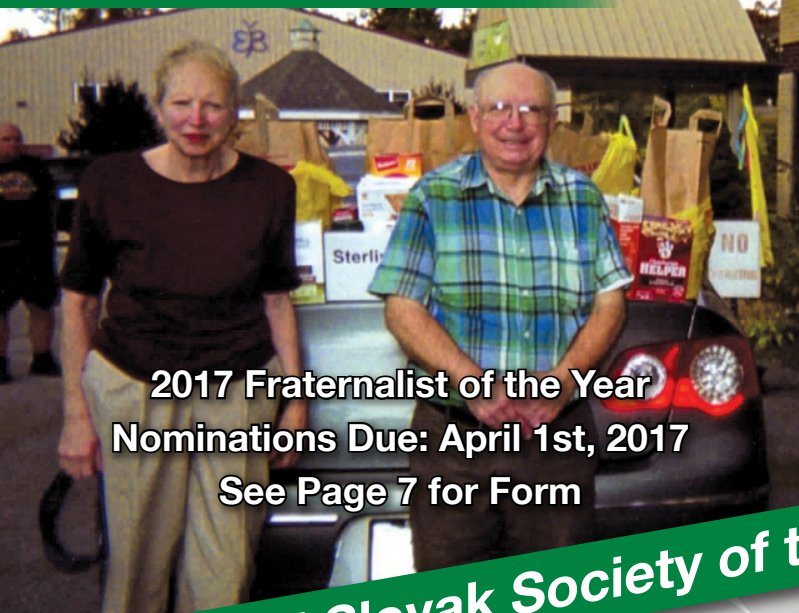




NSS Life

Family Matters...



2017 Fraternalist of the Year
Nominations Due: April 1st, 2017
See Page 7 for Form



2017 Youth Achievement Award
Nominations Due: April 1st, 2017
See Page 6 for Form

National Slovak Society of the United States of America

Národné Noviny

Fraternal Life Insurance Since 1890 • Happy St. Patrick's Day



2017 NSS Life Anniversary Offer
Ends March 31st, 2017
See pages 18-23 for Details

NATIONAL NEWS
MARCH 2017 | NUMBER 3503 VOLUME 109



National Slovak Society

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NATIONAL SLOVAK SOCIETY OF THE UNITED STATES OF AMERICA

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Founder and Honorary President, Peter V. Rovnianek

EDITOR

LORI CROWLEY

Published Monthly

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NATIONAL SLOVAK SOCIETY

351 VALLEY BROOK ROAD, MCMURRAY, PA 15317-3337

NSS EXECUTIVE OFFICERS

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

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

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

NSS BOARD OF DIRECTORS

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

NSS HONORARY OFFICERS

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

FSWFE HONORARY OFFICERS

Justine Wesnak, *President*
Reverend Monsignor Thomas V. Banick,
Spiritual Advisor

PBU HONORARY OFFICER

Henri O. Albert, *President*

ROCWMAS HONORARY OFFICER

Olga Kasnot, *President*

FSWFE and PBU merged with NSS in 1997

ROCWMAS merged with the NSS in 1998

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Activities At A Glance

REGION 2

April 9
May 13
August 6
August 13
October 22

Assemblies L075, 0617

Assembly L075, Meeting, Grande's Restaurant, Moosic, PA at 1:00 pm
Assembly L075, Join Hands Day, Knights of Columbus Hall, Pittston, PA 10 am - 5 pm
Assembly L075, Picnic, Mercatelli-Segelia Park, Moosic, PA (Time to be announced)
Assembly L075, Bingo/Pizza Party, Wilkes Barre, V A at 2:00 pm
Assembly L075, Meeting, Grande's Restaurant, Moosic, PA at 1:00 pm

REGION 5

April 24
March 5
March 14
March 14
March 18
March 19
March 19
March 24
March 24/25
March 25

June 11
September 10
September 18
November 6
December 3

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

Assembly 0588, Meeting, Time/place to be announced
Assembly 0039, Meeting, (Pre-Lenten Dinner) Eat'n Park, Uniontown, PA at 6:00 pm
Assembly 0123, Volunteer at World Vision Warehouse, Sewickley, PA at 9:30 am
Assembly 0123, Meeting, Eat'n Park, Edgeworth, PA (after volunteering at warehouse)
Assembly 0737, Meeting, Paul Godor's residence, N Huntingdon, PA at 1:00 pm
Assembly 0377, Meeting, Meadows Lane at Meadows Casino, Washington, PA at 3:00 pm
Region 5, Meeting, Home Office, McMurray, PA at 1:00 pm
Board of Directors Meeting
Assembly Officers Seminar, Hilton Garden Inn, SouthPointe, PA
Fraternal Societies of Greater Pittsburgh Banquet, Honoring our NSS Secretary/Treasurer, Linda Strom, SouthPointe Golf Club, Canonsburg, PA at 5:30 pm
Assembly 0039, Picnic, (Summer Bar-B-Q) Knights of Columbus picnic pavilion at 1:00 pm
Assembly 0039, Meeting, (Stuffers Club-9/11 Dinner) Eat'n Park, Uniontown, PA at 6:00 pm
Assembly 0588, Meeting, Time/place to be announced
Assembly 0588, Meeting, Time/place to be announced
Assembly 0039, Christmas Party, Knights of Columbus Hall, Uniontown, PA at 2:00 pm

REGION 8

April 2

Assemblies 0004, 0070, 0160, 0432, 0595

Assembly 0070, Meeting, Dr. Martin Luther Church, Brooklyn, OH at 11:30 am

REGION 14

April 30
July 30
October 1

Assemblies R059, L102

Assembly R059, Meeting/Coffee Hour, St Nicholas Orthodox Church, following Divine Liturgy
Assembly R059, Meeting, Sawarynski's residence at 1:00 pm
Assembly R059, Meeting/Fundraiser, St. Nicholas Orthodox Church, following Divine Liturgy

REGION 15

Assemblies L002, 0028

No activities at this time

AT LARGE

April 2
April 16
July 2
September 3
November 5

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

Assembly 0586, Meeting, Old Vilnius Cafe, Darien, IL, at 2:00 pm
Assembly 0554, Meeting, Jim Stricek's residence, DuBois, PA at 2:00 pm
Assembly 0554, Meeting, Jim Stricek's residence, DuBois, PA at 2:00 pm
Assembly 0554, Meeting, Jim Stricek's residence, DuBois, PA at 2:00 pm
Assembly 0554, Meeting, Jim Stricek's residence, DuBois, PA at 2:00 pm

REMEMBER TO KEEP YOUR PERSONAL ACCOUNT INFORMATION CURRENT

Please contact our NSS Life Member Services Department at 1-800-488-1890 with any of the following changes:

MARITAL STATUS BENEFICIARY UPDATES
MAILING ADDRESS EMAIL ADDRESS
IRA MINIMUM DISTRIBUTION REQUESTS
BANK ACCOUNT UPDATES FOR DEPOSITS OR WITHDRAWALS

From The President's Desk...



David G. Blazek, FIC
President, CEO

Greetings from the desk of the President. Hopefully this issue finds you well, and happy that the winter is almost over. In fact, Spring officially begins on March 20th so hopefully by the end of the month, the weather will be half decent. Remember, March is supposed to come in like a lion and out like a lamb. Also for our members with any Irish connections, St. Patrick's Day falls on Friday, March 17th this year so I am sure there will be some large celebrations that weekend. On March 24th, the Board will hold our winter Board Meeting so if there is anything that needs to be brought before the Board, please send information to Secretary/Treasurer Strom before the meeting convenes. Following the Board meeting we will be conducting our Assembly Officers Seminar starting Friday evening and concluding Saturday evening with participants attending the FSGP Banquet to honor our very own Secretary/Treasurer, Linda M. Strom.

IRA Is Worth More As A Charitable Gift

Recent legislation allows you to make tax-free charitable gifts from your traditional individual retirement account (IRA) directly to an eligible organization like the NSS PVR Scholarship Fund. You must be age 70 or older to participate. Charitable distributions count towards your annual required minimum distribution and there are not taxes due on the transfer. Plus, you'll have the satisfaction of knowing your gift is providing financial help to our youth of the National Slovak Society who go on to further their education after high school.

NSS Donations To Organization In 2016

Each year I like to share with our membership some of the organizations that we have helped throughout the year either on the national, or local level with monetary donations through our Matching Funds projects or approved donations by our Board of Directors. These donations help us support our Mission Statement which reads: To provide our fraternal family with a sustainable measure of financial security via life and annuity products; while offering charitable, cultural, social and educational opportunities that benefit our members and their communities.

The following are some of the organizations that NSS Life has supported: Diocesan Mission Office of Cleveland Ohio, Genesis of Pittsburgh, Youngstown Sister Cities, Johnstown Slavic Festival,

Prince of Peace Parish, Habitat for Humanity, American Heart Association, Drop the Puck on Cancer, Miracle League of Lehigh Valley, Chair in Slovak History & Culture at the University of Ottawa, Greater Cleveland Food Bank, Operation Support Our Troops, Lehigh Conference of Churches Soup Kitchen, Western Pennsylvania Slovak Cultural Association, Rescue Mission of the Mahoning Valley, Big Brothers Big Sisters of Metro Milwaukee, Gettysburg Community Soup Kitchen, Officer Phil Child Safety Program, Peters Township Chamber Chase 5K, Ashley Food Pantry of St. Le/Holy Rosary Church, Catholic Charities Diocese of Cleveland, City Mission for the Homeless, and Cardinal Tomko Chapter of the SCF.

Thanks to all our members and assemblies that help us to fulfill our mission by holding Matching Funds Projects and making contributions to organizations in their communities.

Important, Important, Important!

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



News of Narodniars

Celebrating birthdays this month are Home Office Staff member Lori Korte, Peter Longstreth, Kelsey Marshall, and Carole Koches, and to all other members having a birthday in March.

We were saddened to hear of two local Pittsburgh members passing recently; Dr. William Ferianc who was very involved in the society over the years; running Assembly 0700 for many years and attending National Conventions, and longtime member Helen Klimchak. Deepest sympathies go out to the Ferianc and Klimchak families from the NSS membership.

Best wishes for continued success in recuperation to Bucky Wesnak, father of Director Drew Wesnak, and to Else Resosky as she rehabs.

Punography Of The Month:

What do you call a dinosaur with an extensive vocabulary? A thesaurus.

A Page From My Notebook...

Linda M. Strom, Secretary/Treasurer

Email: lstrom@nsslife.org



Time Flies

I can't believe it's already March. We have been so very busy with financial reporting, planning for the Assembly Officers Seminar, planning for the Winter Board Meeting and annual regulatory filings that I've lost track of time. I'd like to extend my condolences to the family of Dr. William Ferianc, President of Assembly 0700 in Pittsburgh who recently passed away. May God grant them peace during this difficult time.

Assembly Officers Seminar

Plans are shaping up for a great seminar that once again will be hard working with a bit of comic relief. Hopefully all our attendees have submitted the necessary forms to register.

872-162-323--Please contact Pam Blum or me if you have any questions. Safe travels and see you soon.

NSS Heritage Museum

The NSS Heritage Museum is growing in popularity and with that comes visitors to tour the museum. If you or someone you know is planning a visit, you must call in advance to make an appointment. This allows us to make sure we are available to accommodate you. There are times when we are very busy and we don't want to disappoint anyone who has traveled to see it.

Don't forget the Museum is available **By Appointment Only** by calling Pam Blum at 1-800-488-1890 in the Home Office to schedule a tour.

Member Portal Log In

I've had several calls and emails from members asking if there is a way to see their account information.

Go to our website, www.nsslife.org, and you will see the words "**Member Login**" at the upper right hand corner of the web page. Click on Member Login and follow the prompts to create your own **User ID** and **Password**. Hope this helps those that would like to take advantage of this member benefit. Let us know if you run into any problems. We are here to help.

A Personal Comment

I'd like to extend my gratitude to all those who have emailed or called to congratulate me for my selection as the 2017 Fraternal Societies of Greater Pittsburgh Fraternalist of the Year. It is so humbling to be amongst a long list of fraternalists who have received this award which includes President David Blazek, Past President Joseph Stefka, Honorary Director Paul Godor and former Director and Past Secretary/Treasurer Paul Payerchin, Jr.



Easter Slovak Style:

Remembering the Priceless Treasures of Easters Past and an Inspiration for Easters of the Future

**Celebrate ...
... Easter Slovak Style**

By Lawrence G. Kadovak

**SLOVAK
Customs
Traditions
Folklore
Recipes
Folkarts**

\$12 (includes postage and handling)

Egg - in - Wrap

Choose from



Slavic Pin Art or Old World Designs

Sleeve of 6: \$1.50
Sleeve of 12: \$3.00

1. Use large raw, hardboiled, blown, ceramic or plastic eggs.
2. Slide egg into egg wrap.
3. Place egg on spoon.
4. Dunk into boiling water until wrapper shrinks around egg.

To Purchase items shown on this page,
Make checks payable to NSSHM
351 Valley Brook Rd.
McMurray, PA 15317

NSS Youth Achievement Award Nomination Form



~ RULES AND REGULATIONS ~

The National Fraternal Congress of America, through their "Americas Promise" Program, has encouraged their member societies to increase their awareness of the contributions of youth to the fraternal benefit system. In response to that challenge, the National Assembly, in 1998, voted to establish a "Youth Achievement Award" that is similar to our "Fraternalist of the Year Award" for adults. The contest is open to all NSS Youth Members 18 years of age and under.

RATIONALE:

The award is directed at youth who do outstanding fraternal work in these four (4) areas:

- a) At their school/work
- b) In their community
- c) In their church
- d) In their local assembly

NOMINATION:

Youth members can be nominated by any adult member of the NSS or through their local assembly. A document detailing the qualifications of the Youth Member being nominated must be attached to this form and submitted to the Home Office. A Youth Member may be nominated each year up through and including their eighteenth (18th) birthday or until they are selected to receive this award. Nomination forms are available from the Home Office or on our web site at www.nsslife.org under "Forms".

DEADLINE:

Deadline for nominations to be in the Home Office is **April 1st** of each year. The winner will be selected by a non-member judge.

AWARD:

The winning youth will receive \$500.00 and will be announced in the "National News", the "Youth Circle Magazine" and listed on our web site at www.nsslife.org under "Youth Achievement Award". Their name will be displayed on a plaque in the Home Office.

JUDGING:

An independent judge, appointed by the National President, will review all nominations and make a determination of the winner. The National President, or an appointee, shall be the final authority on all matters involving this fraternal benefit.

~ The following must be signed by Nominating Member ~

I wish to nominate _____

to receive the National Slovak Society "Youth Achievement Award" for outstanding service to their school/work, community, church and local assembly. I believe that this individual should be awarded the "Youth Achievement Award" due to their service in the above categories.

NSS Member or Assembly Officer

Assembly #

IMPORTANT: SUPPORTING DOCUMENT HIGHLIGHTING THE NOMINEE MUST BE ATTACHED AND SUBMITTED TO THE HOME OFFICE INCLUDING RECENT PHOTOGRAPH

The winner of the NSS "Youth Achievement Award" will be notified by the Home Office of their selection.

DEADLINE: April 1st of Each Year

NSS Fraternalist of the Year Nomination Form



~ RULES AND REGULATIONS ~

PURPOSE:

As a fraternal benefit society our mission calls us to "reach out to touch lives" in concern for those in need around us through our families, churches and communities. The purpose of this award is to recognize those members of the National Slovak Society that have gone that "extra mile" in volunteer fraternal service (i.e. meals on wheels, hospital work, visiting shut-ins, etc.). We encourage all assemblies to seek a worthy candidate from within your assembly and for the NSS membership to nominate a fellow member who is deserving of consideration for this award.

Those worthy of nomination are NSS members who have given of their time, talents and abilities in ways that would be designated as "extra-ordinary". Through their unselfish and tireless volunteer efforts those around them have benefited significantly. These people are those that rarely say "No!" and are always willing to lend a hand. We know that they are out there and you can find them for us.

The NSS "Fraternalist of the Year" Award is a fraternal program offered by the society for the benefit of our membership and the fraternal benefit system. You as members of the NSS are encouraged to seek a deserving nominee for the highest fraternal award offered by the NSS.

ELECTION PROCESS:

Any member of the National Slovak Society can nominate a fellow NSS member to be the "Fraternalist of the Year". Nomination forms are available from the Home Office or on our web site at www.nsslife.org under "Forms". Nominations can be made by any adult member of the NSS or through their local Assembly. This will allow more deserving members the opportunity to be recognized for their efforts to make a difference in the lives of others.

DEADLINE:

Deadline for nominations to be in the Home Office is **April 1st** of each year. The winner will be selected by a non-member judge.

RECOGNITION:

The recipient will be announced in the "National News" and listed on our web site at www.nsslife.org under "Fraternalist of the Year", receive a congratulatory plaque and designate a charitable organization as benefactor of a \$500.00 donation. The Winner's name will be displayed on a plaque in the Home Office and will also have their name placed into nomination for the National Fraternal Congress of America "Fraternalist of the Year" Award.

~ The following must be signed by Nominating Member ~

I wish to nominate _____
to receive the National Slovak Society "Fraternalist of the Year" Award for touching the lives of those in need in their family, church and community. I believe that this individual should be awarded the "Fraternalist of the Year" for going that "extra mile".

NSS Member or Assembly Officer

Assembly #

IMPORTANT: SUPPORTING DOCUMENT HIGHLIGHTING THE NOMINEE MUST BE ATTACHED AND SUBMITTED TO THE HOME OFFICE INCLUDING A RECENT PHOTOGRAPH.

The winner of the NSS "Fraternalist of the Year" will be notified by the Home Office of their selection.

DEADLINE: April 1st of Each Year

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



Any IRA or Roth deposits between now and April 18th should be clearly marked as deposits for tax year 2016 or 2017.

Any monies received after April 18, 2017 will be applied to tax year 2017.

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

Did you know....

You can add money to almost any Annuity with NSS-just send us a check.

Any additional funds will not increase the time period on early withdrawal penalties.

Current Interest Rates Effective 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



be a 10% early withdrawal penalty from the IRS. There are some exceptions to this penalty (i.e.: death, disability, etc.) IRA accounts may accumulate beyond retirement age but at age 70½ you must begin to take some money out of the account – these are called required minimum distributions (RMDs).

Here are a few things that may not be widely known about IRAs. Any tax refund may be directly deposited into your IRA (use IRS form 8888). To open an IRA with NSS a person can start with \$90 per month. Our minimum account is \$1,000 in the first year. For more information or to receive a fact sheet about IRAs, please contact your local representative or Joe Elliott in the Home Office.

Thought for the Month:

It is not the strongest of the species that survives, nor the most intelligent, but the one that is the most responsive to change.

Charles Darwin – English naturalist (1809 - 1882)

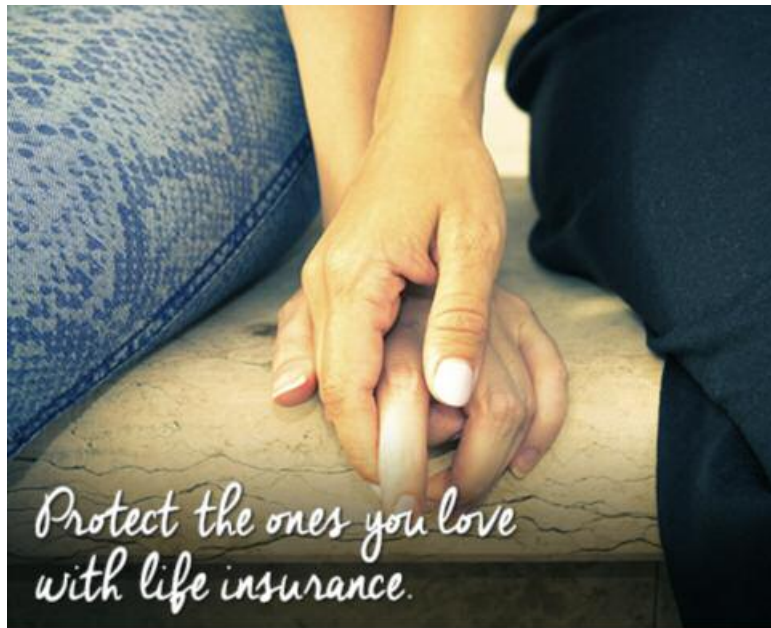
It Is Tax Time And IRA's Can Help

Your taxes are due on Tuesday, April 18th this year. The reason is because the 15th falls on a weekend and Monday is a holiday. There isn't much you can do about what happened in 2016. Your W-2 has already arrived and expenses were previously paid. This is one final adjustment to 2016 taxes that many people may utilize - contributing to an IRA.

A person may contribute up to \$5,500 if they are under age 50 or \$6,500 if they are age 50 or older. A taxpayer must have earned income and meet certain (AGI) adjusted gross income limits. For instance a married couple, both have a retirement plan at work and their AGI is less than \$98,000 then they could each put the maximum amount in an IRA. If one spouse has a retirement plan and the other does not, and their AGI is less than \$184,000; then one may contribute to an IRA.

Here are the advantages to having an IRA. A tax deduction may be worth up to 25% depending on your tax bracket. For example, a person puts \$4,000 into their IRA and this saves them \$1,000 in taxes. Another advantage of IRAs is the accumulation of retirement monies to make your golden years a little more secure.

There are a few simple rules to remember about IRAs. All withdrawals are taxable. Should a withdrawal occur prior to a person reaching age 59½ there may



Chances Are - You Need Life Insurance

Life insurance is a simple answer to a difficult question. How will my family manage financially if I am no longer in the picture? Many people do not have any life insurance or they only have what their employer offers. Here are some examples of specific life stages or events that might trigger the need for life insurance:

- Single or in college
- A new baby
- Changing jobs
- Getting married or divorced
- Purchasing a home
- Planning for retirement

All of these events have some financial risk associated with them. Since life insurance is the greatest financial product ever devised it can be used to help remedy some of this risk.

Generally life insurance proceeds are received tax-free. Some of our products (i.e. whole life) feature cash or loan values, dividends, payment options and choices should you elect to stop making payments.

You can get specifics from your local representative or call Joe Elliott in the Home Office for more information. We would be glad to help you get started with some information.

Lenore Demma Passes On - A0586



On Tuesday, January 31, our Assembly 586 lost a special member. Lenore Demma passed away suddenly, saddening all of her fellow 586'ers and her

family especially. Lenore was 71 and lived by herself in her beautiful home in Orland Park, Illinois. Lenore and her late husband of 49 years, Carl Demma, moved there after his retirement from the Chicago Police Department. She and her children and family were very close and spent lots of time together.

Lenore, Carl, their children and grandchildren all belong(ed) to the NSS and Assembly 586. The Demmas were avid quadrennial convention attendees and would usually bring along a grandchild or two to join in on the special projects, activities and fun times we all had together, whether in Williamsburg VA, Erie PA or other meeting venues. They are most likely remembered fondly by many of you readers. We had good times too at parties Lenore hosted at their home and at activities she and Carl planned together.

Lenore is survived by her sister, Janet, her children Billy, Marijo and Jeffrey, and grandchildren Valerie, Andrea, Vincent, Amanda and Amy.

Our assembly's next activity will be dedicated to remembering and sharing memories of Lenore.

**Val Demma and
Janet Tomaskovic**
Assembly 586



Happy Birthday
to Dad -
Peter Longstreth
on his 90 birthday.
Love You Always,
Jill

OUR DEPARTED MEMBERS

January, 2017

Name	City and State	Date of Death	Assembly
Ancher, Julia	Jefferson, OH	12/22/2016	0004
Banks, Anna	Fort Worth, TX	12/09/2016	0737
Barosky, Patricia	Johnstown, PA	11/25/2016	0774
Bayes, Ola	Ripley, WV	12/13/2016	0774
Berry, Jessie	Charleston, WV	01/07/2017	P38A
Blake, Paul	Tavares, FL	12/16/2016	0441
Bliss, John	Pittsburgh, PA	10/16/2016	L105
Brackmann, William	McHenry, IL	12/16/2016	0586
Cardno, Lillian	Largo, FL	11/10/2016	0381
Clutter Jr., Samuel Dean	Indiana, PA	11/10/2016	L105
Dorman, Doris	Red Lion, PA	12/10/2016	L102
Drezewski, Edward	Washington, PA	01/02/2017	0588
Dvorscak, Richard	Hazleton, PA	12/17/2016	L102
Evans, David	Pittsburgh, PA	11/15/2016	0700
Fair, Leslie	Myrtle Beach, SC	01/21/2017	0123
Francis, William	McKees Rocks, PA	11/25/2016	L161
Furio, Steven	Charleroi, PA	01/20/2017	0377
Gallik, Donna	Columbiana, OH	01/04/2017	0731
Gray, George	Pittsburgh, PA	12/30/2016	0434
Harnish, Mildred	Vandergrift, PA	11/11/2016	L105
Hrinak, John	Struthers, OH	12/22/2016	0731
Jones, Anna	Bridgeport, WV	12/02/2016	0774
Jones, Shirley	Monongahela, PA	12/28/2016	0377
Kopinsky, Edward	Walton Hill, OH	12/09/2016	0432
Kobrin, Eleanor	Fair Lawn, NJ	10/08/2016	0110
Lamb, Marsha	Altadena, CA	01/10/2017	0568
Lindsay, Daniel	New Waterford, OH	12/28/2016	0731
Lorinc, Michael J	Pittsburgh, PA	12/23/2016	0700
Maola, Rebecca	Monroeville, PA	12/08/2016	L105
Michael, Anita	Clarion, PA	01/16/2017	0554
Mika, Mildred	Cumberland, OH	12/21/2016	0595
Mizikar, Francis	Belle Vernon, PA	10/31/2016	0377
Moran, Mary	Midway, WV	12/29/2016	0774
Olsen, John	Mars, PA	12/27/2016	0434
Omasta, Bernadine M	Indiana, PA	11/08/2016	0774
Pajak, Margaret	Pittsburgh, PA	12/16/2016	0100
Pavicic, Richard	Pittsburgh, PA	12/20/2016	0123
Reddy, Catherine	South Park, PA	01/16/2017	0434
Schaub, Rickey	Botkins, OH	11/23/2016	0595
Sloan, Harvey	Rome, GA	11/21/2016	0774
Sparagna, Elizabeth	Beaver, PA	01/09/2017	0123
Stevens, Hyla	Baker, WV	12/17/2016	0774
Torkos, Patricia	Pittsburgh, PA	10/21/2016	L161
Toth, Mary	Lewisburg, TN	11/30/2016	L002
Violi, James	Columbia Station, OH	11/12/2016	0004
Vircik, John	Linden, NJ	12/11/2016	0110
White, Harold	Apollo, PA	12/12/2016	L105
Whiteley, Lois	Greensboro, NC	12/04/2016	0774
Zancig Sr., Robert J	Thiensville, WI	12/13/2015	0774
Zemarel, Francis A	Pittsburgh, PA	11/16/2016	L105

PVR Scholarship Fund Donations

In Memory of Viola Lassiter:	
From Assembly 0123	20.00
Donations:	
Donald Lemmon	50.00
Randy and Sue Zaleski	100.00



Memorial Tree Leaf Donations



Donation:	
Gertrude Mellett	250.00



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: _____

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

March, 1919

The National Slovak Society was engaged in a five-month campaign ending in March to fight the Spanish Fever epidemic sweeping through a number of American cities. A total of 522 NSS members would succumb to the disease. The Society dispensed a total of \$402,450 to fight the disease.

March, 1945

The Mayor of Pittsburgh, Pennsylvania, Cornelius D. Scully, declared March 24, 1945, as American Slovak Memorial Day at the request of the National Slovak Society's leadership. The event was held to remember 46 Slovak Americans who had returned to Europe and died fighting in the Slovak National Uprising in the Fall of 1944.

March, 1990

The transfer of one-hundred Canadian National Slovak Society members to the First Slovak Catholic Union was completed. The National Slovak Society would no longer be doing business in Canada.

March, 1994

On March 3, 1994, Honorary Vice-President Mary T. Mravec died. Mary was instrumental in establishing the Peter V. Rovnianek Scholarship Fund at the XXIV Convention held in Pittsburgh, Pennsylvania, in 1966.



All you need for these are Hershey Kisses, green M&Ms, and mini pretzels. You use three pretzels, one kiss, and one green M&M for each pretzel bite.

Preheat your oven to 250 degrees and set your pretzels up like the photo above on a cookie sheet (shamrock pretzel shape)

After all your pretzels are set up, then you add one hershey kiss to the top of the shamrock pretzel top and put them in the oven for about 2-3 minutes to help soften the chocolate, but not completely melt it.

Pull them out of the oven after a few minutes and smooch the M&M on top of the kiss to hold the whole thing together...then place in the refrigerator overnight to solidify the chocolate kisses again.

This is your perfect little treat for a St. Patrick's Day party! There's something SO tasty about chocolate and salty pretzels!!

Did You Know??

There are 4 cities in the U.S. named **Shamrock**. They are in West Virginia, Texas, Indiana and Oklahoma.

MAY YOUR DAY
be touched with a bit of
Irish Luck
brightened by a song
in your heart
AND WARMED WITH
SMILES
by the people you
LOVE

ASSEMBLY 039

Uniontown, PA

Congratulations to Secretary/Treasurer, Linda Strom for being selected by the Fraternal Societies of Greater Pittsburgh as their "2017 Fraternalist of the Year". This is a great honor to be recognized by your peers for your fraternal efforts in your society, in Pittsburgh, the Commonwealth of Pennsylvania and nationally. There will be a dinner in her honor, at the Southpointe Golf Club on Saturday, March 25th.

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

As you plan your summer schedule, be sure to mark on your calendar for our annual Summer Bar-B-Q on Sunday, **June 11th**. We will meet at the Knights of Columbus picnic pavilion, on Gallatin Avenue Extension at 1:00 pm. This is a free event to members and non-members alike.

Our young members are reminded about the NSS May Art Contest. It will be here before you know it! Rules and regulations are on the NSS website at: nsslife.org. Deadline is May 1st!!!

Lent starts March 1st with Ash Wednesday celebrations. Instead of giving up something this Lenten Season, why not plan to take on a special fraternal effort to others.

Have a blessed Lent!

John Payerchin
President

ASSEMBLY R059/RC59

Whitehall, PA

Our assembly will hold the following meetings during the year of 2017.

April 30, 2017 - Meeting & Coffee Hour will be held at St. Nicholas Orthodox Church following Divine Liturgy.

July 30, 2017 - Meeting at the Sawarynski's residence at 1:00 pm.

October 1, 2017 - Hot Dog Fundraiser to benefit the Allentown Rescue Mission at St. Nicholas Orthodox Church following Divine Liturgy.

Call Nancy Sabol at 610-266-7346 for directions and/or additional information. Members are urged to attend.

Eliabeth Sabol
Treasurer

ASSEMBLY 070/C070

Brooklyn, OH

A meeting will be held on Sunday, **April 2, 2017** at Dr. Martin Luther Church, 4470 Ridge Road, Brooklyn, Ohio at 11:30 am.

We will be making plans for our future events. This includes our picnic, Join Hands Day, and kolbasi making for Easter. Refreshments will be served.

John Karkosiak
Secretary/Treasurer

ASSEMBLY L075

Duryea, PA

Mark your calendars for all of our activities that we have planned throughout the year.

A meeting will be held on **April 9th, 2017** at the Grande's Restaurant in Moosic, PA at 1:00 pm.

On **May 13th, 2017** members will assist the US Postal workers for their annual food drive and our Join Hands Day at the Knights of Columbus Hall, Pittston, PA. from 10:00 am - 5:00 pm.

August 6, 2017 will be our fraternal summer picnic at the Mercateli-Segelia Park, Moosic, PA. Members will bring a covered dish and items for the Chinese auction, conducted by Marlin Petro Wesnak Region 2 President. Fraternal Director Bill Wesnak will cook up hotdog's and hamburgers. The Margaret Pilosi Scholarship winner will be announced and Bingo will be played for prizes.

We will host a bingo and pizza party for the veterans at the Wilkes Barre V A 2nd floor recreation room on **August 13th, 2017** at 2:00 pm.

Our final meeting of the year will be on **October 22nd, 2017** at the Grande's Restaurant, Moosic, PA at 1:00 pm.

Lehrae Ann Edwards
Secretary

ASSEMBLY 123

Coraopolis, PA

We still need some volunteers to help with our efforts at the World Vision Warehouse on Tuesday, **March 14th**. Your help will be much appreciated. Volunteering will be from 9:30 am to 11:30 am. Afterwards, we will have a short business meeting and lunch. Mary Maniecki (412-264-3546) is waiting for your call. She can fill you in on all the details and directions.

Assembly 123 wants to offer best wishes to Mr. Peter Longstreth who will be turning 90 on March 11th. A fine gentleman you would ever want to know. God bless you!

Recently we added two new members to our assembly, Zachary McGovern and James Baranowski. They are the ninth and tenth grandchildren of Gary and Diane Baranowski to become members. Buying a life insurance policy on your grandchildren is a wonderful gift.

Happy St. Patrick's Day to all our Irish members, but I hear everyone is Irish on St. Pat's Day so let's each of us celebrate and have a very fine time.

Daylight saving time begins on March 12th and spring arrives on March 20th. So brighten up and put the winter blahs behind you and march into Spring.

It is the Lenten season, so if you have to give up something may I suggest we give up all those negative thoughts and bitter feelings as we prepare ourselves for a glorious Easter and replace them with action to help our neighbors in need and come join us at World Vision.

Bill Knoll
President

ASSEMBLY 377

Bentleyville, PA

A meeting will be held on **March 19th, 2017** at Meadows Lane at the Meadows Casino, Washington, PA at 3:00 pm.

We will have teams bowling, so please join us! Also, bring one or two canned goods for donation to the local food bank. You do not have to bowl if you do not want to bowl. Lunch will be served and we will conduct a business meeting to discuss activities for the year and officers. You do not have to RSVP. I hope you can attend. Cheers and Fraternally yours.

Suzanne Skrypak
Secretary

ASSEMBLY 554

Curwensville, PA

Our assembly will meet on the following dates in 2017, **April 16, July 2, September 3, and November 5.**

Meetings will be held at the home of Jim Stricek, 135 McCullough Street in DuBois, PA at 2:00 pm.

For information and directions contact Jim at (814) 590-7021 or assembly554@gmail.com

Jim Stricek
Secretary

REGION 5

Pittsburgh, PA

The spring meeting of Region #5 will be held on Sunday, **March 19, 2017**, at 1:00 p.m. at the NSS Home Office in McMurray, PA. All assemblies in Region #5 are requested to send representatives to the meeting. A luncheon will be served following the meeting.

Joseph Stefka, Jr.
President-Region #5

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.

ASSEMBLY 586

Chicago, IL

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

Janet Tomaskovic
Secretary

ASSEMBLY 588

Slovan, PA

Mark your calendar for a meeting on Monday, **April 24, 2017**. Time and place will be published in the next issue.

Annette Stefka
Secretary

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

Junior Pittsburgh Slovaks

We'd like you to become a part of our performing ensemble!

- * Learn to sing, dance and/or play the violin.
- * No experience necessary, we'll show you!
- * Meet new friends
- * Learn about your Slovak Heritage!
- * Perform at the Pittsburgh Folk Festival, Slovak Day, Slovak Heritage Festival at Pitt as well as other events!

We are now accepting new members and would like to invite you to come and find out what we are all about! For more information, call **Sue Ondrejco** at **412-421-1204** or e-mail: sue.ondrejco@gmail.com

Members Visit Home Office and Museum



Rich and Veronica De Sanctis, members of Assembly #110 spent an afternoon visiting the Home Office and Heritage Museum. Pam Blum (center) gave them a wonderful tour of the offices and the museum with the highlight being the wood carving display.

Scenes from Assembly 0123 Activities



Bill Knoll, President of Assembly 123 and Louis Boettner at the Merrick Art Gallery pretending to be Art Critics.



Assembly 123 members, Peter and Judith Jeffrey celebrating with their daughter Jill Jeffrey Carra after she just starred in the play "Into The Woods."



Assembly 123 members having a Christmas dinner together.

Assembly L075 Officers 2017-2018



Installation of Officers for the 2017-2018 term was held at Terry's Diner in Moosic, Pa. in January. The officers were installed by Patricia Gorgol former officer. Dinner followed the installation and gifts were given to all the members in attendance including the children who received special bags.

Member Joe Yanichko made a wooden snowman and 2 sleds that were raffled and the winner was Adam Edwards.

Shown at Installation were: Good Will Ambassador Joseph Gorgol, Hospitality/Youth Director Marlin Petro-Wesnak, Fraternal Director Bill Wesnak, Jr., Secretary/Treasurer Lehræ Ann Edwards, Vice President Lucy Piccoletti, President Gary Edwards and Installing officer Patricia Gorgol.

Christmas Eve 2016



Dorothy Jones, Betty Butwin & Helen M. Meunier

Butwin Family and members of Assembly 705 in Seelyville, Indiana met on Christmas Eve 2016 to celebrate family. We gathered at the home of Mike & Ann Butwin in Terre Haute. Over 50 family mem-

bers were able to make the time to celebrate together and enjoy a meal. Tradition dictates that favorite family side dishes and desserts be brought in with the main meat being provided by the Assembly. We tried something new this year with pulled pork as a main dish. Everyone was able to catch up on all of life's activities from the previous year and we welcomed new family members as Jack Welch attended his first Butwin Christmas Eve celebration. The two daughters, Helen M. Meunier & Dorothy Jones, and daughter-in-law, Betty Butwin, of John & Anna Butwin, founding members of Assembly 705, were in attendance with their children, grandchildren and great-grandchildren. After dinner, all the young ones gathered in the livingroom to sing songs and await the arrival of Santa Claus. The kids were so excited to see what Santa had brought for them. Mrs. Claus even made an appearance this year. The cameras were clicking as everyone wanted to capture the magic of Christmas. Tim Butwin & Ellen Welch provided props and picture frames to create a photo booth to add to the fun of picture taking. After another successful get together, everyone wished each other a Merry Christmas with plans to meet again next year.

Dorothy A. Buck, Secretary

Visit our website at www.nsslife.org

2016 Joseph Stefka Memorial Golf Award Winner



The 2016 winner of the Joseph Stefka Memorial Golf Award, Albert Suess, is pictured receiving the award from Chairman of the Board Joseph Stefka, Jr. Albert, with a net score of 136, is a two-time winner of the award. Albert first won the award in 2006. The 2016 National Golf Tour-

namment at Treasure Lake Silver Golf Course marked the 23rd year the Joseph Stefka Memorial Golf award was presented. The award was established in 1994 by Kathryn Stefka, the wife of our late National President Joseph Stefka. Each of the winners has received a plaque from the Stefka family and has had their name engraved on a composite plaque at the Home Office. A total of twenty golfers have won the award with three golfers, Jim Morehart, Rick Zbin, and Albert Suess winning the award twice. The 2017 NSS National Golf Tournament will be held at The Links at Firestone Farms in Columbiana, Ohio, the weekend of July 14-16, 2017. Please join us for a weekend of fun and great golf at this year's NSS National Golf tournament.

Spotlight On Greg Felton, CLU, CHFC Sales Director



I'm proud to have been with NSS for more than seven years. As the Sales Director I interact with agents and members every day. It is my pleasure to work with you and I know our entire staff feels the same way. As a membership organization we are here to help you. We want all of your experiences with NSS to be positive and productive.

I have been in the insurance business my whole life and had a wide variety of positions both in the field and in the home office. As I look back I think this variety of experiences has prepared me well to help serve you better. I love the fraternal aspect of NSS where in addition to products we offer you "**complimentary benefits**" also known as fraternal benefits. Be sure and check them out.

I have a wonderful wife who is my best friend, Rhonda for the past 37 years. We have three children and one terrific grandson. In my spare time I enjoy golfing, reading and some travelling.

ANNUAL SLOVAK MASS & EASTER CUSTOMS BREAKFAST

Saturday, April 8, 2017



St. Adalbert Church

160 So.15th Street, South Side

10:45 a.m. -- Recitation of Rosary (in Slovak)

11:00 a.m. -- Slovak Mass

12:15 p.m. -- SAMPLE SLOVAK EASTER FOODS

sunka (ham) sirek (egg cheese) hrin (beets & horseradish)
kolbasy (sausage) paska (sweet bread) kolace (baked goods)

Prince of Peace Parish Center

81 South 13th Street, South Side



- * Homemade Baked Goods
- * Craft Demonstrations
- * Cultural Displays
- * Imported Slovak gifts
- * Slovak "Auction" / Raffles

ADMISSION FREE - Donations Gratefully Accepted
For more information call (412) 481-8380

Slovakia Heritage Tour September 8-17, 2017

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

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

MAREC

-Mesiac žien, učiteľov a knihy



Európsky sviatok MDŽ— medzinárodný deň žien sa slávi 8 marca. Marec je symbolom prebúdajúcej sa jarnej prírody ako snežienok, fialiek a pravdaže teplejšieho slniečka.



Deň učiteľov slavíme 28 marca. Viete že dobrý učiteľ je ten ktorý otvára dvere k poznaniu, a vedomostiam a rozvoju žiaka.

Preto ak máte takého sprievodcu učiteľa venujte mu aspoň jedno poďakovanie ku dňu učiteľov.



A marec je aj mesiacom knihy. Ten, kto má knihu ako priateľa nikdy nechodí spať sám. Čas strávený s dobrou knihou je ako dobrá rada do života.



Na 14. marca

A ako Slováci v Amerike 14 marca si propomenieme 78 vyročie od vzniku prvej Slovenskej republiky načom sa podielali aj zakladatelia našej organizácie NSS. K tomuto výročiu pripájame niekoľko riadkov od Rudolf Dilong.



*Keď jaro blížilo sa krokom láskavým,
toho dňa ľud sa dožil novej doby sadli
k nám prvé lastovice, a šírím krajom
prešli veľké povesti, Boh poslal nám ich,
veľký darca, že pravda opustila hroby ...
a my sme srdcom jasavým ... a deti slnku
na krk veniec vložili písali nebu pohľadnice
spievali mu piesne jagavé, s dátumom 14. marca,
že slobody sa dožili. Slnko, ty mravokarca,
Ach, všetky zvony vtedy ráno zazneli, ó, vojdi
do nás láskave, zvony bolesti, do nervov a do
tepien, do žily tento kraj premenil sa v krajšie
pastely, dnes 14. marca!*



Ponúka našim čitateľom a členom

Keď v organizácii NSS slávime 127 rokov existencie pri tejto príležitosti ponúkame špeciálne ceny na životnú poistku cez mesiac marec. Jednoducho obráťte sa na hlavný úrad –nsslife.org.



Vynášanie Murieny a víťanie jari

Jánošíkovská legenda



Zbojníctvo má v slovenskom folklóre osobitné postavenie a najmä jánošíkovská tradícia sa rozvila do nebyvalých rozmerov. Ľudia videli v Jurajovi Jánošíkovi symbol slobody a odporu voči sociálnej nespravodlivosti.

Jánošíkovskú tému možno nájsť azda vo všetkých umeleckých prejavoch. Objavuje sa vo výsostne ľudových i moderne spracovaných piesňach, povestiach, rozprávkach, básniach a románoch. Výjavy zo zbojníckeho života boli najmä v minulosti námietom obrazov maľovaných na sklo, keramických a rezbárskych prác a výzdob z najrozmanitejších predmetov-črpákov, valašiek, fujar a pod.

Na Pôst

V mesiaci marci sa pripravujeme pre Nový Život prírody a dobre by bolo ak by sme sa pripravili aj my pre nový život duševného života keď slávime pôstne dni na prípravu k Veľkej Noci.

Ježišu Kriste zmiluj sa nad nami.

Pane spomni si na mňa keď prídeš do svojho kráľovstva.



Z ľudovej múdrosti...

Na fašengi viskaj, v posce bruch sciskaj!

Na Gregora (12.marec) mrcha gazda, kto neorá.

Po svätom Jozefovi (19.marec) baranček na vršok vyskočí.

Na svätého Jozefa slniečko dáva chlieb aj vínečko.

Keď Jozef kožuch odkladá, bude dobrá úroda.

Keď na svätého Jozefa bociana vidíš, snehu už nebude.





RSVP TODAY

**NSS ASSEMBLY OFFICERS &
AMBASSADORS MEETING**

MARCH 25, 2017

MARK YOUR CALENDARS!

JOIN US MARCH 25TH FOR THE NSS ASSEMBLY OFFICERS AND AMBASSADORS MEETING IN CANONSBURG, PA. THE DAY WILL CONSIST OF A VARIETY OF EVENTS TO INCLUDE A LEADERSHIP WORKSHOP AND VOLUNTEER EVENT. COME MEET YOUR LIKE-MINDED PEERS AND NETWORK WITH NSS LEADERS FROM ACROSS THE COUNTRY.

**LOCATION: NATIONAL SLOVAK SOCIETY OF THE USA
351 VALLEY BROOK ROAD
MCMURRAY, PA 15317**

**RSVP LINK: [HTTP://EVITE.ME/TQPQVMAGFA](http://evite.me/tqpqvmagfa)
QUESTIONS: NSSAMBASSADORS@NSSLIFE.ORG**



NSS LIFE ANNIVERSARY OFFER PROGRAM



NSS Life
Family Matters...

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

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

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

ISSUE AGES	MAXIMUM AMOUNT OF INSURANCE
0-50	\$10,000
51-65	\$7,500
66-75	\$5,000

*See back of page for complete rate listings.

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

OFFERING QUALITY LIFE INSURANCE FOR A LIMITED TIME ONLY!

FEBRUARY 1ST, 2017 TO MARCH 31ST, 2017

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



NSS Life
Family Matters...

Recommender for Family and Friends

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

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

I would like to recommend a family member or friend!

Prospect name: _____

Address: _____

City: _____

State: _____ Zip: _____ Daytime phone number: _____

REFERRED BY:

Member name: _____

Daytime phone number: _____

The National Slovak Society of the USA

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

Twenty Year Life Insurance Policy Rates

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

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

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

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

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

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



Recommender for Family and Friends

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

I would like to recommend a family member or friend!

Prospect name: _____

Address: _____

City: _____

State: _____ Zip: _____ Daytime phone number: _____

REFERRED BY:

Member name: _____

Daytime phone number: _____

The National Slovak Society of the USA

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



NATIONAL SLOVAK SOCIETY OF THE UNITED STATES OF AMERICA

A Fraternal Benefit Society

Application for Life Insurance

Assembly/Circle #: _____

Certificate #: _____

1. Proposed Insured: Male Female Height _____ Weight _____

Full Name: _____ Phone Number: _____

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

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

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

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

Full Name: _____ Phone Number: _____

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

Social Security #: _____ Relationship: _____

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

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

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

Premium Mode: Single Annual Semi-Annual Quarterly Monthly

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

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

4. Beneficiary:

Full Name: _____ Date of Birth: _____

Address: _____

Social Security #: _____ Relationship: _____ Share: _____

Full Name: _____ Date of Birth: _____

Address: _____

Social Security #: _____ Relationship: _____ Share: _____

Contingent:

Full Name: _____ Date of Birth: _____

Social Security #: _____ Relationship: _____ Share: _____

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

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

Detail any Yes answer: _____

6. Health Questions:

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

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

7. Fraud Warning:

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

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

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

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

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

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

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

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

Signed at: _____ This _____ day of _____, 20 _____

Proposed Insured (Age 18 or older)

Owner, if other than Proposed insured

Witness (Licensed Agent and Number where required)

Adult and/or Member Applicant

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



AUTHORIZATION FOR RELEASE OF MEDICAL INFORMATION PURSUANT TO HIPAA

Name of Proposed Insured/Patient (please print)

Date of Birth

I, _____, authorize _____
Name of Physician and/or Medical Facility

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

This information should be released to:

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

Requested Service Dates: From: _____ to _____

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

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

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

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

Signature of Proposed Insured/Patient or Personal Representative

Date

Description of Personal Representative's Authority or Relationship to Patient

Request for Taxpayer Identification Number and Certification

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

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

Part I Taxpayer Identification Number (TIN)

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

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

Social security number									

Employer identification number									

Part II Certification

Under penalties of perjury, I certify that:

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

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

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

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

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

Purpose of Form

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

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

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

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

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

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

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

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

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

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

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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.*

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.

