



NSS Life
Family Matters...

Happy Anniversary
FROM THE HOME OFFICE



National Slovak Society of the United States of America

National News

NSS Life Fraternalist of the Year & Youth Achievement Award nominations due April 1st, 2016
United Slovak Fraternalists Bowling Tournament: April 22nd-23rd



Introducing our new Youth Ambassadors Program. See page 10.

NÁRODNÉ NOVINY

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National Slovak Society

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EDITOR

LORI CROWLEY

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

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

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PBU HONORARY OFFICER

Henri O. Albert, *President*

ROCWMAS HONORARY OFFICER

Olga Kasnot, *President*

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

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Activities At A Glance

REGION 2	Assemblies L075, 0146, 0617 No activities at this time
REGION 5 February 22 March 5 March 6 March 6 March 20 April 25 June 12 September 19 November 21	Assemblies P38A, 0039, 0100, L105, 0108, 0123, L161, 0283, 0377, 0434, 0441, 0588, 0700, 0737, 0774 Assembly 0588, Meeting, Stefka residence at 6:00 pm Assembly 0737, Meeting, Godor residence, North Huntingdon, PA at 1:00 pm Region 5, Meeting, Home Office, McMurray, PA at 1:00 pm Assembly 0039, Meeting, Eat'n Park, Uniontown, PA at 6:00 pm Assembly 0377, Meeting, Grand China Buffet, Washington, PA at 3:00 pm Assembly 0588, Meeting, Stefka residence at 6:00 pm Assembly 0039, Summer Bar-B-Q, Knights of Columbus Hall at 1:00 pm Assembly 0588, Meeting, Stefka residence at 6:00 pm Assembly 0588, Meeting, Stefka residence at 6:00 pm
REGION 7 February 14 February 14	Assemblies P09A, 0731 Region 7, Annual Meeting, Poland Christian Church, Lowellville, OH at 2:00 pm Assembly 0731, Meeting, Poland Christian Church, immediately following Region 7 meeting
REGION 8 February 16 February 27	Assemblies 0004, 0070, 0160, 0432, 0595 Assembly 0432, Meeting, Beno residence at 7:30 pm Assembly 0432, Annual Dinner Dance/Reverse Raffle, St Elias, Cleveland, OH at 6:00 pm
REGION 14 February 14	Assemblies R059, L102 Assembly R059, Meeting, Lahutsky residence at 2:30 pm
REGION 15	Assemblies L002, 0028 No activities at this time
AT LARGE February January-March April 8-9 May 14	Assemblies R019, L040, 0110, 0236, 0381, 0554, 0568, 0586, 0705, 0800, 0813 Assembly 0800, Matching Funds Project, All Saints Byzantine Catholic Church Assembly 0813, Make Every Can Count Project, Habitat for Humanity Assembly 0813, Tri-State BBQ Festival Assembly 0813, Join Hands Day Project (Stamp out Hunger)

From The President's Desk...



David G. Blazek, FIC
President, CEO

Greetings from the desk of the President as we make our way through the winter of 2016. This year we deal with one extra day as 2016 is a leap year and we will have a February 29th. Also this month, Groundhog Day is on the 2nd, Ash Wednesday is on the 10th and Presidents Day/NSS Founders day will be celebrated on the 15th. Our Winter Board meeting will take place on Saturday, February 6th.

This year will be a very busy one for NSS; we are kicking off a program via social media to attract our younger members starting at age 13 to become more active in their assemblies. More information on this program will be forthcoming in future issues of the paper and on our website and facebook page. Our bowling tournament in conjunction with other Slovak Fraternal will be held April 22nd and 23rd and in July, the NSS will celebrate "50 years of Golf" at Treasure Lake in Dubois, PA. We are also in the planning stages to hold an Assembly Officers Seminar in the Pittsburgh area in mid August. More information on the seminar will be in future issues of the paper.

News of Narodniars

Happy Birthday wishes go out to Maureen and Bob O'Neill, the Chojnicki's: Mary Lou, Tony and Philip, Linda Beno, Charlie Lloyd, Adalyn Bernardo, daughter Danielle Lavin and grandson, Cooper Lavin. Happy Wedding Anniversary to Helen and Dominick Sokolovic and to Veronica and Cliff Moeller.

We are saddened to report that long time member Milt Saniga passed away in December. Deepest sympathies go out to Irene and the entire Saniga family. May his soul rest in peace.

Frequently Asked Questions About The NSS

(continued from previous issue)

Q: What is a Qualified Annuity?

A: A qualified annuity is funded with pre-tax dollars. An annuity which is funded with pre-tax dollars means that the contribution may be taken as a tax deduction on your tax return. When funds are withdrawn, the full amount of the withdrawal is normally taxable (exceptions to this rule are Roth IRAs). Examples of qualified annuities are: Traditional IRAs, Roth IRAs, Keoghs, and SEPs.

Q: What is a Non-Qualified Annuity?

A: A non-qualified annuity is funded with after-tax dollars. An annuity which is funded with after-tax dollars means that the contribution may not be taken as a tax deduction on your tax return. When funds are withdrawn, only the interest portion of the withdrawal is taxable. The IRS requires that all interest earned must be withdrawn prior to withdrawing the principal deposits.

Q: Will I have a penalty when I withdraw funds from my NSS annuity?

A: NSS annuities allow for a withdrawal of up to 10% of your total account value per contract each year without a penalty. (Withdrawals prior to age 59 may be subject to IRS early distribution penalties.) Please review your specific contract for additional information on applicable penalties.

(To be continued next issue)

Things You Should Notify NSS About

1. Change of address and phone number.
2. Change of name if you get married.
3. Beneficiary change if one of your named beneficiaries has passed.
4. Any change in Banking information if you receive payments or make automatic payments.
5. The addition of a named POA (Power of Attorney).

2016 Board Meeting Schedule

February 6 -

Teleconference Meeting at 9:00 am

June 3-5 -

Spring Board Meeting, DuBois, Pa at 9:00 am

August 12 -

Board Meeting - Home Office at 12:00 pm

November 12-13 -

Fall Board Meeting at Home Office at 9:00 am



Punography Of The Month:

When chemists die, they barium.

A Page From My Notebook.....

Linda M. Strom, Secretary/Treasurer

Email: lstrom@nsslife.org



Happy 2016!

Plans are in full swing for another busy year. Along with our annual Bowling and Golf Fraternal Events our Assembly/Region Officers will once again be invited to attend our 2nd Assembly/Region Officers Seminar scheduled for August 13, 2016; the Board of Directors and Executive Officers will meet for a Strategic Planning Session on June 2, 2016; the American Fraternal Alliance, Fraternal Societies of Greater Pittsburgh and Pennsylvania Fraternal Alliance events and meetings will be well attended by NSS representatives and the entire Board will get together for their four (4) annually scheduled meetings.

Beneficiaries

Please remember to revisit your beneficiary designations, especially if there were life changes that affect those currently on file.

Email Address

Once again we ask that you provide us with your current email address for our records if you have one. Also, if you call the Home Office we will be asking for your email address while we have you on the phone. We are trying to build our database for future use in emailing information to you quickly and safely. You also require an email address when setting yourself up as a user of the NSS Member Portal which is accessed from the top right corner on the initial page of our website www.nsslife.org. This is a secured web site where you can view your personal information about your policies held with us.

Identity Theft Protection

Each and every one of us is concerned about the privacy of our personal information. We have had several calls from members telling us of breaches and that their identities have been compromised. In an effort to help our members we are looking into providing a benefit that would enable us to obtain identify theft protection. More information will be forthcoming.

2015 Fall Board Meeting Minutes

The 2015 Fall Board Meeting was opened and called to order on November 7, 2015 by Chairman of the Board, Joseph Stefka, Jr, with all Board members present and Executive Officers.

All Bond Sales, Exchanges and Purchases through September 30, 2015 were ratified and all Mortgages reviewed. Minutes of the 2015 Spring and Summer Board Meetings were approved.

Sales Director Greg Felton presented the Sales Directors Report highlighting 2015 Third Quarter Sales; Membership and Agent Growth; and New Business.

CPA Donald Reddinger presented an Overview of the 3rd Quarter of 2015 which showed an increase in Total Assets (\$877.8mm), Surplus (\$33.5mm) and Net Income (\$6.1mm). Total Solvency (less IMR and AVR) also increased to 105%. CPA Reddinger presented an overview of IMR and AVR reserves, what their purpose is and how/where they are reported.

The Fraternal Activities Coordinator Report, presented by Fraternal Activities Coordinator Pam Blum, recapped the events of 2015 and those that are coming up in 2016.

NSS Asset Manager Larry White, AQS (via teleconference), presented his report, providing information on the state of our Portfolio, Projections on Cash Flow, Crediting Rates vs our Portfolio and Portfolio Yield.

The Assembly Growth Committee reviewed the Assembly Tracking Program and approved a new "extra effort" award level for small, but active, assemblies.

The Fraternal Growth Committee acted upon all petitions received for consideration.

The Membership Growth Committee reviewed current interest rates and recommended they remain the same for the time being.

The Audit Committee Report, presented by National Director Robert Katricak, stated that the Bond Audit was completed and all was found in order. The CPA firm of Reddinger, Will, Gallagher & Dickert, LLC were again retained to audit for year ending 12/31/2015.

The Museum Committee Report, presented by Museum Curator Sue Ondrejco, provided an overview of a very successful year for Museum events and marketing. President of the Museum Keith Godor reported on the overall operations of the Museum.

The PVR Fund Board Report, presented by Secretary/Treasurer Linda Strom reported that 2015 donations to the PVR Scholarship Tree of Life totaled \$19,221.32. Currently the PVR Scholarship Fund Annuity totals \$934,263.92.

Old Business provided updates on the Youth Leadership Project, the need to complete Board Committee Charters, the status of the NSS "next 25 years" History Book and reviewed the current NSS Strategic Plan. Annuity Interest Rates were reviewed and a motion was made to keep the rates the same for the 1st Quarter of 2016.

New Business provided the appointment of the NSS Legal Advisor, Actuary and Medical Advisor.

IMPORTANT - PLEASE READ

Semi-annual annuity statements will no longer be sent in July of each year. We will now send an annual statement inJanuary..... only. You may access your account values 24/7 by going to the website: www.nsslife.org and log in/register as a member.

At NSS Life we have a plan that fits your needs!



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.

From the Sales Department...

By Greg Felton, CLU, ChFC
Sales Director



How To Start The New Year

Happy New Year and welcome to the first day of the rest of your life. You probably made some new year's resolutions and one of them was to save more money. Well, earning more money is a lot like saving more money. In either case there is an estimated \$1.2 trillion (with a T) dollars in bank checking, savings and money market accounts (MMA). That number works out to be around \$5,700 per person (over age 18). Here is a list of some of the current rates that different banks have to offer:

Financial Quiz

Here is a financial quiz that we made up. We tried to keep it simple. The answers are either true/false. The topics covered range from all aspects of financial planning. See how well you do – good luck.

1. It is always better to buy individual stocks than a mutual fund.
2. A savings account with a \$1,000 in it and earning 1% will have more than \$1,050 after five years.
3. Having a will is the most important piece of your estate plan.
4. If you don't owe any taxes, there is no penalty for filing your federal return after April 15th.
5. When building your financial plan, the best step is to set up a savings account first.
6. A 25% loss on your stock portfolio one year, followed by a 25% rise the next year would make your account balance back to the same level.
7. A Roth IRA is always better than a traditional IRA.
8. Without a complete analysis, a good rule of thumb for how much life insurance you should have is ten times your annual income.
9. If you divorce after 9 years, you still collect on your spouse's Social Security earnings.
10. You bought your house in 2010 for \$100,000 and sold it in 2016 for \$500,000. You owe \$400,000 in capital gains taxes.

Bonus: Now since the fed is raising interest rates the value of bonds goes up too.

Answers: 1. F, 2. T, 3. T, 4. T, 5. T, 6. F, 7. F, 8. T, 9. F, 10. F, bonus F

Account

Bank	Rate	Type	Minimum?
USAA	0.05%	MMA	\$10,000
e-Loan	0.20%	MMA	\$ 5,000
Wells Fargo	0.10%	1 yr CD	\$ 5,000
Citizens	0.20%	1 yr CD	\$ 5,000
Huntington	0.30%	3 yr CD	\$ 5,000
PNC	0.50%	3 yr CD	\$ 5,000
State Farm	2.10%	5 yr CD	\$ 5,000
First National	1.35%	5 yr CD	\$ 5,000

How about NSS? What are our rates?

1 year (PC)	3 year (Optimum 3)	5 year (Preferred 5)
\$2,000 min.	\$2,000 min.	\$1,000 min.
1.0%	2.0%	3.0%

Plus our annuity accounts have the following features: These plans have a 2.0% minimum lifetime guarantee (on the P 5). They are tax-deferred until money is withdrawn. Interest does come out first and there is an early withdrawal penalty prior to age 59½. Annuities may be used to provide lifetime income options, NSS will waive the penalty in the event of a nursing home confinement or death. Funds can pass probate free through the designated beneficiary. And your money is protected by reserves which are required by law.

So what does all this mean? If you have money sitting somewhere and want to earn more interest isn't it time you took control of your financial future? We can't call you – you have to call us. Dial 724-731-0094 for more information or call your local NSS representative or Joe Elliott in the Home office.



Thought for the Month

It's difficult to fail, but it is a lot worse to never have tried.

Theodore Roosevelt
26th U.S. President
1858-1919

Requests - Please choose time			
Event	Date	1 st Choice	2 nd Choice
TEAM	4/22	7:30	N/A
DOUBLES & SINGLES	4/23		

2016
 April 22 - 23, 2016
 Entries Close
 March 4, 2016

Sawmill Lanes, Columbus, OH
 4825 Sawmill Rd. • (614) 889-0880

Team Name: _____
 League: _____
 City: _____
 Captain Name: _____
 Address: _____
 Phone: _____

You must identify yourself as a member of USF or United Slovak Fraternal to receive the group rate: \$114 / night (plus tax).
Deadline for hotel reservations is March 22.
 Holiday Inn Columbus-Worthington
 7007 N. High St, Worthington, OH 43085
 (614) 436-0700

Mail Entry Fee Payable to:
NSS Life
 Mail to: **NSS Life**
Pam Blum
351 Valley Brook Rd
McMurray PA 15317

Entry Fees - Members

Prize Fee\$7.00
 Bowling Fee (3games).....\$6.75
 Tournament Fee.....\$4.25
Total Each Event\$18.00

Entry Fees - Non-Members

Prize Fee\$14.00
 Bowling Fee (3games).....\$6.75
 Tournament Fee.....\$4.25
Total Each Event.....\$25.00

Optional Events

All Events\$3.00
 Senior Singles Event (60+).....\$5.00

Barquet Fees

Non-Member\$40.00
 Total Included.....\$

BOWLING ENTRY BLANK

Please Read Carefully

The 5th Annual United Slovak Fraternal's Men's and Women's Tenpin Handicap Bowling Tournament

Hosted by First Catholic Slovak Union and National Slovak Society
 A/k/a the United Slovak Fraternal's

All Events (X)	Attend Barq (X)	CORRECT TEAM LINEUP (Print or Type)	HIGHEST AVERAGE	USBC NO.	ADDRESS	CERT. POLICY NO. MUST BE FILLED IN	BRANCH/ASSM NO.
		1.					
		2.					
		3.					
		4.					
Singles (X)	Attend Barq (X)	TWO-MAN EVENT (Print or Type Full Names)	HIGHEST AVERAGE	Seniors (X)			
		1.			Friday, April 22		
		2.			Registration 6:30 PM		
		1.			Bowlers: 7:30 PM		
		2.			Team Events		
		1.			Saturday, April 23		
		2.			Bowlers: 8:30 AM		
					Events: 12:30 PM		
					1 st Doubles/Singles		
					2 nd Doubles/Singles		

ALL BOWLING AND ENTRY FEES MUST ACCOMPANY THIS FORM

FORMS MUST BE SUBMITTED WITH COMPLETE INFORMATION

INCOMPLETE FORMS WILL BE RETURNED TO TEAM CAPTAIN AND MUST BE RESUBMITTED

Substitutes **must** bowl in the position vacated by the original entrant as per USBC.

The Men's and Women's 5th Annual United Slovak Fraternal's Tenpin Handicap Bowling Tournament

This event is being sponsored by the First Catholic Slovak Union and the National Slovak Society for the purpose of promoting fraternalism and good sportsmanship, and to generate nationwide interest in the Slovak fraternal organizations. The National Officers of the First Catholic Slovak Union and the National Slovak Society wish to extend to all members a cordial invitation to the Host City, Columbus, OH, in this tournament.

The 5th Annual United Slovak Fraternal's Handicap Tenpin Bowling Tournament will be held at Sawmill Lanes, 4825 Sawmill Rd., Columbus, Ohio. The tournament will be held April 22-23, 2016. Opening Ceremonies will be held on Friday, April 22, at 7:15 PM.

ENTRIES WILL CLOSE MIDNIGHT MARCH 4, 2016. PLEASE NOTE: ALL FORMS MUST BE FILLED IN COMPLETELY. ENTRY FEES, AS STATED ON THE FRONT OF THIS ENTRY BLANK, MUST ACCOMPANY THIS ENTRY. ALL INCOMPLETE FORMS WILL BE RETURNED TO TEAM CAPTAIN FOR RESUBMISSION.

In submitting this entry, the captain and the team members agree to forfeit all rights to prize money as well as the total entry fees in the event that any information listed herein should be found to be false. We are not responsible for errors in averages made in filling out this entry form. No refunds of tournament entry fee.

USBC Bowling Rules shall govern in all matters concerning the actual play on the lanes in this Tournament.

ELIGIBILITY: This Tournament is open to all First Catholic Slovak Union and National Slovak Society male and female bonafide MEMBERS IN GOOD STANDING. All winners will be checked before any prize money is awarded.

Only members with USBC Membership Cards will be eligible for the USBC special awards in this USBC Certified Tournament. Bowlers without USBC Membership Cards may purchase some from the Tournament Committee at current local fees prior to actual participation in this Tournament.

CONSENT RULES: Any unmarried grade or high school student who has not attained the age of eighteen (18) must have written consent of his/her parents or guardian in order to participate in USBC Certified Tournament where cash or merchandise prizes are offered. Said written consent must be on a form approved by United States Bowling Congress and must be on file with Tournament Committee at least one week before the bowler is eligible for tournament competition unless the student is accompanied by his/her parents, in which case the parental consent form may be filed up to the time the student starts to bowl. USBC Rule No. 13

AVERAGES: All entrants will use their highest average of any USBC league of at least 21 games from the 2014-2015 season. Bowlers with no such average from the 2014-2015 season and with at least 21 games in the 2015-2016 season will use their current league average. This must be designated as such on entry form by his name and a league year-to-date statistics sheet must be presented to the Tournament Committee at the Tournament. Non-certified bowlers, with no certified league average, that have bowled in previous FCSU or NSS tournaments will have their averages calculated from their three most recent tournaments. All male bowlers with no established USBC average will bowl at 175 scratch. All female bowlers with no established USBC will bowl at 150 scratch. Summer league averages will be accepted.

Any contestant whose current average of at least 21 games as of January 1, 2016, is TEN (10) PINS or more above his or her average from previous season, must use his or her current average and will indicate this on the entry form at time of entry.

AVERAGE CHANGES: The original averages submitted on the Entry Blank cannot be changed prior to participation by anyone except the Team Captain, who must submit written proof thereof to the Tournament Committee.

It shall be each bowler's responsibility to verify the accuracy of his average in handicap or classified tournaments, whether originally submitted by the bowler, his team captain, or others.

Failure to use the proper average shall disqualify score of submitted average if lower than actual average, thereby resulting in a lower classification or more handicap. Prize winnings shall be based on the submitted average if it is higher than the actual average.

Corrections in averages can be made up to the completion of the first game of a series, or within 48 hours after completion of a series if the tournament manager prior to the completion of the first game of the series has given written consent to the bowler authorizing such extension of time to correct his average.

TEAMS: Mixed teams comprised of at least 1 person of the opposite gender are allowed. Mixed teams will be grouped with men's teams for prize distribution (see PRIZES), unless at least 21 mixed teams participate. If 21 or more mixed teams enter, a separate mixed prize fund will be established and one prize will be paid for every five (5) entries.

DOUBLES: Mixed doubles are allowed. Mixed doubles will be grouped with men's teams for prize distribution (see PRIZES), unless at least 21 mixed doubles participate. If 21 or more mixed doubles enter, a separate mixed prize fund will be established and one prize will be paid for every five (5) entries.

HANDICAPS: The handicap allowed will be 90% of the difference between 210 and the submitted average. The maximum handicap awarded to any bowler will be 65 pins.

Under no circumstances will handicap be increased after participant has bowled.

PRIZES: MEN and WOMEN - One prize will be paid for every five (5) entries in each event, with the exception of All Events, which will pay one prize for every fifteen (15) entries. No duplicate prizes will be awarded and prize fees will be returned 100 percent. All prizes will be subject to the approval of the Tournament Committee.

Any entrant who has qualified for a prize of \$300 or more in any event of a tournament in the 12-month period prior to entry, must report actual score, position, and amount won to tournament management at time of entry for possible rerating.

LINE-UP CHANGES: All participants must bowl according to where they are listed on the submitted entry form. Any replacement of participants originally scheduled to bowl on team or doubles will take same position on team and doubles event.

ABSENTEES: To alleviate absentee problems, the Tournament Committee will provide a replacement bowler when notified of the absentee.

TARDY BOWLERS: Tardy Bowler will receive zero for each frame missed. USBC Rule 322

SCORING: Errors in scoring or calculations must be presented to the Tournament Committee within 48 hours after completion of play. Captains of Teams or Doubles Partners have the option to pick up duplicate score sheets upon completion of play.

2016 United Slovak Fraternalists Bowling Tournament

This year's tournament will be held the weekend of April 22 & 23 at Sawmill Lanes in Columbus OH. Hotel accommodations will be provided by the Holiday Inn Columbus-Worthington. The entry form and rules are on pages 8 and 9. **The deadline to register for bowling is March 4th and the deadline for the hotel reservations is March 22.** This is a really great weekend with lots of bowling, food & friends. Whether you're a serious bowler, or you haven't bowled in years, come out and join us for a fun weekend!! If you have any questions or need more information call me at 724-731-0094 or email pblum@nsslife.org.

2016 NSS Fraternalist of the Year

As a fraternal benefit society our mission calls us to "reach out to touch lives" in concern for those in need around us through our families, churches and communities. The purpose of this award is to recognize those members of the NSS that have gone that "extra mile" in volunteer fraternal services (i.e. meals on wheels, hospital work, visiting shut-ins, etc.). We are encouraging all assemblies and for the NSS membership to nominate a fellow member who is deserving of consideration for this award. Please contact the Home Office or visit our web site at www.nsslife.org under "Forms" click on "Fraternal". **Deadline for applications is April 1, 2016.**

2016 NSS Youth Achievement Award

In 1998 The National Assembly voted to establish a "Youth Achievement Award" that is similar to our "Fraternalist of the Year Award" for adults. The contest is open to all NSS Youth Members under the age of 21. The award is directed at youth who do outstanding fraternal work in one of the following areas: school/work, community, church and their local assembly. If you know of a youth member who is deserving of consideration for this award please contact the Home Office or visit our web site at www.nsslife.org under "Forms" click on "Fraternal". **Deadline for applications is April 1, 2016.**

PVR Scholarships

Attention 2016 Graduating Seniors. NSS is accepting requests for applications for the PVR Scholarships. The scholarship is for \$500 per year for a total grant of \$2,000. Below are the guidelines that you must meet to in order to be eligible.

The student 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. The minimum amount of insurance required for eligibility is \$10,000.00 of PERMANENT life insurance or \$5,000 of annuity deposits. The insurance must be in force at time of application and be maintained throughout the scholarship period. Please contact me, Pam Blum, at 724-731-0094 or email me at pblum@nsslife.org to see if you qualify to request an application. **Deadline for Applications is May 1, 2016.**

*Happy
Valentine's Day*



LEADERS OF TOMORROW

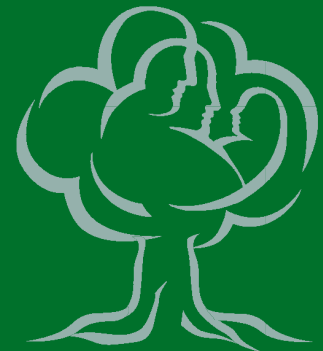
NSS is the destination for the Nation's future leaders. Whether you envision your future in the boardroom or the classroom, the NSS Youth Ambassadors Program will provide you with the opportunity and connections to develop into the ideal leader for tomorrow's world. NSS Youth Ambassadors, ages 13 and up, will prosper through peer-to-peer learning, fun activities, and exciting opportunities. To receive more information, youth members should send their email addresses to pblum@nsslife.org.

Test your investigation skills by participating in the
NSS Ambassadors Online Scavenger Hunt!

The Scavenger Hunt will launch:
February 5th and run through February 15th, 2016.

The First 20 correctly answered Scavenger Hunt Forms that are
returned by February 15th will win awesome prizes.

To participate click the link located on our website starting February 5th:
<http://nsslife.org/fraternal-programs/nss-ambassadors/>



This Month in National Slovak Society History

A new feature will appear in the future issues of the *Národné Noviny* – National News beginning with this issue highlighting events from the history of the National Slovak Society. Check the future issues for events and activities that have shaped the Society over the past 126 years. Information for the feature will be gleaned from past issues of the *Národné Noviny* – National News, The Kalendar, The National Slovak Society 100 Year History 1890-1990, and The National Slovak Society History: Volume II 1990-2015.

February, 1890

The National Slovak Society, initially named The National Slavonic Society, was founded in Allegheny Township, currently the Northside area of Pittsburgh, Pennsylvania. Delegates from five Slovak Societies attended: Stefan Oravec, representing Hazelton, Pennsylvania; Anton S. Ambrose, representing Plymouth, Pennsylvania; Jan Miller, representing Cleveland, Ohio; Ludvik Novomesky, representing Freeland, Pennsylvania; and Peter V. Rovnianek, representing Pittsburgh, Pennsylvania. Jan Rybar also attended the convention representing the Slovak fraternal in Braddock, Pennsylvania, but was not permitted to merge until the information regarding the conditions of the merger was brought back to the Braddock fraternal.

February, 1905

On the 15th Anniversary of the founding of the National Slovak Society, the Supreme Assembly voted to waive, for the month of February, the \$1.00 initiation fee that was mandatory for membership in the Society. The Home Office received 3,214 new applications for membership during the month, the highest total of membership applications for any month in the history of the Society.

February, 1934

A monument was erected in the Bohemian National Cemetery in Chicago, Illinois, at the gravesite of Peter V. Rovnianek. The funds were raised by a committee headed by Chicago fraternalist Mary T. Sopocy.

“Fašiangy” (fa-sheng-ee) -- Carnival

The term Shrovetide is the period that lasts from the feast of the 3 Kings until Ash Wednesday, although much of the celebrations are concentrated into the last few days called “Fašiangy” or “Blaznive Dni” crazy days!

“Fašiangy” is believed to have originated from the German word for carnival, “Fasnacht” which comes from the ancient word for “running around crazily”. The last three days before Lent are filled with entertainment, over-drinking, and over-eating. A carnival atmosphere persists with masqueraded performers singing and going from house to house making a parody to official ceremonies like weddings, or court proceedings. And many times the young men dressed themselves as goats, bears, gypsy women or old women.



naszvolen.sk

Women also participated in the festivities. They would visit several homes, usually where some priadky (spinning) was taking place. There they would drink “na vysoký lan” i.e., literally, to tall flax. In order to ensure that there was plenty of long flax, the women would pull the hair of the lady whose was longest. Then they would jump up from their benches and do a special dance.



It may seem that Fašiangy was a time of fun and foolishness, but it served a purpose as village people and

townsfolk could have fun and enjoy themselves before Lent. These traditions continue in some villages to this day, however, in the cities it is reduced to frying šišky (donuts) and going to organized costume balls. There are many more customs which vary from region to region.

obec-smerdaky.sk

The celebration of fašiangy ends with the ceremonial burial of the bass fiddle. This symbolizes the beginning of fasting and the solemnity associated with the Lenten season.



Klátova Nová Ves

Today the Lenten restrictions are not as strict in Slovakia as they were years ago when fasting and abstinence were strictly observed. Here is a popular Slovak-American treat that many households will enjoy on Shrove Tuesday.

Cheregies (Čeregi)

1 cup buttermilk	1 cup beer	
1 egg	1 tsp baking soda	
4 cups flour or more	3-4 tsp sugar	pinch of salt



Sift flour and combine all the ingredients until smooth dough is formed. Add more flour if needed to roll the dough. Flour the board and rolling pin, roll the dough to about ½ inch thickness. Cut dough diagonally into long strips, about 2” wide. Cut strips into 2x4 inches diamond shapes. Cut 1 inch slits in the middle. Thread one corner through the hole and pull gently. Preheat about 1/2 – 1 inch layer of oil in frying pan. Fry cheregies on medium heat until golden brown, about 2 minutes each side but watch closely. You will have to add more oil when needed. Set on paper towels to cool down little. Sprinkle powder sugar on top while still warm.

For more recipes, visit www.facebook.com/SlovakHomemadeCake or email otilia.golis@hotmail.com

Február



16. Februára slávime 126 výročie našej organizácie Národného Slovenského Spolku v Amerike.

Češť nášmu prvému predsedovi Peter Rovnianek a jeho spoluorganizovateľom ktorý verili, že každý ma právo byť Pánom vo svojom veru i Slovák na Slovensku.

Dnes je to skutočnosťou a Slovensky Národný Spolok rastie i naďalej v službe pre svoje členstvo.

Nech motto: **Bratstvo—Rovnosť—Sloboda** sa pestuje i naďalej u Slovákov žijúcich v Amerike.

Zimné kvety —Jozef Milucký

Mráz pricestoval - maliar slávny,
pripravil si už palety.
V zime niet kvetov, preto okná
premaľovať chce na kvety.

A pokiaľ v noci tiško spíme,
na okna kreslí, nelení,
zvončeky, kašky, tulipány...
Krajšie sú než tie v zelení.

Aká to perleťová krása
zvoláme ráno v úžase.
Tieto sú ešte úchvatnejšie,
než samé kvety vo váze!



Fašiangy sú najmä o tradíciách a dobrom jedle



Ani sme sa nenazdali a po vianočnom období nám pomaly klopc na dvere Veľká noc. Ešte pred ňou je tu však obdobie fašiangov. To každoročne trvá od príchodu Troch kráľov až do polnoci pred popolcovou stredou. Už od nepamäti sa toto obdobie spája s ľudovou zábavou, výborným jedlom a pitím.

Láska je....

*Krásna, ako ranný východ slnka, Slobodná, ako škodránok na oblohe Úprimná, ako detský úsmev,
Nežná, ako pohladenie mamy, Náročná cesta za šťastím!*

Zo všetkej krásy na svete je láska ten najkrajší zmysel života!

Jedno pranie mám nech láska kvitne v každom veku z nás.



Poznámka Pre Členov NSS

Krátke dni a dlhšie večere Vám môžu poslúžiť pri kontrole vašich dokumentov. Prekontrolujte si certifikáty ich hodnotu prípadne IRA, či máte akurátnu adresu tel. číslo a podobne. Ak potrebujete akúkoľvek pomoc či informáciu zvoňte na hlavný úrad Národného Slovenského Spolku 1-800-488-1890

Vyraznešie dni vo Februári:

Pol zimy—Hromnice. koniec sanice.
(2. Februar)

Plačiva Dorota, omrzlá robota.
Po Dorote, vyschnú šaty na plote.
(6. Februar)

Na Mateja letia ľady do mora.
(24. Februar)

14. Februar

Sv. Cyril a Metod

V tento deň si pripomíname 1153. výročie príchodu sv. Cyrila a Metoda na Veľkú Moravu, ktorí vzdelávali ľud v kresťanstve, založili prvú abecedu, ktorá je známa ako cyrilika, prekladali Sväté Písmo z latinčiny a nemčiny do slovenského jazyka a už vtedy slávil Bohoslužby v reči ľudu.



Svätý Cyril a Metod, orodujte za nás.

PVR Scholarship Fund Donations December, 2015

In Memory of **Julia Kubacka:**
From John & Florence Bebo 25.00

In Memory of **Robert Brown:**
From Assembly 0123 20.00

In Memory of **Jack B Vochinsky:**
From Assembly 0123 20.00

Matching Funds:
Assembly 0070 50.00
Assembly 0588 250.00

Donations:
Assembly 0267 300.00
Assembly 0737 300.00
Louis & Sharon Slovensky 150.00
Assembly 0070 50.00
Assembly 0588 250.00

u



Memorial Tree Leaf Donations December, 2015

In Loving Memory of Assembly
0039 members that passed away
in 2015 610.00

u

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

OUR DEPARTED MEMBERS December, 2015

Name	City and State	Date of Death	Assembly
Bolcis, Dorothy	Lorain, OH	10/22/2015	0070
Book, Margaret	Fayette City, PA	11/06/2015	0039
Burick, John	New Castle, PA	11/23/2015	0731
Campbell, Frances D	Butler, PA	11/19/2015	0123
Cerny, Bessie M	Chicago, IL	02/01/2015	0586
Cheathem-Fowler, Sandra	Lindenwold, NJ	12/06/2015	0774
Chupp, Paul	Constantine, MI	05/27/2015	0381
Clark, Bessie L	Ceredo, WV	01/26/2015	0774
Coppi, Amos L	Monongahela, PA	11/25/2015	0377
Goldthwait, Donald	Gulf Breeze, FL	11/07/2015	0813
Grega, Stephen	Monroe, CT	07/19/2014	L002
Hare, Theresa	Hanover Twp, PA	11/16/2015	0617
Hawk, Harry G	Morgan, PA	11/26/2015	0434
Henkel, Bernard	Trafford, PA	02/05/2015	0434
Henkel, Margaret	Trafford, PA	10/16/2014	0434
Hrabovsky, Ernest	Pittsburgh, PA	12/07/2015	0283
Hughs, John	Pittsburgh, PA	11/02/2015	0434
Jagla, Ann	West Lafayette, IN	09/29/2013	0586
Javorsky, Theodore	Pittsburgh, PA	11/28/2015	0100
Kemerer, Richard	Greensburg, PA	11/26/2015	L105
Kirkhope, Harry	Holland, PA	01/10/2015	R059
Krafchak, David	Orchard Park, NY	11/17/2015	R019
Kregg, Hazel	Millerstown, PA	12/12/2015	R059
Kulbacki, Mary	East Brunswick, NJ	09/08/2012	0110
Kulyk, Alice	Boca Raton, FL	03/07/2015	0800
Lashinski, Joseph	Glen Lyon, PA	11/15/2015	0146
Long, Robert D	Pasadena, CA	08/23/2015	0568
Louis, Roger A	Clementon, NJ	11/23/2015	0774
Loushil, Frank	Pittsburgh, PA	10/08/2015	0283
Mako, Andrew	Fords, NJ	12/17/2015	0110
McGannon, William	Lorain, OH	12/02/2015	0160
Mika, Julia	Cumberland, OH	11/09/2015	P38A
Miller, Jesse W	Pittsburgh, PA	11/23/2015	0108
Mitas, John A	Douglasville, GA	03/03/2011	0774
Moss, Thomas	Chillicothe, OH	10/01/2015	0595
Natale, Lorene	Monessen, PA	12/07/2015	0377
Nemeth, Margaret	Jacksonville, FL	12/05/2015	0774
Norman, Evelyn F	Elkview, WV	11/26/2015	0774
Pitko, Robert	Kansas City, KS	02/07/1998	0774
Quinn, Catherine	West Hazleton, PA	11/26/2015	L102
Reese, Nina M	Connellsville, PA	04/18/2009	0039
Saniga, Milton M	Bentleyville, PA	12/14/2015	0377
Savage, Frances	Shillington, PA	11/28/2015	L102
Shimsky, Mary R	West Seneca, NY	11/11/2015	R019
Spore, Dorothea	Independence, OH	11/26/2015	0737
Stanko, Nora	Portage, PA	11/23/2015	0038
Starr, Edna C	Hermitage, TN	04/21/2015	0123
Steinbrook, Anita M	Chillicothe, OH	11/28/2015	0595
Stone, Wayne	Mullens, WV	09/05/2015	0774
Sturdik, Mary	Palmerton, PA	02/21/2011	L102
Tretinik, Helen	Uniontown, PA	04/30/2015	0039
Wingard, Robin	Oakmont, PA	11/04/2015	0123
Yates, Eileen	Bridgeville, PA	11/15/2015	0434

ASSEMBLY 039

Uniontown, PA

Attention youth members!! The NSS is starting a new youth program for members thirteen (13) years or older for the launch of a new Youth Leadership Program: #NSS LEAD. If you are interested, send your e-mail address to pblum@nsslife.org for more information.

High school seniors! Now is the time to contact the home office about applying for an NSS Scholarship for the fall. All of the rules and regulations are on the NSS website: nsslife.org. Last year we had four members receive the annual \$500.00 scholarship. It helps pay for the books!!!!

Mall walkers or "Silver Sneakers" or anyone that walks for exercise; the NSS has a "Walking Program" that provides special gifts as well as "fraternal points" for our assembly. We have a number of assembly members that are participating. Contact Pam Blum in the home office to sign-up.

Ladies, the home office is looking for your favorite recipes for publication in the "National News". The December issue had a number of delicious culinary items. Send yours in today.

Our deck hockey team has won another championship at the Hot Shots Recreation Center in Mount Pleasant. Keep up the great work guys! We are so proud of you!

For those that like to plan ahead: Our "Summer Bar-B-Q" will be held on Sunday, June 12th at the Knights of Columbus picnic pavilion starting at 1:00 pm. Our annual "Christmas Party" will be held on Sunday, December 4th starting at 2:00 pm at the Knights of Columbus fellowship hall.

The next business *meeting* of the assembly will be on Sunday, March 6, 2016 at the Eat n' Park Restaurant Community Room, Uniontown, PA at 6:00 p.m. Come join us for dinner.

John Payerchin
President

W

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

ASSEMBLY R059

Whitehall, PA

A meeting will be held on Sunday, February 14, 2016 at 2:30 p.m. at the Lahutsky's home. Election of officers will take place at this meeting. The snow date will be Sunday, February 21, 2016. If in need of directions, please call (610) 868-3593.

Nancy Sabol
Secretary

W

ASSEMBLY 123

Coraopolis, PA

At this writing I don't know if the groundhog saw his shadow, but if the rest of winter is like November and December we sure have dodged a bullet. In this era of political correctness, I better say we dodged a snowball.

In March we will be marking our first of two visits to World Vision for our volunteer service. Check the March magazine for date and time. Also this year we will be scheduling a tour of Hartwood Acres and a walking tour of Pittsburgh.

I just thought I would mention some of the places our assembly has visited in the past few years to give some of our new members an idea of what we do. We toured Heinz Field and PNC Park, Phipps Conservatory, the Pittsburgh Aviary, Heinz History Center, Trolley Museum, Bayernhof Museum, and St. Anthony Chapel. We also took the Ducky tour and went to several plays and also went to a Pirate game. As a member you are entitled to participate in any of our activities.

There will be an election of officers at the March meeting if anyone has interest in running for any of the offices, (President, Secretary Treasurer, Vice President, Activity Director) please call me at 724-242-5085. I will explain the duties and responsibilities and put your name before the members for consideration.

Happy Valentine's Day to my wife, my mother and my three beautiful daughters.

Bill Knoll
President

ASSEMBLY 377

Bentleyville, PA

Our first meeting of the year 2016 will be held on Sunday, March 20th at Grand China Buffet, 301 Oak Spring Road, Washington, PA 15301 at 3:00 p.m.

Please attend to celebrate our Silver designation and to plan for this year! Election of officers will also be held. RSVP to me at 412-439-2795. Hope to see you there.

Suzanne Skrypak
President

W

ASSEMBLY 432

Fairview Park, OH

A meeting will be held on Tuesday, February 16th at the home of Tony and Linda Beno at 7:30 p.m.

Mark your calendars for our Annual Dinner Dance/Reverse Raffle on Saturday, February 27, 2016 at St. Elias, 8023 Memphis Avenue, Cleveland, OH.

The doors will open at 6:00 p.m. to our most anticipated event for Assembly 432's members, families & friends. Beverages and Hors d'Oeuvres will be provided upon entry to this event.

Dinner will be provided by Verba's once again this year. Congratulations to Verba's for being Voted #1 for 2015 in catering by Cleveland's Host List! Dinner will begin between 6:30 p.m. and 7:00 p.m. The Reverse Raffle will start shortly after our meal. There will be plenty of other games to play throughout the night, and the dance floor will open as soon as the raffle is over.

Please call Dave Pytel at (440) 777-4054, Bill Shuttleworth at (440) 331-6997 or Tony Beno at (216)226-7005 as soon as possible to reserve your ticket(s) for this night of fun! We can't wait to spend this evening with you, and Good Luck at the Raffle!

Shawn Pytel
Publicist

*Visit our website
at www.nsslife.org
Like us on Facebook*

ASSEMBLY 588

Slovan, PA

A meeting will be held on Monday, February 22, 2016 at the Stefka residence, 52 Spring Valley Street, Slovan, PA at 6:00 p.m.

All members are welcome. Hope to see you there.

Annette Stefka
Secretary

W

ASSEMBLY 731

Lowellville, OH

Our members are encouraged to attend the organizational meeting on Sunday, February 14, 2016 at the Poland Christian Church, 6248 Struthers Rd, Lowellville, OH.

The Assembly meeting will be held immediately following the Region 7 meeting. The purpose of the meeting will be to elect officers to serve the Assembly and to plan activities for 2016. All members are encouraged to attend to meet and greet other members.

Please refer questions to Laurie Fox 330-536-8850 or email lamlfox@zoom-internet.net.

Laurie Fox
President

W

ASSEMBLY 737

Westmoreland County, PA

Our next meeting will be held on March 5, 2016 at the home of Paul J Godor, 9280 Clubview Drive, North Huntingdon, PA at 1:00 p.m.

Please plan on attending as all business for 2016 will be discussed.

Paul J Godor
Secretary

ASSEMBLY 800

Bonita Springs, FL

Our assembly is conducting a Matching Funds Project, with All Saints Byzantine Catholic Church, North Fort Myers, Florida to purchase 100 new Worship Chairs for the congregation to sit on during services of Divine Liturgy. The current church pews are over 20 years old and showing their wear. The new chairs are wood-framed and come with a lifetime warranty.

The fund raiser began on December 1st, and will continue on until February 29th, 2016. Any donation large or small is gratefully appreciated and will receive special recognition.

If anyone would like to make a donation to this worthwhile cause, please send a check or money order to:

All Saints Byzantine Catholic Church
10291 Bayshore Road

North Myers, Florida 33917-3801

Please write "CHAIRS" on the check's memo line. Assembly # 800 of the NSS & All Saints Byzantine Catholic Church would like to wish & thank everyone in advance for any donation large or small and have a Happy, Healthy and Blessed New Year, 2016.

Gary Cepko
President

W

ASSEMBLY 813

Englewood, FL

Assembly 813 met recently to plan events for the year 2016. We reserve the right to change the schedule if necessary and to add other items as may be warranted. It is difficult to plan a year ahead, but this is what we have so far.

We will again be supporting Catholic Heart Work Camp through the NSS Matching Funds program. The event will be the *Tri-State BBQ Festival* on April 8th and 9th. There are various opportunities for volunteers so let us know your preference. Kerry Farrell is the contact person, 334-718-2416.

The Youth will conduct their 11th annual "Make Every Can Count" project for Habitat for Humanity, South Sarasota County. This is also a Matching Funds program, collecting aluminum cans for recycling. Blaze Farrell is the youth chairman of this project which began January 5th and will run through March 31st.

Our Join Hands Day project will be the "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 for those interested in participating in this very fulfilling program.

Other projects that will take place in the later part of the year include the *Toys for Tots* drive in November and the *Brown Bag Program* for senior citizens. (Members are again asked to save their change from the first of October to the first of December to fund this endeavor.)

We will have several get-togethers during the year for a social, mini-golf outing, volunteer appreciation dinner, and Christmas party. Please call Mary Jo Holker, 941-473-0559 for more information about any of these splendid volunteer and fellowship opportunities. Wishing everyone a happy, healthy 2016!

Mary Jo Holker
Secretary

W

REGION 7

Youngstown, OH

Region 7 will meet on Sunday, February 14, 2016, 2:00 p.m. at the Poland Christian Church, 6248 Struthers Road, Lowellville, OH.

The purpose of the meeting will be to nominate and elect officers to serve the Region and to plan activities for the new year. All members are encouraged to attend to meet and greet other members. Please refer questions to Laurie Fox 330-536-8850 or email lamlfox@zoominternet.net

Laurie Fox
Secretary

Members spend special time together at Christmas

News from Assembly 432

Our Annual Christmas Party at the Gemini Center in Fairview Park was successful once again this year! All who attended enjoyed food, friends and a special visit from Santa! We hope to see everyone who attended this year, and even more of our members next year! Assembly 432's New Years Eve Event at the home of Bill & Sue Shuttleworth, DID NOT include snow for the first time since we can remember! Our members agree that the best way to ring in the new year, is with our friends and family that we have gained as N.S.S. Members!

Assembly closed out 2015 with a Charitable Event for the Lakewood Community Service Center.

Shawn Pytel
Publicist

Assembly 586

Once again, our assembly enjoyed our annual Christmas Party with a tasty family-style Czech feast, White Elephant gift game and quarterly business meeting. We raised money to make our matching funds contribution to Operation Support Our Troops America and donated online to the organization, which operates solely by means of donated goods and funds for shipping care packages to troops stationed in the Middle East. We have collected items in the past for this cause; it's an ongoing effort on our assembly's part to help make our serving men and women's lives a tiny bit more comfortable. Additionally, this monetary contribution was made to defray the U.S. Postal Service's \$25 per box mailing charge. We're happy that NSS will match our donation and enable OSOT America to ship even more snacks, socks, shampoo, sunscreen, etc. to our armed forces who are in harm's way.

Based on enthusiasm for the meal we were treated to at Bohemian Garden in Downers Grove, we decided to have our spring meeting and activity there on March 13, 2016 at 2:00 p.m. We hope to see even more of our Assembly 586 members at that time.

Happy New Year from 586!

Janet Tomaskovic
Secretary

Assembly 800

Giving Thanks Basket

This past Holiday Season, the National Slovak Society Assembly 800, partnered with American Renal Associate Dialysis Center, in Naples, Florida and with the contributions from the parishioners of All Saints Byzantine Catholic Church in North Fort Myers contributed to the needy in the community. We brought in non perishable food items, toiletry items and cleaning supplies to help support the food pantry at St. Nicholas Russian Orthodox Monastery. This took place on December 6th, Feast of Saint Nicholas. What a wonderful way to celebrate the Feast of Saint Nicholas, by helping out others in need.

It was an overwhelming success for the fifth time that American Renal Dialysis Clinic, the National Slovak Society and the assistance of All Saints Church were able to help support those in our local community this Holiday Season. Over 300 pounds of food, toiletry items and cleaning supplies were collected.

Assembly 800 would like to commend everyone who contributed.

Gary D. Cepko, R.N.
President

Assembly 813

Our assembly held their Volunteer Appreciation Dinner on November 28th. This was to show how much we value all that they do during the year to help with all our projects. Good food and fellowship was enjoyed by all.

Earlier in the day the assembly officers presented the Toys for Tots campaign with two large bags of toys and stuffed animals.

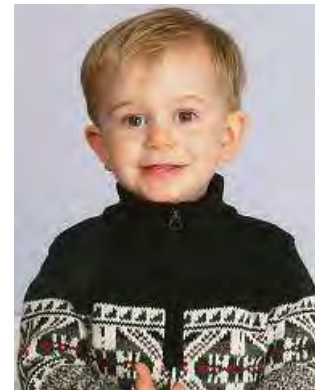
The Assembly National Fraternal Project for the Wiregrass Food Bank Brown Bag program was concluded successfully. By saving our spare change we raised enough money to provide a needy senior with two bags of groceries each month for an entire year. Since this was an NSS Matching Funds project, a second needy senior will also receive groceries for a year.

Mary Jo Holker
Secretary

Family Joins Circle C123




Nicholas C. Jeffrey



William Jeffrey

Proud parents of these two handsome boys are Brian and Nichole Jeffrey. Grandparents are Pete and Judy Jeffrey who are also members of Assembly 123.



Calling All Youth Leaders!

NSS is the destination for the Nation's future leaders. Whether you envision your future in the boardroom or the classroom, the NSS Youth Ambassadors Program will provide you with the opportunity and connections to develop into the ideal leader for tomorrow's world. NSS Youth Ambassadors, ages 13 and up, will prosper through peer-to-peer learning, fun activities, and exciting opportunities.

Join the movement today and help define the NSS Ambassador Program to make it a success! To receive information as soon as it's available, youth members should send their email addresses to pblum@nsslife.org

NSS LIFE ANNIVERSARY OFFER PROGRAM



NSS Life
Family Matters...

We are pleased to introduce this new and exciting opportunity for you to purchase additional life insurance protection for you and your family.

This simplified issue NSS Life Anniversary Offer is available to members, their families, and friends.

The maximum amount of insurance being offered will depend on your age:

ISSUE AGES	MAXIMUM AMOUNT OF INSURANCE
0-50	\$10,000
51-65	\$7,500
66-80	\$5,000

*See back of page for complete rate listings.

There is a limit of one policy per person. Anyone previously declined since 1/1/12 is not eligible for this program. Also excludes terminally ill, permanently disabled, those on SSI and any mentally impaired individuals. If you purchased this plan last year you are excluded from this year's offer. Other exclusions may apply. Rates are based on age nearest birthday.

OFFERING QUALITY LIFE INSURANCE FOR A LIMITED TIME ONLY!

FEBRUARY 1ST, 2016 TO MARCH 31ST, 2016

The NSS Life Anniversary Offer uses our twenty-pay life plan (however you may use the single premium plan as well). The advantages of a permanent plan include cash/loan values, reduced paid-up insurance options, dividends and more.



NSS Life
Family Matters...

Recommender for Family and Friends

This is a great opportunity as a member of NSS Life to share your experience with non-members.

If we issue them a policy, your recommender fee is worth up to \$25 as our thank you.

I would like to recommend a family member or friend!

Prospect name: _____

Address: _____

City: _____

State: _____ Zip: _____ Daytime phone number: _____

REFERRED BY:

Member name: _____

Daytime phone number: _____

The National Slovak Society of the USA

351 Valley Brook Road • McMurray, PA 15317-3337 • 1-800-488-1890 • sales@nsslife.org

Twenty Year Life Insurance Policy Rates

Twenty Pay Life \$10,000		
Age	Male Annual Payment	Female Annual Payment
0	68.70	58.20
1	70.30	59.50
2	72.10	61.00
3	73.80	62.50
4	75.90	64.20
5	78.00	65.80
6	80.40	67.00
7	82.90	69.60
8	85.60	71.70
9	88.30	73.70
10	91.10	75.90
11	94.20	78.40
12	97.40	80.80
13	100.50	83.20
14	103.70	85.90
15	106.70	88.50
16	109.90	91.30
17	113.00	94.10
18	116.30	97.00
19	119.70	100.10
20	123.00	103.20
21	126.50	106.70
22	130.20	110.00
23	134.20	113.60
24	138.40	117.40
25	142.90	121.30
26	147.50	125.40
27	152.40	129.60
28	157.70	134.20

Age	Male	Female
	Annual Payment	Annual Payment
29	163.30	138.70
30	169.00	143.40
31	174.90	148.60
32	181.30	153.70
33	187.80	159.20
34	194.90	164.80
35	202.00	170.70
36	208.00	175.90
37	214.30	180.80
38	221.10	186.50
39	227.90	192.00
40	234.70	197.40
41	241.90	203.10
42	249.70	209.10
43	257.20	215.10
44	265.30	221.30
45	273.50	227.40
46	281.90	233.80
47	290.90	240.70
48	300.20	247.50
49	309.10	254.50
50	317.80	261.80

Age	Male	Female
	Annual Payment	Annual Payment
54	262.13	220.65
55	268.20	226.80
56	274.73	232.65
57	281.85	237.60
58	289.20	242.55
59	297.30	248.10
60	305.78	253.80
61	314.78	260.03
62	324.75	267.00
63	335.03	274.13
64	346.05	281.78
65	357.83	290.03

Twenty Pay Life \$7,500		
Age	Male Annual Payment	Female Annual Payment
51	244.58	202.05
52	250.20	207.83
53	256.05	214.13

Twenty Pay Life \$5,000		
Age	Male Annual Payment	Female Annual Payment
66	247.05	199.25
67	256.20	205.70
68	266.40	213.15
69	277.55	221.40
70	289.25	230.25
71	302.00	240.10
72	316.10	251.25
73	330.70	263.10
74	346.70	276.45
75	363.20	290.45
76	380.65	305.70
77	399.80	322.75
78	419.95	341.15
79	441.70	361.40
80	465.40	383.75

Other modes of payment are available including: **Semi-Annual (.52) • Quarterly (.265) • Monthly (.09) (Rate x Annual Premium)**



Recommender for Family and Friends

This is a great opportunity as a member of NSS Life to share your experience with non-members. If we issue them a policy, your recommender fee is worth up to \$25 as our thank you.

I would like to recommend a family member or friend!

Prospect name: _____

Address: _____

City: _____

State: _____ Zip: _____ Daytime phone number: _____

REFERRED BY:

Member name: _____

Daytime phone number: _____

The National Slovak Society of the USA

351 Valley Brook Road • McMurray, PA 15317-3337 • 1-800-488-1890 • sales@nsslife.org



NATIONAL SLOVAK SOCIETY OF THE UNITED STATES OF AMERICA

A Fraternal Benefit Society

Application for Life Insurance

NSS Life Anniversary Offer

Assembly/Circle #: _____ If interested, fill out this application and mail it into the Home Office Certificate #: _____

1. Proposed Insured: [] Male [] Female Height: _____ Weight: _____ Date of Birth: _____ Full Name: _____ Phone #: _____ Social Security #: _____ Address: _____ City: _____ State: _____ Zip: _____ Email: _____ Is the applicant a member of the National Slovak Society? [] Yes [] No If not, applying for membership.

2. Plan: [] Twenty Pay Life [] Single Premium Face Amount: \$ _____ Payment: \$ _____ Bill To: [] Owner [] Proposed Insured [] Parent: _____ Will the insurance applied for replace or change any existing life insurance or annuity? [] Yes [] No If yes, show the name of the Company and the Policy Number(s): _____ * Dividends will buy Paid Up Additions unless another option is elected.

3. Beneficiary: Full Name: _____ Date of Birth: _____ Relationship: _____ Address: _____ Social Security #: _____ Beneficiary: Full Name: _____ Date of Birth: _____ Relationship: _____ Address: _____ Social Security #: _____ Contingent: Full Name: _____ Date of Birth: _____ Relationship: _____ Address: _____ Social Security #: _____ Applicant/Owner: Full Name: _____ Date of Birth: _____ Relationship: _____ Address: _____ Social Security #: _____

3. Health Questions: 1. In the past five years, has the Proposed Insured: received diagnosis or treatment from a physician; or, been confined in a medical care facility for: high blood pressure; diabetes; cancer; epilepsy or mental disease; nervous disorder; or any disease or disorder of the heart, kidney, bladder, or lungs? [] Yes [] No 2. Has any member of the medical profession ever diagnosed any person to be covered as having, or treated any applicant for AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex)? [] Yes [] No 3. Details, any Yes answer for questions 1 or 2 above. Show: condition; dates; and name, address and phone number of physician and medical care facility. _____

Except as may be provided in a Conditional Receipt, bearing the same date and payment as shown in this application, no insurance will take effect unless and until: (1) this application is approved by the National Slovak Society of the United States of America; (2) a certificate of life insurance is issued; and (3) the full first premium is paid. All such conditions must be met while the health and other factors affecting the insurability of the Proposed Insured remain as described in this application. The above answers are correct to the best of my knowledge and belief. I am enclosing the initial premium and understand that: the insurance applied for will become effective on the date this application is approved by the Home Office of the National Slovak Society of the USA; and, a certificate is issued and delivered to the proposed insured, while the health and insurability remain as stated in this application. Should the application be declined, the amount paid will be returned in full. I hereby authorize and instruct any licensed physician, medical practitioner, hospital clinic or other medically related facility, insurance company, the Medical Information Bureau or other institution or person that has any records or knowledge of me or my health (or of my family members) to give the Underwriting Department of the National Slovak Society of the USA or to its re-insurers, such information so that they can evaluate my application for benefits. Such information may not be given to anyone else unless I authorize it in writing. I may revoke this authorization at anytime, but if I do not, it will expire twenty-four (24) months from this date. I may receive a copy of this form if I request it anytime. Signed at: _____ This _____ day of _____, 20____ Proposed Insured (Age 18 or older) _____ Owner, if other than Proposed insured _____ Witness (Licensed Agent and Number where required) _____ Parent or Legal Guardian (Required if Proposed Insured is under Age 18) _____ Agent's Statement: To the best of your knowledge and belief, will the insurance applied for replace or change any existing insurance annuity? [] Yes [] No If Yes, any replacement regulations must be complied with.

National Slovak Society
(USES 0371-140)
351 Valley Brook Road
McMurray, PA 15317-3337

Non-Profit Org.
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Permit No. 1166

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.



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.