



NSS Life
Family Matters...

National Slovak Society of the United States of America

Národné Noviny

Fraternal Life Insurance Since 1890

NATIONAL NEWS

JANUARY 2016 | NUMBER 3489 VOLUME 108



National Slovak Society

Periodical Postage Paid at McMurray, Pennsylvania and Additional Mailing Offices
Owned and Published by the



NATIONAL SLOVAK SOCIETY OF THE UNITED STATES OF AMERICA

Organized February 16, 1890
351 Valley Brook Road, McMurray, PA 15317-3337
USES 0371-140 - ISSN: 0027-7940
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

Send articles for publication to:

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 Czarny
Andrea Garbon
Keith S. Godor
Abigail Gross
Robert Katricak
Susan Ondrejco
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*

FSWFE HONORARY OFFICERS

Justine Wesnak, *President*
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

NSS Financial Matters

Financial Page 5
Annuity Interest Rates 6

NSS Sales Department

National Sales Director..... 7

NSS News/Activities

Christmas Ornament Winners 8
American Hearing Loss 9
Assembly Photos 10-11
NSS Privacy Notice 12
Recipes 16
Holiday Pictures 19

Assembly News

Meeting Notices 14
Departed Members 13
PVR Donations 13

Youth Circle News

New Members 15
Poetry Winners 18

Národné Noviny

Nový rok - Nový začiatok 17
Jan Antonín Hála 17
6. január Troch Kráľov 17

Activities At A Glance

REGION 2 January 10	Assemblies L075, 0146, 0617 Assembly L075, Meeting, Terry's Diner, Moosic, PA at 2:00 pm
REGION 5 January 9 February 22 March 6 April 25 September 19 November 21	Assemblies P38A, 0039, 0100, L105, 0108, 0123, L161, 0283, 0377, 0434, 0441, 0588, 0700, 0737, 0774 Assembly 0123, Christmas/New Year Dinner, LaTavola Italian Restaurant at 5:30 pm Assembly 0588, Meeting, Stefka residence at 6:00 pm Assembly 0039, Meeting, Eat'n Park, Uniontown, PA at 6:00 pm Assembly 0588, Meeting, Stefka residence at 6:00 pm Assembly 0588, Meeting, Stefka residence at 6:00 pm Assembly 0588, Meeting, Stefka residence at 6:00 pm
REGION 7	Assemblies P09A, 0731 No activities at this time
REGION 8 January 19	Assemblies 0004, 0070, 0160, 0432, 0595 Assembly 0160, Annual Dinner/Meeting, 6:00 pm
REGION 14 January 3 February 14	Assemblies R059, L102 Assembly L102, Christmas Party, Wesnak residence at 2:00 pm Assembly R059, Meeting, Lahutsky residence at 2:30 pm
REGION 15	Assemblies L002, 0028 No activities at this time
AT LARGE	Assemblies R019, L040, 0110, 0236, 0381, 0554, 0568, 0586, 0705, 0800, 0813 No activities at this time

A New Look

As you might have noticed we are making a few changes to our magazine to start 2016 off with a fresh "New Look." Over the next several months we will be working towards a full redesign and we would like your help. Please continue to send in articles of interest, meeting notices, articles of events/activities, etc. from your members, assemblies and regions. And don't forget pictures/photos because now they will appear in color. All submissions will be published at the Editorial staff's discretion.

Please send articles/photos and any comments about our new look to:

NSS Life
Pam Blum
351 Valley Brook Road
McMurray, PA 15317
pblum@nsslife.org

From The President's Desk...



David G. Blazek, FIC
President, CEO

WOW! The start of another New Year. Happy New Year to all NSS members and their families. May 2016 be Happy, Healthy and Prosperous for each and every one of you.

The past year was very busy and productive for the Society. I was looking at the January issue from last year and saw we had grown to \$800 million in assets. It's not official as of this writing but all indications point to growth of over \$900 million at the end of December 2015. Next goal is \$1 Billion in assets, projected to be attained by the end of 2016. Think back to when the Society was founded in 1890 with only \$200 in assets. We have come a long way with the help of each and every member that has joined the organization over the years. We continue to run the Society according to the Mission Statement which reads: Providing our fraternal family members financial security via life and annuity products, while offering charitable, cultural, social and educational opportunities that benefit them and their communities.

News of Narodniars

A very special Happy Birthday to Honorary Director and former National Secretary/Treasurer Paul Godor on the occasion of his 90th birthday. May God Bless you Paul and grant you many more years. Happy Birthday to former Home Office employees Karen Orban and Cathy Lydic. Also to Else Resosky, Tod Wilcock, Susan Payerchin, and to daughter Shannon Woods, and to all others celebrating in January.

Happy Wedding Anniversary wishes to Carol and Paul Godor who celebrate their 65th Anniversary this month.

Frequently Asked Questions About The NSS

(Continued from last issue)

Q: If I purchase an NSS annuity and then die, who receives the money in my annuity account?

A: NSS Life annuities avoid probate. Upon death of the annuitant, the full value of the NSS annuity is paid directly to the beneficiary named in the contract. Delays, publicity and cost of probate are avoided.

Q: Can I pay my premiums online or by credit card?

A: Currently, we are not set up to receive payments online or by credit card. We are working on this and hope to have it available to our members in the near future. Please mail your payment to:

NSS Life
351 Valley Brook Road
McMurray PA 15317-3337

Q: When will my 1099 tax form be mailed?

A: We are required by IRS regulations to have your 1099 tax form mailed from our office by the end of January each year.

Q: Will I receive a 1099 tax form?

A: All of our NSS Annuities are tax deferred until withdrawn. You will only receive a 1099 tax form if you made a withdrawal from your NSS annuity.

Q: Why am I receiving a 5498 tax form for last year in May?

A: A 5498 tax form shows any contributions that you have made into your qualified annuity for the indicated tax year. The IRS permits previous year contributions into your qualified account up until April 15th, therefore NSS Life is not required to mail out 5498 tax forms until the end of May for the previous year.

(To be continued next issue)

SCHOLARSHIP FOR SENIOR MEMBERS A Fraternal Program

PURPOSE ~

To encourage our older members to continue their education and to make fuller use of their leisure time.

MEMBER ELIGIBILITY ~

Any life insurance or annuity member, fifty-five (55) years or older, who has enrolled and successfully completed a continuing education or adult education course. Members may submit up to two (2) applications in one calendar year.

COURSE ELIGIBILITY ~

Vocational schools, community colleges and universities offer a variety of short-term courses which may include areas like computer training, cake decorating, photography, landscaping, small engine repair, ballroom dancing, etc. This program does not cover courses that assist you to maintain your current full or part-time job. (Example: We will not reimburse life insurance or real estate agents who take continuing education credits to maintain their licenses.)

PROCEDURE ~

Members should enroll and pay for the course of their choice. Once the member has finished the class, they must submit an application, along with verification that the class was successfully completed, to the Home Office for approval by a National Officer. If the scholarship application is approved, the NSS will reimburse one-half (1/2) of the tuition for the course up to, but not to exceed, one hundred dollars.

INFORMATION & APPLICATION ~

For an application or additional information on this NSS Scholarship for Seniors Fraternal Program, contact Pam Blum at pblum@nsslife.org or call the office at 724-731-0094, ext. 1010. The National Officers are the sole authority in any decisions regarding this scholarship program. Their decision is final in all cases.

Punography Of The Month:

I tried to catch some Fog. I mist.

THIRD QUARTER 2015 FINANCIAL REPORT - NATIONAL SLOVAK SOCIETY

Net Admitted Assets:

	September 2015	December 2014
Bonds	\$840,366,830	\$763,035,867
Preferred Stocks	599,999	500,000
Common Stocks	495,177	617,669
Mortgage Loans on		
Real Estate	8,842,792	9,192,464
Certificate Loans	655,273	559,368
Real Estate Occupied		
By Society	750,368	766,384
Cash On Deposit	14,301,821	17,498,596
Electronic Data Equipment	0	0
Uncollected Premiums	117,929	96,042
Investment Income Due	<u>11,730,303</u>	<u>9,659,931</u>
TOTALS	\$877,860,492	\$801,926,321

Liabilities and Unassigned Funds:

	September 2015	December 2014
Aggregate Reserve	\$787,506,500	\$722,215,500
Deposit-type		
Contracts	46,019,242	37,906,018
Certificate Claims	250,000	250,000
Commissions Due	120,000	361,200
Refunds Due and Unpaid	360,000	360,000
General Expenses Due	1,218,400	1,259,200
Retained By The Society		
As Trustee	25,214	104,229
Asset Valuation		
Reserve (AVR)	3,985,600	3,552,000
Interest Maintenance		
Reserve (IMR)	4,851,365	5,217,079
Contingency Reserve	150,000	150,000
Unassigned Funds	<u>33,374,171</u>	<u>28,068,630</u>
TOTALS	\$877,860,492	\$801,926,321

Surplus Account:

	September 2015	December 2014
Beginning Surplus	<u>\$28,218,630</u>	<u>\$21,195,838</u>
Net Income	6,096,776	7,532,478
Change in Net Unrealized		
Capital Gains or (Losses)	(177,635)	(92,971)
Change in Nonadmitted Assets (180,000)		97,285
Change in Valuation		
Reserve	(433,600)	(514,000)
Aggregate Write-ins for Gains		
and Losses in Surplus	<u>0</u>	<u>0</u>
Net Change In Surplus	5,305,541	7,022,792
Surplus At Statement Date	\$33,524,171	\$28,218,630

Summary Of Operations:

	September 2015	December 2014
INCOME:		
Premiums & Annuity		
Considerations	\$113,014,231	\$111,728,468
Net Invest. Income	30,478,805	38,060,741
Amortization Of Interest		
Maintenance Reserve	<u>536,346</u>	<u>170,477</u>
Income Sub-Total	\$144,029,382	\$149,959,686

	September 2015	December 2014
EXPENSES:		
Death Benefits	\$1,574,851	\$3,617,970
Matured Endowments	28,730	35,231
Annuity Benefits	61,557,363	66,547,314
Disability, Accident,		
Health Benefits	4,167	102
Surrender Benefits	2,972,518	660,498
Interest On Deposit		
Type Contracts	(2,545)	11,917
Increase In Aggregate		
Reserve For Life		
Contracts	65,291,000	64,074,500
Commissions On		
Direct Business	2,966,042	2,969,614
General &		
Fraternal Expenses	3,135,129	3,657,034
Insurance, Taxes,		
Licenses, Fees	<u>161,184</u>	<u>374,121</u>
Expense Sub-Total	\$137,688,439	\$141,948,301

SUMMARY:

	September 2015	December 2014
Net Gain From Operations		
Before Refunds		
To Members	\$6,340,943	\$8,011,385
Refund To Members	<u>(254,599)</u>	<u>(356,263)</u>
Net Gain From Operations		
After Refunds		
To Members	6,086,344	7,655,122
Net Realized		
Capital Gains	<u>10,432</u>	<u>(122,644)</u>
Total Net Income	\$6,096,776	\$7,532,478

Linda M Strom
Secretary/Treasurer, CFO

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.

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



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.

From the Sales Department...

By Greg Felton, CLU, ChFC
National Sales Director

News You Can Use in 2016

Retirement savers will get the opportunity to participate in a new type of retirement account next year, the **myRA**. There will also be fewer Social Security claiming options for married couples and a small Medicare premium increase for some beneficiaries. Here are some of the important ways retirement benefits will change in 2016. This is from a *U.S. News and World Report* article.

Introducing the myRA. The **myRA** is a new type of Roth retirement account launched in late 2015 that has no fees and is guaranteed by the government never to lose value. There is only one investment option, a Treasury savings bond with a variable interest rate that has averaged 3.19 percent over the past 10 years. The savings bond interest is not taxed while in the account and won't be taxed at all if you leave it in the account until after age 59 1/2. Savers who earn less than \$131,000 for individuals and \$193,000 for couples are eligible to contribute up to \$5,500 per year, or \$6,500 if they are age 50 or older. However, once the account balance grows to \$15,000, or the account turns 30 years old, the money will be transferred to a private sector Roth IRA. "**myRA** is designed to remove common barriers to saving and gives people an easy way to get started," says U.S. Treasury Secretary Jacob Lew. You can contribute via direct deposit through your employer, by setting up a payment using your checking or savings account or direct a portion of your tax refund to the account.

No more claiming Social Security twice. Some married individuals who are 66 or older have been claiming Social Security benefits twice. They first collect spousal payments and then later switch to payments based on their own work, which will then be higher because they claimed it at an older age. However, workers who turn 62 in



2016 or later will not be able to claim both types of payments, but must select one or the other. "If you are 63 years old today, you will still have the option of doing this at

age 66," says Tim Steffen, a Certified Financial Planner and Director of Financial Planning at Robert W. Baird & Co. "For anybody who is not 62 by the end of the year, the option of a restricted application is going away."

Stricter Social Security suspended payment rules. Social Security beneficiaries who don't need the money are allowed to suspend their payments and then resume higher payments at a later date due to the accumulation of delayed retirement credits. In the past, spouses and dependent children could claim payments based on your work record while your payments were suspended and continued to grow. However, beginning in May 2016, suspending your payments also suspends payments for anyone else receiving payments based on your work. "If filing and suspending was your optimal strategy, in order to do it you want to make sure you do it in the next 6 months," says Laurence Kotlikoff, an economics professor at Boston University and co-author of "Get What's Yours: The Secrets to Maxing Out Your Social Security." After that, spousal payments will not be paid while the retired worker's payments are suspended.

Higher Medicare Part B premiums for some people. Most Social Security recipients will continue to pay the same \$104.90 Medicare Part B premium in 2016. This is the case because Part B premiums are prevented by law from climbing faster than Social Security payments for most existing beneficiaries and there will be no Social Security cost-of-living adjustment in 2016. However, people who newly enroll in Medicare Part B in 2016 will pay a slightly higher Medicare Part B premium of \$121.80 per month. This increase was a last-minute fix in the 2016 budget bill that

prevented a much larger premium increase to \$159.30 for new beneficiaries. As in previous years, high income beneficiaries will pay higher Medicare Part B premiums. The Medicare Part B deductible will increase from \$147 in 2015 to \$166 in 2016.

Bigger saver's credit threshold. It will be slightly easier to qualify for the saver's credit in 2016. The adjusted gross income limit to claim the credit will climb by \$250 to \$30,750 for individuals and by \$500 to \$61,500 for married couples. "The Saver's Credit is a tax credit above and beyond the advantage of tax-deferred savings when contributing to a 401(k), 403(b) or IRA," says Catherine Collinson, President of the Transamerica Center for Retirement Studies. This valuable tax credit for low- and moderate-income retirement savers is worth between 10 and 50 percent of the amount contributed to a retirement account up to \$2,000 for individuals and \$4,000 for couples.

Top 5 Reasons To Have An Annuity With NSS

- ❑ Strong current interest (as much as 3.5% interest)
- ❑ **Tax-deferred** interest (no taxes due until money is withdrawn)
- ❑ A **lifetime** minimum guarantee of 2.0% (on the Preferred 5 & 8)
- ❑ **No** sales charges, fees or annual expense costs
- ❑ Flexibility and the option to receive **lifetime** payments

Thought for the Month

It is hard to fail, but it is a lot worse to never have tried to succeed.

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

2015 ORNAMENT WINNERS



Anthony Cherevka
Assembly C108
Frosty Group - Ages 5-7



Ethan Knotts
Assembly C595
Rudolph Group - Ages 8-10



Adam Lazar
Assembly C075
Snowflake Group - Ages 11-13



Charles Boone
Assembly C161
Santa Group - Ages 14-16



Natalie Skrypak
Assembly 377
Adult Group - 1st Place



Maggie Semego
Assembly 108
Adult Group - 2nd Place



Eric Riepole
Assembly 434
Adult Group - 3rd Place

Side Effects of Hearing Loss

It should come as no surprise that hearing loss can result in anxiety and feelings of isolation if left untreated. But there are other consequential side effects that are less obvious or well known.

Fatigue — Research shows that, with untreated hearing loss, the sheer effort it takes to communicate can cause fatigue, as the person needs to concentrate harder to participate in conversations.

Earning Power — Studies by the Better Hearing Institute show that people with untreated hearing loss lose up to \$30,000 annually, depending on their degree of hearing loss.

Dementia — A study by Johns Hopkins University reports that seniors with hearing loss are significantly more likely to develop dementia over time than those who retain their hearing.

The National Slovak Society (NSS Life) has recently partnered with American Hearing Benefits so that NSS Life members may enjoy the benefits of hearing help at a discounted rate. With today's advances in hearing science and technology, there's no longer a reason to let hearing loss affect you or those you care about the most.



To learn more about your benefit or to schedule a **FREE CONSULTATION**,
Call **1.888.705.6920** or visit **www.AmericanHearingBenefits.com/partners/NSS**



© 2015 American Hearing Benefits. All Rights Reserved. 8/15 TAD2712 00 EE HB

Assembly 731 Christmas Party

ASSEMBLY 617/C617

Ashley, PA

Matching Fund



Children entertain the guests as they wait for Santa's arrival.

Assembly 731 members along with some family and friends, enjoyed a fun-filled Christmas Party at the Low-ellville Rod & Gun Club Hall in Low-ellville, Ohio. Prior to Santa's arrival everyone enjoyed pizza & chips, punch and delicious cookies from the



Michael, Bridget, and Natalie DiVencenzo play Christmas music for their audience.



Santa and Mrs. Claus present their "naughty and nice" list. Luckily all the children in attendance had been good this year and received a gift from Santa.

cookie table. Olaf the Snowman's recorded voice read the children the story, "Olaf's Night Before Christmas", and everyone enjoyed entertainment by the children. When Santa arrived, all the kids (one at a time) got to sit on his lap and tell him what's on their Christmas wish list and he presented each with a nice gift. The story "Santa's Sleigh Is On Its Way to Ohio" was read while Mrs. Claus

helped the children make "Elf Snacks" that they



Mrs. Claus assists Ashlynn Mason, Peyton Shorthouse, Cameron Mason and Ben Gaither as they make "Elf food".

could take home and leave for Santa on Christmas Eve to take back to the North Pole for his Elves to enjoy. Each family donated items to help keep some of the area's homeless a little warmer this winter.

Blankets, jackets, hats, gloves and socks brought to the party will go to the Rescue Mission of Mahoning Valley to be distributed to the homeless. It was a very enjoyable afternoon getting everyone into the Christmas mood of sharing and caring.

Laurie Fox, President



Rose Mary Strish giving check to Ashley Food Pantry officer, Noreen Bradshaw and her helpers last year. They were very grateful.

Our assembly held a Matching Funds Project for the Ashley Food Pantry, 33 Manhattan St. Ashley, Pa which is a branch of the CEO Northeast Pa. Regional Food Bank of Wilkesbarre, Pa.

The food pantry distributes donated groceries four times a month to needy families in the zip code 18706. During the Christmas holidays, we give donated turkeys with all the trimmings to those in need as well.

This fundraiser was held on Tuesday, November 24, 2015, at 7 pm at the St. Leo Holy Rosary Church, 33 Manhattan Street, Ashley, PA during an ecumenical service. The members and pastors of our local churches of Ashley, Hanover Twp, and Sugar-Notch gathered together in thanksgiving for all our blessings throughout the year. Everyone brought bags of groceries to donate to the food pantry and members of Assembly 617 took up a monetary collection at the service for the pantry. We are proud to announce we made \$650.00 this year. Afterward we gathered in the church hall for light refreshments and fellowship.



Honorary Director Paul J. Godor celebrates 90th Birthday & 65th Wedding Anniversary

Birthday wishes to Paul J. Godor, Honorary Director and former Secretary/Treasurer on his 90th birthday on January 27th. May you have the best of health and happiness for many years to come. Congratulations to you and your lovely wife, Carol on celebrating your 65th wedding anniversary on February 2, 2016. May you have many, many more years together.

NSS Members

NSS Heritage Museum Tour



L-R: Pavel Meleg, Assistant to Dr. Varso; Jana Trnovcova, Slovak Counsel General in New York; Albina Senko, Joe's wife and 2001 NSS Fraternalist of the Year; Joseph Senko, Slovak Honorary Consul for Pennsylvania; and Dr. Jan Varso, President of "Slovaks Living Abroad" in Bratislava, Slovakia.

Linda Strom, Secretary/Treasurer gave the above visitors a personal tour of our museum on November 30, 2015. They were very impressed with everything that was on display, especially the woodcarving pictured in the background.

2015 Joseph Stefka Memorial Golf Award Winner



The 2015 winner of the Joseph Stefka Memorial Golf Award, Ron Cooper, is pictured above on the left receiving the award from Chairman of the Board Joseph Stefka, Jr. Ron, with a net score of 143, is a first time winner of the award. The 2015 National Golf Tournament at Tam O'Shanter Golf Course marked the 22nd year the Joseph Stefka Memorial Golf Award was presented. The award was established in 1994 by Kathryn Stefka, the wife of our late National President Joseph Stefka. Each of the winners has received a plaque from the Stefka family and has had their name engraved on a composite plaque at the Home Office. A total of twenty golfers have won the award with two golfers, Jim Morehart of Assembly 160 and Rick Zbin of Assembly 432, winning the award twice. The 2016 NSS National Golf Tournament will be held at Treasure Lake Resort in Dubois, Pennsylvania the weekend of July 15-17, 2016. The resort has many activities for the entire family. Please join us for a fun filled weekend of golf and activities celebrating "Fifty Years of NSS Golf."

MATCHING FUNDS PROJECT



Dan Farrell, Kerry Farrell, and Mary Jo Holker presenting Toys for Gifts

Assembly 813 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 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

National Slovak Society

Privacy Notice

Adopted by the Board of Directors on May 19, 2001, find herewith our Privacy Statement as required through the Gramm-Leach-Bliley Act adopted in Washington D.C. to protect the privacy of consumers. As has been the practice at NSS Life, we will not share information with other companies:

Meeting Your Financial Needs While Respecting Your Privacy

We understand that you expect privacy and security for your personal financial and health affairs, and we are committed to treating your information responsibly. We appreciate your trust and confidence in us, and we will reward that trust by protecting your information. This Privacy Policy describes the standards we follow in handling your information about you and your membership with the Society. We will print a copy of this policy annually in the "National News". We will also send you any changes to this policy should and when they occur.

Protecting your information:

We have policies, procedures, employee orientation and communication programs, in place, designed to protect your information. We expect our employees and elected officers to comply with this policy. This notice describes how we protect the privacy of your information.

Information that we collect about you from the following sources:

- Applications and other forms that you submit to us, this includes your age, gender, place of birth, health and financial information and beneficiaries.
- Information regarding your transactions with NSS Life via telephone, facsimile or internet.
- Health and financial information obtained from local, state and federal agencies.
- Health information received from physicians, hospitals and other health-care providers.

Third parties to whom we may disclose your information:

- Health information for review to our Medical Examiner or Commercial Underwriter who are under written contract and in agreement with this policy.
- Financial information, as required by law, to state and federal agencies.
- Financial or health information to our Legal Advisor who is in agreement with this policy.
- We do not share your non-public information with any other third party.

How we protect your non-public information:

- Providing information to you only after we have asked and received from you information that only you should know.
- We restrict access to your information to employees, officers and agents who need to know that information in order to provide you with the highest quality of professional service.
- We maintain physical, electronic and procedural safeguards that comply with federal regulation to guard your information.
- The Executive Officers are responsible for the oversight of our Privacy Policy.



**YOUR
ATTENTION
PLEASE**

Calling All Youth Leaders!

NSS is actively seeking your assistance in recruiting youth members (ages 13 & over) for the launch of our Youth Leadership Program, #NSSLead.

Involvement in the program will inspire youth leaders to make a difference in their communities, foster civic engagement, and learn the skills to become a mentor.

To receive information as soon as it's available, youth members should send their email addresses to pblum@nsslife.org. We appreciate your willingness to help recruit #NSSLead participants. Don't wait, connect with us and join the #NSSLead initiative today!

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

Happy New Year from the officers and staff to all of our members.

PVR Scholarship Fund Donations November, 2015

In Memory of Michael Barcheski	
From Assembly 0123:	20.00
In Memory of Joseph Bednar:	
From Assembly 0123	20.00
In Memory of William J Sandor:	
From Bob & Chris Katricak	50.00
In Memory of Julia Kubacka, long time member & Officer of Assembly 588:	
From Assembly 0588	50.00
Matching Funds:	
From Assembly 0160	400.00
Donations:	
Joseph Chorney	25.00
Roland Ditullio	50.00



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

New Year's Resolution

I will send in one new application a month for the entire year of 2016 to the National Slovak Society.

Assembly Member

OUR DEPARTED MEMBERS October, 2015

Name	City and State	Date of Death	Assembly
Balazentis, William	West Mifflin, PA	10/03/2015	0441
Barnhart, Marcia M	Freedom, PA	09/26/2015	0283
Batchik, Sophia	Rochester Hills, MI	09/08/2011	0039
Beecham, Louise C	Belleville, NJ	09/28/2015	0110
Boris, Lylia	Philadelphia, PA	09/03/2015	R059
Botterman, Hendrik	Schererville, IN	10/19/2015	0586
Buchanan, Alex	Charlotte, NC	09/15/2015	0774
Carr, Sophia L	Crawfordsville, IN	09/08/2015	0705
Chajko, Joseph	Swoyersville, PA	08/22/2015	0617
Chavara Sr., Frank	Greensburg, PA	09/24/2015	0737
Cirincione, Helen G	Sewickley, PA	08/11/2015	0123
Compton, Goldie	Cool Ridge, WV	11/13/2013	0774
Crabb, Robert	Appleton, WI	09/07/2015	0774
Cramer, Patricia D	New York, NY	10/19/2015	0434
Cuda, Helena G	Latrobe, PA	10/14/2015	0100
Demko, John	Dameron, MD	12/04/2014	0100
Duritzo, Mary M	Baldwin Harbor, NY	09/06/2015	0110
Evans, Russell R	Pittsburgh, PA	11/06/2015	0283
Fabianich, Anthony J	Park Ridge, IL	04/20/2009	0586
Ferencik, Andrew	Suwanee, GA	10/05/2015	0432
Gall, Victoria	Bridgeport, CT	10/23/2011	0028
Gayarski, Margaret J	Canonsburg, PA	11/12/2014	0434
Hager, Gary	Bowling Green, OH	08/08/2015	0160
Hamilton, Freda N	Mount Nebo, WV	09/21/2015	P38A
Hierholzer, Frances I	Grand Haven, MI	08/18/2015	0381
Holden, Mary	West Mifflin, PA	09/20/2015	0108
Kanish, Janice M	Randallstown, MD	10/22/2015	0774
Knox, Margaret	Rochester, PA	11/05/2015	0123
Kolonay, George	Danville, CA	03/14/2005	0381
Kubacka, Julia	Avella, PA	11/04/2015	0588
Lewis, Mary D	Winter Garden, FL	09/30/2015	L075
Lis, Michael D	Dupont, PA	10/22/2015	L075
McAfoose, Frank	Indiana, PA	09/24/2015	0038
Michalek, Robert	Pueblo, CO	11/17/2009	0236
Nilan, Barbara	Greensburg, PA	10/04/2015	L105
Novello, Vivian	Girard, OH	09/22/2015	P09A
Ontko Jr., John F	Brecksville, OH	08/31/2015	0004
Orth, Dr. Michael	Glen Ellyn, IL	09/19/2014	0586
Paknik, Thomas	Monongah, WV	08/11/2014	0774
Razum, Rita G	Pittsburgh, PA	06/18/2015	0283
Rossi, Dean	Hollidaysburg, PA	10/16/2015	0267
Rubachko, Ralph	Charleroi, PA	09/27/2009	0377
Shank, Richard	Lower Burrell, PA	10/19/2015	L105
Shranko, Alex J	Meadville, PA	08/04/2015	0004
Sutts, Eleanor	Trenton, NJ	10/07/2003	0110
Swentosky, June	Carnegie, PA	09/23/2015	0434
Williams, Elizabeth	Valparaiso, IN	10/16/2015	0737
Williams, Roy C	Hickory, PA	09/22/2015	0588
Yanosick, George A	Pittsburgh, PA	07/17/2015	0100
Zanakis, Gladys	Canonsburg, PA	10/20/2015	0441

ASSEMBLY 039

Uniontown, PA

About fifty members and friends came out to our annual Christmas Party that was held at the local Knights of Columbus fellowship hall. Following a delicious catered meal, our annual meeting was held.

Our Vice President, Timothy Schwer and Secretary, Paul Payerchin, Jr. conducted a memorial service in remembrance of all of our members that died in 2015.

President John Payerchin gave a summary of all of the activities of the assembly and our members in 2014. We did a number of sponsorships of NSS national sporting events as well as participating in the "Join Hands Day" and the national "Feed America" food programs. We again recognized all of our scholarship recipients and NSS youth contest winners.

Once again our assembly was recognized by the NSS as a "platinum" assembly in 2014. We are proud of the deck hockey team that won a couple of division championships in 2014. We urged our members to get more involved in attending meetings and participating in national and local activities.

The following members were elected as officers for 2016:

President, John G. Payerchin
Vice President, Timothy Schwer
Secretary, Paul M. Payerchin, Jr.
Treasurer, Nancy Schwer
Trustees: Anthony Bartock, Rita Leonard, Thomas Soltis, and Mackenzie Payerchin.

Following the meeting, we conducted a Chinese/Slovak auction for gift baskets, for the PVR Scholarship Fund, as well as numerous gift cards and poinsettia plants. Also, we gave away a 32" Samsung HDTV.

The next meeting of the assembly will be on Sunday, March 6, 2016 at the Eat n' Park Restaurant Community Room, in Uniontown, at 6:00 p.m.

May the New Year bring you and your family gifts of good health and long life.

John Payerchin
President

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 21st, 2016. If in need of directions, please call (610) 868-3593.

Nancy Sabol
Secretary

ASSEMBLY L075

Duryea, PA

A meeting will be held on January 10, 2016 at Terry's Diner, 4118 Birney Avenue, Rt. 11, Moosic, PA at 2:00 p.m. A roast beef dinner will be served and a brief meeting will follow. The Finance Committee will meet following to do the audit of the books.

Lehrae Edwards
Secretary

ASSEMBLY L102

Schnecksville, PA

Our annual Christmas Party will be held on Sunday, January 3rd, 2016 at 2:00 p.m. A short meeting will be held followed by refreshments and holiday cheer.

Sharon Wesnak
Secretary

ASSEMBLY 123

Coraopolis, PA

Last call for our assembly Christmas/New Year dinner. You need to contact Joan Smith (412-778-0431) or myself (724-242-5085) by January 5th if you plan on attending. The dinner will cost you only \$15 and will be on Saturday, January 9th at 5:30pm at LaTavola Italiano restaurant on Mt. Washington.

While we are at dinner we can discuss the coming year's activities and charities to be supported. We are open to new ideas and opportunities.

On January 18th we all celebrate a man's dream for a better, more just and peaceful world. Although it still seems far off, let us each resolve to do our individual part to make this dream come true.

Then on January 27th comes what has to be one of the most popular days for many, National Chocolate Cake Day. That's a day worth celebrating.

We are always looking for new members so if you have friends or relatives who would like to join us all it takes to become a member is to buy a life insurance policy or an annuity. The products that NSS has are some of the best in the industry. So they get a double benefit, membership in NSS with all its fraternal benefits plus needed protection and savings. So if you know someone you would like to recommend just give me a call, 724-242-5085 or Bill Del Monaco at 412-264-7268, and we will answer their questions and explain their options.

Let's make 2016 a very good year for Assembly 123.

Bill Knoll
President

ASSEMBLY 160

Lorain, OH

Our Annual Dinner will be held on January 19, 2016, starting with a brief meeting at 6:00 p.m. The meeting will be followed by hors d'oeuvres and cocktails, and then a sit down dinner. We hope to see many familiar faces (and some new ones!) at this event.

John P Katricak
President

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

ASSEMBLY 588

Slovan, PA

Officers Elected

Assembly 588 held its final meeting for 2015 on November 16, 2015. The assembly elected officers for two years and set meeting dates for the coming year. In addition to the regular business conducted at the meeting, the assembly held a moment of silence for departed members of the assembly, especially for Julia Kubacka. Julia had been an active member of the assembly for over forty years and served at various times as an officer and convention delegate. She will be greatly missed by the members of Assembly 588.

The officers elected for 2016-2017 are:

President- John Bebo, Jr.

Vice President – Keith Kucherawy

Recording Secretary – Annette Stefka

Financial Secretary – Joseph Stefka, Jr.

Act. Director/Eldress – Florence Bebo.

Meetings will be held at the Stefka residence at 52 Spring Valley Street, Slovan, Pennsylvania, at 6:00 pm on the following dates:

Monday, February 22, 2016

Monday, April 25, 2016

Monday, September 19, 2016

Monday, November 21, 2016

Annette Stefka

Secretary

Welcome New Youth Members



Assembly #617 welcomes its newest member, Evelyn Ostrowski. She is the daughter of Ed and Andrea Ostrowski of Reinholds, Pa and granddaughter of John and Mary Ann Ostrowski, Forty Fort, Pa. Evelyn has five sisters, Maggie, Josie, Katherine, Elizabeth and Miriam, as well as two brothers, Ben and Jacob. All members of the family are also proud members of the NSS and participate in the Fraternal contests and activities.

Andrea Ostrowski



Welcome to the NSS Palmina Minton. The proud grandparents are Anna and Frank DeSarro, mother DeAnna DeSarro and big brother and sister, Mario and Gabriella.



Assembly 123 welcomes new member Rayland Yoest. Rayland was born on July 18, 2015 and his proud grandmother is Eunice Grohoski, also from Assembly 123.

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. Also, all articles should be typewritten in regular type and original photos submitted. Our email address is: info@nsslife.org



Assembly 123 would also like to recognize this new member, Will Heisel. The proud grandparents are Bill and Valerie DeMonaco and parents Dana and Brandon Heisel and big sister Emma.

January is “National Soup Month”

Vegetable Soup

By Ann Nowak

2 Tbsp. vegetable oil	12 cups frozen vegetables
1 clove garlic, minced	chopped or cut in bite-sized pieces
1 onion, chopped	1/2 tsp. sugar
2 qt. chicken stock	4 Tbsp. pastina
2 Tbsp. parsley flakes	grated Parmesan or Romano cheese
salt and pepper to taste	

Vegetables include celery, carrots, green beans, broccoli, cauliflower, zucchini, peas, mushrooms, and corn. Heat oil in 5 qt. saucepan. Add garlic and onion, and saute until golden brown. Stir in sugar. Add chicken stock and bring to boil; add parsley and vegetables. Cover pan and cook over medium heat for 10 minutes or until macaroni is cooked. Sprinkle with cheese.

Goulash

by Mana Zlatohlavek

2 lb. cubed beef (stew meat or chuck roast cubed)	1/2 tsp. caraway seed
1/2 lb cubed pork	2 tsp. salt
1/2 c. chopped onion	pepper
1 stalk celery, chopped	3 Tbsp. flour
	2 bouillon cubes

Place meat into a Dutch oven with salt and pepper. Mix, cover and cook until all juice is cooked out and meat browns. Add onion, celery, and caraway seed and sprinkle with 3 Tbsp. flour and mix well. Add about 4 c. water, 2 bouillon cubes, cover and cook for 1 hour or until meat is tender. Serve over dumpling, rice, or noodles.

Wedding Soup

By Marge Samek

8 c. chicken broth	1 package frozen mixed vegetables
16 oz. tiny pastina	16 oz. frozen chopped spinach

Bring chicken broth to a boil in a 6 qt. pot. Add tiny pastina and cook 5 minutes. Add frozen spinach, simmer 5 minutes longer. Simmer 5-7 minutes after dropping meat balls into soup or until meat is no longer pink in center. Add frozen vegetables if desired. Cool soup. Refrigerate in air tight container up to 4 days. Freezes for 4 months in freezer containers.

Meatballs:

1 1/2 lb. ground beef	1 tsp. pepper
1/2 c. Parmesan cheese	3/4 c. bread crumbs
1 tsp. minced garlic	

In large bowl, mix ground beef with 1/2 c. Parmesan cheese and minced garlic until blended. Form rounded teaspoonful of meat mixture into meat balls, drop into soup.

Apple Surprise

By Donna Beck

2 apples, peeled and cored	2 packages crescent rolls
2 sticks butter, melted	1 1/4 c. sugar
1 tsp. cinnamon	1 can ginger ale (12 oz.)

Preheat oven to 350 degrees. Cut apples into 8 wedges each. Open rolls, and place a wedge in each pastry; roll up and place in a 9x13 baking dish. Melt butter, add sugar and cinnamon, then pour mixture over rolls. Add ginger ale (Do not pour over pastry so as not to wash off the sugar mixture) Bake for 45 minutes or until golden brown. Best served warm with vanilla ice cream. Note: This will come out of the oven looking soupy, but liquid will be absorbed as the dessert begins to cool.

Cranberry Walnut Cookie

By Donna Beck

1 (16 oz.) sugar cookie dough	2/3 c. vanilla or white chips
1 c. chopped walnuts or pecans	2/3 c. dried cranberries
1 tsp. vanilla	

In large bowl, combine all ingredients. Drop by tablespoons 2 inches apart onto an ungreased baking sheet. Bake at 350 degrees for 10-12 minutes or until lightly browned. Let cool before removing. Makes 3 1/2 dozen.

Baked Onion Dip

By Donna Beck

2-3 medium sweet onions chopped	1 c. Mayo
1 8oz. cream cheese, softened	1 c. Parmesan cheese
2 tsp. garlic	1 c. Swiss Cheese

Preheat oven to 350 degrees. Mix all together and bake for 40-45 minutes. Serve with crackers. To spice it up you can add fresh ground cayenne pepper.

Purple Poke Cake

By Jeremy Samek

1 package white cake mix	1 c. boiling water
1-3 oz. package blackberry jello or any flavor	1 c. cold water

Prepare cake mix as directed on package. Bake in a greased and floured 9x13 inch pan at 350 degrees for 30-35 minutes. Cool in pan for 15 minutes. Poke with fork at 1/2 in. intervals. Dissolve gelatin in boiling water, add cold water, mix. Pour over cake in pan. Chill 3-4 hours. Top with cool whip.

If a member has recipes they would like to submit and be printed, don't hesitate to send them in.

Šťastný
nový
rok
20
16

Január

Nový rok = Nový začiatok

Akými nás chce mať Boh v novom roku?

Vinšujem vám Nový rok,
požehnaŕia na každý krok.
Do práce zdravička
a na stôl chľebíčka.
Do duše milosti,
do srdca radosti.
Pokoľ neĤ s vami prebýva a
lásk a s vami neĤ spočíva.



6. január Troch Kráľov

Aj Slovensko dokáže ohúriť. Toto sú naše nápady, ktoré zmenili svet

GPS so slovenskými koreňmi

Ivan Alexander Getting sa už síce narodil v New Yorku, no jeho rodičia boli slovenskí emigranti z Bytče. Mal 30 rokov, keď vymyslel prvý radar automatického mikrovlnného sledovania riadenia paľby SCR 584. Ten chránil Londýnčanov pred mnohými riadenými strelami nacistického Nemecka počas druhej svetovej vojny. Jeho najdôležitejším vynálezom však bolo navigačné zariadenie GPS. Pôvodne to bol nástroj určený pre armádu. Pentagon, pre ktorý Getting pracoval počas kórejskej vojny, ho však kritizoval, zdal sa mu nepraktický a drahý. GPS sa však napokon stal najdôležitejším navigačným systémom 20. storočia.

Zdroj: wikipedia.com

- **LÁSKAVÝCH** – „Budte k sebe navzájom láskaví a milosrdní, navzájom si odpúšťajte, ako aj vám odpustil Boh v Kristovi!“
- **AKTÍVNYCH** – „A slovo aj uskutočňujte, nebudte len poslucháčmi, ktorí klamú sami seba“
- **OBNOVENÝCH** – „A nepripodobňujte sa tomuto svetu, ale premeňte sa obnovou zmysľania, aby ste vedeli rozoznať, čo je Božia vôľa, čo je dobré, milé a dokonalé.“
- **BDELÝCH** – „Preto aj vy budte pripravení, lebo Syn človeka príde v hodinu, o ktorej nevíete!“



Zima vo Važci, 1926, akvarel

Jan Antonín Hála (19. január 1890 , Frymburk - Blatná - † 17. máj 1959 Važec)

Bol český maliar, kresliar a ilustrátor. Po celý život vo svojej tvorbe čerpal námety zo života obyvateľov Važca. Od roku 1925 sa stáva členom Spolku slovenských umelcov , v roku 1928 Umeleckej besedy slovenskej, od roku 1948 Zväzu slovenských výtvarných umelcov. Za účasť v SNP bol vyznamenaný Zlatou hviezdou partizánskeho oddielu Vysoké Tatry.

2015 Poetry Third Place Winners

KEATS GROUP AGES 5, 6 & 7

Anthony's Poem

by: Anthony Cherevka

Age 5- C108

I like the color blue,
I can also tie my shoe.
It's fun to play in the sand,
But in this weather
You need a fan.
Mommy says I have too many toys,
But boys will always be boys!

FROST GROUP AGES 11, 12 & 13

Ocean

by: Isabella Ferary

Age 13 - C774

Ocean

Crashing its waves
On the sand

Shells

And their hard, pretty pattern
In your hand

Fishing

A fun activity
For all man

Shades

To relax at the beach
With no demand

The Sun

Watching it set along
The waves

And the Sky

Leaving an orange
Color haze.

ANGELOU GROUP AGES 8, 9 & 10

Me and a Tree

by: Benjamin Ostrowski

Age 10 - C617

Long ago I used to climb up a vine.
It was not straight or in a line.
But now I climb up lots of trees,
Hoping it's not full of bees!
Sometimes it's just me,
But usually it's my brother and me,
climbing up a tree.

SHAKESPEARE GROUP AGES 14, 15 & 16

Summertime

by: By Cariana Shultz

Age 16 - C102

The crisp morning sun

Baby blue sky

Cotton candy sunsets

Fresh cut green grass

Tiny fawns jumping in the grass

That holds the dew from the morning

Birds chirping in the trees

Sun beating down on the warm blacktop

That's a perfect day!

Scenes From the Home Office During the Holidays



When your vehicle is in the shop, but they ran out of rental cars.



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

Non-Profit Org.
U.S. Postage
PAID
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.

