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HERSHEY LODGE, HERSEY, PA | JUNE 24-28, 2018

National Slovak Society of the United States of America

Národné Noviny
Happy New Year!

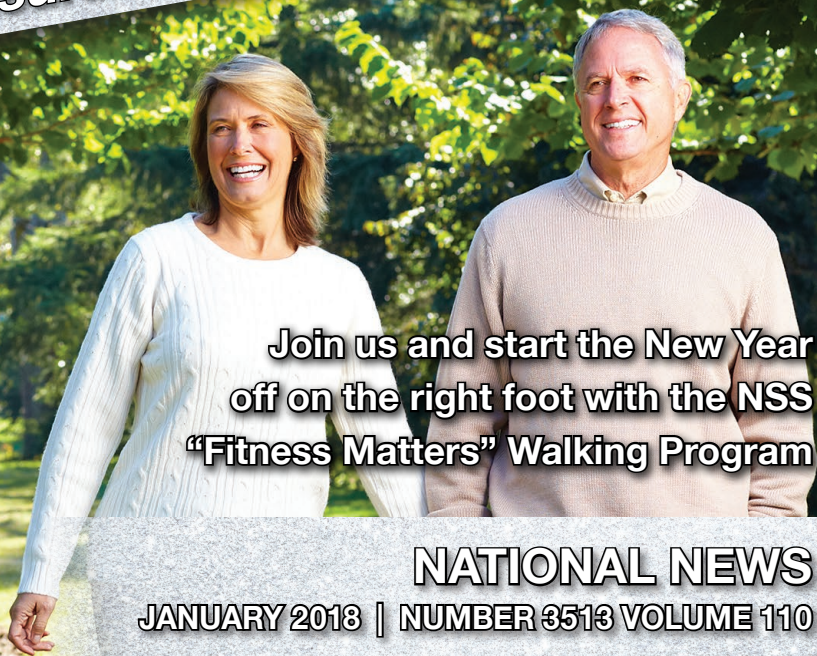
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NATIONAL NEWS

JANUARY 2018 | NUMBER 3513 VOLUME 110



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NSS EXECUTIVE OFFICERS

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

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

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

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Reverend Monsignor Thomas V. Banick,
Spiritual Advisor

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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On Page 18, you will find a Slovak Word Search. Find the words and send it into the Home Office (ATT: Pam Blum -Slovak Word Search). The first 5 people with the correct entries will be awarded a prize from the NSS.

Activities At A Glance

REGION 2

January 15
February 10
February 15
April 15
October 14

Assemblies L075, 0617

Assembly L075, Meeting, Grande's Restaurant, Moosic, PA at 2:00 pm
Region 2, Meeting, Perkins Restaurant, Pittston, PA (Time to be announced)
Assembly 0617, Meeting, Pierce Street Deli, Kingston, PA (Time to be announced)
Assembly L075, Meeting, Grande's Restaurant, Moosic, PA at 2:00 pm
Assembly L075, Meeting, Grande's Restaurant, Moosic, PA at 2:00 pm

REGION 5

January 9
January 21
February 7
March 3
March 12
June 10
September 10
December 3

Assemblies P38A, 0039, 0100, L105, 0108, 0123, L161, 0377, 0434, 0441, 0588, 0737, 0774

Assembly 0441, Meeting, Local Restaurant, West Mifflin, PA at 7:00 pm
Assembly 0108, Delegate Meeting, Strom residence, Baldwin, PA at 2:00 pm
Assembly L161, Meeting, Eat'n Park, Homestead, PA at 7:00 pm
Assembly 0737, Meeting, Carol Godor's residence, North Huntingdon, PA at 1:00 pm
Assembly 0039, Meeting, Eat'n Park Community Room at 6:00 pm
Assembly 0039, Summer Barbeque, Knights of Columbus Picnic Shelter at 1:00 pm
Assembly 0039, Meeting, Eat'n Park Community Room at 6:00 pm
Assembly 0039, Christmas Party, Knights of Columbus Hall, Uniontown, PA at 2:00 pm

REGION 8

January 14
January 21
February 20
February 24

Assemblies 0004, 0070, 0160, 0432, 0595

Assembly 0432, Tobogganing, Strongsville Chalet, Strongsville, OH at 6:00 pm to 9:00 pm
Assembly 0004, Meeting, Mildred Havir's residence, Westlake, OH at 2:00 pm
Assembly 0160, Meeting, Slovak Club, Lorain, OH at 7:00 pm
Assembly 0432, Reverse Raffle, Tony K's, Berea, OH at 7:30 pm

REGION 14

January 14
January 21
January 28

Assemblies R059, L102

Region 14, Christmas Party, Wesnak's residence, Whitehall, PA at 2:00 pm
Assembly R059, Meeting, St. Nicholas Orthodox Church (after Liturgy)
Assembly L102, Meeting, Wesnak's residence, Whitehall, PA at 2:00 pm

REGION 15

Assemblies L002, 0028

No activities at this time

AT LARGE

January 21
February 4
February 11
February 15
April 1
September 2
November 4

Assemblies R019, L040, 0110, 0236, 0267, 0381, 0554, 0568, 0586, 0705, 0731, 0800, 0813

Assembly 0110, Christmas Party, Trattoria L'incontro, Astoria, NY at 2:00 pm
Assembly 0554, Meeting, Jim Stricek's residence, DuBois, PA at 2:00 pm
Assembly R019, Meeting, Hot Dog Heaven at 12:00 Noon
Assembly 0617, Meeting, Pierce Street Deli, Kingston, PA (Time to be announced)
Assembly 0554, Meeting, Jim Stricek's residence, DuBois, PA (TBA)
Assembly 0554, Meeting, Jim Stricek's residence, DuBois, PA (TBA)
Assembly 0554, Meeting, Jim Stricek's residence, DuBois, PA (TBA)

From The President's Desk...



David G. Blazek, FIC
President, CEO

Wow! Another year is upon us. On behalf of my entire family, the Board of Directors and the Home Office Staff, I wish you a very Happy and Healthy New Year. This year will be very busy with the upcoming convention in June. There is much planning that goes into holding a successful convention and we try very hard to cross all our T's and dot our I's in preparation for the event. I made a trip along with our Secretary/Treasurer Linda Strom, Chair of the Board Joe Stefka and Fraternal Activities Coordinator Pam Blum, to Hershey Lodge a couple of weeks ago to start the process of planning this event. So mark your calendar for the week of June 24th if you plan on attending as a delegate. Remember, this is the time where the delegates help set the course of the NSS for the next four years by electing the Board that will oversee the growth and operation of the Society. Speaking of growth, I am sure you saw our 3rd quarter results by now and we are currently working on the year end numbers. 2017 will go down as another great year of growth for the organization both in number of members and total assets and surplus.

News of Narodniars

Wishing a Happy Birthday to former Home Office staff members Karen Lynne Orban and Cathy Lydic, and also to Else Resosky, Tod Wilcock, Susan Payerchin and to daughter Shannon Woods, and to all other members celebrating in the month of January.

Wishing a speedy recover to Annette Stefka who underwent heart surgery in early December and is on the mend. Annette is the loving wife of Chair of the Board Joe Stefka.

And last but not least; congratulations to Board Member Abby Gross and husband Mike on the birth of their 3rd son, Spencer Patrick, who came into this world on November 19, 2017.

New Year's Resolution

Each year I think we all have great intentions to change something in our life by making a New Year's resolution that we hold to for a short period of time before it falls by the wayside. I have an idea that if you follow, will benefit you for the entire year and even longer. Resolve to ask your tax preparer how much you can contribute to your IRA and then make that contribution. You will benefit from paying less taxes and help to insure a bigger nest egg at retirement. This resolution is one you can keep, and do each year and reap the benefits for many years to come.

A View On Aging

(From George Carlin)

Do you realize that the only time in our lives when we like to get old is when we're kids? If you're less than 10 years old, you're so excited about aging that you think in fractions. "How old are you?" I'm four and a half! You're never thirty-six and a half. You're four and half, going on five! That's the key.

You get into your teens, now they can't hold you back. You jump to the next number, or even a few ahead. "How old are you?" I'm gonna be 16! You could be 13, but hey, you're gonna be 16! And then the greatest day of your life! You become 21. Even the words sound like a ceremony. YOU BECOME 21. YESSS!!!!

But then you turn 30. Oooohh, what happened there? Makes you sound like bad milk! He TURNED, we had to throw him out. There's no fun now, you're just a sour dumpling. What's wrong? What's changed?

You BECOME 21, you TURN 30, then you're PUSHING 40. Whoa! Put on the brakes, it's all slipping away. Before you know it, you REACH 50, and your dreams are gone....

But wait!!! You MAKE it to 60. You didn't think you would! So, you BECOME 21, TURN 30, PUSH 40, REACH 50, and make it to 60.

You've built up so much speed that you HIT 70! After that, it's a day-by-day thing, you HIT Wednesday!

You get into your 80's, and every day is a complete cycle; you HIT lunch; you TURN 4:30; you REACH bedtime. And it doesn't end there. Into the 90's you start going backwards; "I was JUST 92."

Then a strange thing happens... If you make it over 100, you become a little kid again. "I'm 100 and a half!" May you all make it to a healthy 100 and a half!!!

Next month, I will share his views on How to Stay Young.

Punography Of The Month:

Two silk worms had a race. They ended up in a tie.

Important, Important!

Attention: Please clearly designate on your check, the **tax year** on any IRA/Roth contributions you make through April 15, 2018.



A Page From My Notebook...

Linda M. Strom, Secretary/Treasurer

Email: lstrom@nsslife.org



Happy 2018

Happy 2018 has special meaning this year as we celebrate the day-to-day health improvement of Annette Stefka, Assembly 0588 Secretary and wife of NSS Chairman of the Board, Joseph Stefka, Jr. I call her our little Energizer Bunny as she is always on the move, is an avid daily runner, always thinks of others first, is always there to help anyone in need and cares about everyone. Chairman Stefka comes in to the office every other week for Investment Committee Meetings and with him arrives a treat from Annette with the most loveable little poems written by Annette for the staff. All of us at the Home Office are keeping you in our thoughts and prayers Annette for a "Speedy Recovery!"

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.

It's That's Time Again - NSS 37th Quadrennial Convention

The first of several 37th Quadrennial Convention information packets will go out the first week of January to all Assemblies and Regions with information pertaining to convention delegate representation and all forms required for the election of delegates. Once elected the delegate registration form must be

filled out for each delegate (and alternate if elected) and returned to my office **No Later** than March 23, 2018 for verification. Be on the lookout for this first 37th Quadrennial Convention Packet. **Make sure you announce the date, place and time of your assembly and/or region meeting for the purpose of electing delegates in the "National News" newsletter. This will ensure that your meeting is "official" and your delegates are approved.**

Pre-Convention Region Visits

Once again we will be scheduling Pre-Convention Region visits to bring you up-to-date on convention plans and agenda topics. We have begun to contact our Region Officers to determine a meeting date. Once dates are determined Assembly and Region Officers should stress the importance of attending these meetings to their members. This is an opportune time to ask questions prior to the convention.

Electronic Version of National News

I continue to receive requests from members asking for an electronic version of our Newsletter instead of having it sent in the mail. First let me thank you for this request as it saves the NSS from incurring the cost of postage. For those of you who would also prefer an electronic version, they are available on our website at www.nsslife.org. Go to our site and scroll down until you see National News Magazine followed by the month and year of the latest magazine. Then click from there to open and enjoy. For those who prefer 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.

2017 Fall Board Meeting Minutes

The 2017 Fall Board Meeting was opened and called to order at 9:00 am on November 18, 2017 at the NSS

Home Office in McMurray, PA by Chairman of the Board Joseph Stefka, Jr. After a few brief remarks he turned the meeting over to President & CEO David G Blazek for the remainder of the meeting. President Blazek asked for a moment of silence in memory of all our dearly departed. All Board members were present along with: Legal Counsel P. Ronald Cooper, Esq.; NSS Sales Director Greg Felton; NSS CPA Donald Reddinger, RWGD; AQS Asset Manager Larry White and NSS Fraternal Activities Coordinator Pam Blum.

All Bond Sales, Exchanges and Purchases through September 30, 2017 were ratified and all Mortgages reviewed. Minutes of the 2017 Summer Board Meeting were approved with revisions.

Sales Director Greg Felton presented the Sales Directors Report highlighting: 2017 Sales; Membership and Agent Growth; New Business; and discussion on the new DOL rule. CPA Donald Reddinger presented an Overview of the 3rd Quarter 2017 Financials which showed an increase in Total Assets (\$1.1B), Surplus (\$47.8mm) and Net Income (\$5.1mm) with Total Solvency (less IMR and AVR) at 105.6%. CPA Reddinger presented an overview of IMR and AVR reserves, what their purpose is and how/where they are reported.

The Fraternal Activities Coordinator's Report, presented by Fraternal Activities Coordinator Pam Blum, presented those activities that are coming up in 2018. The 2018 Golf Tournament will be held July 14-15 at Tam O'Shanter Golf Club in Hermitage, PA. The 2018 United Slovak Fraternal's Bowling Tournament will be held April 20-21 at Eastway Lanes in Erie, PA and the 5th Annual NSS Night at PNC Park is scheduled for Friday, June 15th. An update of the Fitness Matters and American Hearing Benefits programs was also presented.

NSS Asset Manager Larry White, AQS, presented his report, providing the following: Portfolio Metrics showing Book Yield of 4.69%, Portfolio Quality of A2/A, Effective Duration of 8.4 and Modified Duration of 9.3; followed by a discussion on Buys, Liquidations and NAIC 3+ positions.

(Continued on Page 11)

2017 Third Quarter Statement Recap

statement as of September 30 2017

	Sept 2017	Dec 2016		Sept 2017	Dec 2016
Net Admitted Assets:			Summary of Operations:		
Bonds	\$1,061,237,665	\$985,156,489	INCOME:		
Preferred Stocks			Premium & Annuity Considerations	\$116,237,648	\$165,020,054
Common Stocks	1,363,983	1,305,635	Net Investment Income	36,028,117	45,330,095
Mortgage Loans on Real Est	6,100,051	6,137,977	Amortization of Interest		
Certificate Loans	707,658	723,674	Maintenance Reserve	451,547	648,623
Real Est Occupied by Society	795,288	733,928	Income Sub-Total	\$152,717,312	\$210,998,772
Cash on Deposit	21,386,500	19,521,014	EXPENSES:		
Electronic Data Equipment			Death Benefits	\$4,354,093	\$4,621,954
Uncollected Premiums	153,406	165,120	Matured Endowments	9,848	28,218
Investment Income Due	13,988,735	11,788,643	Annuity Benefits	65,074,707	84,872,077
TOTALS	\$1,105,733,286	\$1,025,532,480	Disability, Accident, Health Bene	3,292	4,287
Liabilities & Unassigned Funds			Surrender Benefits	590,477	553,510
Aggregate Reserve	\$984,119,000	\$913,883,000	Interest On Deposit Type Contr	5,763	14,849
Deposit-type Contracts	59,894,500	54,913,000	Increase In Aggregate Reserve		
Certificate Claims	225,000	225,000	for Life Contracts	70,236,000	102,894,000
Commissions Due	182,000	140,000	Commissions On Direct Business	3,285,369	4,262,800
Refunds Due and Unpaid	425,000	425,000	General & Fraternal Expenses	3,591,418	4,721,753
General Exp Due	1,782,000	1,748,000	Insur, Taxes, Licenses, Fees	158,504	178,778
Retain'd by Society as Trustee	1,864	152,161	Expense Sub-Total	\$147,309,471	\$202,152,226
Asset Valuation Resv (AVR)	6,471,500	5,543,500	SUMMARY:		
Interest Maintenance Resv (IMR)	4,762,436	4,939,745	Net Gain From Operations		
Contingency Reserve	150,000	150,000	Before Refunds To Members	\$5,407,841	\$8,846,546
Unassigned Funds	47,719,986	43,413,074	Refund To Members	(300,186)	(419,194)
TOTALS	\$1,105,733,286	\$1,025,532,480	Net Gain From Operations		
Surplus Account:			After Refunds To Members	5,107,655	8,427,352
Beginning Surplus	\$43,563,074	\$36,158,022	Net Realized Capital Gains	7,504	(105,674)
Net Income	5,115,159	8,321,678	TOTAL NET INCOME	\$5,115,159	\$8,321,678
Change in Net Unrealized					
Capital Gains or (Losses)	111,799	259,765			
Change in Nonadmitted Assets	7,955	320			
Change in Valuation Reserve	(928,000)	(1,176,700)			
Aggregate Write-ins for Gains					
and Losses in Surplus		(11)			
Net Change in Surplus	4,306,913	7,405,052			
Surplus At Statement Date	\$47,869,987	\$43,563,074			

Linda M Strom
Secretary/Treasurer, CFO

Fraternal Matters...

By: Pam Blum
Fraternal Activities Coordinator
Email: pblum@nsslife.org



A **New Year's resolution** is a tradition, most common in the Western Hemisphere but also found in the Eastern Hemisphere, in which a person resolves to change an undesired trait or behavior, to accomplish a personal goal or otherwise improve their life.

6 Healthy and Realistic Resolutions for 2018

We all tell ourselves that in the coming year we're going to completely stop eating junk food, work-out 4-days a week at the gym, and walk to work every day even when it's 8-miles away. However, making health vows that are too big may be the very thing that ruins your efforts.

Experts note that around half of us make New Year's Resolutions, and only 1/2 of that group makes it past mid-January. So, instead of deciding to lose 50-pounds by March, here are six realistic goals that can improve your well-being and that you can build on...

1. Cut Down on Smoking - If you're a pack-a-day smoker, it's probably a lot to ask to cut out smoking completely by February. Cold turkey may work for some, but reducing cigarettes gradually may make it more manageable for you (without the associated rage or grumpiness).

2. Take a Daily Walk - You don't have to sign up for an expensive gym membership to get some exercise, when you have 2-feet and endless pavement outside. If you're finding it difficult to get out of your seat at the office, set aside 15 to 20-minutes of your lunch break to step outside. NSS Fitness Matters walking program could help. Contact Pam Blum for your free pedometer and welcome kit and start walking for a healthier you!!

(pblum@nsslife.org or 800-488-1890)

3. Reduce Junk Food Intake - No one said you can't have the occasional bowl of ice cream or a greasy burger, but having them every day might start to add up. If you're biting your fingernails trying to get through a food craving, then the key is to focus on how to deal with the cravings.

4. Have Your Hearing Checked - A study by Johns Hopkins University reports that people with hearing loss are significantly more likely to develop dementia over time than those who retain their hearing. NSS has partnered with American Hearing Benefits so that our members may enjoy the benefits of hearing help at a discounted rate.

(Additional information on page19)

5. Worry Less - Yes, this can be easier said than done, but a big part of worrying is coming up with worst-case scenarios in our head that probably won't happen. Worrying can be a necessary thing to avoid getting you into a bad situation, but overdoing it will prevent you from thinking it through clearly. Stress can really have a bad affect on your overall health.

6. Celebrate Successes - Instead of changing a bad habit, why not start acknowledging the things you're doing right? We're so programmed to think we're falling short that we forget to give ourselves a pat on the back once in a while when we've achieved something.

Up Coming Events in 2018...

PVR Scholarship Applications Now Available

Attention 2018 Graduating Seniors. NSS is accepting requests for applications for the PVR Scholarships. The scholarship is for \$2,000 payable in \$500 installments over four years. Below are the guidelines that you must meet in order to be eligible.

1. 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.

2. 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 me, Pam Blum, at 724-731-0094 or email me at pblum@nsslife.org to see if you qualify to request an application. Deadline for Applications is May 1, 2017

2018 Bowling Tournament

The United Slovak Fraternals Bowling Tournament will be held Friday & Saturday, April 20-21, 2018 at the Eastway Lanes in Erie PA. Hotel accommodations and registration form will be in the February edition of the National News. This gives you plenty of time to put together a team. I must admit, my team "The Defenders", has captured the title of "Better Luck Next Year" 2 years running....



Have a Happy, Healthy & Prosperous New Year!



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
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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.

Is choosing a Medicare plan giving you a headache?

- Be sure you don't miss important deadlines to enroll upon turning age 65 or retirement
- Learn about the Medicare plans that are offered in your area
- Understand the differences between Medicare Parts A, B, C, D
- Learn the differences between Medicare Advantage Plans and Medicare Supplement (Medigap)
- Understand the different tier levels for prescription drugs and how that affects your copays
- Learn about the assistance available for those with low income and disability (Medicaid, PACE, PACENET)

At NSS Life we now have a certified Medicare Department to assist you.
 Contact us to schedule a personal consultation
 @ 1-800-488-1890

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

Current Interest Rates

Effective since 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.

From the Sales Department...

By Greg Felton, CLU, ChFC
Sales Director



New Year - New Plan

Have you given any thought to a New Year's resolution? Every January 1st millions of us decide to quit smoking, lose weight, exercise, save more money or something else. These are worthwhile goals and I would encourage you to follow through on your ambitions. The reality of the situation is that most people start with the best of intentions but within a few weeks they slip back into their old habits. Why does this happen? Well part of the reason is that change is hard. We are creatures of habit and like to do what we've always done. So making a new habit becomes tough. Supposedly it takes at least 30 days to form a new habit. Rest assured the vast majority of resolutions will never make it to 30 days.

Here is an old story that Forbes magazine reported on some Harvard MBA students. They were asked to write out their plans. 3% wrote out a plan, 13% had a plan in mind and 84% did nothing. Then ten years later this same group was re-interviewed. The follow up results are staggering. The 84% that had no plan did well and certainly were not starving. However, the 13% that had a plan in mind made twice the money. And the 3% with a written plan made ten times the money.

In Alice in Wonderland, Alice asks the cat which way to go? The cat replies, where do you want to go? Alice says it doesn't matter. And the cat replies then any road will take you there. The point is simple:

It is a proven fact that people who write out their plans or goals do better than those that do not.

So what should you do? First, if you have a goal in mind, make it a SMART goal: specific, measurable, attainable, relevant and timely. Then break it down into little parts because life is a cinch by the inch but hard by the yard. Then read your goal(s) every day and believe that you can do it. A positive mental attitude will work wonders. Then get started now. The law of inertia says that a body at rest tends to remain at rest unless acted upon by an outside force. You are the outside force and must move yourself towards the goal. No one can do it for you – you must step up and take responsibility for your actions.

On your way to the gym think how good you will feel one year from now when your physical health is improved. If you don't do something then one year from now you will be sorry you didn't take action when you first thought about it. Nothing is easy. We have to work for everything – but that is really one of the joys in life. Life is a journey not a destination. Enjoy the trip but at least have a roadmap handy. So make up your mind, get started and take that first step – you'll be glad you did.

Thought for the Month

Remember the four things that can never be recovered:

- 1) a thrown stone;
- 2) the word once spoken;
- 3) a missed event and
- 4) time.

Life hint #4

Having a baby?
Review your life insurance.

LIFE HAPPENS
A MOMENT AWAY FROM

Who Needs LIFE INSURANCE?

If someone relies on you financially, chances are you need life insurance—or more of it—in case you were to die prematurely. No one likes to think about death, but so many people don't have life insurance or enough of it, including:



The Invincibles

84% say most people need life insurance but only 59% own it

The Shortchangers

More than 20% of life insurance owners say they don't have enough



The Significant Others

39% wish their spouses or partners had more life insurance

The Confused

8 out of 10 say a married person with young kids needs life insurance, but only 60% feel a single parent needs it



The Millennials

42% think they wouldn't qualify for life insurance although it's easiest to qualify when you're young and in good health

Why do people purchase life insurance?



85% cover burial and final expenses



67% help replace lost income of a wage earner



52% supplement retirement income



63% transfer wealth or leave an inheritance



54% help pay off mortgage

WHAT'S KEEPING THEM FROM GETTING COVERAGE?



66% say "it's too expensive" We say, "Did you know that 8 in 10 overestimate its true cost?"



66% say "I have other financial responsibilities" We say, "How will the mortgage or rent and bills get paid if you are no longer here?"



54% say "I have as much as I need" We say, "When was the last time you did a life insurance check up?"

To learn more about if you need life insurance and how to get it, visit www.lifehappens.org

LIFE HAPPENS
A MOMENT AWAY FROM

LIMA

SOURCE: 2012 Enamer Study by Life Happens and LIMA (www.lifehappens.org/enamer)

2018 CONVENTION CAMPAIGN

Here is an exciting opportunity for you to help NSS while earning some extra cash. Here is our pre-convention contest for all recommenders and fraternal agents only to celebrate our 2018 Quadrennial Convention in Hershey, PA.

From **December 1, 2017** through **May 31, 2018 (6 months)** every eligible recommender or application written will earn you prize chances. NSS will award four prizes: one for the person with the most recommenders or applications. Then three random prize winners will be chosen by drawing at the convention. You earn one chance for the first recommender/app, two for the second one, three for the third, and son on. (i.e. 5 recommenders would get you 15 chances)

So the more recommenders/applications you submit the greater the number of chances you will have to earn a prize:

2018 CONVENTION CAMPAIGN PRIZES	
1st Prize	\$500
2nd, 3rd & 4th Prize.....	\$250 per person

Only one prize per person. Attached is the recommender form so you can begin immediately. Eligible recommender or application subject to approved and issued by NSS. Winners need not be present.

All eligible recommenders will receive \$25 (\$10 on youth term apps). This is a great time to share your NSS experiences with family and friends. Good luck to you!

2018 Convention Campaign Recommender

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.



Youth Circle Magazine - Winter 2018



Brain Teasers

Q: I'm tall when I'm young and I'm short when I'm old. What am I?

A: A candle.

Q: In a one-storey pink house, there was a pink person, a pink cat, a pink fish, a pink computer, a pink chair, a pink table, a pink telephone, a pink shower— everything was pink! What color were the stairs?

A: There weren't any stairs, it was a one storey house.

Q: What has hands but can not clap?

A: A clock.

Q: A house has 4 walls. All of the walls are facing south, and a bear is circling the house. What color is the bear?

A: The house is on the north pole, so the bear is white.

Q: What is at the end of a rainbow?

A: The letter W.

Q: What starts with the letter "t", is filled with "t" and ends in "t"?

A: A teapot

Q: A girl is sitting in a house at night that has no lights on at all. There is no lamp, no candle, nothing. Yet she is reading. How?

A: The woman is blind and is reading braille.

Q: You walk into a room with a match, a kerosene lamp, a candle, and a fireplace. Which do you light first?

A: The match.

Q: What gets wetter and wetter the more it dries?

A: A Towel.

Q: You draw a line. Without touching it, how do you make the line longer?

A: You draw a shorter line next to it, and it becomes the longer line.

Q: A cowboy rides into town on Friday, stays for three days, then leaves on Friday. How did he do it?

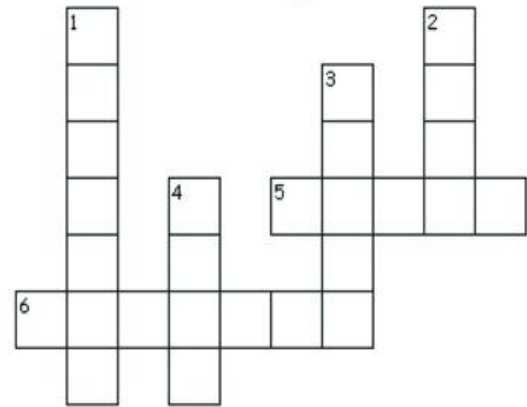
A: His horse's name was Friday.

Q: You walk across a bridge and you see a boat full of people yet there isn't a single person on board. How is that possible?

A: All the people on the boat are married.

February 14 - Valentine's Day -
March 11 - Daylight Savings Time
March 17 - St. Patrick's Day
March 20 - Spring Begins
April 1 - Youth Achievement Award & Fraternalist of the Year Nomination Forms Due

Valentine's Day Crossword



Across

5.



6.



Down

1.



Down

2.



3.



4.



Animal Fun Page

Learn about the fascinating world of caribous!

True or False

1. Some caribou travel 3,000 miles a year.
2. Caribou calves can stand within minutes of their birth.
3. Caribous are not hunted for meat.

ANSWERS

1. T 2. T 3. F Caribous are hunted for their meat as well as for their warm fur.

Caribou Word Search

Words might be horizontal, vertical or backward

R T O E S E R C R D D U N E E A C R R
 O L E B L B O A T A E I S Y O L E E R
 T E I S C A U L N O C O E R E E D S I
 Y S E E I I O V N E R N E O N D T M C
 E O S E Y E B E E A A I L T M B E C E
 E R I I N L I S R E L T N A S I B B U
 L I E D L S R E I N D E E R I E E I A
 A A R M S A A D R S T Y O G S V V A E
 I R L O R R C S O I E E M I E R D B E
 E E T E N E E I E O S S O M M O M Y E

Reindeer
 Migratory
 Calves
 Caribou
 Deer
 Antlers
 Moss

ENRCAIWE E INR CAN
 VRIIE A NUW I L D O M R N D E
 6 I ANM I T T U R C O M P O N E N T S R R O M C C V A R T
 A U L V R T O A G I O I I M O Z Z O V
 W A U V N I X C T A V A U T F O R E E
 T A R B D T L C A R R A N V A E R I D
 R U I C T I U C K O O R I W E E D
 T I M E R N E A I T E R R I E T O
 I M E R N E M E I D O U I N I A N T I
 L R A I N O E I U M A N R E T I D I

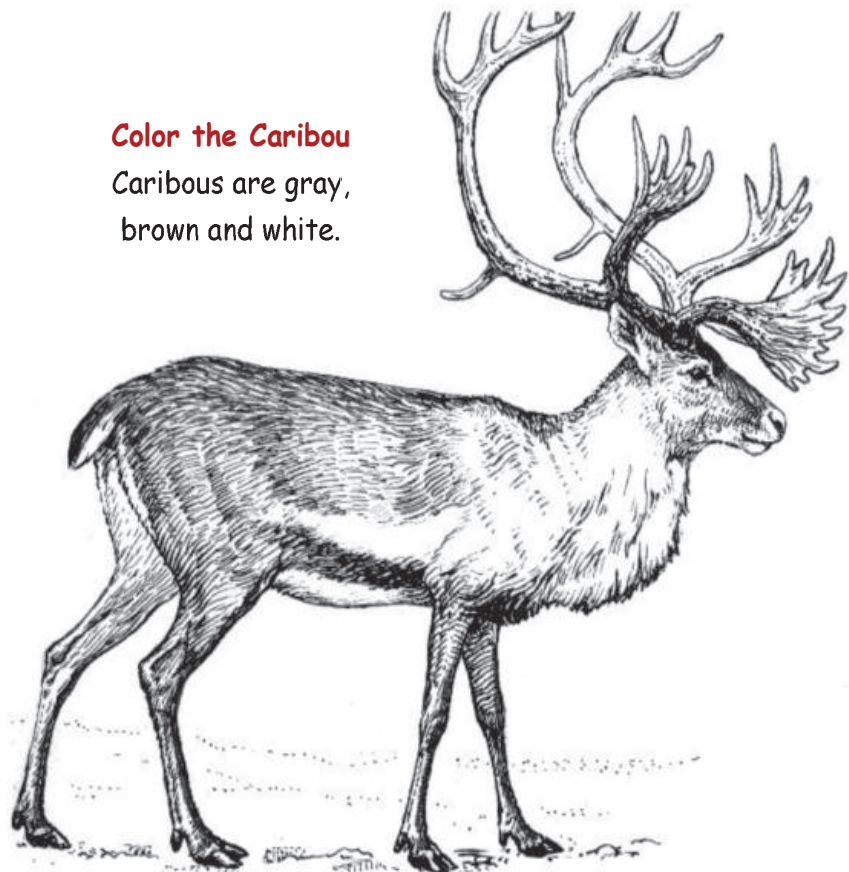
JUST JOKING

When should you give
 reindeer milk to a baby?

When it's a baby reindeer!

Color the Caribou

Caribous are gray,
 brown and white.



CARIBOU FACTS

Caribou are called
 reindeer in Europe.

They are the only deer
 whose males and females
 both have antlers.

Caribou dig for food (moss
 and lichen) using their
 large hooves.

Hockey in Slovakia

Slovakia sits in the heart of Europe. Its continental climate means cold winters with snow-covered mountains and frozen lakes, prime conditions for winter sports. So it is not surprising that Slovakia has been involved in the history of ice hockey from the early days, first as part of CSSR*, and now as an independent nation.

The game has its origins in bandy, a game played with a ball instead of a puck. Games of bandy were being played in Bratislava in the early 1900's. Ice hockey, introduced into Bohemia in 1905, began to take hold in Slovakia and by 1929 an Ice hockey Union was formed. In that inaugural season the Slovaks hosted the Tatra cup, now the 2nd oldest hockey tournament in Europe. In 1931, the hockey federation of the Slovaks merged with that of the Czechs, and beginning in 1936 Slovak teams competed with Czech teams for the national championship. During World War II the Slovaks formed their first national hockey team in 1939, and played 10 international games between 1940 and 1944. From 1947 to 1992, CSSR hockey teams collected an impressive 67 medals at international & European tournaments. In 1980 politics and sports crossed paths and changed the game of hockey forever. During a tournament in Austria, the outstanding Slovak players, Brothers Peter and Anton Stastny, defected from the CSSR national team and went to Canada. Realizing that they couldn't prevent the course of events, the CSSR government reached an agreement with the NHL to allow more players to come to North America. This led to other Eastern European nations allowing their star hockey players to leave for the NHL to the point where 17% of the players drafted in 1996 were from Russia, the Czech Republic, Slovakia and other Eastern European nations. With many talented players in the minor leagues, as well as back in the homeland, we are assured there will be a strong Slovak presence in the NHL for a long time. Actually, there are 76 Slovak ice hockey players, who have played in the NHL, there are 9 who are currently playing in the NHL.

By the way if you ever get the chance to look at a hockey puck up close you may see the words **"made in Slovakia"** along the edge. (* **Czecho-Slovakia**)

Since 1958/59 76 Slovak defensemen and forwards have played at least one game in the NHL. Also, 4 goalies native to Slovakia have appeared in NHL games. Following is a list of ice hockey players from Slovakia and their teams, who played or are currently playing in the NHL.

L Y S O S B W A Q Y F W O V R
B I O H U R R I C A N E S I N
R K G D S A E K N S Q P G S I
U W A H H R I H I G Z A N N C
I J H C T R E S T S S N I O N
N U V D O E L L K N F I K V I
S J D B G A N W I N A K G S R
X E A E N M A I P O M P Y K A
K G D D R H H A N D Z U S Y M
W O E D K A L A H G U Z X F L
W R P C S O R A Z S E M L Q N
S B A E T U W P N P M Y B L H
H L H G C S O X I W E G P B P
B P K M U K Q P A R E K E S G
T A T A R S Y L S N O O J U Z

B L A C K H A W K S
B R U I N S
B U D A J
C H A R A
F L Y E R S
G A B O R I K
H A L A K
H A N D Z U S

H U R R I C A N E S
I S L A N D E R S
K I N G S
K O P E C K Y
L I G H T E N I N G
M A R I N C I N
M E S Z A R O S
O I L E R S

P A N I K
P A N T H E R S
R E D
S E K E R A
T A T A R
V I S N O V S K Y
W I N G S

How to Make a Wind Vane

What You Need:

- Round plastic drinking cup with lid, or round food storage container with lid
- Pebbles or sand
- Sharpened pencil
- Drinking straw (a straight one, no bendies!)
- Straight pin
- Poster board or card stock paper
- Black permanent marker
- Compass

What You Do:

1. Start by putting the lid on the plastic container, and turn the container upside down. Trace around the lid, and then make another circle around the outer edge, at least 2 inches wider than the first one.

2. Use a ruler to divide the lid in half along its diameter, and then divide each of those halves in half. Have your child write the words for the four parts of the compass along the outer edge of each of the four sides. Moving from the top, clockwise, she should write “North, East, South, and West.”

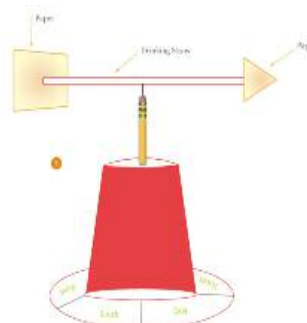
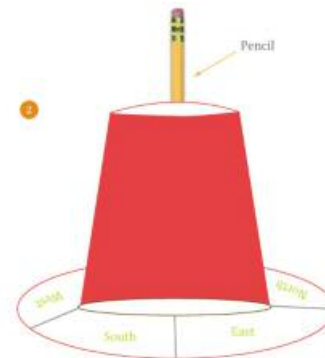
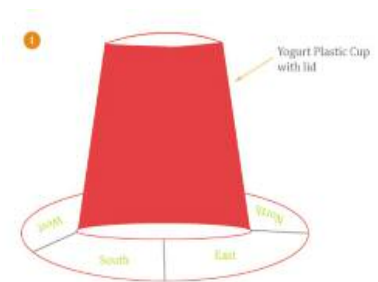
3. Now open the container. Stick a blob of modeling clay or putty on the bottom of the container, and then fill the remainder to the top with pebbles or sand. Snap the container lid on and tape it, if necessary, to keep it secure.

4. Glue the container, upside down, onto the cardboard compass base you just made.

5. Take the sharpened pencil, and poke it through the center of the plastic container so that the eraser is on top, and the point is held by the putty and sand.

6. Now, cut a broad triangle and a square, both about 3 inches across from your construction paper. Cut a slit in each end of the straw. Slide the triangle onto one end and the square onto the other. Use a bit of glue if they seem to slip. Push the pin through the center of the straw and attach it to the top of the pencil eraser. If you flick the straw, or blow on either end, it should move freely.

7. Take your wind vane outside to a place where the wind is not highly obstructed. Help your child find north, south, east, and west on a real compass, and line up the wind vane accordingly. Wait for the next breeze; the arrow will point to where it's coming from.



Information Pertaining To The NSS Natural Disaster Benefit

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

Natural disasters include, but are not limited to:

- | | | | |
|--------------------------|------------|--------------------------|--------------|
| <input type="checkbox"/> | Hurricanes | <input type="checkbox"/> | Tornadoes |
| <input type="checkbox"/> | Floods | <input type="checkbox"/> | Earthquakes |
| <input type="checkbox"/> | Wildfires | <input type="checkbox"/> | Forest fires |

The following qualifications apply:

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

National Disaster Relief Benefit information provided here describes the criteria necessary to be considered for the benefit. Please contact Pam Blum at the Home Office. for Additional Information about how to apply for this benefit. Call Toll Free at 1-800-488-1890

*How many new members did you **sign up** last month?*

A Page From My Notebook - Linda Strom, Secretary/Treasurer

(Continued from Page 5)

The Assembly Growth Committee approved a project that will provide an assembly/region portal, on the NSS website, allowing assembly/region officers access to their member information, forms and reports. The Fraternal Growth Committee acted upon all petitions received for consideration. The committee also reviewed the Disaster Relief Policy in light of the recent hurricane, flooding and wildfire disasters. A charitable investment opportunity was presented and approved and a “Assembly Spotlight” will be published beginning in our March Newsletter. The Membership Growth Committee recommended several reporting improvements to assembly reports and methods of attracting members to attend assembly events. The Audit Committee Report, presented by Director Robert Katricak, stated that the Bond Audit was completed and all was found in order. The CPA firm of Reddinger, Will, Gallagher & Dickert, LLC were again retained to audit for year ending 12/31/2017.

The PVR Fund Board reported that the PVR Scholarship Fund Annuity has reached \$1,060,723.76. The Museum Committee Report, presented by Museum Curator Sue Ondrejco, provided an overview of a very successful year for Museum events and marketing.

Old Business provided updates on the status of the Strategic Plan, Youth Leadership Project and Board Education Training.

New Business contained the appointment of the review and approval of the NSS Board of Director Job Description, approval of the Board Self Evaluation Results, the IRS Audit and the review, and potential revision, of the Disaster Relief Policy. The Board also reviewed and set the annuity interest rates for the 1st Quarter of 2018.

A review of preliminary plans for the NSS 37th Quadrennial Convention, to be held June 24-28, 2018 at the Hershey Lodge, Hershey, PA, was presented. Upcoming meetings were also announced.

ASSEMBLY 004

Parma, OH

A meeting will be held on Sunday, **January 21, 2018** at the residence of Mildred Havir, 1744 Westhill Boulevard, Westlake, OH at 2:00 pm.

This is our Annual Audit Meeting and all reports are due at this time.

Assembly 4 would like to wish everyone a Happy New Year.

Sonia Vorell
Secretary

ASSEMBLY R019

Buffalo, NY

Our assembly will hold a business meeting on Sunday, **February 11, 2018** at 12:00 pm at Hot Dog Heaven. All are welcome to attend.

Linda Mucyn
President

ASSEMBLY 039

Uniontown, PA

About fifty members came out to our Annual Christmas Party that was held at the Knights of Columbus social hall in early December. The dinner was part of our annual meeting to give an assessment of our assembly and to elect officers for the coming year.

A Chinese Auction was held for the NSS Scholarship Fund and \$420.00 was collected. It was decided, during the meeting, to double that amount to a total of \$840.00 in memory of all of our deceased members in 2017.

Our president, John Payerchin and also an NSS board member gave an update of the state of the society and encouraged members to ponder being delegates to the 2018 NSS Quadrennial Convention. We are eligible for sixteen (16) delegates.

Tony and Mary Smolley were the winners of the 32" HDTV that was awarded along with a number of other gift cards, poinsettia's and door prizes donated by the home office. A memorial services was conducted and the names of all of our deceased members, in 2017 were read.

The following were elected officers for 2018:

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

Our first meeting, in 2018 will be on Sunday, **March 12th** at the Eat'n Park Restaurant Community Room starting at 6:00 pm. This is a very important meeting as we will be electing delegates to the 2018 NSS Quadrennial Convention. Come enjoy a FREE meal and great fraternal fellowship.

Blessings in the New Year of good health and long life!

John Payerchin
President

ASSEMBLY R059

Whitehall, PA

A meeting will be held on **January 21, 2018** at St. Nicholas Orthodox Church after Liturgy. Election of delegates will be held to attend the 37th Quadrennial Convention in Hershey, PA. All members are welcome.

Nancy Sabol
Secretary

ASSEMBLY L102

Schnecksville, PA

A special meeting will be held on **January 28th** at the Wesnak's residence, Whitehall, PA at 2:00 pm for election of delegates for the upcoming convention. If you are unable to attend you must submit a letter to the assembly stating you would like to be a delegate.

If you have any questions, please call Drew or Sharon at 610-769-7006.

Sharon Wesnak
Secretary

ASSEMBLY 108

West Mifflin, PA

A meeting will be held on **January 21, 2018** at the Strom residence, 3453 Bench Drive, Baldwin, PA at 2:00 pm.

Our agenda includes election of delegates to the 2018 convention and activities for 2018. Please contact Linda Strom at 412-334-4046 for information.

Linda Strom
Secretary

ASSEMBLY 110

New York, NY

Our annual Christmas Party will be held on **January 21, 2018** at Trattoria L'incontro, 21-76 31st Street, Astoria, New York at 2:00 pm. All members are welcome.

Rich DeSanctis
Secretary

ASSEMBLY 123

Coraopolis, PA

Let me start the year by thanking Mary Maniecki for doing such a fabulous job arranging our Christmas get together. It was well attended and everyone had a jolly good time.

Our first event of the year will be a social and game day on Sunday, **February 25th** at 1:00 pm at the Eat'n Park in Robinson Township. Bring your favorite game or just come and enjoy yourself. We will have plenty of card and board games available. We hope that some of our members who have for one reason or another not attended some of our activities will come and meet some of the regulars in a very relaxed atmosphere.

There will be fun and laughter and WOW a free lunch and a prize or two for the winners of the games.

Afterwards we will have a short, very short business meeting to elect officers. If you have interest in being an officer let me know.

I want to congratulate my grandson Niko Scalise for getting first place in the photo contest. I didn't know he was such a good photographer!

This reminds me of the many great fraternal activities that are available to members of NSS. Yes, there is the photo

contest but also the Christmas ornament contest, the poetry and art contests for our younger members. There is the senior scholarship for those over 55. There is the matching fund program where the home office will match up to \$400 of money that your group raises for a charity. If you need more details just give me a call at 724-242-5085.

I do hope some of you made a New Year resolution to get more involved in our assembly this year. If you haven't it is not too late to make that resolution. It is a lot easier to keep than losing weight!

Just so everyone knows the money collected at the Christmas luncheon was donated to the greater Pittsburgh Community Food Bank. We also made four (4) \$100 donations to various charities. With some luck this month we may find the Steelers getting ready for the Super Bowl!?

Bill Knoll
President

ASSEMBLY 160

Lorain, OH

A meeting will be held on **February 20, 2018** at the Slovak Club, 29th and Broadway at 7:00 pm. Election of delegates to attend our 2018 National Convention in Hershey, PA, June 24-28, 2018 will be held. After the meeting refreshments will be served.

Erin Katricak
Activities Director

ASSEMBLY L161

Pittsburgh, PA

Many thanks to all our members who participated in various activities throughout the year which helped us to attain platinum status in 2017!

A meeting will be held on Wednesday, **February 7, 2018** at the Eat 'n Park Restaurant 245 E. Waterfront Dr. in Homestead at 7 p.m. Our agenda will include the election of delegates to the 2018 convention which will take place June 24-28 in Hershey, PA. If you are unable to attend you must submit a letter stating your that you would like to be considered as a potential delegate.

Please RSVP to Sue Ondrejco by January 30th - sue.ondrejco@gmail.com or 412-421-1204. Come and help us plan for another successful year in 2018!

Sue Ondrejco
Secretary/Treasurer

ASSEMBLY 432

Fairview Park, OH



Our annual Christmas Party was a hit again! Kids and adults had fun swimming, eating, socializing and even seeing Santa! See you again next year!

Mark your calendars for our following events:

Tobogganing on **January 14, 2018** at Strongsville Chalet, 16200 Valley Parkway, Strongsville, Ohio, 44136 at 6:00 pm to 9:00 pm.

Our Reverse Raffle will be held on **February 24, 2018** at Tony K's, 841 W Bagley Rd, Berea, OH from 7:30 pm – 10:30 pm at \$35.00 per person. Refreshments include Pizza, Salad, Pasta, & Wings and open bar.

Please see Dave Pytel (440) 759-4558, Tony Beno (216) 226-7005, or Bill Shuttleworth (440) 465-6024 for tickets.

Shawn Pytel
Activities

ASSEMBLY 434

Pittsburgh, PA

A meeting will be held on **January 9th, 2018** at the Blazek residence at 7:30 pm. If unable to attend, please email me at dgb803@gmail.com if interested in serving as a delegate.

Fran Blazek
Secretary

ASSEMBLY 441

West Mifflin, PA

A meeting will be held on **January 9, 2018** at a local restaurant at 7:00 p.m. All assembly business will be discussed at this time including election of officers and convention delegates. Please call Lori Crowley if attending at 412-461-3091 so we can plan accordingly and make reservations.

Lori Crowley
Secretary

ASSEMBLY 554

Curwensville, PA

A meeting will be held on **February 4, 2018** at the home of Jim Stricek, 135 McCullough St., Dubois, PA at 2:00 pm. This will be our Convention Delegate Selection Meeting. If you are interested in attending the convention this year, contact Jim Stricek at 814-590-7021 or at assembly554@gmail.com

Other meetings this year will be on April 1, September 2, and November 4, 2018.

Jim Stricek
Secretary

ASSEMBLY 737

Westmoreland County, PA

A meeting will be held on **March 3, 2018** at the home of Carol Godor, 9280 Clubview Drive, North Huntingdon, PA at 1:00 p.m. All assembly business will be discussed at this time including delegates to the convention. Anyone wishing to be a delegate and cannot attend the meeting, please call 724-863-9662 right away as there is a deadline for this notice.

Refreshments will be served following the meeting.

Carol Godor
Treasurer

Assembly 108 welcomes New Member



Congratulations to Justin and Kristin Von Fosson, Assembly 108, on the December 1st arrival of their new little baby girl Vanessa Marie who weighed in at 6 pounds even. Grandpap Joseph Palko, Assembly 108, hasn't stopped smiling and is one proud pap-pap. Our Secretary/Treasurer, Linda Strom is the Great Aunt to Vanessa Marie.

Assembly L002 News

Assembly L002 held their annual business meeting and fellowship on Sunday, September 17, 2017. A mass was attended at Holy Name of Jesus Church followed by a luncheon 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



Assembly 813 Activities



The Assembly 813 Volunteer Appreciation Dinner at the Thirsty Pig was enjoyed by a small, but enthusiastic, group of members and guests on November 25th. Kerry Farrell produced a great meal, ably assisted by Joey Arnold and Blaze Farrell, while the rest of us just enjoyed the fine fellowship and caught up on the latest news of family and friends. Everyone participated in adding new toys to the Toys for Tots campaign nearly filling the box. The Marine Corps Reserve will deliver the toys to kids who might otherwise have a bleak Christmas.

Members have been saving change for the past couple of months for the Brown Bag Program, which will provide two bags of groceries each month for a senior citizen. The total of \$60 has been presented to David Hanks, director of the Wire Grass Food bank and since this was a Matching Funds endeavor, a second senior citizen will also receive groceries for a year. We're very thankful for the giving nature of our members. Helping others is a great way to get into the holiday spirit, at any time of the year.

One of our members, Kerry Farrell was recently honored by being named the Honorary Commander of the 23rd Squadron of the U.S. Air Force. Distinguished members of the community can be honored, recognizing their contribution and commitment to their community. This year-long honor includes presiding over the Christmas Ball, being in the reviewing stand at graduation and a helicopter flyover among other cool things. Way to go, Kerry, you make your NSS family proud!

Assembly 800 Matching Funds Program

Assembly 800, located in Bonita Springs, Florida, partnered with All Saints Byzantine Catholic Church in Fort Myers, Florida for a Matching Funds Program. The money that was being collected was to replace the air conditioning unit for the Church Sanctuary. The project began on October 1, 2017 and lasted until November 26, 2017. A total of \$3,000.00 was raised for the Matching Funds Program.

Assembly 800 and All Saints Byzantine Catholic Church would like to thank everyone who helped support this great cause and to meet the financial goal needed to replace the old air conditioning system.

Gary D. Cepko
President



Assembly 39 Winners



Congratulations to Tony and Mary Smalley who won the 32" HDTV at our annual Christmas Party.

Error

In the December issue on Page 2, I had Assembly 0004's city/state listed as New York, NY instead of Parma, Ohio. My apology to the officers and members of Assembly 0004 in this error.

Lori Crowley
Editor

PVR Scholarship Fund Donations

In Memory of **Paul J Godor &**

Keith S Godor:

Judith & Joy Palicka 50.00

In Memory of my mother, **Agnes**

Risko Knoll:

William B Knoll 100.00

In Memory of **George Bencho, Jr:**

Assembley 0123 20.00

In Memory of **Ruth Offen:**

Assembly 0123 20.00

In Memory of **Agnes Knoll:**

Lawrence & Joan Smith 25.00

In Memory of **Emil Mendel:**

Assembly 0586 25.00

Donations:

Louis & Sharon Slovensky 240.00

Joseph Chorney 25.00

Cathy Maiorano 15.00

Assembly 160 400.00

Matching Funds from

Assembly 160 400.00

Assembly L002 25.00

Patrick E Buono 25.00



DONATE TO THE PVR SCHOLARSHIP FUND

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

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

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

Name: _____

Assembly: _____

Address: _____

City: _____

State: _____

Zip: _____

OUR DEPARTED MEMBERS

November, 2017

Name	City and State	Date of Death	Assembly
Arlington, Evelyn	Bayonne, NJ	11/03/2017	L075
Arnold, Ernest	Perryopolis, PA	09/13/2017	0377
Atkins, Betty	Point Pleasant, WV	09/09/2017	0774
Bigham, Janet	Normalville, PA	10/23/2017	0039
Bittner, Robert	South Park, PA	10/23/2017	0434
Bonadio, Joseph	Pittsburgh, PA	01/14/2017	0100
Budinetz, Stephen	Allentown, PA	10/30/2017	L102
Cambalik, Bernadine	New Paltz, NY	09/24/2017	0110
Dally, Lillian	Conway, PA	11/10/2017	0123
Egbert, Genevieve	Canonsburg, PA	11/01/2017	0434
Ficek, William	Parkville, MD	10/22/2017	L102
Gavlak, Dorothy	Crestwood, IL	10/23/2014	0586
Hanrahan, Katherine	Huntington, WV	09/30/2017	0774
Hauser, Lawrence	Houston, PA	02/06/2017	0434
Head, Barbara	Erie, PA	11/23/2016	0070
Junkins, Paul	Shadyside, OH	12/20/2016	0160
Kay, Charles	Butler, PA	09/19/2017	0100
Keshock, Kathryn	Fort Lauderdale, FL	12/10/2014	0731
Knoll, Agnes	Marietta, GA	10/15/2017	0123
Kobelka, James	Medford, NJ	10/27/2017	R059
Kunsa, Virginia	Cypress, TX	10/04/2017	0774
Leggett, Hoyt G	Washington, NC	10/14/2017	0774
Letizio, James	Cromwell, CT	10/25/2017	L002
Luken, Dorothy	Pittsville, WI	08/19/2017	0774
McHugh, Robert L	Sharon, PA	10/26/2017	0731
Miko, Joseph O	Stratford, CT	01/27/2015	L002
Miller, Jane B	Washington, PA	11/02/2017	0588
Molnar, Agnes	Fayette City, PA	06/16/2016	0377
Palmquist, John	Lake Berrington, IL	10/14/2017	0586
Petacque, Judy	Chicago, IL	04/20/2017	0586
Potoczny, Martin	Aliquippa, PA	09/26/2017	0588
Schaaf, Glen	Waxhaw, NC	10/21/2017	0160
Schurko, Gayle	Pittsburgh, PA	09/30/2017	0434
Smith, Sherril	New Oxford, PA	10/30/2017	L102
Smith, Virginia	Oceana, WV	09/28/2017	0774
Sommer, Nancy	Pittsburgh, PA	06/05/2017	0108
Speggen, Yolanda	Masontown, PA	11/18/2017	0588
Tutko, Dolores	North Brunswick, NJ	10/22/2017	0774
Tutmaher, Andrew	Youngsville, PA	04/07/2014	L105
Volanski, Michael	Bethlehem, PA	06/14/2013	0617
Weber, Herbert	Schofield, WI	10/10/2017	0774
Williams, Regetta	Danville, PA	11/07/2017	0774
Yannuzzi, Yvonne	Hazleton, PA	10/24/2017	L102

Please issue your check to:

NSS PVR Scholarship Fund

And send to:

National Slovak Society
351 Valley Brook Road
McMurray, PA 15317

This Month in National Slovak Society History

Joseph Stefka, Jr. Chairman of the Board

January, 1914

A complaint was filed on January 2, 1914, in the Court of Common Pleas, Pittsburgh, Pennsylvania, against the National Slovak Society by a committee of former officers, trustees, and members alleging that the nomination and election of officers at the XI Convention was unconstitutional and that the delegates had no right to elect officers. The complaint further stated that the election should be done by a vote of all members of the National Slovak Society by mail. The Court later ruled, on November 29, 1915, that the XI Convention did not violate any part of the Charter or By-laws of the Society and that the election of officers prescribed in both documents was correct and just.

January, 1954

First Vice-President Paul Kazimer assumed the office of President following the resignation of President Wendel Platek on December 31, 1953.

January, 1958

Anthylene Blasic of Assembly 815 in Parkhill, Pennsylvania, was named the recipient of the National Slovak Society Scholarship for 1958.

January, 1958

National Slovak Society member, Martin Savol, a senior at Fifth Avenue High School in Pittsburgh, Pennsylvania, was the winner of the first School Science Experts Quiz which was broadcast over television stations WQED and KDKA. The quiz show was sponsored by the Pittsburgh Press, Buhl Planetarium, and the Institute of Popular Science.



Spotlight On Tracy Bastaroli Part Time Receptionist (M-F)



A little about me ... First and foremost, my greatest blessing ever is being saved by the blood of Jesus! Secondly, I am overjoyed to be the wife of my soul mate, Jerry, for almost 30 years. And lastly, I



am the AMAZINGLY PROUD mother of four awesome children: Emily (26), Abigail (24), Hannah (20) and Joseph (18). I could write a book on this topic alone but I will sum it up by saying they each are unique in their own special way

and such a blessing to all, especially me!

My career path has led me in many directions. I worked for a major corporation, Koppers Company, for 13+ years. When babies came along, I chose to be a stay-at-home mom. During this time, I also ran a childcare business out of our home. Years later, I re-entered the work force as an Office Manager for a landscape company. Shortly thereafter, the economy crashed and I found myself unemployed. With my care giving skills, I became a personal caregiver for a company who closed their doors three years later. This is when I was blessed to come to NSS Life (September 2014).

At NSS, I share receptionist duties on Monday and Friday. On the other days, I assist the Sales Department with agent appointments, information requests and miscellaneous administrative tasks. I am a people person who thrives in going above and beyond to exceed expectations. Coming from a large family, I learned many valuable lessons that contribute to being a team player: respect for others, sharing, selflessness, and cooperation - just to name a few. Our team at NSS is awesome – the best work environment ever. To me, it parallels the dynamics of a large family. Our motto “Family Matters” is a perfect fit!

On a personal note, I enjoy sewing, quilting, craft projects, cooking/baking and pedicures! I am an active participant and volunteer in my church. As a Small Group Leader, I assist those who wish to grow a deeper relationship with Christ. Blessings to all as we enter 2018!



President Dave Blazek presents the FIC diploma to Jeff DeSantes, Field Development Manager for completing all the requirements for this designation.

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.

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.

New Years Resolution:

I will sign up one new member a month

Január

Vítaj nám, Nový Rok 2018

Nech vás Pán Boh dobrotivý
v tomto roku novom živí,
dá vám zdravia, šťastia veľa.
To vám všetkým vrúcne želá
a na vás si spomína
celá naša rodina.

S pomocou Božou prežili ste
zas ďalší v rokov slede.

Nech ruka Božia pevne, iste
vás v roku novom vedie.

Nech dary jeho milosti
vás po celý rok chránia,
nech dá vám šťastia, radosti
a hojnosť požehnaní.



Novoročný Vinš

Vinšujem vám Nový rok,
Požehnania na každý krok.
Do práce zdravíčka A na
stôl chlebička.

Do duše milosti, do srdca
radosti.

Pokoj nech s vani prebýva a
láska s vami nech spočíva.

Vinčujem vám Nový rok, aby
ste mali šťastný krok.

Doma lásku svornosť a
všetkého hojnosť.

**Všetkým naším členom a
čitateľom želá**

**Hlavný úrad Narodného
Slovenského Spolku.**



ZIMA

F S V E T E R D D A L
T F A N I R E P M V T
V G W K U R C U L E S
L L Y Z E E B M N K P
O S O K I N M I Z L E
C M A Q A K P A I C G
K M C F E Z L I W U R
Y S W U X J M G C D U
M T S N E H U L I A K
L R O Z A Y M Z I C A
A Y A E Z M Q O U C V
S M W Z N Q I G S A I
N G F R T A T Z E F C
Q R Z D P N S U M L E



Čiapka
Čizmy
Kurčule
Ľad
Lyže



Mráz
Perina
Rukavice
Šal
Sane

Snehuliak
Sveter
Vločky
Zima
Žimnik



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

*Zima vystrkuje rožky,
mrznú ruky, mrznú nôžky.
Slnko trošku vykukuje,
ale ešte zima tu je!*



Zjavenie Pána (Traja králi) 6. január

V tento deň si kresťania po celej planéte pripomínajú sviatok Zjavenia Pána - Troch kráľov. Patrí k najstarším kresťanským sviatkom, ktorý sa slávi od 3. storočia. Jedná sa o deň, kedy sa na oblohe objavila hviezda oznamujúca narodenie Božieho Syna všetkým národom. V minulosti bol tento sviatok spojený s dňom krstu Ježiša v rieke Jordán, ale od roku 1969 sa tento deň oslavuje zvlášť. Ako počas celého vianočného obdobia, tak aj na jeho záver sa viažu rôzne obyčaje. Najznámejšie sú „trojkráľové obchádzky“, počas ktorých najmä mladí chlapi obchádzajú domácnosti, sú zahalení do dlhých bielych košiel a na hlavách majú položené korunky. V každej domácnosti následne predvádzajú trojkráľovú hru – imitáciu návštevy Troch Kráľov pri Ježišom narodení. Sviatok Troch kráľov sa tiež považuje za záver vianočného obdobia. Najmä v dedinskom prostredí je známe aj koledovanie kňazov so sprievodom, pri ktorom kňaz napíše na dvere iniciálky troch biblických mudrcov - G. M. B. Následné pokropí dom svätenou vodou a zavinšuje zdravie, šťastie a hojnosť.

Folklor—Tradície

Pred vianocami slovenske komunity sa schádzajú ku predvianočnému stolu na spôsob vigílie aby spoločne slávil slovenske zvyky a tradície. Na snímke súbor Pittsburgh Slovakians ktorý počas oslav zabávajú prítomných vianočnými koledami a známou hrou Jasličkari. Toto je azda jediný súbor v Amerike ktorý hru Jasličkari predvádzajú v slovenskom jazyku.

Poznámka: Sme radi že aj naši členovia NSS regionu 5 brali účasť na tohtoročnej štedrej večeri v Greensburg 3 decembra.



Pranostiky: Nový rok (1. jan.)

Jasná a tichá novoročná noc zvestuje nám dobrý rok.
Ako na Nový rok, tak po celý rok.

Traja králi (6. jan.) Ak je mnoho hviezd, bude mnoho zemiakov.





Make Hearing Health Your Priority in 2018!



People with hearing difficulty who use hearing aids get **more pleasure in doing things** and are more likely to exercise and socialize.

Attention National Slovak Society Members:
You and your family are eligible to receive benefits through American Hearing Benefits

YOUR BENEFITS INCLUDE:

-  **Discounts on today's latest technology**, including hearing aids and tinnitus options
-  Access to a nationwide **network of 3,000+** hearing professionals
-  **60-day trial period****
-  **Financing plans available** (subject to credit approval)

and more...

Find out about your complete hearing benefits today!

Call (888) 705-6920 to reach one of our Hearing Care Advisors. We are here to walk you through each step and ensure your satisfaction.



 **American**[™]
HEARING BENEFITS

A Starkey Hearing Technologies Program

www.americanhearingbenefits.com/partners/NSS

*Patient benefits may vary by contract type. **Professional service fees may apply.
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National Slovak Society
(USES 0371-140)
351 Valley Brook Road
McMurray, PA 15317-3337

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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.*

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Assembly No. _____

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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.