hayride through a pumpkin patch, we decided to hold an event indoors with a movie, crafts and refreshments. We chose the Disney Pixar movie "Coco" which celebrates the Day of the Dead rather than a Halloween theme. Our youth, along with the adults, enjoyed the movie and feasted on popcorn, tacos, nachos, corn dogs, cupcakes and cookies. The kids also enjoyed creating a Christmas ornament for the NSS ornament contest, making marshmallow snowmen, and coloring sugar skulls. Each family brought a prize for a Chinese Auction which raised over \$300 for our Matching Fund activity for the Mahoning Valley Second Harvest Food Bank which helps stock school pantries with food for students to be able to take home when needed.

We are fortunate to have a great team of people who helped in some way to make this a successful event. Special thanks to everyone who helped plan, organize, shop, bake, decorate, craft with kids, games, set-up, clean-up, and donated prizes to support the Chinese Auction.



Some of the event attendees posed for a picture before the activities got underway.



Mary Martini, Kathy Cessna, Aubrianna Martini and Jack Gaither dressed up to portray some of the characters from the movie "Coco".



Sugar skulls and marshmallow snowman

Congratulations Bud and Julie SirLouis



On October 4th, Julie and I celebrated our 60th Wedding Anniversary. We have been blessed with good health all these years. We are blessed with a daughter Diane Basic, husband Tom and son Bob. Three grandchildren Steve Basic, wife Rita, Stephanie and Alex SirLouis. We have a great grandchild Max Basic.

We celebrated with a family gathering at a local restaurant and my 85th Birthday at the same time. We are hoping for continued good health and more good years to come.

Oliver (Bud) SirLouis

Slovak Heritage Festival



Jeff DeSantis, Field Development Manager represented NSS Life at the University of Pittsburgh's Cathedral of Learning at the Slovak Heritage Festival on November 4, 2018.

Mark your calendars for next year's event on November 3, 2019.

This Month in National Slovak Society History

Joseph Stefka, Jr. Chairman of the Board

December, 1968

District #10 of Chicago, Illinois, held a bowling jamboree on December 7, 1968, with a record total of seventy-two bowlers participating. The winner of the Women's Division was Marcella Holubiak of Assembly 586 and the winner of the Men's Division was Gustav Cox of Assembly 111.

December, 1969

An article appeared in the December 15, 1969 issue of the *Národné Noviny* indicating that the Slovak population of the United States had exceeded one million.

December, 1977

The December 21, 1977 issue of the *Pittsburgh Post-Gazette* carried a full-page article by Clark Thomas highlighting the Slovaks of the Pittsburgh area. The National Slovak Society was mentioned in the article as well as many individual members of the NSS.

December, 1988

Ann Matuska of Assembly 4 died on December 7, 1988. Ann had served as a member of the Supreme Tribunal for twelve years. Sister Matuska was first elected at the XXV Quadrennial Convention in Chicago, Illinois, in 1970. She was re-elected at the XXVI and XXVII Quadrennial Conventions held in Pittsburgh, Pennsylvania, in 1974 and 1978.

Appreciation Letter

Congratulations to both of our newest member - Christian Cole of Bloomsburg, PA. Christian joins his younger cousin Connor Dooley of Sunbury, PA as members of NSS Life. They are fifth generations members. Christian joins his mother Laura Cole as Connor joins his mother Lisa Dooley. Welcome to NSS Life!

We look forward to watching them grow and participate in the great activities that NSS Family provides. I know my deceased grandparents that were a part of NSS are happy they are continuing the tradition. My sister and I participated in all contests! Our grandfather use to collect dues out of his house in Shamokin until it was stationed at a local church. What a great tradition to continue to be a part of and I know it made our father proud signing them up!

Lisa Dooley



Christmas Recipes

Nut Roll

- 2 c. flour
- 2 yeast cakes
- 1 tsp. salt
- 1 tsp. vanilla
- 1 c. canned milk
- 1/2 pound lard
- 4 whole eggs

Sift flour and salt. Add vanilla and yeast which has been dissolved in canned milk. Cut in shortening. Add one egg at a time and beat well after each egg. Mix all ingredients well. Place dough in refrigerator overnight. Next day roll dough to 1/4" thickness, spread filling and roll. Brush to with egg yolk to which a little milk has been added. Bake at 350 degrees or until brown. (Recipe makes 4 rolls)

POPPYSEED FILLING

- 1 pound ground poppyseed
- 2 cups sugar
- 1 teaspoon vanilla and milk

WALNUT FILLING

- 8 egg whites
- 2 cups sugar
- 2 teaspoons vanilla



Candy Kissed Twists

- 1 bag small pretzels (twisted)
- 1 (13 oz.) bag Hershey's Kisses milk chocolate
- 1 (10 oz.) bag of Hershey's Holiday Bits

Heat oven to 350°. Unwrap Hershey's Kisses milk chocolates. Place pretzels on a nonstick cookie sheet. Place 1 unwrapped Hershey's Kisses milk chocolate on top of each pretzel. Bake 5 minutes or until the chocolate is soft, but not melting. Remove from oven and gently press Hershey's Holiday Bits on top of the soft Hershey's Kisses milk chocolate. Cool and serve.

Snowberries

- 2 1/4 c. flour
- 1 tsp. baking soda
- 1/2 tsp. salt
- 3/4 c. brown sugar
- 3/4 c. granulated sugar
- 1 c. butter, softened
- 2 eggs
- 1 tsp. vanilla
- 12 ounce package white chocolate chips
- 1 c. dried cranberries

Preheat oven to 375°. Combine flour, soda and salt. In a large bowl, cream butter and sugars until light. Beat in eggs and vanilla. Gradually add flour mixture to combine. Stir in chips and cranberries. Drop rounded teaspoons onto ungreased cookie sheets. Bake for 10 minutes or until golden brown. Makes 4 dozen.

Christmas Pecans

- 4 c. pecan halves
- 1 c. sugar
- 2 egg whites, stiffly beaten
- 1/2 c. butter

Toast pecans at 325° for about 20 minutes until light brown. Fold sugar into beaten egg whites. Beat again to blend sugar (meringue). Fold cooled nuts into meringue. Melt butter in large baking pan (or melt butter in microwave and pour in). Spread nut mixture over butter. Bake at 325° degrees for about 50 to 60 minutes, "lifting" nuts up and turning over (with spatula) every 10 minutes. Cool on brown paper bags or on lint-free paper towels. Serves a crowd.

Christmas Balls

- 24 graham crackers
- 1 c. chopped walnuts
- 1 c. chopped dates
- 4 c. miniature marshmallows
- 1 c. sweetened condensed milk coconut

Roll graham crackers into fine crumbs, add nuts, dates, marshmallows and condensed milk. Mix well. Refrigerate overnight. In the morning, roll the mixture into balls the size of a walnut and roll in coconut. Makes 3 dozen.

Apricot Kindles

- 1 c. vegetable shortening
- 1/2 c. sugar
- 1 tsp. baking powder
- 1/2 tsp. baking soda
- Pinch of salt
- 3 1/2 c. flour
- 3 egg yolks
- 1/2 c. orange juice
- 1 jar apricot filling or preserves
- 3-4 T. chopped nuts
- 1/4 tsp. cinnamon
- Confectioners' sugar

Cream shortening and sugar. Mix together baking powder, baking soda, salt and flour. Beat egg yolks with orange juice. Alternating, blend the flour mixture and egg mixture into the shortening, starting and ending with the flour. Divide dough into 3 balls (About 11 ounces each). Chill slightly for dough to roll easy. Between wax paper, roll each dough into a 10 by 14 rectangle. Spread with apricot filling or preserves. Sprinkle with nuts and cinnamon. Roll each dough as for nut roll. Place seam down on greased pan. Bake at 350° for 30 to 35 minutes or until lightly browned. While warm, sprinkle with confectioners' sugar and slice into 1/2 to 3/4 inch pieces. Makes 3 loaves.

Egg Nog

- 12 large eggs
- 1 1/4 c. sugar
- 1/2 tsp. salt
- 2 quarts milk
- 1 c. dark rum (optional)
- 2 Tbsp. vanilla extract
- 1 tsp. ground nutmeg plus extra for sprinkling
- 1 c. whipping cream

In a 4 quart saucepan, beat eggs, sugar, and salt till blended. Gradually stir in 1 quart milk and cook over low heat, stirring constantly or until custard thickens and coats the back of a spoon. Pour custard into large bowl. Stir in rum, vanilla extract, 1 teaspoon nutmeg, and the remaining milk. Cover and refrigerate until well chilled, probably for at least 3 hours. Beat whipping cream until soft peaks form. Gently fold whipped cream into custard mixture. Pour into punch bowl. Sprinkle with nutmeg and serve.

Christmas in Slovakia

Christmas is probably the most magical season of the year. Slovaks love Christmas and it is the main feast celebrated here. What does Christmas in Slovakia look like? Which traditions do Slovaks still follow and which were practiced by their ancestors? Read about the Slovak Christmas season, traditional Christmas dinner and get into proper merry mood!

The first checkpoint to remember is Advent (a period of four Sundays and weeks before Christmas). It is when the Christmas season starts. As majority of Slovaks belong to Roman Catholic church, many Christmas traditions are related to religious celebrations. It is also a time of cleaning, baking, shopping for presents and decorating the Christmas tree. Christmas markets are organized in the bigger cities and streets shine bright with dazzling lights.

Slovaks also celebrate the St. Nicholas' day on the 6th December, or as they call him, Mikuláš. He comes in the evening of the 5th December and gives presents to well behaved children. Little rascals finally have a good reason to clean their shoes. They place them near the door for Mikuláš to fill them with sweets and fruit.

YOUR CHRISTMAS VOCABULARY

Christmas Eve is the most important day of the Christmas season. It is called "Štedrý den" (translated as the Generous Day) and its actual evening is called "Štedrý večer" (translated as the Generous Evening). The Christmas season is called "Vianoce". If you want to wish Merry Christmas to your Slovak friends, remember the phrase "Veselé Vianoce."

HOW DO SLOVAKS CELEBRATE THE SLOVAK CHRISTMAS EVE?

Some families still follow a very traditional way and get a live fish (usually a carp) which is placed in the bathtub for kids to play with until the Christmas Day morning. Some of them even give it a name as if it were a pet. Guys need to man up, kill and gut it. Those preferring convenience and feeling sorry for the fish rather take it out of the freezer. During the day, people cook supper and decorate the Christmas tree (the compulsive ones start days earlier). The Christmas tree is kept until January 6th, which is the Feast of the Three Kings, also called Epiphany. Then children are finally allowed to eat the candies and other sweets from the tree. The religious tradition dictates to fast throughout the Christmas Day. The rumour has it that if you manage to get by without a single bite the entire day, you will see a little golden pig in the evening .

And guess what, it's not Santa who brings the present. It's Baby Jesus! A common tradition is that the children leave the room when Baby Jesus comes with the presents. When the gifts are placed under the Christmas tree, someone rings the bell. That's the cue children are waiting for. They dash to the Christmas tree to open the presents. Majority of Slovak families open their presents after the main Christmas meal, but some just can't wait and dine surrounded with torn wrapping paper.

The Christmas supper varies between regions and families. In general, it has lots of courses including a fish dish, a potato salad (with mayonnaise, pickles and carrots) and a sauerkraut soup – kapustnica, with sausage, meat, dried

mushrooms and cream. Every family has its own secret recipe and some might include unusual ingredients such as dried plums or even apples. In some regions, kapustnica is replaced by a milky mushroom soup – mliečna hubová polievka.

Special poppy seed dumplings ("makové opekance" or "bobálky") are often served as a dessert. However, cookies are a must during Christmas. Gingerbreads, vanilla crescents or some with walnuts and apricot jam cannot be missing. Each family easily makes more than 10 different types of sweets (!) which are served to their guests over the Christmas season. Gluttony at its best.

CHRISTMAS TRADITIONS AT THE CHRISTMAS TABLE

With richness of Slovak folklore, you shall not be surprised by plenty of traditions still pertaining in majority of Slovak households. Let's have a look at them.

Money or carp scale – placed under the table cloth to multiply family wealth (ka-ching!)

Garlic – to ensure good health for the family – each family member should eat a clove

Honey – to ensure goodness and abundance (so everyone is nice and good and there is plenty of everything) – either eaten on thin wafers or, what's interesting, the head of the family makes a honey cross on the forehead of each family member

Apple – to be cut horizontally in two halves – if the seeds form a star, it symbolizes happiness and good health for the family. If they form a cross, this means problems, illness or even death. So get a bunch of apples and slice until you see the former :)

Nuts – to be thrown in each corner of the room or at least to be eaten during the Christmas dinner to ensure the abundance

One extra plate – you need to be prepared for an unexpected guest as a symbol of mercy and fellowship. It is also interpreted as a plate for deceased family members.

PECULIAR TRADITIONS FROM THE PAST

Historically speaking, there was a number of other traditions connected to the Christmas Day which have not survived the test of time. We'd like to mention the truly peculiar ones.

A female stranger could not enter the house as it would bring bad luck (wicked witches?).

If family needed to borrow something on this day, it was a bad sign as well.

Everyone tried to have their behavior under control on the Christmas day as it was believed that the way one behaves on this day, they will behave so the following year.

Who sneezed in the morning of the Christmas Day, would live up to high age.

If you broke something on this day, the shatters would bring bad luck.

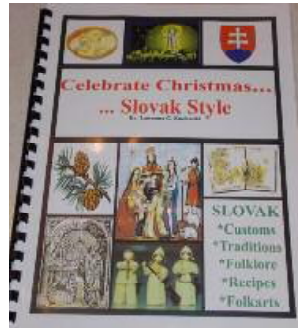
One could not hang the freshly washed clothes on this day to dry, as the one to whom it belonged would die. The Christmas cookies and bread had to be baked before the sunrise and once the dough was prepared, women touched the fruit trees with the hands that prepared the dough to

(Continued on Page 21)

Available from the NSS Gift Shop



OPLATKY:
Package of 5 large wafers \$4.00
Small wafer with Christmas Blessing ideal for placing inside Christmas cards. Available in **English OR Slovak.**
Please specify. \$2.00 ea.



Christmas Slovak Style:
Remembering the Priceless Treasures of Christmases Past and an Inspiration for Christmases of the Future

\$12.00 (includes postage and handling)

Slovak Christmas CD

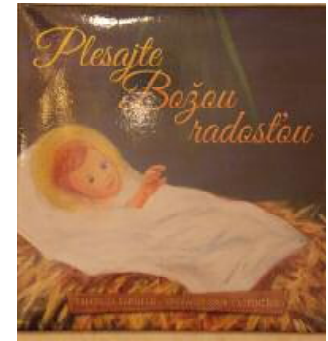
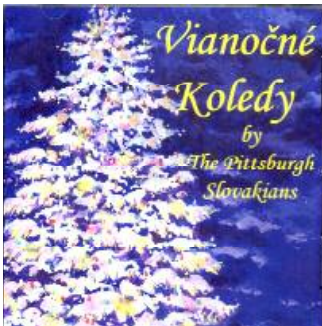
Sung and produced by the Pittsburgh Slovaks.
Features 14 traditional carols. **\$15.00**

EXCLUSIVE! Slovak Christmas CD

Sung and produced by the Carmelite Fathers in Lorinčik, Slovakia. Features 21 traditional carols.
Limited Supply Available \$15.00

Make checks payable and mail to:

**NSS Heritage Museum
351 Valley Brook Rd. McMurray, PA 15317**



Merry Christmas and a Happy New Year

Christmas in Slovakia

(Continued from Page 20)

make sure they will bring plenty of fruits. Figurines (or rather voodoo dolls) of domestic animals were made from water and flour in order to make them prosper the year after (the tradition of baking ginger breads in shape of different animals is believed to be inherited from this custom).

You could not sweep the house because if you did, you would also sweep away dead souls from the house (we don't want that since we've already taken the trouble to prepare the extra plate).

A chain was placed around the legs of the table to ensure family unity.

There were many magical rituals to foresee the future, like pouring liquid lead into water.

WHAT DO WE DO AFTER CHRISTMAS SUPPER?

Once dinner has been eaten and presents opened, people usually visit their close family or neighbors and exchange small gifts. Many people attend the Midnight Mass which is the busiest church service of the year.

25th and 26th December are much quieter and are spent with the closest family. Just resting, laughing and overeating. The 26th of December is also the day when St. Stephen is celebrated and you can find many events and parties organized that night.



Veselé Vianoce



*Vianočné pranie pre vás.. Naším malým darčekom pre vás všetkých je vrúcne pranie...
Nech v tento čarovný čas splnia sa vám sny...Nech vo vašich srdciach a v domovoch vládne
pokoj a láska...
Nech vianoce prežijete s tými, ktorých milujete..Nech svetlo sviečok po celý rok horí vo vašich
srdciach..
Nech iskričky prskaviek žiara vo vašich očiach..Vlastne si želám, aby mali ľudia Vianoce každý
deň v roku
Prajeme vám krásne, radostne a požehnané Vianočné sviatky.*

Hlavný urad NSS a redakcia.



Pieseň Tichá noc, svätá noc...

Vianočná pieseň Tichá noc, svätá noc je nerozlučne spätá s Vianocami a jej melódia i slová sa nesú našimi príbytkami. Táto krásna svetoznáma pieseň vznikla v Rakúsku na Vianoce v roku 1818 a bola preložená do viac ako 200 jazykov sveta. Miestny učiteľ a organista kostola sv. Mikuláša Franz Gruber sa tesne pred Vianocami rozhodol skontrolovať organ a zistil, že si z neho urobili kostolné myši slávnostnú predvianočnú večeru. Poprosil teda o pomoc milovníka hudby, kaplána Josepha Mohra, aby mu k jeho básni skomponoval vhodnú melódiu. Keďže organ vypovedal službu, učiteľ sa rozhodol vziať si so sebou gitaru a po svätej omši vianočnú pieseň nacvičil s veriacimi.

Tá sa stala svetoznámou, obľúbenou a začala sa rýchlo šíriť. V roku 1840 prekročila hranice Drážďan, o ďalších 30 rokov dobyla Ameriku a presadila sa v ďalších krajinách sveta. Onedlho jej ľudia prisúdili dokonca titul „najkrajšej vianočnej piesne sveta.“ Dodnes je symbolom pokoja i lásky medzi ľuďmi a dotvára ozajstnú vianočnú náladu.

Tichá noc, svätá noc, všetko spí, všetko sní, sám len svätý bdie dôverný pár, stráži Dieťaťko, nebeský dar. Sladký Ježiško spí, sní, nebesky ticho spí, sní.



Pozvánka

Ak radi počúvate na Vianočné koledy a Vinše tie možno počuť v nedeľu počas Vianočnej doby počnúc druhou nedeľou v decembri na rádio stanici WPIT—730 AM od 3-tej do 4-tej popoludni z mesta Pittsburghu. Keď žijete mimo Pittsburghu možno to počuť cestou internetu. **WPITAM.COM** a potrebné kliknúť na “listen live.”

Vianočné vinše

Vinšovanie je súčasťou vianočných zvykov, koledovania, rôznych obchôdzok i rodinných návštev. S ním späté vinše patria k ľudovej obradovej poézii a zasluhujú si osobitnú pozornosť. Sú výplodom poetickej duše jednotlivcov a tradujú sa podobne ako koledy cez pokolenia, v súlade s tradíciami. (Ondrej Demo)

Vinšujem vám tieto slávnosti, narodenie Krista Pána, nielen na tento rok, ale i na budúce roki, aby sme sa mohli s Kristom Pánom radovať, tie pesničky prespevovať, čo anjeli v nebi prespevujú, sláva Bohu na výsostiach a na zemi pokoj ľuďom dobrej vôle oznamujú.

Pochválen buď Ježiš Kristus.



Štedrovečerná modlitba

Na Štedrý deň sa veľmi odporúča spoločná modlitba v rodinách. Chceme Vám ponúknuť takúto modlitbu, ktorú si môžete vytlačiť a podľa tejto predlohy začať Štedrú večeru.

Modlitba je uložená dolu ako príloha.

Prosby a poďakovania

Za všetkých ľudí dobrej vôle, aby sme vytvárali jednu ľudskú rodinu spojenú s Tebou.

Prosíme Ťa, vyslyš nás..

Za nás všetkých, aby si nás všetkých v novom roku požehnal a ochraňoval.

Prosíme Ťa, vyslyš nás..

A ďakujeme Ti:

Za prežitý rok, že si nás sprevádzal a že môžeme byť teraz pri dnešnej Štedrej večeri spolu.

Ďakujeme Ti Pane

Za všetky dary, ktorými sa v dnešný večer obdarujeme a za to, že najväčším darom pre nás si Ty.

Ďakujeme Ti Pane

POŽEHNANIE JEDLA A VINŠ

Teraz požehnaj, Otče, toto jedlo, nám na úžitok a Tebe na chválu. Prosíme Ťa, Pane, buď častým hosťom v našom dome a daj, aby sme boli hodný darov, ktorými si nás obdaroval.



Youth Circle Page

Youth Circle of National Slovak Society • 351 Valley Brook Road, McMurray, PA 15317

Second Place Poetry Winners

Big Brothers

Sometimes nice
A lot bigger than dice,
Larger and strong,
Never wrong,
Like's to eat rice.

By Ella Benden
Assembly C774, Age 8

Hunting for Tresher

I hunted for tresher
In the deep deep sea.
I swam underwater and found a
Dark dark cave to find tresher
And I found to boxis of tresher
Finelly I was rich.

By Ben Ohana
Assembly C004, Age 6

Trampoline

Up, down up, down
Jumping all day long
Down, up down, up
'Til the day is gone
Screams of joy
And lots of noise
Coming from my yard
Round and round
Round and round
We jump all day long
The sky is turning
Are we learning
That it's getting dark?
Up, down up, down
Jumping all day long
Down, up down, up
'Til the day is gone

By Maya McDonnell
Assembly C617, Age 11

The Sound of Happiness

The laughter of friends on a Friday night,
The crackling of a bonfire built
for roasting marshmallows,
Raindrops falling on the roof,
Birds chirping in the early morning,
Blasting your favorite music in the car,
An orchestra tuning up for the last performance,
Fireworks lighting up the dark sky,
The waves of the ocean brushing
against the coastline,
Autumn leaves being gently blown
off tree branches,
Popcorn bags popping in the microwave,
Christmas bells ringing in the distant,
A paintbrush sliding across the canvas,
There are so many happy things to listen to.

By Meghan Jezik
Assembly C110 Age 15

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: _____



Change of Address

Please use this form to register your change of address for the National News and mail to the Home Office. Upon receipt of this form completed in its entirety, the staff will immediately implement the change. *Thank you.*

Name _____

Assembly No. _____

New Address _____

City _____

State _____ Zip _____

Former Address _____

City _____

State _____ Zip _____

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 month**. Every effort will be made to publish the article and photos in a timely manner and space permitting. Also, all articles should be typewritten in regular type.

Send form to Joe Elliott at the Home Office.