



**NSS Life**

*Family Matters...*

**2016 Christmas Ornament**

**Contest Winners**

**See page 3**



**2017 NSS Important Dates Insert Inside**



**NSS Life**

*Family Matters...*

**2017**

**IMPORTANT DATES**



**National Slovak Society of the United States of America**

# *Národné Noviny*

**Fraternal Life Insurance Since 1890 • Happy New Year!**  
Reminder: Assembly Officer's Meeting March 25th, 2017



**2017 United Slovak Fraternal  
Bowling Tournament**

**See page 6-7 for Rules & Application**

**NATIONAL NEWS**

**JANUARY 2017 | NUMBER 3501 VOLUME 109**



# 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

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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

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

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

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### ROCWMAS HONORARY OFFICER

Olga Kasnot, *President*

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

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## Activities At A Glance

<b>REGION 2</b> January 15 February 11 February 11	<b>Assemblies L075, 0617</b> Assembly L075, Meeting, Grande's Restaurant, Moosic, PA at 2:00 pm Region 2, Meeting, Perkins Restaurant, Pittston, PA at 12:30 pm Assembly 617/C617, Meeting, Perkins Restaurant, Pittston, PA at 11:15 am
<b>REGION 5</b> March 18	<b>Assemblies P38A, 0039, 0100, L105, 0108, 0123, L161, 0377, 0434, 0441, 0588, 0737, 0774</b> Assembly 0737, Meeting, Paul Godor's, N Huntingdon, PA at 1:00 pm
<b>REGION 8</b> February 25	<b>Assemblies 0004, 0070, 0160, 0432, 0595</b> Assembly 0432, Annual Reverse Raffle
<b>REGION 14</b> January 8	<b>Assemblies R059, L102</b> Region 14, Holiday Party, Wesnak's residence, Schnecksville, PA at 2:00 pm
<b>REGION 15</b>	<b>Assemblies L002, 0028</b> No activities at this time
<b>AT LARGE</b> April 2	<b>Assemblies R019, L040, 0110, 0236, 0267, 0381, 0554, 0568, 0586, 0705, 0731, 0800, 0813</b> Assembly 0586, Meeting, Old Vilnius Cafe, Darien, IL, at 2:00 pm



## 2016 Ornament Contest Winners



Jackson Ghaly  
 Assembly C123  
 Frosty Group – Ages 5–7



Abigail Herbster  
 Assembly C434  
 Rudolph Group – Ages 8–10



Lydia Herbster  
 Assembly C434  
 Snowflake Group – Ages 11–13



Charles Boone  
 Assembly C161  
 Santa Group – Ages 14–16



Sharon Wesnak  
 Assembly L102  
 Adult Members – 1st Place



Susan Knoll  
 Assembly 123  
 Adult Members – 2nd Place



Randy Estes  
 Assembly 731  
 Adult Members – 3rd Place

## From The President's Desk...



David G. Blazek, FIC  
President, CEO

Let me start out by wishing each and every member of the NSS a very Happy New Year! May it be a year of good health and prosperity. It's hard to believe another year has passed as we begin 2017. Next month our Society will be 127 years old and as you have read in previous issues, we have surpassed the \$1 Billion mark in assets. Now we have begun working on our 2nd billion of assets which won't take as long as the first billion.

In looking over the calendar, the only NSS event I see listed is a Holiday Party that Region 14 will hold on January 8th in Schnecksville, PA. Also, this month, Martin Luther King Jr. Day is celebrated on the 16th.

## News of Narodniars

Happy Birthday to Honorary Director and former National Secretary/Treasurer Paul Godor and to former Home Office employees Karen Lynn Orban, and Cathy Lydic. Also to Tod Wilcock, Susan Pay-erchin, Else Resosky and to daughter Shannon Woods and all others celebrating this month. Happy Wedding Anniversary wishes to Carol and Paul Godor. Best wishes for a speedy recovery go out to Bucky Wesnak, father of Director Drew Wesnak who recently had an accident and is currently in rehab. Also, best wishes to Else Resosky as she continues to rehab.

## Membership Services

January is a great month to review your insurance policies and make any necessary adjustments to suit your ever changing life situations. At NSS Life we take pride in the service we give to our members. It is the goal of the entire staff to help you in the most efficient, polite and attentive way possible. Anything less is not acceptable. While reviewing your policies, make sure the beneficiaries are correct, and the amount of insurance is sufficient for how you intend the money to be used. If you have any questions at all, please contact the Home Office using the toll free number (1-800-488-1890) if you are out of the Tri-State Pittsburgh area, or (724-731-0094) if you live locally. Our staff welcomes your inquiries and will do everything in their power to assist you.

Our Sales Department is available for any insurance or annuity questions you may have and can help if you need to purchase additional insurance for yourself, your children or grandchildren. Remember, the cost of insurance is always the best at a younger age, so don't procrastinate. A permanent plan of insurance for your children or grandchildren will grow in value and make your child or grandchild eligible for our PVR Scholarship Program when the time comes to go to college.

## Some Thoughts To Start The New Year

*I wish the old paths were before us instead of behind us.  
I liked the old paths, when Moms were at home and Dads were at work;  
Brothers went into the army, and sisters got married before having children!  
Crime did not pay; Hard work did; and people knew the difference.  
Moms could cook; Dads would work; Children would behave.  
Husbands were loving; Wives were supportive; and children were polite.  
Women wore the jewelry; and Men wore the pants.  
Women looked like ladies; Men looked like gentlemen; and children looked decent.  
People loved the truth, and hated a lie.  
They came to church to get IN, Not to get OUT!  
Hymns sounded Godly; Sermons sounded helpful; Rejoicing sounded normal; and crying sounded sincere.  
Cursing was wicked; Drugs were for illness.  
The flag was honored; America was beautiful; and God was welcome!  
We read the Bible in public; Prayed in school; and preached from house to house.  
To be called an American was worth dying for;  
To be called an American was worth living for; to be called a traitor was a shame!  
I still like the old paths the best!*

Written by a retired minister who lives in Tennessee



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



## PVR Scholarship Applications Available

### Attention 2017 Graduating Seniors.

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

The student must be a member of the National Slovak Society (NSS) for a minimum of two (2) years prior to receiving a PVR Scholarship Grant. Membership will be verified by the Home Office.

The minimum amount of insurance required for eligibility is \$10,000.00 of **PERMANENT** life insurance or \$5,000.00 of annuity deposits. The insurance must be in force at time of application and be maintained throughout the scholarship period.

Please contact Pam Blum at 724-731-0094 or email pblum@nsslife.org to see if you qualify to request an application. Deadline for Applications is **May 1, 2015**

### Punography Of The Month:

*Energizer Bunny arrested; Charged with battery.*

## A Page From My Notebook...

Linda M. Strom, Secretary/Treasurer

Email: [lstrom@nsslife.org](mailto:lstrom@nsslife.org)



## 2017 Assembly Officers Seminar

I'm glad to see that we have begun to receive replies from our Assemblies and Regions that their Officers will be attending the March 25, 2017 Assembly Officers Seminar. Hopefully we will have many of our Assemblies and Regions represented.

## Electronic Version of National News

A recent request from one of our members was something I thought I should pass on to others. The request was to receive an electronic version of our Newsletter instead of having it sent in the mail.

For those of you who would also prefer an electronic version it is published on our website at: [www.nsslife.org](http://www.nsslife.org). Go to our site and scroll down until you see National News Magazine followed by the month/year of the latest magazine. Then click from there to open and enjoy. For those who prefer an electronic version vs. a mailed magazine, please send me an email and I will take you off of our postal mailing list. Several years of prior issues of the newsletter have also been made available.

## Annual Assembly/Region Packets

You should have received your Assembly or Region Annual Packets by this time. Please let me know if you haven't received yours and I will get another copy out to you.

## Thank You

All through the year we receive donations to our PVR Scholarship Fund from our members, assemblies, regions and non-members. On behalf of the PVR Fund Board of Directors I'd like to take this time to **THANK YOU** for continuing to support the Fund and provide our youth assistance as they go on to further their education.

## Think Twice When Naming Minors as Beneficiaries

The following article was written by NSS Legal Advisor P. Ronald Cooper, Esq.:

When buying a life insurance policy or annuity, a question always asked is who to name as beneficiaries upon death. After spouse, the most common category that comes to mind is children or grandchildren. What many NSS members do not realize are the potential problems related to that choice when those beneficiaries are minors (usually under the age of 18) at the time of payout.

In most jurisdictions, including Pennsylvania, there are laws intending to protect the property interests of minors, which would include money payable to a minor as a named beneficiary of a life insurance policy or annuity. Many people mistakenly believe this money will automatically go to the parents of a minor and can then be spent by the parents as needed for the benefit of the minor over time. Not so if all you did was name the individual minor as a beneficiary on the beneficiary designation form. Instead, it will now be necessary for the parents (or other interested party) to undergo the inconvenience and expense of having a guardian appointed by a court with that guardian being responsible for the money until the minor reaches 18. In the meantime, the money will be placed in a sequestered bank account and cannot be spent for any reason without first going back to court to seek approval each time. Once the minor turns 18, the entire proceeds will be released to the minor without any restrictions or continued oversight. What percentage of 18 year olds has the financial maturity to wisely spend a large sum of money that has been given to them without restraints of any kind?

Fortunately, there are ways to avoid these unintended consequences.

First, most states (including Pennsylvania) have adopted the Uniform Transfers to Minors Act ("UTMA"), which

allows you to nominate a custodian to receive property of a minor merely by naming that individual followed by wording such as "as custodian for (name of minor) under the Pennsylvania Uniform Transfers to Minors Act" (PAUTMA). The custodian then has the power to collect, hold, manage, invest and reinvest the funds until the minor turns 21 (by definition under PAUTMA & may be 18 in other states) and can use that money for benefit of the minor without getting court approval. The custodian also has a fiduciary responsibility under the statute to act in the best interests of the minor and may be held accountable if they do not.

Another means would be to establish a trust, either under your Last Will & Testament or by a separate trust document. You can then either name as the designated beneficiary of a death benefit your estate (in the case of your Will) or the actual named trust created (in the case of a separate trust document). Many individuals include trust provisions in their Will for any beneficiaries that at the time of your death remain minors (a term you can define to be any age you choose) with latitude in both investing and spending for the benefit of those beneficiaries. You can also name one or more trustees with provision for substitution if they are unable or unwilling to serve.

These are just two examples of how a little bit of planning and forethought will allow you to avoid unintended consequences. These issues are not intended to discourage your choice of minors as beneficiaries, but rather, to motivate you to examine further in how to best accomplish that goal. NSS does not provide legal or tax advice to its members and this article is not intended to do so. All members are urged to seek independent legal and/or tax advice from a professional before making such decisions.

Requests - Please circle choice times		
Event	Date	2 <sup>nd</sup> 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 6<sup>th</sup> 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 6<sup>th</sup>  
 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.					
		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  
 1<sup>st</sup> Doubles/Singles 12:30 PM  
 2<sup>nd</sup> 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.

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



### Advantages of an NSS Annuity/IRA

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

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

## 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 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.**



## From the Sales Department...

By Greg Felton, CLU, ChFC  
Sales Director



a beneficiary. This is the person that will inherit the account upon your demise. Usually this would be a spouse, child(ren), or grandchild(ren). At death, a beneficiary that is your spouse may treat the funds as their own and not have to do anything with the account or pay taxes. If the beneficiary is anyone other than your spouse; they have the option to stretch out the payments over their lifetime. This method allows for some significant tax benefits over the long run. A lump sum distribution is also available to any beneficiary. In lieu of these two options, a non-spouse beneficiary must make withdrawals at least every year based on an IRS formula.

One of the most unique provisions of a Roth is that you may withdraw your principal at any time without an IRS penalty. For example a person, age 30, decides to put \$2,000 a year into an account and does this for ten years. Their account value is comprised of \$20,000 of principal and about \$3,000 of interest assuming a nominal

3% per year. This person may withdraw any amount of money (perhaps for a child's education expenses/down payment on a home/or to start a business) and as long as it is less than the principal of \$20,000; then there are no taxes or penalties. If the entire amount is withdrawn then there will be taxes and penalties on the interest because this person is under the age 59½ unless some other exception is granted.

So the exciting part especially for young people is to open a Roth IRA as soon as possible. Get the five year clock running, save money utilizing compound interest and enjoy tax free monies in the long run.

You can open a Roth IRA with NSS with \$90 per month or \$1,000 deposit. After your account is open – the contract is flexible so you can put in any amount or nothing. Contact your NSS representative or Joe Elliott in the Home Office for more information on how the Roth IRA can benefit you and your family.



## Why You Should Have A Roth IRA Now

A Roth IRA is a special type of retirement plan that was created back in 1997 by Senator William Roth of Delaware. You must have earned income to be eligible for a Roth plan. Passive income, interest or rental income does not count. While contributions are not tax deductible the proceeds (principal and interest) are not taxed at retirement provided certain conditions are met. This is one of the few tax preference tools that many middle class Americans can utilize.

The maximum contribution to a Roth IRA is \$5,500 per year. An additional \$1,000 may be added if age 50 or older for a total of \$6,500. A person may contribute less than the maximum amount. In fact most accounts are opened with less than the maximum and are flexible so you can vary the amount you deposit from year to year. There are upper income limits for Roth eligibility. For tax year 2016 it is \$117,000 for single people and \$184,000 for married couples with a phase-out starting at those amounts. Unlike regular IRAs, contributions to a Roth IRA can be made after age 70½ and there is no age requiring mandatory distributions (RMDs).

Qualified distributions from a Roth occur whenever the account is at least five years old and the person is age 59½ or older. Qualified distributions are tax-free and not subject to any taxes or penalties. Qualified distributions may also apply to your beneficiary. When applying for a Roth, a person should name

### Every 17 minutes.....

Believe it or not every 17 minutes someone dies before making the second payment on their life insurance plan. Think about the magnitude of that statement for a minute. That is why life insurance is one of the most unique and useful financial tools ever devised. With the stroke of a pen and payment you can be insured for thousands of dollars. While your cost is pennies on a dollar.

An advertisement for Life Happens insurance. It features a woman with long dark hair, Miranda Rivera, wearing a blue top. The background is a soft-focus outdoor scene. The text reads: "Life insurance can't bring a parent back, but it can make the road afterwards easier for those left behind." Below this is a quote: "—Miranda Rivera, whose father died at 44 years old without life insurance". At the bottom left is the website www.lifehappens.org and at the bottom right is the Life Happens logo.

### Thought for the Month:

*Reflect upon your present blessings -- of which every person has many -- not on your past misfortunes, of which all people have some.*

**Charles Dickens, English writer (1812-1870)**

## PVR Scholarship Fund Donations

In Memory of Director <b>Keith S. Godor:</b>	
From Sophie and Andrew Hudak, Jr.	50.00
Assembly 0554	50.00
In Memory of <b>Emil Walentik:</b>	
From Assembly 0070:	10.00
In Memory of <b>Mike Lyon:</b>	
From Diane Kioski	20.00
Donations:	
Joseph Chorney	25.00
Assembly 0700	250.00
Assembly 0160	400.00
Matching Funds from Assembly 0160	400.00

## 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

## 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](mailto:robertstiell@aol.com).

## OUR DEPARTED MEMBERS November, 2016

Name	City and State	Date of Death	Assembly
Babros Sr., David A	Palos Verde Estates, CA	01/31/2016	0568
Baker, Margaret	Chicago, IL	10/31/2000	0586
Barbustiak, Emerick	Pittsburgh, PA	03/16/2016	0434
Bobby, John	Middleburg Heights, OH	03/26/2016	0070
Botwinski, Esther	Grand Rapids, MI	10/23/2016	0381
Bowles, Evelyn	Glen Carbon, IL	04/08/2016	0586
Burkhart, Modolan	Lexington, NC	10/01/2016	0774
Chisholm, Donald	Largo, FL	10/01/2016	0813
Ciavarella, Joseph	Wilkes Barre, PA	12/13/2014	L075
Cloud, Sonazera	Charlotte, NC	10/26/2016	0774
Collins, Marie O	Barberton, OH	10/25/2014	0004
D Aurora, John	Follansbee, WV	10/29/2016	0588
Danchenko, Natalie	Bethlehem, PA	07/26/2016	R059
DeSantis, Egidio	McKees Rocks, PA	07/20/2015	L161
Dullard, John S	Pottsville, PA	10/26/2016	0774
Fehrenkamp, Elizabeth	Napa, CA	09/10/2016	0617
Fernandes, John	Lauderhill, FL	09/20/2016	0800
Franko, Frank	Butler, PA	10/27/2016	L161
Fulton, Sara	Washington, PA	10/27/2016	0588
Gacek-Kuzmickas, Carole	Mattoon, IL	10/27/2016	0586
Garczyk, Nellie	St Clairsville, OH	07/10/2016	P38A
Garner, Thomas	Gainesville, GA	10/09/2016	0774
Glas, Charles E	Phoenix, AZ	10/23/2016	0100
Gorby, Joseph E	Washington, PA	10/31/2016	0377
Goyda, Raymond	Belleville, IL	10/01/2016	0705
Graham, Betty	Mullens, WV	10/12/2016	P38A
Gregory, Anna	McKeesport, PA	11/04/2016	0108
Grupe, Richard	Laguna Niguel, CA	10/12/2016	0108
Gue, Juanita	Salt Rock, WV	09/29/2016	0774
Heller, Christopher	Pittsburgh, PA	10/01/2016	0108
Herrle, Frances	Pittsburgh, PA	09/29/2016	0434
Hickman, Robert	Parkersburg, WV	10/23/2016	0774
Hooley, Edward	Claridge, PA	10/18/2016	0737
Johnson, Jean	Minneapolis, MN	09/04/2016	0774
Jozefek, Ivan	Salt Lake City, UT	03/26/2016	0110
Kirsch, Clifford	Northern Cambria, PA	09/16/2016	0774
Kitzmilller, Nettie	Carlisle, PA	09/18/2016	0267
Kohler, Raymond J	Strabane, PA	10/02/2016	0434
Kviz, Richard	Mt Prospect, IL	10/02/2016	0586
Lassiter, Viola	Rochester, PA	11/12/2016	0123
Lessac, Florence M	Clearwater, FL	11/05/2015	0813
Lucenti, Lois C	Weirton, WV	04/05/2012	L161
Manz, Raymond	McKeesport, PA	10/27/2016	0108
Marshall, Louisa	Altoona, PA	05/09/2016	0267
Mikels, Henrietta	Charleroi, PA	11/14/2016	0377
Mollner Jr., David	Washington, PA	11/06/2016	0377
O Dell, Delta	Spencer, WV	10/09/2016	P38A
Oldani, Teresa	St Clair Shores, MI	10/18/2016	0381
Paknik, John	Fairmont, WV	08/01/2008	0774
Pearce, Lillie M	Rossiter, PA	10/13/2016	0554
Pressman, Jerome	Philadelphia, PA	10/04/2016	R059
Ridgeway, Richard	Great Cacapon, WV	08/29/2016	0774
Schroedl, Germaine	Madison, WI	06/10/2016	0774
Shandrey, Cecilia	Factoryville, PA	01/16/2016	0774
Spillar, Violet	Olyphant, PA	09/23/2016	L075
Tennette, Elwood	Derry, PA	10/30/2016	0039
Thayer, Shirley	Charlotte, NC	09/22/2016	0774
Ullicny, Martin	St Clair, MI	07/26/2016	0381
Wilson, Jennifer	Toledo, OH	08/28/2016	0160

# 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.

### 2017 Slovakia Heritage Tour

Experience Slovakia's culture and history, up close and personal, on the 2017 Slovakia Heritage, September 8-17, ten-day, small-group tour. Genealogical research, and ancestral village and family visits available. For details: Visit [www.slovakiaheritage.com](http://www.slovakiaheritage.com) or contact Judith Northup-Bennett, 978-544-5144 or [slovakiaheritagetours@gmail.com](mailto:slovakiaheritagetours@gmail.com).

## This Month in National Slovak Society History

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

#### January, 1906

Thomas G. Gmiter, 14th President of the National Slovak Society was born in Star Junction, Pennsylvania, on January 1, 1906.

#### January, 1910

The National Slovak Society would begin to print their official organ, Narodne Noviny (National News) and also elect their own editor. The Narodne Noviny replaced the Americansko-Slovenske Noviny which served as the Society's official organ until January 1, 1910. Jozef Jocsak was elected as the first editor of the publication.

#### January, 1928

National Slovak Society President Ján Kraččík died on January 28, 1928. He was succeeded by Vice-President Jan Simko.

#### January, 1958

An article appeared in the January issue of the National News announcing the First Annual NSS Bowling Tournament which was only open to male members of the Society. The event was to be held on May 2-4, 1958, at Brannan's Bowl in McKees Rocks, Pennsylvania.

#### January, 1997

National Slovak Society Assembly 160 member, James Czarny, was recognized in the National News for bowling a perfect 300 game at the Aquamarine Lanes. It was the first 300 game rolled in the 16 year history of the lanes.

## ASSEMBLY 039

### Uniontown, PA

Over fifty members and guests attended our annual Christmas Party at the Knights of Columbus social hall in December. Following a delicious catered lunch, a memorial service was held for the twenty-two members that died during 2016. During the annual meeting the following were elected to serve in 2017:

President, John G. Payerchin  
Vice-President, Timothy Schwer  
Secretary, Paul M. Payerchin, Jr.  
Treasurer, Nancy Schwer  
Trustee, Anthony Bartock  
Trustee, Rita Leonard  
Agent Trustee, Tom Kocis  
Youth Trustee, Mackenzie Payerchin

Mark and Ellie Saner were the winners of the 32" HD Smart TV. \$394 was collected in our Chinese/Slovak Auction for the PVR Fund. Members voted to double that amount for the "Memorial Tree" in the home office. It was so wonderful to see happy children running around. Thanks to the home office for the donated door prizes and giveaways that were enjoyed by all.

Our schedule of meetings for 2017 is as follows:

**"Pre-Lenten Dinner"** - Sunday, February 26th in the community room of the Eat n' Park Restaurant starting at 6:00 pm.

**Free "Summer Bar-B-Q"** - Sunday, June 11th at the Knights of Columbus picnic pavilion starting at 1:00 pm.

**"Remember 9/11 Dinner", and "Stuffers Club" Meeting** - Sunday, September 10th in the community room of the Eat n' Park Restaurant starting at 6:00 pm.

Annual **"Christmas Party"** - Sunday, December 3rd at the Knights of Columbus social hall starting at 2:00 pm. Free to all.

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

**John Payerchin**  
President

## ASSEMBLY L075

### Duryea, PA

Our next meeting will be held on January 15, 2017 at the Grande's Restaurant, 4100 Birney Avenue, Moosic, PA at 2:00 pm for installation of officers.

For more information contact Lehrae Ann Edwards at 570-457-8402.

**Lehrae Ann Edwards**  
Secretary

## ASSEMBLY L102

### Schnecksville, PA

Come and join us on **Sunday, January 8th** for our annual Holiday party for Assembly L102 and Region 14. It will be held at Drew and Sharon Wesnak's home starting at 2:00 pm. Be sure to come and have a wonderful time.

**Sharon Wesnak**  
Secretary

## ASSEMBLY 123

### Coraopolis, PA

As we usher in a new year, let us resolve to make it a productive one for our assembly. We need your participation with new ideas and suggestions. We will do our best to bring them to fruition. You can contact me by phone 724-242-5085, email: wbnkss123@hotmail.com

You can also contact our hard working activities director Mary Maniecki at 412-264-3546 or email: MaryTM4@verizon.net.

On Saturday, March 25th the home office is holding an assembly officers seminar. The purpose is to consider the future of the fraternal assembly and to gather ideas on how to improve them so they better serve their members. I would like one of our younger members (under the age of 30) to attend this meeting. If

you have any interest and think you can contribute please contact me. All your expenses will be paid and the meeting is taking place at the Hilton Garden Inn, Southpointe, Canonsburg. Your input would be greatly appreciated.

Next month look for a list of upcoming activities.

If you have a friend or neighbor who would like to be a member and take part in some of our activities or you have a child or grandchild who would benefit from membership with us receiving college scholarship money, it is a simple procedure to sign up for a life insurance policy or an annuity. NSS has some of the best products in the market. For more details on becoming a member give me a call or you can contact Bill DelMonaco at 412-264-7268, he is a well-qualified NSS insurance agent.

Let's make 2017 a banner year for Assembly 123. With your help, it will be.

**Bill Knoll**  
President

## ASSEMBLY 160

### Lorain, OH

Join us for our Annual Dinner which will be held on January 17, 2017. We will start with a brief meeting at 6:00 pm, 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, II**  
Vice-President

## ASSEMBLY 432

### Fairview Park, OH

Mark your calendars for our Annual Reverse Raffle on February 25, 2017. Details in next issue.

**Shawn Pytel**  
Publicist

*New Years Resolution:*

*I will sign up one new member a month*

## ASSEMBLY 586

### Chicago, IL

Happy New Year to all! Our group celebrated together last month at our annual Christmas party and raised funds for shipment of Operation Support Our Troops America care packages to our troops deployed overseas. We've made this a favorite project for our assembly in past years, accumulating items at every meeting and then delivering them to the warehouse for packing and shipping. The organization depends on donations for shipment of the packages, so we decided that this would be a great alternative to everyone making a white elephant or grab bag purchase.

Our first meeting of 2017 will be held at Old Vilnius Cafe, Darien, IL, on Sunday, April 2 at 2:00 pm. Members will be reminded via email as the date approaches.



The parents of PVR scholarship applicant Alisa Christensen reported that she's been accepted at several universities and is waiting to hear about the President's Scholarship at two other universities and acceptance to Northwestern University. Alisa's ACT score was a whopping 34 (36 being the highest) and her high school GPA is 4.75 out of 4.0 due to the advanced placement classes she takes. She's been employed as a mathematics instructor at Mathnasium for a while now and plans on a career in education. We wish Alisa and all young members bright futures! And older members, too.

**Janet Tomaskovic**  
Secretary

## ASSEMBLY 617/C617

### Ashley, PA

Our first meeting of the year will be held on 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 O617 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

## Spotlight On Eric Riepole

### Records & Distribution Associate



I am the Records and Distribution Associate for the Home Office, but in addition to that I perform a number of other roles for NSS Life. I started my employment here in May 2009 and my position has grown with NSS over the years.

As our member numbers have grown, so has the need for mailing output. Within my tenure here we have modernized the way in which we produce and distribute premium notices, dividend statements, annuity statements, and many others. Distributing the majority of this outgoing information is one of several functions I perform here.

In addition, I am responsible for record storage, such as filing Life Insurance and Annuity files, archiving claims, tax forms, and any other records of old. Also, I coordinate the maintenance around the office and grounds.

My favorite job is to decorate the Home Office for Christmas. I am given the great pleasure to put up 4 different Christmas trees around the office along with many other decorations. My personal favorite tree is the one featured in the picture with me. This tree is in our lobby, and it is decorated with the many handcrafted ornaments that our talented members have made and submitted to our ornament contest over the years.

Thank you so much for the opportunity to work with you. I hope you had a very Wonderful Christmas and I wish you a Blessed New Year.

*Visit our website at [www.nsslife.org](http://www.nsslife.org)*

## Assembly L075

Our assembly assisted the US Postal workers for their Join Hands Day on May 14 at the Knights of Columbus Hall, Pittston PA. In attendance were: President Gary Edwards, Secretary/Treasurer Lehrae Ann Edwards, and Gary & Dorothy Collins.



Wilkes Barre V A day for bingo and a pizza party for our veterans was held on August 7. Attending were: Region 2 President Marlin Petro-Wesnak, Assembly 75 President Gary Edwards, Allie and Adam Lazar, youth circle members, Secretary Lehrae Ann Edwards, and Gary and Dorothy Collins.

The fraternal summer picnic was held on July 24 at the Mercateli-Segelia Park Moosic, PA.

Members brought a covered dish and items for the Chinese auction which was conducted by Marlin Petro-Wesnak Region 2 President. Fraternal Director Bill Wesnak cooked up hotdog's and hamburgers. Members in attendance were: President Gary Edwards, Secretary-Treasurer Lehrae Edwards, Madison Petro, Allie Lazar, Gary & Dorothy Collins, Debbie Wesnak, Marlin Petro-Wesnak Region 2 President, Fraternal Director Bill Wesnak, Good Will Ambassador Joe Gorgol, Adam Lazar, Samantha Wesnak, Joe and Catherine Janichko and 1 guest; Karen Richardson from the Duryea Betterment Committee.



Our Assembly members assisted the Catherine McAuley Center of Scranton with their fundraiser of beautiful baskets. Secretary/Treasurer Lehrae Ann Edwards and Dorothy Collins sold tickets at the Luzerne County Fair and attended the volunteer luncheon in Dallas where the winners of the baskets were drawn.

Assembly 75 did the digital camera with beach accessories basket in memory of the late Lucille Ward who was employed by the center for over 20 years.



Several members attended the 3 day traveling camporee with the Moosic NEPA BSA Council in October to Niagara Falls, NY. The Scouts camped at 4 Mils Island and visited Corning Glass Museum, Vista Power Plant, The Naval Yards in Buffalo NY, Old Fort Niagara, The Aquarium, The Maid of the Mist Boat Ride, The Gorge Museum, Cave of the Winds and Top Of The Falls Restaurant. Shown at the Maid of the Mist are; Dorothy Collins, Adam Edwards, Adam and Allie Lazar, Karen Richardson, Secretary/Treasurer Lehrae Ann Edwards and Good Will Ambassador Joseph Gorgol.



**Lehrae Ann Edwards**  
Secretary

## Assembly 617/C617 - Matching Funds Project



**Rev. Noss of Centenary United Methodist Church; Father Dang of St. Leo's/ Holy Rosary Church; and Rev. Tanner, of Ashley Presbyterian Church.**

Assembly 617/C617 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 also give donated turkeys with all the trimmings to those in need, and we give the children a Christmas gift. They are very grateful.

This fundraiser was held in November at the St. Leo/Holy Rosary Church 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 our members took up a monetary collection at the service for the pantry. We are proud to announce we made \$490.00 this year. Afterwards we gathered in the church hall for light refreshments and fellowship.

**Rose Mary Strish**  
President



## Assembly L002 News

Our annual business meeting and fellowship was held after mass at the Holy Name of Jesus Church. A luncheon was also held at Vazzy's Restaurant. Assembly members brought used or torn American Flags for proper disposal by the local VFW.

Members also brought non-perishable food items which were donated to the Sterling House of Stratford, CT.

**Kristin Toman**  
Financial Secretary

## Region 14 National Project

Members of Region 14 gathered together to fill backpacks with food for our new national project: Blessings in a Backpack. The Assembly has paired up with a local elementary school in Allentown to provide these much-needed “blessings.”

After the bags were filled, Directors Drew Wesnak and Abigail Gross delivered over 60 backpacks to the school, just in time for Thanksgiving.



Photo L to R: Drew Wesnak, Director; Karen Boardman, School Principal; Ali Dykeman, Guidance Counselor; and Abigail Gross, Director



The school principal and guidance counselor were so appreciative on behalf of the students who will receive and truly need these “blessings.”



## Assembly 813

Members of Assembly 813 recently enjoyed a volunteer appreciation dinner in Panama City Beach, Florida. The weather was beautiful for enjoying the beach before dinner. After a wonderful meal, time was spent talking about all the volunteer projects our assembly has participated in this year. Our projects helped senior citizens and youngsters, helped with housing, and provided food for the less fortunate. We always feel good about helping others, but we also enjoy getting together to work, or sharing good times. Camaraderie and games were enjoyed by all.



Members of the assembly saved their change for the Brown Bag Program, which provides food each month for a senior

citizen. We do this as a Matching Funds project so that means another senior citizen will receive food for a year.

We also donated toys for the Toys for Tots program both in Englewood and in Dothan. Mike Walton, USMC Ret., upon seeing we donated several wooden trains with stacking blocks (among other toys and stuffed animals) told us that the Toys for Tots train logo was designed by Walt Disney himself in 1948. Who Knew??

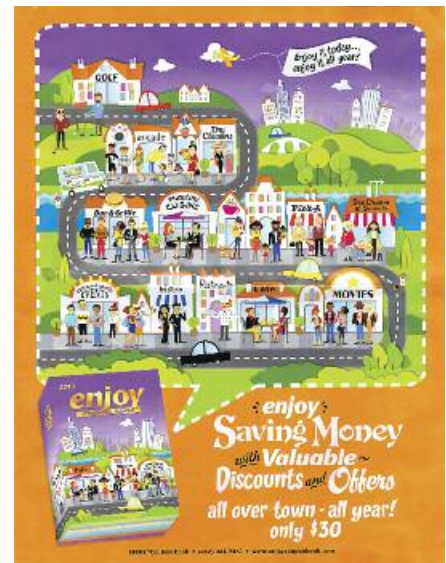


Mary Jo Holker  
Secretary

## Assembly 123 Members



Pete Longstreth and Lou Boettner are “*veterans helping veterans*” by volunteering at the bingo and pizza night at the Veteran’s Hospital.



As part of our NSS National Project, “Blessings in a Backpack,” NSS Life is selling Enjoy coupon books. The books are filled with valuable money saving coupons for casual and upscale dining as well as discounted admissions to venues and services that benefit the entire family. The coupons in the book are only valid for the Pittsburgh area market place.

The cost of the book is \$30.00, plus \$3.00 shipping if needed. **All of the proceeds will benefit Blessings in a Backpack to help support needy children that may not have enough food at home on the weekends.**

Your support for this most worthwhile cause is greatly appreciated. Please email: [lkorte@nsslife.org](mailto:lkorte@nsslife.org) for orders and delivery arrangements.



*Do Nového roku veľa šťastia, lebo je krásne,  
veľa zdravia, lebo je vzácne,  
veľa lásky, lebo jej je málo  
a veľa všetkého, čo by za to stálo.*

*Hviezda na nebi svieti  
a deň za dňom letí.  
Do konca roka je už len krok,  
tak Ti želám šťastný a krásny nový rok...*

**Radostný a Požehnaný Nový Rok 2017**



## NOVOROČNÉ VINŠOVANIE

Dneska je prvý deň v roku, prišiel som vám zavinšovať trochu, aby ste mali po celý rok zdravia, šťastia, pokoja stáleho a pudelára nikdy prázdneho.

Pri akom zdraví Nový rok vítame, nech tak aj po dvanásť mesiacov ostane, ako pri stole, tak aj v rodine, a Bože daj aj na hospodárstve.

A ja vám viňčujem na ten Noví rok na poľu urodu, v dome zlahodu, v šercu pohodu, na Hodi hodu hodu, na dvore hudu hudu, žebi še vam dzifka vidala, parobek ožeňil a naj vešele i ščešľive budu!

Ja vam do noveho roku viňčujem, žebi sec maľi teľo urodi jag na jar vodi, teľo pecňoch v peci jag kameňoch na medzi a teľo laskavich slovoch kolo sebe jag chvizdoch na ňebe.



**1. január - Deň vzniku Slovenskej republiky** - Oslavujeme ho od roku 1993, na počesť vzniku samostatnej Slovenskej republiky.

### **Mária, Matka Kráľovná rodín, voláme k Tebe!**

Je toľko rodín, ktoré sa ocitajú v bezvýhodiskovej situácii. Potrebujú Tvoju bezpečnú ochranu a Tvoju pomoc.

Je toľko rodín, ktoré sú v kríze viery a v blude. Potrebujú Tvoju jasnosť, Tvoju istotu, Tvoju odvahu viery.

Je toľko rodín, ktoré sú v núdzi a v tiesni. Potrebujú Tvoju pomoc a Tvoj prihovor.

Je toľko rodín, ktoré sú v slabosti a v zlyhaní. Potrebujú Tvoju silu a Tvoju čistotu.

Je toľko rodín, ktoré sú bezradné pri ťažkostiach vo výchove. Potrebujú Tvoju materskú lásku a Tvoju formujúcu ruku.

Je toľko rodín, ktoré sú rozvrátené pre neľásku. Potrebujú Tvoju dobrotu a Tvoje láskyplné pochopenie.

Mária, Matka a Kráľovná rodín, pros za nás, sprevádzaj nás a žehnaj nás. Amen.



### **Traja králi**

Záverom vianočného obdobia bol sviatok Troch kráľov 6. január. Zvyky, ktoré sa spájali s týmto dňom, sú typickým príkladom prelinania staroslovanských obyčají obohatených prvkami rímskej kultúry s kresťanskými obradmi. Patrilo k nim napríklad svätenie vody, ktorá takto získala silnejší účinok. Typická bola aj koleda—obchôdzka kňaza so sprievodom po domácnostiach. Počas nej sa nad izbové dvere kriedou písali posledné dve číslice letopočtu a iniciálky troch biblických mudrcov (kráľov) G.M.B. (Gašpar, Melichar, a Baltazár), podľa ktorých tento deň dostal svoje meno.

**20 - G + M + B - 17**





# 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 Annual Payment	Female 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 Annual Payment	Female 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



NATIONAL SLOVAK SOCIETY OF THE UNITED STATES OF AMERICA

A Fraternal Benefit Society

Application for Life Insurance

NSS Life Anniversary Offer

Assembly/Circle #: \_\_\_\_\_

Certificate #: \_\_\_\_\_

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

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

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

**3. Health Questions:**

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

**Except as may be provided in a Conditional Receipt, bearing the same date and payment as shown in this application, no insurance will take effect unless and until: (1) this application is approved by the National Slovak Society of the United States of America; (2) a certificate of life insurance is issued; and (3) the full first premium is paid. All such conditions must be met while the health and other factors affecting the insurability of the Proposed insured remain as described in this application.**

The above answers are correct to the best of my knowledge and belief. I am enclosing the initial premium and understand that: the insurance applied for will become effective on the date this application is approved by the Home Office of the National Slovak Society of the USA; and, a certificate is issued and delivered to the proposed insured, while the health and insurability remain as stated in this application. Should the application be declined, the amount paid will be returned in full.

I hereby authorize and instruct any licensed physician, medical practitioner, hospital clinic or other medically related facility, insurance company, the Medical Information Bureau or other institution or person that has any records or knowledge of me or my health (or of my family members) to give the Underwriting Department of the National Slovak Society of the USA or to its re-insurers, such information so that they can evaluate my application for benefits. Such information may not be given to anyone else unless I authorize it in writing. I may revoke this authorization at anytime, but if I do not, it will expire twenty-four (24) months from this date. I may receive a copy of this form if I request it anytime.

Signed at: \_\_\_\_\_ This \_\_\_\_\_ day of \_\_\_\_\_, 20 \_\_\_\_\_

\_\_\_\_\_  
Proposed Insured (Age 18 or older)

\_\_\_\_\_  
Owner, if other than Proposed insured

\_\_\_\_\_  
Witness (Licensed Agent and Number where required)

\_\_\_\_\_  
Parent or Legal Guardian  
(Required if Proposed Insured is under Age 18)

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

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

Non-Profit Org.  
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.

