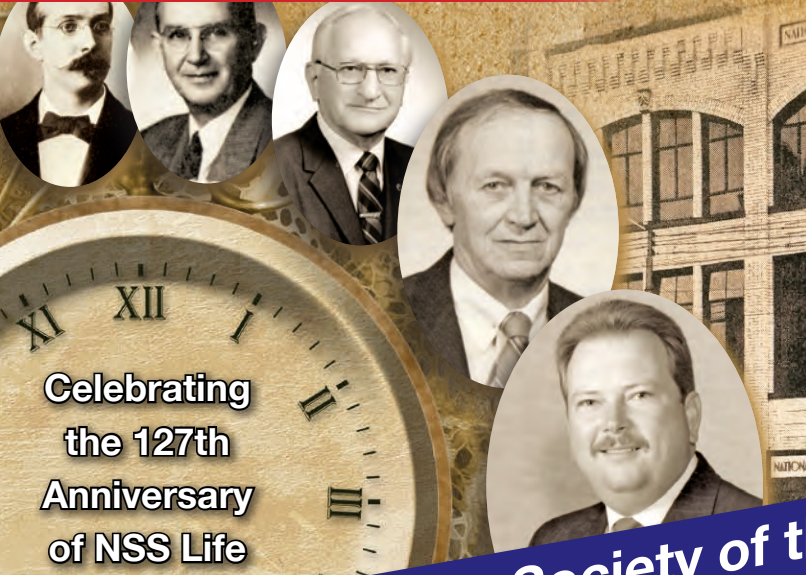




NSS Life

Family Matters...



Celebrating
the 127th
Anniversary
of NSS Life



2017 United
Slovak Fraternal
Bowling Tournament
See page 6-7 for
Rules & Application

National Slovak Society of the United States of America

National News

Fraternal Life Insurance Since 1890 • Happy Valentine's Day

SCHOLARSHIP APPLICATION

Applicants Name: **PVR Scholarship Program**
Present Address: **First Year Applications**
Due May 1st, 2017



NÁRODNÉ NOVINY

FEBRUARY 2017 | NUMBER 3502 VOLUME 109



National Slovak Society

Periodical Postage Paid at McMurray, Pennsylvania and Additional Mailing Offices
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NATIONAL SLOVAK SOCIETY OF THE UNITED STATES OF AMERICA

Organized February 16, 1890
351 Valley Brook Road, McMurray, PA 15317-3337
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Phone: (724) 731- 0094 -- E-Mail: info@nsslife.org
NSS Web Site: www.nsslife.org
Fax No: 724-731-0145

Founder and Honorary President, Peter V. Rovnianek

EDITOR

LORI CROWLEY

Published Monthly

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351 Valley Brook Road
McMurray, PA 15317-3337

Deadline: 5th of preceding month.

"POSTMASTER" SEND ADDRESS CHANGES TO:
NATIONAL SLOVAK SOCIETY

351 VALLEY BROOK ROAD, MCMURRAY, PA 15317-3337

NSS EXECUTIVE OFFICERS

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

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

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

NSS BOARD OF DIRECTORS

Alan Burns
Michael Czarney
Andrea Garbon
Abigail Gross
Robert Katricak
Susan Ondrejco
John Payerchin
Joseph Stefka, Jr.
Drew Wesnak

NSS HONORARY OFFICERS

Sophia Hudak, *Tribunal Member*
Anthony Beno, *Director*
Dean Burns, *Vice-President*
Mary Jo Holker, *Director*
Edward Koches, *Director*
Paul J. Godor, *Director*
Joseph Tomaskovic, Jr., *Director*

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Reverend Monsignor Thomas V. Banick,
Spiritual Advisor

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

Inside this Issue...

Assembly Activities

Activities at a Glance 3

From the Executive Officers

President's Column..... 4
Secretary/Treasurer 5

NSS Financial Matters

Annuity Interest Rates 8
Anniversary Program 18

NSS Sales Department

National Sales Director..... 9

NSS News/Activities

2017 Bowling Application..... 6
Bowling Rules/Regulations 7
NSS History 11
Assembly Activities/Photos 14-15
Ambassador Page 17

Assembly News

Departed Members 10
PVR Donations 10
Assembly Meetings 12-13

Národné Noviny

Február 16
Legenda o sv. Valentínovi 16
Významné dni vo Februáry 16
Viete že 16
Pripomienka 160

Activities At A Glance

REGION 2 February 11 February 11	Assemblies L075, 0617 Region 2, Meeting, Perkins Restaurant, Pittston, PA at 12:30 pm Assembly 617/C617, Meeting, Perkins Restaurant, Pittston, PA at 11:15 am
REGION 5 February 27 April 24 March 5 March 14 March 14 March 18 March 24/25 June 11 September 10 September 18 November 6 December 3	Assemblies P38A, 0039, 0100, L105, 0108, 0123, L161, 0377, 0434, 0441, 0588, 0737, 0774 Assembly 0588, Meeting, Panera Bread Community Room, Pittsburgh, PA at 6:30 pm Assembly 0588, Meeting, Time/place to be announced Assembly 0039, Meeting, (Pre-Lenten Dinner) Eat'n Park, Uniontown, PA at 6:00 pm Assembly 0123, Volunteer at World Vision Warehouse, Swickley, Pa at 9:30 am Assembly 0123, Meeting, Eat'n Park, Edgeworth, PA (after volunteering at warehouse) Assembly 0737, Meeting, Paul Godor's residence, N Huntingdon, PA at 1:00 pm Assembly Officers Seminar, Hilton Garden Inn, SouthPointe, PA Assembly 0039, Picnic, (Summer Bar-B-Q) Knights of Columbus pavilion at 1:00 pm Assembly 0039, Meeting, (Stuffers Club-9/11 Dinner) Eat'n Park, Uniontown, PA at 6:00 pm Assembly 0588, Meeting, Time/place to be announced Assembly 0588, Meeting, Time/place to be announced Assembly 0039, Christmas Party, Knights of Columbus Hall, Uniontown, PA at 2:00 pm
REGION 8 February 21 February 25	Assemblies 0004, 0070, 0160, 0432, 0595 Assembly 0432, Meeting, Tony Beno's residence, Lakewood, OH at 7:30 pm Assembly 0432, Annual Dinner Dance/Reverse Raffle, St. Elias, Cleveland, OH at 6:00 pm
REGION 14	Assemblies R059, L102 No activities at this time
REGION 15	Assemblies L002, 0028 No activities at this time
AT LARGE April 2	Assemblies R019, L040, 0110, 0236, 0267, 0381, 0554, 0568, 0586, 0705, 0731, 0800, 0813 Assembly 0586, Meeting, Old Vilnius Cafe, Darien, IL, at 2:00 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
- BENEFICIARY UPDATES
- MAILING ADDRESS
- EMAIL ADDRESS
- IRA MINIMUM DISTRIBUTION REQUESTS
- BANK ACCOUNT UPDATES FOR DEPOSITS OR WITHDRAWALS

From The President's Desk...



David G. Blazek, FIC
President, CEO

Greetings from the Desk of the President as the middle of Winter has arrived; not to worry, only approximately 40 some days until the first day of Spring; March 20th. This month is fairly quiet in NSS Land; other than some meetings, the only activity I see listed is Assembly 432's Annual Reverse Raffle which is always a fun event in the Lake-wood Ohio area. On the 20th of the month, the NSS will celebrate its 127th Anniversary.

Despite its status as the shortest month, February is packed with many events, including Valentines Day and Groundhog Day. Americans celebrate the birth of two presidents in February, as well as Black History Month. Mexicans celebrate Flag Day in February, while residents of St. Lucia celebrate their Independence Day. February is also a time for families, especially in Canada, where Family Day is celebrated on the third Monday of the month in many provinces. February is also an important month for sports fans, as two teams face each other in the Super Bowl on the first Sunday of February. No one knows for certain why February was relegated to the shortest month. However, with so much trivia and special events surrounding the month, it is still a special time of the year.

News of Narodniars

Happy Birthday wishes go out to the Chojnicki clan; Mary Lou, Tony, and Philip and also to Linda Beno, Adalyn Bernardo, daughter Danielle Lavin and grandson Cooper Lavin. Happy Wedding Anniversary to Veronica and Cliff Moeller, and Helen and Dominick Sokolovic and to all other Narodniars celebrating in February.

Continued wishes for better health go out to Else Resosky and Bucky Wesnak.

Congratulations to Linda Strom

I am pleased to extend congratulations to Linda Strom, our Secretary/Treasurer, on her recent selection as Fraternalist of the Year by the Fraternal Societies of Pittsburgh. Linda is very deserving of this award; having served the FSGP as President in 2011, along with being a past president of the Pennsylvania Fraternal Alliance and Secretaries Section of the American Fraternal Alliance. Linda joins the ranks of NSS Officers Joseph Stefka, Paul Godor, Paul Payerchin and myself as being honored with this prestigious award in the past.

Linda will be honored at a banquet on March 25, 2017 at Southpointe Country Club. More details will follow via a special mailing to all assemblies and hopefully we will have a great turnout of NSS members at the banquet to help honor Linda. But in the meantime, please save the date.

Retired Marine Colonels Letter To NFL Commissioner

I recently read a letter that I think deserves sharing with our members; it reads as follows:
Commissioner,

I've been a season pass holder at Yankee Stadium, Yale Bowl and Giants Stadium. I missed the 90-91 season because I was with a battalion of Marines in Desert Storm, 14 of my wonderful Marines returned home with the American Flag draped across their lifeless bodies. My last conversation with one of them was about how our Giants were going to the Super Bowl. He never got to see it.

Many friends, Marines, and Special Forces Soldiers who worked with or for me through the years returned home with the American Flag draped over their coffins. Now I watch multi-millionaire athletes who never did anything in their lives but play a game, disrespect what brave Americans fought and died for. They are essentially spitting in the faces and on the graves of real men, men who have actually done something for this country beside playing with a ball and believing they're something special? They're not! My Marines and Soldiers were!

You are complicit in this! You'll fine players for large and small infractions but you lack the moral courage and re-

spect for our nation and the fallen to put an immediate stop to it. Yes, I know, it's their 1st Amendment right to behave in such a despicable manner. What would happen if they came out and disrespected you or the refs publicly? I observed a player getting a personal foul for twerking in the end zone after scoring. I guess that's much worse then disrespecting the flag and our National Anthem. Hmhmhmhm, isn't it his 1st Amendment right to express himself like an idiot in the end zone?

Why is taunting not allowed yet taunting America is OK? You fine players for wearing 9/11 commemorative shoes yet you allow scum on the sidelines to sit, kneel or pump their pathetic fist in the air. They are so deprived with multi-million dollar contracts for playing a game! You condone it all by your refusal to act. You're just as bad and disgusting as they are. I hope Americans boycott any sponsor who supports that rabble you call the NFL. I hope they turn off the TV when any team that allowed this disrespect to occur, without consequence, on the sidelines. I applaud those who have not. Legends and heroes do NOT wear shoulder pads. They wear body armor and carry rifles. They make minimum wage and spend months and years away from their families. They don't do it for an hour on Sunday. They do it 24/7 often with lead, not footballs, coming in their direction. They watch their brothers carried off in pieces not on a gurney to get their knee iced. They don't even have ice! Many don't have legs or arms. Some wear blue and risk their lives daily on the streets of America. They wear fire helmets and go upstairs into the fire rather than down to safety. On 9/11 hundreds vanished. They are the heroes.

I hope that your high paid protesting pretty boys and you look in that mirror when you shave tomorrow and see what you really are, legends in your own minds. You need to hit the road and take those with you! Time to change the channel.

Thanks to all who serve whether it be in the armed forces, police force or fire department! This country wouldn't be the great country it is without you.

Punography Of The Month:

*I didn't like my beard at first.
Then it grew on me.*

A Page From My Notebook...

Linda M. Strom, Secretary/Treasurer

Email: lstrom@nsslife.org



Assembly Officers Seminar

The deadline for registering for the Assembly Officers seminar has passed. If you forgot to send in your forms and would still like to attend, please call Pam Blum at the Home Office ASAP.

2016 Fall Board Meeting Minutes

The 2016 Fall Board Meeting was opened and called to order on November 12, 2016 by Chairman of the Board Joseph Stefka, Jr at the Home Office in McMurray, PA. After several opening remarks he turned the meeting over to President/CEO David G Blazek for the remainder of the meeting. All Board members and Executive Officers were present. Also present were: Legal Counsel P. Ronald Cooper, Esq, Sales Director Greg Felton, AQS Asset Manager Larry White, Fraternal Activities Coordinator Pam Blum, NSS Field Development Manager Jeff DeSantes, Regional Pre-Need Marketing Director Frances Blazek and young adults from the NSS Ambassadors.

The first order of business was to ratify the appointment of John G. Payerchin to fill the current vacancy on the Board.

All Bond Sales, Exchanges and Purchases through September 30, 2016 were ratified and all Mortgages reviewed. Minutes of the 2016 Summer Board Meeting held August 13, 2016 were approved.

Reports of the Board of Directors were approved as presented. Recommendations of the Board were addressed during Committee work.

The Fraternal Activities Coordinator Report, presented by Fraternal Activities Coordinator Pam Blum, recapped fraternal events held in 2016 and upcoming for 2017.

Sales Director Greg Felton presented the Sales Directors Report highlighting: Sales, Membership, Agent Growth and New Business to date. NSS Field Development Manager Jeff DeSantes reported on the activities of our agents and training opportunities. Regional Pre-Need Frances Blazek reported on the status of our Pre-Need business.

Legal Counsel Cooper presented an update on the Power of Attorney/Beneficiary litigation, information on naming Beneficiaries and new laws regarding background checks and fingerprinting for those who work with and/or around children.

Reporting on our 2016 3rd Quarter financial results, CPA Donald Reddinger (Reddinger, Will, Gallagher & Dickert, LLC) announced that NSS has reached a new milestone in that Assets increased to over \$1 Billion (\$1,000,772,052). Surplus increased to \$41M and Net Income reached \$5.4M.

AQS Asset Manager Larry White presented his report with discussions relating to cash flow projections, crediting rates, portfolio yield and commentary on current economic topics. Annuity Interest Rates were reviewed and a motion was made to keep the rates the same for the 1st Quarter of 2017.

The Board broke into Executive Session to conduct business.

The Assembly Growth Committee recommended continued support of the NSS Ambassadors Program and approved an increase in the annual Fraternal Allowance for Regions from \$.25 to \$.50 per member.

The Fraternal Growth Committee acted upon all petitions received for consideration. The committee recommended that we continue to focus on growing our fraternal activities and increase participation at national events and to find

more ways to improve our publications.

The Membership Growth Committee recommended that we continue to review the progress of the NSS Ambassadors program, develop self-help tools for our members, revisit our product mix, continue to develop and train our network of agents to emphasize the fraternal aspect of the society and establish better communication between agents, members and assembly officers.

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 was again retained to audit for year ending 12/31/2016. A review of the Audit Committee Charter was completed.

The Museum Committee Report, presented by Museum Curator Sue Ondrejco, provided an overview of a very successful year for Museum events.

The PVR Fund Board reviewed the Bylaws of the PVR Scholarship Fund, the Cyber Security Committee selected consulting firm TechGuides to help develop a Cyber Security Policy for NSS. The Compensation Committee met to set the Officer's, Board Chair and Board Committee compensation for 2017 and the Governance Committee reviewed committee charters, the self-evaluation results for 2016 and discussed Board education and training for 2016-17.

Old Business addressed an update of the NSS Youth Ambassadors Program, the adoption of the new NSS Strategic Plan and a discussion on two assembly dissolutions.

New Business addressed the approval of revised signatory resolutions and the review of the annuity interest rates for the 1st quarter of 2017.

Under Good of the Order President Blazek proposed that NSS take part in the American Fraternal Alliance Branding Initiative. The Board moved to support this initiative. The Board also moved to support the family of a slain police officer from the Canonsburg, PA area which is where the NSS Home Office is located.

Requests - Please circle choice times		
Event	Date	2 nd Choice
TEAM		
DOUBLES & SINGLES		

2017
 April 21 - 22, 2017
 Entries Close
 March 3, 2017

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

BOWLING ENTRY BLANK

Please Read Carefully

The 6th 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

Brunswick Zone - Belle Vernon Lanes Belle Vernon, PA

You must identify yourself as a member of United
 Slovak Fraternal's to receive the group rate:
 \$75/night (plus tax)
Deadline for hotel reservations is April 6th
 Clarion Inn - 724-243-5111
 827 Finley Rd.
 Belle Vernon, PA 15012

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).....\$7.00
 Tournament Fee.....\$4.00
Total Each Event.....\$18.00

Entry Fees - Non-Members
 Prize Fee.....\$14.00
 Bowling Fee (3games).....\$7.00
 Tournament Fee.....\$4.00
Total Each Event.....\$25.00

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

Banquet Fees
 Non-Member\$25.00
 Members Bowling.....FREE

Total Included.....\$ _____

All Events (X)	Attend Dinner (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 Dinner (X)	TWO-MAN EVENT (Print or Type Full Names)	HIGHEST AVERAGE	Seniors (X)			
	1.						
	2.						
	1.						
	2.						

Friday, April 21
Registration 6:30 PM
Bowlers: 7:30 PM Team Events

Saturday, April 22
Bowlers: Events 8:30 AM
 1st Doubles/Singles 12:30 PM
 2nd Doubles/Singles 6:00 PM
 Dinner Banquet

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 6th 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, Belle Vernon, PA, in this tournament.

The 6th Annual United Slovak Fraternal's Handicap Tenpin Bowling Tournament will be held at Brunswick Zone-Belle Vernon Lanes, 4742 State Route 51 S, Belle Vernon, Pennsylvania. The tournament will be held April 21-22, 2017. Opening Ceremonies will be held on Friday, April 21, at 7:15 PM.

ENTRIES WILL CLOSE MIDNIGHT MARCH 3, 2017. 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 2015-2016 season. Bowlers with no such average from the 2015-2016 season and with at least 21 games in the 2016-2017 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 a 175 scratch. All female bowlers with no established USBC will bowl a 150 scratch. Summer league averages will be accepted.

Any contestant whose current average of at least 21 games as of January 1, 2017, 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

DELAY OF GAME: *No unreasonable delay in the progress of any game is permitted. If a player or team in a tournament refuses to proceed with the game after being directed to do so by a tournament official, the game or series shall be declared forfeited.*

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.

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.

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.



- Tired of the market ups and downs?
- Looking for higher interest than your bank can offer?
- Put your money in an NSS Annuity/IRA!
- Earn interest daily and watch your account GROW!

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

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

From the Sales Department...

By Greg Felton, CLU, ChFC
Sales Director



policy. The charity also owns the cash value as an asset. I am using this concept in my own planning.

Many charities would prefer to have their money up front, but if you cannot write that large check or don't want to part with your cash today, a gift of life insurance is a most efficient method to leave a large legacy in your name.



The Advantages of Annuities

- Guarantees
- Tax-deferral (tax-free w/Roth IRA)
- Competitive current interest
- Liquidity
- Flexibility
- Diversification
- Peace of mind
- Wealth transfer
- No sales charges or fees

3 Ways Life Insurance Can Benefit a Charity You Love

Would you like to make a charitable gift to help organizations or people in need; to support a specific cause; for recognition such as a naming opportunity at a school or university? Perhaps you would do it just for the tax incentives. There are any number of reasons, and life insurance can be one of the most efficient tools to achieve these purposes. So the question becomes, how does this work?

Let me list the ways.

1. Make a charity the beneficiary of an existing policy. Perhaps you have a policy you no longer need. Make the charity the beneficiary, and the policy will not be included in your estate at your death. This also allows you to retain control of both the cash value and the named beneficiary. If you want or need to change the charity named as beneficiary, you can.

2. Make a charity both the owner and beneficiary of an existing policy. This gives you both a current tax deduction along with removing the policy from your estate. Once you gift the policy, you no longer have any control over the values.

3. Purchase a new policy on your life. Life insurance is an extremely efficient way to provide a large future legacy to a charity in your name without needing to write the large checks now. The premiums are given directly to the charity which then pays the premiums on the

Because he loved me,

*He did the dishes,
Rubbed my feet,
Surprised me with tulips,
Took me to musicals even though he didn't like them,
Carried my bags while I did the shopping,
Held my hand.*

He died of cancer four years ago.

*Because he loved me,
I can stay in our home,
I can be here for our children,
I can afford to pay for their college education,
I can worry about the other things in life besides money.*

He still loves me. And he still shows it.

**LIFE
HAPPENS.**

Life insurance. You do it for love.

Thought for the Month:

*The bad news is time flies – the good news is you are the pilot.
So where are you going?*

Anonymous

PVR Scholarship Fund Donations

In Memory of Director **Keith S. Godor:**
From Assembly 0737 300.00

In Memory of **Andrew & Anna Krupa,**
former President of Assembly 0617:
From Al & Gloria Gomb: 50.00

In Memory of our Nephew & Godson,
Kevin J Semelsberger:
From Honorary Director Edward &
Carole Koches 100.00

In Memory of **Anna Johnson:**
From Assembly 0123 20.00

In Memory of **Michele Howells:**
From Assembly 0123 20.00

Donations:
Louis & Sharon Slovensky 100.00
Assembly 0070 50.00
Matching Funds from
Assembly 0070 50.00
Matching Funds from
Assembly 0434 400.00



Memorial Tree Leaf Donations



In Memory of Director **Keith S. Godor:**
From Officers and Members of
Assembly 0737 250.00

Donation:
Assembly 0110 250.00
Assembly 0434 400.00
Assembly 0039 780.00
Assembly 0267 1,000.00
Anonymous 1,000.00



Ohio Fraternal Alliance Scholarship Program

The Ohio Fraternal Alliance will award a \$500 college scholarship to three graduating high school seniors in 2017. Applicant must be an Ohio resident and a current member of a fraternal society belonging to the Ohio Fraternal Congress. They also must be a 2017 high school graduate.

An application may be obtained from The Ohio Fraternal Alliance website: <http://www.ohiofc.org> or Call Robert Tiell (home) 419-595-2756 or (cell) 419-934-0227 - Email: robertstiell@aol.com.

OUR DEPARTED MEMBERS December, 2016

Name	City and State	Date of Death	Assembly
Aglietti, Violet	Turtle Creek, PA	11/25/2016	0737
Bailey, Ethel	Hurricane, WV	11/05/2016	0774
Beahan, Vincent J	Hazlet, NJ	11/22/2016	0774
Bellock, Judith	Beaver, PA	11/24/2016	0123
Bier, Jean	Washington, PA	11/25/2016	0588
Blycheck, Paul	Latrobe, PA	10/19/2014	0039
Buck, Frank	McDonald, PA	09/29/2016	0377
Bussiere, Rose	Grosse Pt Woods, MI	11/26/2016	0774
Cammisa, Margaret	Hazleton, PA	11/10/2016	L102
Coggins, Julian L	Kannapolis, NC	01/19/2015	0774
Dale, Loren	Summersville, WV	09/27/2016	0774
Frame III, John	Huntington, WV	11/28/2016	0774
Good, Donna	Chillicothe, OH	08/11/2016	0595
Hartman, Richard	Pittsburgh, PA	11/11/2016	0123
Headley, Roberta	Toledo, OH	08/30/2016	0160
Henigin, Donald	Blairsville, PA	11/13/2016	0774
Insana Jr., Peter	Washington, PA	11/21/2016	0588
Kissel, Thomas	Pittsburgh, PA	10/09/2016	0100
Kopanic, Robert	Belle Vernon, PA	11/17/2016	0377
Kotulak, Richard P	Brandon, FL	07/13/2013	0813
Kralik, Stanley	Maplewood, MN	10/16/2016	L102
Kudron, Scott	Brooklyn, MI	11/16/2016	0774
Litzinger, Nathlee	Charleston, WV	07/09/2016	0774
Marciano, Donna	Struthers, OH	09/19/2016	0731
Marrs, Roxie	Bluefield, VA	11/06/2016	0774
Moreau, Ronald	Warwick, RI	08/24/2016	0774
Patti, Victor	Rochester, PA	12/11/2016	0123
Pesanka, Linda	Munhall, PA	12/04/2016	0441
Pierce, Lucy	Uniontown, PA	12/10/2016	0039
Pivarnik, Mary T	Hilliard, OH	03/24/2015	0434
Rademacher, Frances	De Forest, WI	10/23/2016	0774
Ragley, Barbara	Clarion, PA	10/09/2016	0554
Redman, Joseph	Clarksville, PA	11/22/2016	0377
Slan, Mary	Pittsburgh, PA	05/10/2016	0108
Smith, Cecelia	Bristow, VA	11/05/2016	0737
Sohumuch, Leonarda	Coal Township, PA	11/02/2016	0774
Soster, Urbano	Curtisville, PA	10/26/2016	L105
Speroni, Lois	Elizabeth, PA	11/01/2016	0737
Spillar, Violet	Olyphant, PA	09/23/2016	L075
Sturman, Ivan	Kensington, CA	10/19/2016	0568
Taylor, William	West Middlesex, PA	09/17/2016	0731
Toth, Helen	McDonald, PA	10/14/2016	0731
Weingarten, Jean	Silver Springs, MD	11/23/2016	0774
White, Marjorie	West End, NC	12/01/2016	0774

Important, Important, Important!

Attention: Please clearly designate on your check, the **tax year** on any IRA/Roth contributions you make through April 15, 2017.



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

April Deadlines

- | | |
|-----------|---|
| 1st | Youth Achievement Award
Nomination Forms Due |
| 1st | Fraternalist of the Year
Nomination Forms Due |
| 21st-22nd | United Fraternal
Bowling Tournament
Brunswick Lanes
Belle Vernon, PA |

This Month in National Slovak Society History

Joseph Stefka, Jr. Chairman of the Board

February, 1952

Ján Pankuch, Sr., 9th President of the National Slovak Society died in Lakewood, Ohio. He was born in Presov, Slovakia on December 16, 1869.

February, 1958

The first two teams to enter the First Annual National Slovak Society Bowling Tournament were from Assembly 110 in New York.

February, 1958

National Slovak Society member Art Pallan was named by Billboard magazine as one of the top ten disc jockeys in the United States. His show was broadcast on KDKA radio in Pittsburgh, Pennsylvania.

February, 1977

A referendum was announced to change the location of the 1978 Convention from Los Angeles, California, to a site more centrally located.

February, 1987

Honorary Director Mary B. Burns died. Mary had served as a Trustee (Director) of the Society for five terms from 1962 through 1982.

Linda Strom FSGP 2017 Fraternalist of the Year

The Fraternal Societies of Greater Pittsburgh will be honoring Linda Strom, NSS Secretary/Treasurer at a banquet on March 25, 2017 at the Southpointe Country Club.

Invitations will be sent to the assemblies as soon as the details are finalized. Be sure to mark your calendar for **March 25th**.

Any questions, please call the Home Office and ask for Pam Blum.

Here are a Few Reasons to Send Us Your Email Address:

1. We'd like to say thank you for helping us stay in touch.
2. You'll receive any future NSS event news & updates.
3. We'll never spam you or sell your email address.
4. You'll help us save on paper & postage.
5. Best of all it's FREE!



NSS Life
Family Matters...

Email us at: info@nsslife.org

2017 Slovakia Heritage Tour September 8-17, 2017

Celebrate the fall harvest and the beautiful culture, history and countryside of Slovakia, up close and personal, on the 2017 Slovakia Heritage ten-day, small group tour. From September 8-17, we'll explore important cities, medieval towns and historic sites as well as folk-life museums, the Tatry mountains and picturesque villages. We'll join in a few of the harvest and wine festivals that bring alive Slovakia's long music and craft traditions.

Optional genealogical research, and ancestral village and family visits available. For more information: Visit www.slovakiaheritage.com or contact Judith Northup-Bennett, Slovakia Heritage Tours at 978-544-5144 or slovakiaheritagetours@gmail.com

ASSEMBLY 039

Uniontown, PA

Parents, if you have a child that is a senior in high school and plans to go on to college, business school or a trade school, do not miss the opportunity to apply for an NSS Scholarship. The scholarship is for \$500.00 per year and is available for four academic years. Eligibility requirements are on the NSS Website at nsslife.org. First year applications are due on May 1st.

The NSS will be holding an Assembly Officers Seminar on the weekend of March 24th at the Hilton Garden Inn at Southpointe. The theme of the conference is **"Vision Matters"**. Three officers representing our assembly will be: Timothy Schwer, Vice-President; Nancy Schwer, Treasurer and Mackenzie Payerchin, our youth Trustee.

The Sales Department is offering a special NSS Anniversary Insurance Offering from February 1st to March 31st. This simplified issue program has only two health questions. Information is in this issue of the "National News" or you can contact Sales Director Greg Felton in the home office, 724-731-0094.

You are invited to attend our next meeting which will be a **"Pre-Lenten Dinner"**, on Sunday, March 5th in the community room of the Eat'n Park Restaurant starting at 6:00 pm. Come and enjoy the fraternal fellowship over a free dinner as we prepare for the Lenten Season. Happy Saint Valentine's Day!

John Payerchin
President

ASSEMBLY 123

Coraopolis, PA

Let's start off with congratulations to our ornament contest winners, Jackson Ghaly first place in the Frosty category, and Susan Knoll (I think I know this woman) won second place in the Adult category. Thank you for your time and effort. Next, congratulations go to members Pete & Judy Jeffrey on their 50th wedding anniversary. Best wishes and may you be blessed with many more.

We have scheduled volunteering by our assembly; others are naturally welcome at the World Vision Warehouse in Sewickley on Tuesday, March 14th at 9:30 am. Immediately afterwards we

will have lunch and a short business meeting at the Eat'n Park in Edgeworth. Volunteers are needed and work is definitely on the light side and in fact can be fun. Please call Mary Maniecki at 412-264-3546 and let her know you're coming. She can fill you in on all the details and give you directions. Let's hope we see some new faces.

Speaking of Mary Maniecki, she has come up with a new activity for us. She will be scheduling us to go to an ESCAPE ROOM. If you don't know what it is, it is where your group of up to eight people is locked in a room for no more than an hour, using your brains, following clues and working together as a group to hopefully find the key that unlocks the door in less than an hour. Each room has a different theme, such as the Elvis room, the Pittsburgh room, the Sports room etc. Clues are based on that theme. Believe me it is great fun and challenging. We are trying to put together at least one or two groups and if you are interested please call Mary. She will then arrange our Great Escape. Thanks Mary, great idea!

Bill Knoll
President

ASSEMBLY 0377

Bentleyville, PA

A meeting will be held on March 19th at Meadows Lane at the Meadows Casino, Washington PA at 3:00 pm. We will have teams bowling, so please join us! Also, bring one or two canned goods for donation to the local food bank. You do not have to bowl if you do not want to bowl. Lunch will be served and we will conduct a business meeting to discuss activities for the year and officers. You do not have to RSVP. I hope you can attend. Cheers and Fraternally yours.

Suzanne Skrypak
Secretary

ASSEMBLY 432

Fairview Park, OH

A meeting will be held on February 21, 2017 at the home of Tony and Linda Beno, Lakewood, OH at 7:30 pm.

Our Annual Dinner Dance/Reverse Raffle will be held on February 25, 2017 at St. Elias, 8023 Memphis

Avenue, Cleveland, OH 44144. Doors will open at 6:00 pm 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 catering by Verba's once again this year. Dinner will begin between 6:30 pm and 7:00 pm. 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

ASSEMBLY 586

Chicago, IL

A meeting will be held at Old Vilnius Cafe, Darien, IL, on Sunday, April 2nd at 2:00 pm. Members will be reminded via email as the date approaches.

Janet Tomaskovic
Secretary

ASSEMBLY 588

Slovan, PA

A meeting will be held on Monday, February 27, 2017, at the Community Room of Panera Bread, 250 McHolme Drive, Pittsburgh, PA (North Fayette) at 6:30 pm. The purpose of the meeting will be to plan events and activities for the members of our assembly for 2017. Please try to attend and become active in our assembly. Assembly 588 officers for 2017 are:

President- John Bebo, Jr.

Vice President – Keith Kucherawy

Recording Secretary – Annette Stefka

Financial Secretary – Joseph Stefka, Jr.

Activities Director/Eldress – Florence Bebo

The remaining meeting dates for 2017 are: Monday, April 24, 2017; Monday, September 18, 2017; and November 6, 2017.

Annette Stefka
Secretary

ASSEMBLY 617/C617

Ashley, PA

Our first meeting of the year will be held on February 11, 2017 at the Perkins Restaurant, 304 Route 315, Pittston, PA at 11:15 am. The agenda includes completing our Annual Reports for the year 2016 and planning our Fraternal events for 2017.

We ask that you make reservations by calling Rose Mary Strish at 570-825-3681 by February 4th. Members are encouraged to stay for the Region #2 meeting that will follow ours. Hope you can join us.

Rose Mary Strish
President

ASSEMBLY 737

Westmoreland County, PA

A meeting will be held on March 18, 2017 at the home of Paul J Godor, 9280 Clubview Drive, North Huntingdon, PA at 1:00 pm. All assembly business will be discussed at this time.

Coffee and dessert will be served following the meeting.

Carol Godor
Treasurer

REGION 2

Hazleton, PA

Region #2 which includes Assembly 0617 and Assembly L075, will have our Luncheon/ Meeting on February 11, 2017 at Perkins Restaurant, 304 Route 315, Pittston, PA at 12:30 pm.

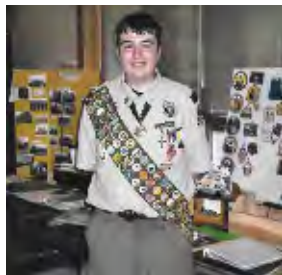
All members are welcomed, please try to attend. Reservations are required by calling Rose Mary Strish at 570-825-3681.

Rose Mary Strish
Secretary

*Happy 127th Birthday
to the
National Slovak Society*

Congratulations to Assembly L161 Member

Charles Boone



Charles Boone of Dormont, PA became one of the rare "4% of Boy Scouts" by achieving the rank of Eagle

Scout. On August 28, 2016, 17 year old Charles was honored for his accomplishment at an Eagle Scout Court of Honor. During Charles' years in scouting, he earned many recognitions and awards. As Charles crossed over from Cub Scouts, Charles received the Arrow of Light and was recognized for his outstanding accomplishment of earning all 20 Activities awards.

As a Boy Scout, Charles held the positions of Troop Guide, Instructor, Patrol Leader, Librarian and was elected to the Boy Scout Honor Society, Order of the Arrow (OA). He served as Troop OA Representative for 2 years with one of those years being the Chapter Chief. Charles attended the National Order of the Arrow Conference (NOAC) in Michigan, and the OA National Leadership Seminar in NJ.

Charles earned the prestigious Triple Crown of High Adventure award by enduring weeks of adventures at the Boys Scouts national high adventure bases of SeaBase, Philmont and Northern Tier. He also earned the BSA SCUBA, Snorkeling BSA, Emergency Preparedness Award, Donor Awareness, Youth Patriotism Citizenship Gold Award, BSA Stand-up Paddleboarding Award, Kayaking BSA, NOVA BSA – Whoosh!, BSA Messenger of Peace, Scout Strong Presidential Active Lifestyle Award (PALA), the National Outdoor Award (NOA) for Camping and the World Conservation Award both as a Cub and a Boy Scout. For other recognitions, Charles received the PA Fish & Boat Commission Wildlife Conservation Award and the PA Bureau of Forestry Forest Conservation Award.

Charles kept true to his Catholic Faith by earning all four of the emblems from National Catholic Committee on Scout (NCCS) - the Light of Christ; Parvuli Dei; Ad Altare Dei and the Pope Pius

XII emblems. Very few boys earned all four of the emblems. As a recognition of that accomplishment, Charles was awarded the Pillars of Faith pin.

Less than 1% of all Boy Scouts earn the rank of Eagle Scout, earn all four of the NCCS emblems and also earn the Triple Crown of High Adventure award.

As a major requirement for Boy Scouts each Eagle Scout candidate must complete a community service project. For Charles' project, he organized and collected items for Animal Friends (a Pittsburgh animal shelter) from residents of his home town.

Charles rallied scouts from 5 different troops, along with friends and family to help him with his project. He collected over 700 pounds of dry pet food, along with thousands of supplies for the shelter. His work didn't stop there - 6 months after the completion of his project, Charles received word that his project was listed as one of the 4 major events at Animal Friends in 2015, which helped them win a \$10,000 grant from MakeADifferenceDay.com (sponsored by USA Today and Newman's Own).

An honor student junior at Keystone Oaks High School, Charles participates in both Symphonic Band and Marching Band, is a member of the Student Senate, Stage Crew, FBLA, Speech and Debate Team as well as being chosen to be on the Peer Jury.

In being very involved in his community, Charles won the Challenge Program Award: Connecting Business and Education with Business Partner Carpenter Powder Products. He won the award for his Community Service.

Charles is also involved with his church St Pius X. He enjoys participating in the Youth Group as well as being an altar server. Charles embraces his Slovak heritage by singing and dancing with the Pittsburgh Slovaks. He is also a Youth Ambassador with our National Slovak Society. Along with his activities, Charles is employed part time by Gaynor's School of Cooking in Pittsburgh. Charles is the son Monica (Assembly C161) and Ron Boone of Dormont.

Assembly 004

We held our Christmas Luncheon on December 4th at Yorktown Lanes with 20 members and guests in attendance. All received a gift from the assembly of lottery tickets and candy. In addition, ten door prizes were raffled off.

Everyone enjoyed the buffet prepared by Mike Cottrell and his staff with socializing after.

Wishing everyone a Healthy, Prosperous and Happy New Year. Our next event will be our Scotch Doubles Tournament at a date to be determined.

Sonia Vorell
Secretary



Assembly 432 Review

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 even 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 was fun for all who attended! 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.

Shawn Pytel
Publicist



Appreciation Letter

Thank you so much for awarding me the PVR Scholarship and the Assembly 0065 Perpetual Award as well. I am so incredibly grateful to have this aid in furthering my education at the University of Colorado, Colorado Springs. I was really surprised and excited that I had been awarded the extra \$100 on top of the scholarship,

I am so sorry that this thank you letter is so belated, but I have been very busy with college. I have been so grateful for this scholarship since the day I received my letter.

Thank you again for choosing me and allowing me to pursue my dreams and learn so many new things about the world and myself. I cannot express in words what this means to me. Thank you so much once again.

Kelly E. Parrish

News from Assembly 813

Assembly 813 successfully wrapped up the year 2016 with various activities. The Wiregrass Food Bank's Brown Bag Program for seniors in need of supplemental food benefitted from our save your change program. The \$60 we donated will give two bags of food each month to a senior, and the Matching Funds from the NSS will give another senior the same benefit. We don't think a person should have to decide between food and medicine just because money is short.

Our Volunteer Appreciation Dinner was celebrated November 25th at Panama City Beach, FL on an absolutely beautiful beach day. After games and great food, many decided to visit Dave and Busters to extend the fun even longer.



Joey (Batman) Arnold tells **Kerry** and **Dan Farrell** how much he likes his NSS Toboggan.

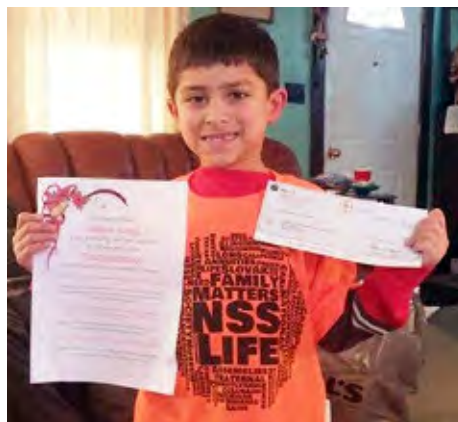
Our Christmas dinner for members and friends took place on Friday, December 23rd. Everyone enjoyed the food, prepared by Kerry Farrell with help from Blaze Farrell. A variety of cakes, cookies and other treats complemented the meal, but no one ate the fruit cake. All enjoyed the Christmas gifts sent from the Home Office especially the NSS

toboggans. Thank you to all and best wishes for a Happy, Healthy 2017.

Mary Jo Holker
Secretary

Visit our website at www.nsslife.org

A Proud Winner



Jackson Ghaly, grandson of Home Office employee Jill Grover, proudly displays his new NSS Life shirt he received as one of the winners in this year's Ornament Contest.

Happiness Is



Beautiful smiles from members of Circle 588: **Carson Bernardo**, age 7; **Adalyn Bernardo**, age 21months; and **Bella Bernardo**, age 5. They wanted to pose with their new NSS Life hats and NSS Kids Matter backpacks.

Region 14 News



Director Drew Wesnak & Mike Slivka unload a car full of canned goods and then deliver to the mission.



Santa and Mrs. Claus delivered the matching funds check to some extremely appreciative people



Members of Region 14 collected can goods for "One Can Can make a Difference". The goods were then delivered to the Allentown Rescue Mission to help feed the homeless people in our area. Santa and Mrs. Claus and their elves did matching funds with several different handicap groups. They know and teach everyone the **True Meaning of Christmas!**

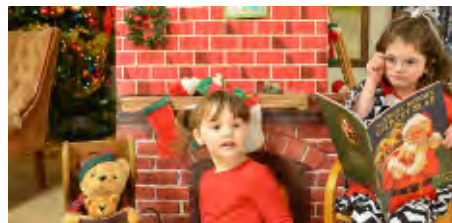
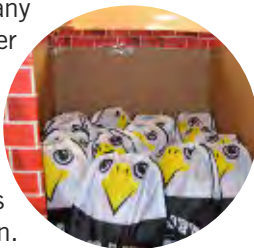


Scenes from Assembly 731 Christmas Party



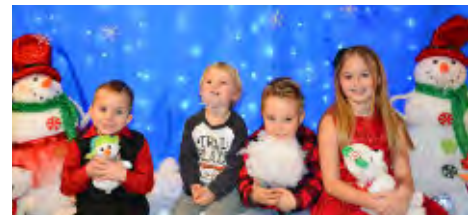
Stage ready for Santa

Assembly 731 youth members enjoyed a wonderful Christmas party with their parents, grandparents, and friends the week before Christmas. Even though there was a threat of a NE Ohio icy wintery storm, many braved the weather conditions to attend. Following a pizza & nachos lunch, Santa arrived bearing gifts for all the children. Each child received a NSS eagle backpack stuffed with a coloring book, light-up ball, a fleece blanket and other



Aubreanna Martini and Valerie Cessna enjoying "The Night Before Christmas" story.

miscellaneous little gifts. The children were provided an opportunity to build a craft snowman indoors that they took home to hang on their tree. Families brought blankets, coats, hats, gloves and socks that were donated to the



Cameron, Jack, Ben, and Ashlynn have fun with the snow.

Mahoning Valley Rescue Mission to help in their effort to help keep the homeless warmer this winter. A 50-50 raffle raised \$226, with half going to the Rescue Mission and the other half to the winning ticket holder.



Február

Tento mesiac je krátky, chladný a pritom veľmi významný pre našu organizáciu NSS. Gratulácia patri hlavným úradníkom, directorom a celému riadeniu NSS keď tohto roku 16 Februára oslávim 127 výročie od založenia NSS a veru tohto roku sme prekročili sumu 1,000,000,000 (jeden bilion) financií. Česť našim zakladateľom a vďaka všetkým členom NSS.

Legenda o sv. Valentínovi

Sv. Valentín bol mladý Riman, ktorý zomrel za svoje prevedčenie, okolo roku 269 na rozkaz vládcu Claudiusa II.

Claudius II. bol presvedčený, že ženatí muži sú zlí vojaci, preto nariadil, že Rimania sa môžu oženiť až po niekoľkých rokoch služby v armáde.

Valentín ignoroval toto nariadenie a tajne sa oženil. Neskôr bol za tento priestupok uväznený a odsúdený na smrť. Z väzenia písal svojej manželke láubostné listy, ktoré podpisoval: "Lúbim Ťa—tvoj Valentín". Popravený bol 14. Februára.

Valentínsky pozdrav...



**Nech každý tvoj deň
je naplnený láskou**



**Láska Bože láska
kde ťa ľudia berú
na horách nerástieš
v poli ťa nesejú.**

Viete že...

Prvým jarným kvetom je snežienka. Tento kvietok dostal meno po snehu lebo aj jeho farba je biela. Snežienka kvitne vždy koncom zimy a vďaka hľadí na zem prikrýtu bielym snehom.



Vyobrazujú sa spolu:

Sv. Metod má v jednej ruke biskupskú palicu, v druhej tabuľu s obrazom posledného súdu, kým sv. Cyril v pravicí drží kríž a v ľavici knihu evanjelia.

Sv. Cyril a Metod, orodujte za slovenský národ, aby ho Všemohúci žehnal a zachoval vernosti, pobožnosti a láske k vlasti pre ďalšie blažené tisícročie!



Významné dni vo Februári:

2 Február - sviatok Hromnice pol zimy
14 Február - sviatok sv. Valentina v USA;
slavíme sv. Cyrila a Metoda
16 Február - 127 výročie od založenia NSS
24 Február - Matej

Pozývame Vás -

Na Bowling turnament na 21 - 22 Aprila.
Podrobnejšie info najdete na nsslife.org.



Pripomienka - v tomto mesiaci keď máme viac času skontrolujme si naše doklady, či máme akurátnu adresu, telefónne číslo, beneficiary, atď. Naša organizácia NSS ponúka špeciálne ceny na životnú poisťku cez mesiac Február a Marec pri príležitosti 127 výročia NSS.

JOIN NSS AMBASSADORS TODAY!

NSS AMBASSADORS UPDATE

THE NSS AMBASSADORS FALL MEETING, HELD AT THE NSS HOME OFFICE IN MCMURRAY PA, WAS A GREAT OPPORTUNITY TO MEET THE NSS BOARD OF DIRECTORS WHO WERE IN ATTENDANCE FOR THEIR 2016 FALL BOARD MEETING. THIS DAY ALSO ALLOWED FOR THE AMBASSADORS TO MEET LIKE-MINDED PEERS WHO BRAINSTORMED THROUGHOUT THE DAY TO PLAN THE FUTURE OF THE PROGRAM. OTHER ACTIVITIES INCLUDED A DIGITAL SCAVENGER HUNT AND A MANNEQUIN CHALLENGE WITH THE NSS BOARD OF DIRECTORS.

DURING THE DAY, THE AMBASSADORS PARTICIPATED IN A LEADERSHIP WORKSHOP WITH WAYNE KURTZ, A SPEAKER AND COACH DEDICATED TO FEARLESS EXPLORATION IN BOTH BUSINESS AND LIFE AND A VOLUNTEER EVENT WITH THE HOMELESS CHILDREN'S EDUCATION FUND.



DON'T WAIT! SIGN UP TODAY!
[HTTP://NSSLIFE.ORG/FRATERNAL-PROGRAMS/NSS-AMBASSADORS/](http://nsslife.org/fraternal-programs/nss-ambassadors/)
OR EMAIL:
[AMBASSADORS@NSSLIFE.ORG](mailto:ambassadors@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
66-75	\$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, 2017 TO MARCH 31ST, 2017

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 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



Application for Life Insurance

Assembly/Circle #: _____

Certificate #: _____

1. Proposed Insured: Male Female Height _____ Weight _____

Full Name: _____ Phone Number: _____

Address: _____ City: _____ State: _____ Zip: _____

Date of Birth: _____ Social Security #: _____ Occupation: _____

Is the applicant a member of the National Slovak Society? Yes No If not, applying for membership.

2. Owner: (Complete only if Owner is other than Proposed Insured)

Full Name: _____ Phone Number: _____

Address: _____ City: _____ State: _____ Zip: _____

Social Security #: _____ Relationship: _____

3. Plan: _____ Code: _____ Face Amount: \$ _____ Payment: \$ _____

Riders: Accidental Death Benefit; Amount: \$ _____ Waiver of Premium

Term, Plan: _____ Benefit Amount: \$ _____ Other: _____

Premium Mode: Single Annual Semi-Annual Quarterly Monthly

Dividend Election: Cash Reduce Premium Accumulate at Interest Paid-Up Additions

Will the insurance applied for replace or change any existing insurance or annuity? No Yes If Yes, Show the name of
Company and Policy Number(s): _____

4. Beneficiary:

Full Name: _____ Date of Birth: _____

Address: _____

Social Security #: _____ Relationship: _____ Share: _____

Full Name: _____ Date of Birth: _____

Address: _____

Social Security #: _____ Relationship: _____ Share: _____

Contingent:

Full Name: _____ Date of Birth: _____

Social Security #: _____ Relationship: _____ Share: _____

5. In the past 2 Years, has the Proposed Insured:

	Yes	No
a. used tobacco in any form?	<input type="checkbox"/>	<input type="checkbox"/>
b. flown as the pilot or crew member of any form of aircraft, or intend to do so?	<input type="checkbox"/>	<input type="checkbox"/>
c. had any license to drive suspended or revoked?	<input type="checkbox"/>	<input type="checkbox"/>

Detail any Yes answer: _____

6. Health Questions:

- a. In the past 5 years, has the Proposed Insured: received diagnosis or treatment from a physician; or, been confined in a medical care facility, for:
(Circle any applicable condition)
- (1) cancer, tumor or malignancy; diabetes; heart or circulatory disease or disorder; high blood pressure; kidney or genito-urinary disease or disorder; lung or respiratory disease or disorder; epilepsy or mental or nervous disease or disorder; stroke; use of alcohol or non-prescription drugs; any disease or disorder of the stomach, intestines, gall bladder, liver or rectum? No Yes
 - (2) any deformity or disease or disorder not listed above or any surgical operation scheduled or contemplated? No Yes
- b. Has 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)? No Yes
- c. Details, any Yes answer, a. or b., above. Show: condition; dates; and name(s) and address(es) of physician(s) and medical care facilities.

(If additional space is needed, use a separate sheet, dated and signed.)

7. Fraud Warning:

Pennsylvania: Any person who knowing and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Florida: Any person who knowingly and with intent to injure, defraud or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

New Jersey: Any person who includes any false or misleading information on an application for any insurance policy is subject to criminal and civil penalties.

Ohio: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Each person signing this application; (1) REPRESENTS that, to the best of such person's knowledge and belief, all statements and answers included herein are complete, true and accurately recorded; (2) AGREES that this application shall be the basis for and part of any life insurance certificate issued; and (3) UNDERSTANDS that no agent or person other than the President or Secretary of the Society may, in writing: (a) change, modify or waive any of the printed statements herein; or (b) waive any of the rights or requirements of the Society.

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.

AUTHORIZATION. The undersigned hereby authorize any of the following who may have any records or information regarding the Proposed Insured: physician or medical practitioner; medical care facility; the Medical Information Bureau (MIB); insurer; employer; institution; organization; or, person, to provide such records or information to: the National Slovak Society of the United of America its reinsurer; or, except for the MIB, its legal representative. The National Slovak Society of America or its reinsurer may release any such records or information: to the MIB; to other insurers in which the Proposed Insured may have insurance or to whom the Proposed Insured may apply for insurance or to whom a claim may be submitted; or, as may be lawfully required. Any records or information obtained will: be treated as confidential; and, be used to determine eligibility for insurance or benefits.

On request, the National Slovak Society of the United States of America will provide a copy of this Authorization. This Authorization shall be valid for a period of 24 months from the date shown below. This authorization may be revoked, by written notice, at any time prior to its expiry. A photocopy shall be valid as the original.

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)

Adult and/or Member Applicant

Agent's Statement: To the best of your knowledge and belief, will the insurance applied for replace or change any existing insurance or annuity?
 No Yes If Yes, any replacement regulations must be complied with.



AUTHORIZATION FOR RELEASE OF MEDICAL INFORMATION PURSUANT TO HIPAA

Name of Proposed Insured/Patient (please print)

Date of Birth

I, _____, authorize _____

Name of Physician and/or Medical Facility

and any health plan, physician, health care professional, hospital, clinic, laboratory, pharmacy or pharmacy benefit manager, medical facility, or other health care provider that has provided payment, treatment or services to me or on my behalf within the past seven (7) years (My Providers) to disclose my entire medical record, prescription history, medications prescribed, and any other protected health information concerning me. This includes information on the diagnosis or treatment of Human Immunodeficiency Virus (HIV) infection and sexually transmitted diseases. This also includes information on the diagnosis and treatment of mental illness and the use of alcohol, drugs, and tobacco, but excludes psychotherapy notes.

This information should be released to:

THE NATIONAL SLOVAK SOCIETY OF THE USA (NSS LIFE)
351 VALLEY BROOK ROAD
MCMURRAY, PA 15317

Requested Service Dates: From: _____ to _____

By my signature below, I acknowledge that any agreements I have made to restrict my protected health information do not apply to this authorization and I instruct any physician, health care professional, hospital, clinic, medical facility, or other health care provider to release and disclose my entire medical record without restriction.

This protected health information is to be disclosed under this Authorization so The National Slovak Society of the USA (NSS Life) may: 1) underwrite my application for coverage, make eligibility, risk rating, policy issuance and enrollment determinations; 2) obtain reinsurance; 3) administer claims and determine or fulfill responsibility for coverage and provision of benefits; 4) administer coverage; and 5) conduct other legally permissible activities that relate to any coverage I have or have applied for with NSS Life.

This authorization shall remain in force for 36 months following the date of my signature below, and a copy of this authorization is as valid as the original. I understand that I have the right to receive a copy of this authorization. I understand that I have the right to revoke this authorization in writing, at any time, by providing written notification to the entity identified above. I understand that a revocation is not effective to the extent that any of My Providers has relied on this Authorization or to the extent that NSS Life, has a legal right to contest a claim under an insurance policy or to contest the policy itself. I understand I have the right to inspect or copy the health information to be used or disclosed by this Authorization. I understand that any information that is disclosed pursuant to this authorization is no longer covered by federal rules governing privacy and confidentiality of health information, but it will not be re-disclosed by (the recipient) except as authorized by me or as required by law.

I understand that My Providers may not refuse to provide treatment or payment for health care services if I refuse to sign this authorization. I further understand that if I refuse to sign this authorization to release my complete medical record, NSS Life, may not be able to process my application, or if coverage has been issued may not be able to make any benefit payments. I agree that a photo static copy of this authorization shall be considered as effective and valid as the original.

Signature of Proposed Insured/Patient or Personal Representative

Date

Description of Personal Representative's Authority or Relationship to Patient

Request for Taxpayer Identification Number and Certification

Give Form to the
requester. Do not
send to the IRS.

Print or type See Specific Instructions on page 2.	Name (as shown on your income tax return)	
	Business name/disregarded entity name, if different from above	
	Check appropriate box for federal tax classification: <input type="checkbox"/> Individual/sole proprietor <input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=partnership) ▶ _____ <input type="checkbox"/> Other (see instructions) ▶ _____	
	Exemptions (see instructions): Exempt payee code (if any) _____ Exemption from FATCA reporting code (if any) _____	
	Address (number, street, and apt. or suite no.)	Requester's name and address (optional)
City, state, and ZIP code		
List account number(s) here (optional)		

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on the "Name" line to avoid backup withholding. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

Note. If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter.

Social security number		
[] [] [] - [] [] - [] [] [] []		

Employer identification number		
[] [] [] [] - [] [] [] [] [] [] [] []		

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. citizen or other U.S. person (defined below), and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions on page 3.

Sign Here	Signature of U.S. person ▶	Date ▶
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General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. The IRS has created a page on www.irs.gov/w9 for information about Form W-9, at www.irs.gov/w9. Information about any future developments affecting Form W-9 (such as legislation enacted after we release it) will be posted on that page.

Purpose of Form

A person who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) to report, for example, income paid to you, payments made to you in settlement of payment card and third party network transactions, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN to the person requesting it (the requester) and, when applicable, to:

1. Certify that the TIN you are giving is correct for you are waiting for a number to be issued).
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the

withholding tax on foreign partners' share of effectively connected income, and

4. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting, is correct.

Note. If you are a U.S. person and a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States,
- An estate (other than a foreign estate), or
- A domestic trust (as defined in Regulations section 301.7701-7).

Special rules for partnerships. Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax under section 1446 on any foreign partners' share of effectively connected taxable income from such business. Further, in certain cases where a Form W-9 has not been received, the rules under section 1446 require a partnership to presume that a partner is a foreign person, and pay the section 1446 withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid section 1446 withholding on your share of partnership income.

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

Non-Profit Org.
U.S. Postage
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Pittsburgh, PA
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.

